



**citizens
advice
bureau**

**Moray Citizens Advice Bureau
ANNUAL REPORT
2022-2023**



**Free, Confidential, Independent
& Impartial Advice**

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Chair Report 2022-23

It's time again to report upon the past 12 months at the Bureau. In the Annual Report are the usual assessments of the organisation's activity. It has been another busy time fueled largely by the cost of living increase with all the problems that inflicts upon those least able to afford the effects.

We are again indebted to Moray Council for their continued financial support of our core funding without which our service to the Moray community would cease to exist. In addition, the comprehensive range of advice which we are able to offer our clients is very greatly enhanced by the project funding provided by UK and Scottish Government, National Lottery Community Fund, Macmillan and Scottish Legal Aid Board, and administered by our skilled staff.

As I reported last year a significant number of our volunteer advisors have, for a variety of reasons, decided to call it a day leaving the Bureau with the task of finding replacements. This is not peculiar to Moray Bureau with nearly all other bureaux in Scotland experiencing a similar trend. However, as the result of the dedicated efforts of our management a number of training courses have been successful in attracting and recruiting new volunteers which bodes well for the delivery of our service in the future. It seems opportune at this point to offer my sincere thanks and gratitude to all our volunteer advisors and receptionists for their loyalty and support without which the Citizens Advice service would cease to function.

At the time of writing this report we were saddened by the news of the sudden passing of Sandra Dow, who for many years served the Bureau as manager. During her time, she oversaw the transition of the Bureau from its beginnings in Forres to its transfer to Batchen Street in Elgin and then to our office on Moss Street. Sandra retired in November 2017. Our thoughts are with Sandra's family at this sad time.

Finally, a word of thanks to my fellow Directors, the advisers to the board, Cllr John Divers and Cllr Jeremie Fernandes for their support of the Bureau and their collective contribution to the decisions which guide the Bureau policy making.

Eddie Coutts

Chair, Management Board

Manager's Report 2022-2023

Moray Citizens Advice Bureau (CAB) is one of 59 Bureaux in Scotland under the umbrella of Citizens Advice Scotland (CAS). Moray CAB adopts the aims of Citizen Advice Scotland and those are:

- To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively and equally;
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

2022-2023 has been another busy year. The demands on delivering and maintaining our service has been challenging. Our volunteer numbers remain low however efforts to increase them through our Adviser Training Programmes have proved successful and we continue to increase numbers, albeit, at a slower pace.

Moray CAB continues to operate a full face to face drop in service, telephone, appointments only service for assistance with disability forms and outreach services.

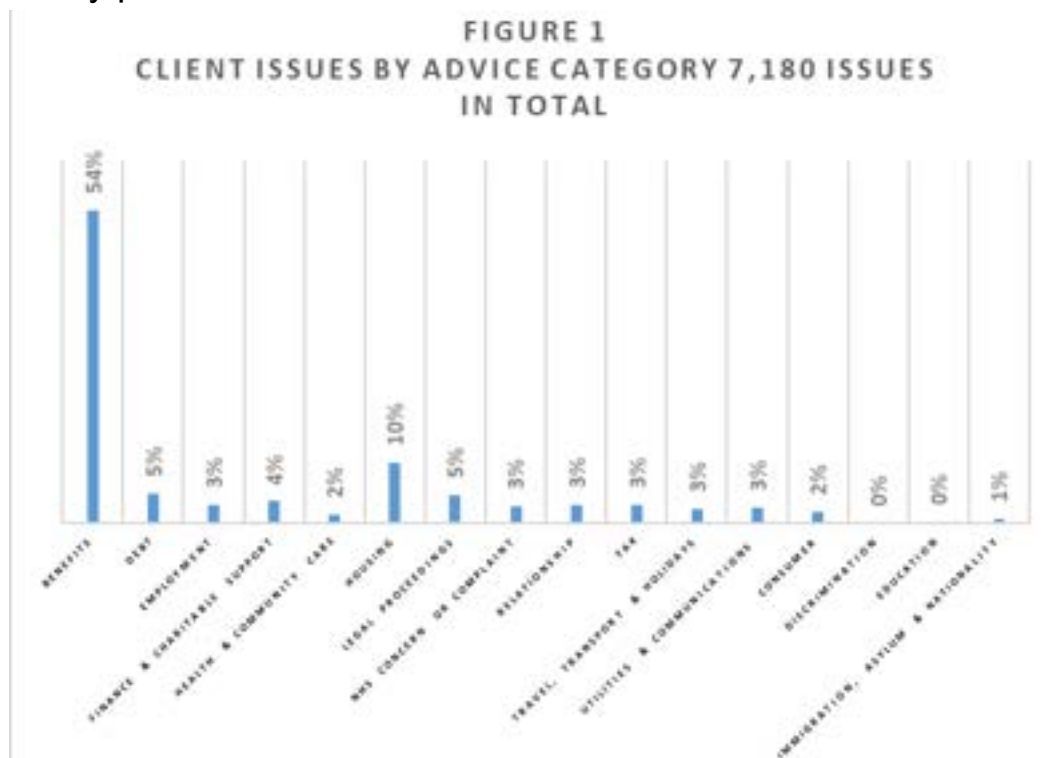
We receive our core funding from The Moray Council and this enables Moray CAB to deliver an in-depth advice and information service to the people and communities of Moray. There is no other organisation in Moray which provides the same breadth of holistic advice as we do.

