

*A Twelve Month Review
2017 – 2018*

**citizens
advice
bureau**

***Moray Citizens Advice Bureau
Annual Report***



Moray Citizens Advice Bureau

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Registered Charity No: SC018026

A Company Limited by Guarantee incorporated in Scotland number 119038

Moray Citizens Advice Bureau is a charity registered in Scotland. Charity No. SC018026

Chairman's Report

This has been a financially challenging year for the Bureau in that The Moray Council cut our core funding by £30,000 which represented a 28% reduction. The remaining grant of £87,000 is insufficient to sustain the continued operation of the service, however the Board agreed to utilise our capital equipment reserve. We are also creating a reserve to help attract and retain the volunteers which we do rely on to maintain the high level of service to Moray.

Should The Moray Council make further cuts or indeed fail to reinstate the amount already cut there seems little identified source of core funding for our long term continuation.

Demand for our service continues to increase and it is anticipated that this demand will escalate once the full effect of the roll out of Universal Credit becomes evident.

I am pleased to report that our new management team of Mary and Rob are well settled into their respective roles and have introduced several well received changes to the office layout and working methods.

As is usual at the formal end of our financial year I should like to personally thank all the volunteers for their continued service to the Bureau and also to the staff for their support and understanding during these challenging times. I would also like to thank my fellow directors and the Board advisors for their continued corporate wisdom and professional approach in reaching some difficult decisions.

Finally, and most importantly, I also take this opportunity to thank all our funders, in particularly the Moray Council, the Scottish Legal Aid Board, Macmillan Cancer Support, Robertson Trust and Citizens Advice Scotland who are responsible in our funding for the Patient Advice and Support Service.

Eddie Coutts
Chair, Board of Directors
Moray CAB

Manager's Report

Moray Citizens Advice Bureau is one of 60 bureaux in Scotland and comes under the umbrella of Citizens Advice Scotland (CAS). Moray CAB adopts the aims of the Citizens Advice Bureau and that is:-

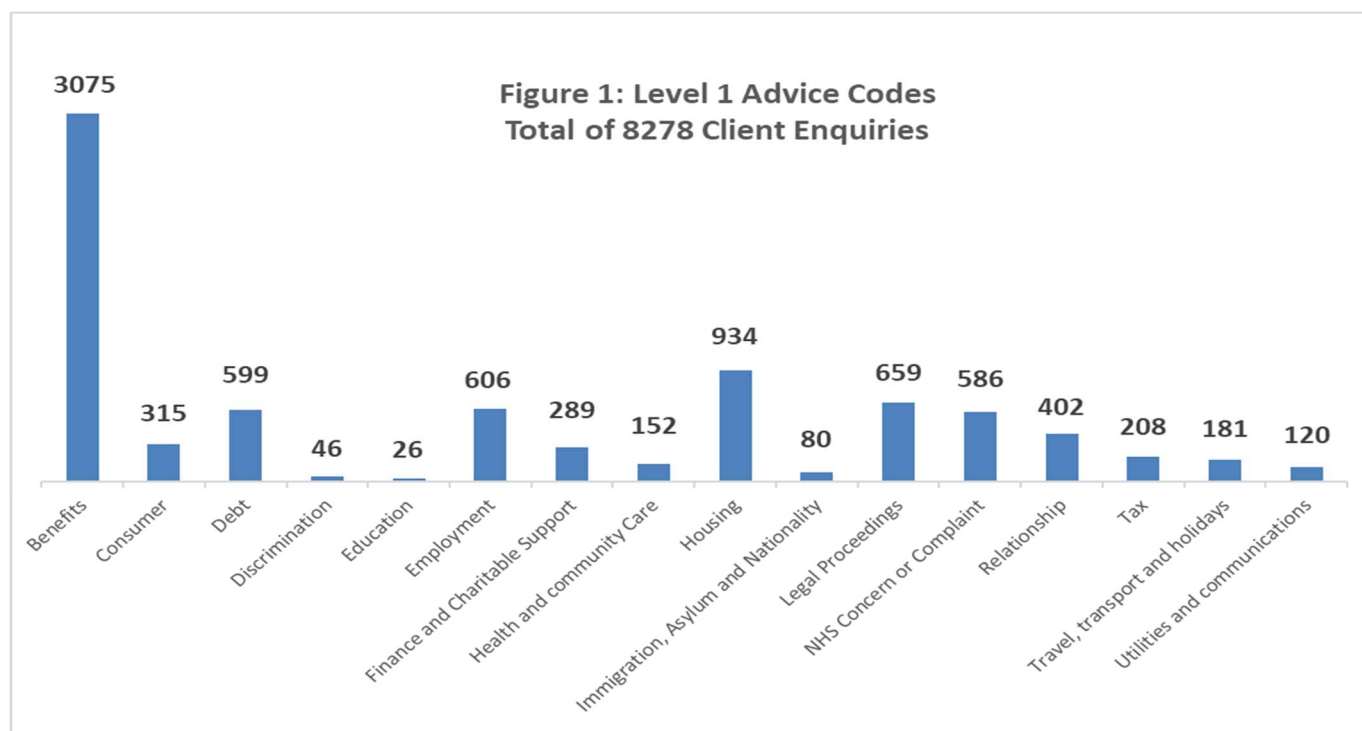
- To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively; and equally,
- To exercise a responsible influence on the development of social policies and services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

We receive our core funding from the Moray Council and this enables Moray CAB to provide an in depth information and advice service to the people / communities of Moray.

Moray CAB has helped **3037** clients with **8278** issues (1st April 2017 to 31st March 2018). Client financial gain from the core service is **£257,903.50**. This reported amount is based on client feedback. Enquiries are becoming increasingly complex.

Benefits, housing, debt, employment and legal proceedings remain our highest categories followed by family, consumer, immigration and health (see Figure 1).

We assist clients with single debt and we work in partnership with Moray Council Money Advice Service to assist clients with multiple debt.



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.

Moray CAB provides an appointment only Outreach service in Buckie, Keith, Forres, Tomintoul, Lossiemouth and Dufftown. The demand for Buckie, Keith and Forres remains high. From April this year we have increased our service to Buckie from fortnightly to weekly to address the demand. Funding to deliver our outreach service is provided through The Robertson Trust and match funded via CAS mitigation funding.

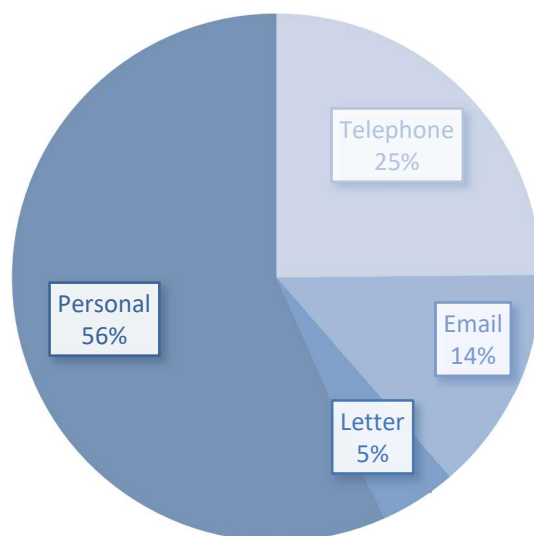
Quality of Advice: We deliver a high quality service to our clients and have established a rigorous checking procedure. Historically bureau have been audited every three years however following the new self-auditing scheme piloted last year, bureau have now moved to a new auditing process which means enquiries are audited on a quarterly basis. Operational auditing will continue to occur on a three yearly basis. We are in the process of seeking Type II accreditation in Benefits, Housing and Debt via Scottish National Standards for Information and Advice Providers.

Training: We have held two volunteer training courses during 2017/2018. Training comprises of face to face tuition, e-learning modules, shadowing accredited volunteers and finally completing 30 competencies / enquiries. Generally, complete training can take between six and nine months. We are fortunate to have five tutors within the bureau, three of which are volunteer advisers. We provide on-going training throughout the year to all staff and volunteers and Citizens Advice Scotland also provide additional training programmes throughout the year.

Promotion of Moray CAB: Over the past year we have continued to increase our profile within the community having delivered talks to various groups and organisations and also held campaign and promotional stalls in the St Giles shopping centre, Asda, Tesco and in house to support the CAS SCAMS campaign and to use the opportunity to further promote the bureau / service. The promotion of Moray CAB is on-going.

Contact Method: While face to face contact remains the most common way to contact the bureau contacts via telephone, email and letter have all increased in percentage terms since last year (see figure 2).

Figure 2: Contact Method



Impact: Moray CAB faces many challenges in the future as the demand for our service is on the increase as a result of current welfare reform and changing demographics which also includes clients with increasingly challenging needs. Challenges continue for clients migrating from Disability Living Allowance to Personal Independence Payment. Universal Credit (the new income-related benefit) is fully rolled out in Moray and we anticipate an increase in enquiries relating to payment delays and budgeting issues.

Challenges to bureau are: -

- (a) sustaining core funding,
- (b) sustaining an adequate number of volunteer advisers/receptionists to deliver the service and
- (c) sustaining Quality of Advice standards.