As we move forward into 2023-24 we anticipate an increase in the demand for our services and this is mainly due to the continuing challenges people face as a result of the rise in the cost of living. We recognise that the consequences of this will undoubtedly increase financial pressures on people in Moray. It is also anticipated that people will be affected in other ways too, for example, their wellbeing, both mentally and physically, experiencing high levels of stress, anxiety and worry on how they are going to manage financially with rising costs in food, rent and mortgages.

During the period 1 April 2022 to 31 March 2023 the CAB has helped 2033 people with over 5,461 contacts (a visit, a telephone call or an outreach visit). Outreach locations include Buckie, Keith, Forres, Dufftown and Tomintoul. Outreach is delivered by the Money Talk Team service.

During these contacts we have addressed 9930 issues, which shows clients are returning to CAB or require further follow up visits with their particular enquiry.

Client Financial Gain from the service is £1.2 million. I think this is incredible and a testament to the hard work and commitment shown from everyone associated with Moray CAB. I am immensely proud of all our volunteers and staff.



Benefits, Housing and Debt, are our highest categories followed by Legal Proceedings, Relationships and NHS complaints. We assist clients with single debts and we work in partnership with Moray Council Money Advice Services to assist Clients with multiple debts or complex debts.

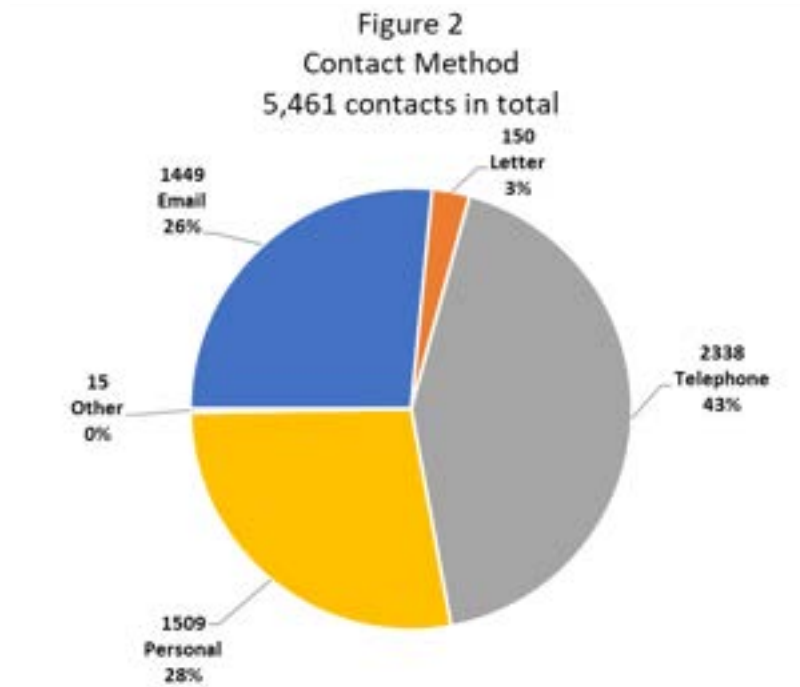
Our service is free, confidential, impartial and independent and we adopt a holistic approach to our advice and information service to the citizens of Moray.

Quality of Advice

We deliver a high-quality service to our Clients and we have established a rigorous checking process. We continue to maintain a very high standard in advice and information giving and this is evidenced in our Quality of Advice quarterly assessment reports. Our Operational Audit in February 2022 is reported to be compliant in all indicators as set out by Citizens Advice Scotland. We have also sustained our Scottish National Standards Type II accreditation in Housing and Welfare Benefits.

Training

We delivered two Adviser Training Programmes (ATP) during 2022-23. We have 8 to 10 ongoing trainees at various stages. We provide on-going training throughout the year to all staff and volunteers, and Citizens Advice Scotland also provide additional training programmes.



Promotion of Moray CAB

Over the past year Moray CAB has delivered 9 community talks/activities and we have continued to increase our profile through Zoom and Teams interactions with other organisations. We have run a regular advert in Spotlight in an attempt to generate new volunteers and this has proven successful.

We have supported Citizens Advice Scotland's Big Energy Savings Winter Campaign.

Impact

The future of Moray CAB will remain challenging as the demand for our service ever increases.

Challenges to the Bureau include:

- To sustain sufficient and competent volunteer advisers / receptionists to deliver the core service;
- To recruit, train and retain new volunteer advisers;
- To sustain sufficient and competent board members to govern;
- To sustain Core Funding;
- To sustain Quality of Advice;
- To sustain specialist project staff and funding.

All the above are compounded as we continue to experience a lower number of volunteer advisers, receptionists and board members and the continuing rise in the cost of living.

Mary Riley, Manager

PROJECT REPORTS 2022 - 2023

Grampian Macmillan Cancer Centre Project

The project's Moray arm supports people in Moray who are having cancer treatment at Dr Gray's Hospital or ARI.

The rising costs for people living with cancer come on top of the existing financial impact a cancer diagnosis can bring. New data from Macmillan Cancer Support shows that 31% are struggling to pay their basic living costs and many are making tough choices between getting to hospital appointments, and paying for food and keeping their homes warm.

As a knock-on effect of the pandemic I've seen an increase in clients referred with cancer at a later stage.

I can assist clients to:

- Check benefit entitlement and support them to make claims;
- Source financial support (subject to eligibility) eg. Macmillan Grant to help with expenses including increased heating costs or hospital travel costs;
- Offer general advice on many issues;
- Apply for Blue Badge/Bus Pass;
- Access appropriate services.

Throughout the period I assisted 178 new clients whilst supporting existing clients with ongoing issues. I helped them achieve total financial gains of £931,485.96, an increase of more than 60% on the previous period.

Dawn Moir,
Macmillan Project Worker



Help to Claim

Help to Claim is a national project funded by the Department of Work and Pensions. Its aim is to assist Clients to make new claims for Universal Credit and to provide support until receipt of their first payment.

Due to the success during the pandemic the Help to Claim project transitioned over to providing advice fully over the helpline or on webchat, with face-to-face support being taken over by the Job Centres. The majority of our Clients were self-referrals looking for assistance to find if they had any entitlement via a benefit check and were advised of the claiming process when eligible. Of the Clients who were eligible a large percentage were willing to attempt a Universal Credit claim themselves, with knowledge that they could get support if they struggled.

With the transition over to a fully digital service, the majority of contact that occurred with external agencies, such as Local Councils were either short contacts over the helpline querying the service provided or called in concert with their Client to ensure a claim was made that day. This allowed the supporting agency to be aware of when Client would expect their first payment and to assist them properly going forward.

From April 2022 to March 2023, 524 Clients were assisted via the Moray H2C advisor, of those 384 had a total financial gain of £872,280.08, working out to an average of £2,271.56 per Client.

The project is continually searching for further ways to reach vulnerable Clients which resulted in a pilot scheme to look into providing video chat support going forward.

Thomas Ralph,
Help to Claim Adviser



Money Talk Team - Debt

The Money Talk Team (MTT) through 1st April 2022 to 31st March 2023 provided information and advice on benefits and other financial support to Clients. The aim being to assist Clients to maximise their income and understand ways to save money on their outgoings. The MTT helped Clients come to terms with and understand the importance of tackling their debts and not to ignore their creditors.