Mary Riley
Manager

Grampian Macmillan Cancer Centre Project

The project is a partnership between Grampian Citizens Advice Bureaux, Macmillan Cancer Support and The Department for Work and Pensions Visiting Team. The service is offered to people undergoing cancer treatment at Dr Gray's Hospital or Aberdeen Royal Infirmary, as well as being available to their family and friends. It is supported by the DWP Visiting Team who can offer a home visiting service for those clients aged 60 years and over.

As the Project Worker based in Moray I am here to assist clients affected by cancer to find out what benefits might be available to them and how to claim them. I can also try to source financial support by way of grants (eg. Macmillan Grant or SSAFA grant) to help with additional expenses such as increased heating costs and/or travel costs for hospital visits. In addition, I can offer general advice on a variety of issues such as applying for a Blue Badge, employment and housing, and I can signpost on to other services where appropriate.

Whilst we are all well aware of the physical implications of cancer, another huge cause for concern is the financial impact of a diagnosis. It is a time when living costs often rise whilst income decreases or stops altogether. Macmillan's evidence shows that four in five people with cancer are £570 a month worse off as a result of their diagnosis.

This has been a particularly busy year for the project in Moray and over the period 1/4/17 to 31/3/18 I have assisted 128 new clients whilst continuing to offer ongoing support to many existing clients. I have helped them to achieve total financial gains of £329,381.37. Funding extended to 31st December 2019.

Dawn Moir
Project Worker

Scottish Legal Aid Board Housekeeping Project

This is a joint project between Moray and Nairn Citizens Advice Bureaux, which aims to prevent homelessness for public sector tenants and mortgage holders, who are at risk of losing their homes primarily due to rent or mortgage arrears. The project workers provide in court representation at both Elgin and Inverness Sheriff courts, as well as on going assistance with negotiating and communicating with landlords, lenders and other appropriate parties. Clients are advised of the eviction process and their rights and options, to allow them to make informed decisions about their housing situation. The assistance provided may also include help with benefits claims, money advice and help with emergency debts, with Nairn bureau also providing a money advice service for clients with multiple debts. With the roll out of full service Universal Credit in 2018, we envisage a potential increase in advice and assistance concerning benefit claims in addition to representation. Funding is due to cease 31st March 2019.

SLAB Project Workers
Victoria Gordon
Kathleen Cousins

Patient Advice and Support Service (PASS)

The Patient Advice and Support Service (PASS) is delivered by the Scottish Citizens Advice Bureau (CAB) Service. The service is independent and provides free, confidential information, advice and support to anyone who uses the NHS in Scotland. PASS help clients understand their rights and responsibilities as patients, provides information advice and support for those wishing to give feedback or comments, raise concerns or make complaints about health care delivered by NHS Scotland. PASS ensure clients feel listened to, supported and respected when raising concerns about difficult experiences. PASS work with the NHS to use feedback to improve NHS service provision.

We have actively assisted clients to take their case to the Scottish Public Service Ombudsman (SPSO) and to the NHS Grampian's Central Legal Office.

Examples of NHS issues raised: clinical treatment, staff communication (oral and written), staff competence, personal records, waiting for date of appointment, wrong diagnosis.

Funding continues to 31st March 2020.

No of clients = 61
Client Financial Gain = £10,000

Patient Adviser
Eleanor Symon

Welfare Rights Project

The Welfare Rights Project Worker assists clients through the Tribunal Service appeals process of various benefits. A high percentage of benefits include, Personal Independent Payment, Employment and Support Allowance and Disability Living Allowance. The process of navigating through the appeal stages can often be overwhelming and confusing for clients. I assist clients through the various stages by preparing written submissions and liaising with the Department of Work and Pensions and Her Majesty's Courts and Tribunal Service on their behalf. I also assist clients to complete disability forms.

I have assisted 38 clients. CFG = £81,565.80. (Client Financial Gain).

Welfare Rights Worker

Jonathon Ho

This project runs for a three year period and is funded using Moray CAB reserves. The project is due to end 31st March 2020.

Armed Services Advice Project (ASAP) Inverness, Moray and Nairn

This is the 8th year of the Project, with funding guaranteed until October 2019. As in previous years, the highest number of enquiries came from clients with an RAF connection, followed by the Army and Royal Navy. The presenting issues remain the same with Benefits being at the top of the list, then Housing/Homelessness, Debt, Employment and Relationship problems. As well as self-referral, many of the referrals come from SSAFA and Poppyscotland. As a result of a presentation and information session to Moray Council Education and Social Care service, referrals from the Access Team has risen considerably, specifically for older (65+) veterans.

Poppyscotland launched a project called, "Unforgotten Forces," at the end of last summer. This project is aimed at those veterans over 65 who may be missing out on the support which is available to them. The Project has 15 partners ranging from Military charities to Age Scotland to Handyman Services and Music and Art. The take up in the first year has been encouraging and countrywide several thousand veterans have taken advantage of the services on offer.