MTT assisted Clients with single debt and in partnership with the Moray Council Money Advice a route to statutory multiple debt solutions.

Assistance provided by the MTT consisted of:

- Working with Clients to examine their day-to-day expenditure, helping them budget to meet essential items such as housing costs, fuel and food;
- Taking emergency action to deal with any crisis situations and priority debts;
- Building an accurate financial statement based on client and creditor evidence;
- Assisted Clients in negotiating directly with Creditors to achieve an affordable sustainable payment plan;
- Assist Clients with grant applications from the Scottish Welfare Fund and other local charities.

During this financial period, we have seen an ongoing need for food parcels, energy vouchers, flexible food fund applications and energy trust solutions which overall has provided Clients with essential financial assistance.

Grahame Donaldson,
Debt Support MTT



Outreach Service

Whilst Outreach was suspended during Covid, the much-awaited service, was fully resumed in the late summer of 2022 at locations in Buckie, Keith, Forres, Dufftown and Tomintoul. Outreach allows clients to access the service who ordinarily may struggle to commute to the main office in Elgin.

During the period of 2022- 2023 Outreach recorded 145 new cases along with follow-up appointments with several existing clients and ongoing cases, continuing to provide support from CAB team.

During the same period, almost half of the appointments (69 cases) were made by clients seeking advice on benefits, reflecting the financial constraints faced by the community. The other half of clients sought general advice on Consumer rights, Employment, Relationship breakdown, Utilities etc., but to name a few.

Offering a face to face advice service to clients within their local community not only provides help to those with no or limited access to information and advice but also places Moray CAB within the center of their community. This builds confidence and trust to the people (often those from most vulnerable groups) using the service.

Prayog Singh
Outreach Adviser, MTT

The National Lottery Community Fund Project

This Project commenced in November 2021 and is to conclude in November 2024. Our aim is to assist individuals improve their knowledge about benefits available to them, to help alleviate financial stress and improve their overall health and wellbeing.

As individuals present at their GP Practice with symptoms caused by stressors such as financial pressure, relationship problems, housing issues and they agree to be referred to this Project by their Practice. They can also be referred via email or self-refer to the face to face sessions held regularly within the Practices.

The majority of benefits which clients are seeking help with include; Personal Independence Payments, Attendance Allowance, Adult Disability Payments and Child Disability Payments. The Project has also assisted with awards of Universal Credit, Council Tax Reduction, Discretionary Housing Payment, Community Care Grants, Crisis Grants and food parcels.

Charlotte Barton,
National Lottery Community Fund Welfare Adviser

Housing Support

Housing Support provides a service to clients who have any type of housing issue. This support works in parallel to the SLAB Housekeeping Project and assists clients who are primarily in the private rented sector. A key aim is to help clients who are at risk of eviction and where applicable support them through the First Tier Tribunal process by providing advice and/or representation in an endeavour to save their tenancy.

Housing support can be wide ranging and some of the issues covered include:

- Advice on the homelessness process and assistance to challenge unsuccessful applications;
- Help to apply for council housing and properties owned by registered social landlords;
- Liaison with landlords/housing providers to reach an amicable solution on repair issues;
- Assistance to challenge a deposit dispute;
- Help to apply for and challenge medical points awarded by a housing provider;
- Enabling a client to access charitable support/benefits to sustain their tenancy.

Sonya Hayward,
Housing Support Adviser

Training Support Co-Ordinator

Fourteen potential volunteers started the two ATP's held this year. Four dropped out in the early stages and one has become a staff member. Two have become Generalist Advisers and seven are now at varying stages of completing their competencies.

Two were trained on an adhoc basis. One inhouse the other via the Lothian Project. One is completing their competencies and the other left for paid employment.

I supported trainees through CASLearn, shadowing, leading interviews and delivered training during the ATP's. Moray Pathway volunteer fairs, talks with local groups, collaborations with the NHS, REAP and the UHI Moray freshers fayre have been used to promote the bureau.

The second half of this year has seen an increase in the number of people looking to volunteer. We advertised in Spotlight Magazine and increased our use of social media. Most of our new ATP responded to our Spotlight advert.

Hazel McDonald,
Training Support Co-Ordinator

The Patient Advice and Support Service (PASS)

The Patient Advice and Support Service (PASS) helps clients understand their rights and responsibilities as patients, provides information and support for those wishing to give feedback or comments, raise concerns or make complaints about the NHS in Scotland.

Providing support to 109 Clients on the National Helpline, the 21 hour a week Patient Adviser (PA) provided support to Clients across the Moray and Aberdeenshire area with an average of 30 Client contacts a month. Contacts ranged from follow up calls with NHS Grampian Feedback team to complaint forms for SPSO. In a few cases PA accompanied clients to meetings to resolve matters prior to escalation.

The PA has continued to support a significant number of clients from the Turriff Bureau and also took on additional Aberdeen Clients.

The types of complaints ranged from waiting times, difficulties in registering with a GP to Co-ordination of Clinical treatment and staff attitude/behaviour.

The PA supported 9 Clients with SPSO cases and has worked with local Advocacy, several GP practice managers and the wider PASS community to help clients through the various stages of the NHS Complaints system.

Dave Hoyle,
PASS Adviser



**Patient Advice
& Support Service**

Use your rights
Know your responsibilities
Share your experience
Make a difference

Scottish Legal Aid Board Housekeeping Project

The SLAB Housekeeping Project is a joint project with Moray and Nairn Citizens Advice bureaux, which primarily assists public sector tenants at risk of eviction and home owners at risk of repossession action, with the aim of preventing homelessness.

Assistance provided can include:

- Provision of court representation at Elgin and Inverness Sheriff Courts- remotely at present;
- Advice and information about the eviction or repossession process, and clients' potential options;
- Negotiation or aiding communication with public sector housing providers or mortgage lenders, including assistance with payment proposals where appropriate;
- Assisting with communication between the client and other relevant parties such as money advisers;
- Advice on the homelessness process, and assistance with homelessness assessments and reviews;
- Benefits advice and help with benefit applications;
- Income maximisation, budgeting advice for clients with single debts, help with emergency debt situations- additionally, the Nairn bureau provides money advice for clients with multiple debts;
- Help to access relevant grants or funding to prevent homelessness or access housing;
- Referrals to other appropriate sources of support.

Tory Jones & Sonya Hayward,
SLAB Advisers



On a final note,

I would like to take this opportunity to say a **MASSIVE** thank you to:

- All our volunteers (Advisers, Receptionists, Board Members, Social Policy representatives) associated with Moray CAB and in particular Eddie Coutts, our Chair and Danie Ralph, our Treasurer. Without our volunteers we would not exist nor be the success we have proven to be year on year;
- Our valued Core and Project staff for their valuable support and loyalty to our volunteers and management;
- Roy Laing (our CAB Auditor) for his expertise and continued support to Moray CAB;
- Citizens Advice Scotland for their continued support and guidance;
- Moray Council for funding the core service, a volunteer led service;
- Everyone who supports and works with Moray CAB within the community of Moray;
- And last but not least, our other funders: Macmillan, Scottish Legal Aid Board, National Lottery Community Fund, CAS via UK & Scottish Government funding, including Money Talk Team, Help to Claim (UC) Patient Advice and Support, Armed Services Advice Project and Pensionwise.





Moray Citizens Advice Bureau

6 Moss Street, Elgin, IV30 1LU

01343 550088

bureau@moraycab.org.uk

www.moraycab.org.uk

Feedback from our Clients:

"I was upset at the time and the receptionist chatting helped take my mind off my problem whilst waiting for my appointment. The gentleman I spoke to listened patiently throughout and his manner put me at ease even although he had to listen to me cry almost constantly. He had sympathy for my situation as well as finding out the advice needed and, at a time needed, I felt he gave my moral a boost."

07/02/2023

"Excellent service - could not have been more helpful!"

24/04/2023

"I was made to feel very welcome in the office and got a good hour's discussion and advice from your colleague. Really helpful."

01/05/2023

"The lady, girl and gentleman were all very nice and did their best to explain and help me."

26/06/2023

"I couldn't recommend this service in Elgin enough, lovely, lovely staff and so helpful and compassionate."

06/09/2023

Our Volunteer Advisers are at the heart of our service