The Project holds regular clinics on the Base at RAF Lossiemouth for those who cannot manage to come into the bureau, under the auspices of the Community Support Officer. I also have update meetings with SSAFA Welfare on the Base.

**ASAP Regional
Support Officer**

Jacqueline Brodie

Pension wise

Pension wise which is government funded, offers tailored guidance to defined contribution pension savers about the options available to them when they access their pension savings pot. Pension wise cannot recommend any products or companies to the client and won't tell them how to invest their money. By appointment only, Moray CAB can arrange an appointment for clients to see a Pensionwise guidance specialist.

Thanks to:

- All our current volunteers for their loyalty, support and dedication to the bureau and their commitment to help their fellow citizens in Moray. We could not operate without them.
- All our staff (both core and project) for their valuable support and loyalty to our volunteers and management.
- Our Board of Directors and in particular Eddie Coutts (Chair) and Danie Ralph (Treasurer) for their continued support and dedication to Moray CAB. We could not operate without our Board of Directors.
- Moray Council for their current support and core discretionary funding allocation. Without this core funding Moray CAB would be unable to deliver our service.
- Other funders: Macmillan, Robertson Trust, CAS mitigation, SLAB and PASS as without these we would be unable to provide an enhanced service to the people of Moray.

Customer Feedback

Moray CAB issue email satisfaction surveys to a random selection of clients who have expressed a willingness to receive these. Of 493 completed surveys:

- 95% of clients were either satisfied or very satisfied with the service provided.
- 97% of clients felt the information provided was either fairly or very easy to understand.
- 91% of clients were very satisfied with how they were treated by CAB staff.
- 77% of clients stated the information provided helped to improve their situation.

Comments from returned Surveys and Questionnaires

“I was happy with the service. The advice was clear which I have acted upon. Once again many thanks for your assistance.”

“The service I received was excellent and very helpful. The man I spoke to was easy to speak to and made me feel relaxed. The advice he gave me was very helpful. Thank you for all the good work you all do”

“Great advice and service, really helpful and was great to have the information before going to speak to my employers.”

“I don’t know what I would do without CAB. Thank you very much for everything.”

“Very helpful, and caring staff. Even followed up by telephone 2 months later to find out the outcome I had from their help.”

“Very helpful.”

“Excellent service and advice.”

“I have been getting help with my son’s appeal. The adviser is absolutely amazing. We are still waiting for a court date but he has been such a huge help and has helped to keep my anxiety down by explaining it all as we go along.”

Volunteer Testimony

After personal loss I felt I had lost my way a little, then I realised that perhaps I could help someone else. In May 2017 I commenced the Adviser Training Programme which covered all aspects of life skills and some of the problems that people incur. After a period of shadowing and being mentored I embarked on the next major move within the bureau and that was assisting clients. It was at this point I felt that the permanent professionals of the bureau came into their own, they are there along with the longer serving volunteers, they were and still are there at every turn to help when gathering information in order that everything possible is given to the client. There is nothing more satisfying than when a client who arrives agitated and worried, leaves feeling much better and more positive even with a smile. When this happens I feel I have achieved something good within myself, my confidence has improved and the camaraderie within the bureau cannot be bettered and I look forward to my on-going training.

Volunteer Adviser



Opening Hours

Monday: 9:30am to 12.30pm

Tuesday: 9:30am to 3:30pm

Tuesday: 5pm to 7pm*

Wednesday: 9:30am to 3:30pm

Thursday: 9:30am to 3:30pm

Friday: 9:30am to 12:30pm

Telephone Advice Service as
per Opening Hours.

Outreach

For appointment

Tel: 01343 559004 or 559002

Forres – Access Point

Auchernach, High Steet, Forres, IV36 1DX
Every Other Tuesday
10am to 12 Noon

Tomintoul – Rinnes Medical Group

Rattray's Lane, Tomintoul, AB37 9HF
Monthly on a Tuesday
10am to 12 Noon

Keith – Access Point

The Resource Centre, 26 Mid Street,
Keith, AB55 5AH
Every Wednesday
10am to 12 Noon

Lossiemouth – Moray Coast Practice

Muirton Road, Lossiemouth, IV31 6TU
Monthly on a Tuesday
1pm to 3pm

Buckie – Jobcentre Plus

Jobcentre Plus, Shanks Lane,
Buckie, AB56 1AD
Every Wednesday
1pm to 3pm

Dufftown – Rinnes Medical Group

Mount Street, Dufftown, AB55 4FJ
Every other Thursday
2pm to 4pm

* We regret that during evening sessions the telephone advice service is only able to operate when resources permit.