

citizens
advice



Free, confidential, independent, impartial advice
— for everyone

MORAY CITIZENS ADVICE BUREAU
ANNUAL REPORT
2019–2020

Chairman's Report 2019–2020

We come to the end of another successful and eventful year for the Bureau. Towards the end of this financial year we entered into unprecedented times as a result of the Covid-19 pandemic. This would change aspects of our service delivery going forward and we adapted very well from the outset.

For 2019–2020 reporting period, Client numbers continued to rise and our advice services continued to expand with the additional implementation of Bureau projects. The Universal Credit Help to Claim service, in its second year continues to strive.

The Bureau has continued to receive project funding from a number of partners including, Macmillan, The Robertson Trust, DWP, Scottish Government, Scottish Legal Aid Board, Home Office, Henry Duncan & Moray Beatrice, SSE. We are extremely grateful to these organisations for their financial support enabling us to deliver an extremely comprehensive range of services which enhances our core service.

The Covid-19 pandemic forced the closure of the main office. However, the service offered to the people of Moray has continued with the staff members working from home. In this context I should like, on behalf of the Board, to thank most sincerely every member of our staff for their continued dedication to the service during these challenging times.

At the time of writing this report, the main office is about to reopen to staff and volunteers to deliver project and core services albeit via telephone and email but hopefully something approaching normality may not be too far ahead.

At least initially there will be no face-to-face contact with Clients. Those Clients who cannot for good reasons utilise the service via telephone and email contact will be seen by appointment and under strict conditions as laid by Scottish Government.

During the course of the lockdown and subsequent relaxation of these conditions, we have been awarded in excess of £20,000 in Government funding to enable the Bureau to finance the not inconsiderable cost of purchasing and preparing the office to enable the maintenance of a safe environment for our staff, volunteers and Clients both now and in the months ahead following Covid-19. Part of this funding has been used to reinstate an automatic push pad front door thus enabling easier hands-free access for wheelchairs and pushchairs, intercom system and repairs to the side door, plus sufficient PPE for the use of staff, volunteers, Clients and visitors to the CAB office.

We are currently negotiating a long-term lease of the office at 6 Moss Street with the Moray Council. This action serves to illustrate the continued commitment between Moray Council and ourselves to secure the future of a sustainable, accessible and comprehensive Citizens Advice Service in Moray.

Our Bureau continues to be indebted to Moray Council for their financial support of our core funding, without which the Bureau in its current form would cease to exist.

As is normal in my end of year report I should like to take this opportunity to sincerely thank all our volunteer advisers and receptionists without whom the Citizens Advice movement would not function, and our management and project staff. I am, as always, thankful to the Board members and advisers for their forbearance, guidance and decision making, all accomplished in good humour.

Hopefully the next financial year will be able to reflect a continued return to normality.

Eddie Coutts
Chair, Management Board



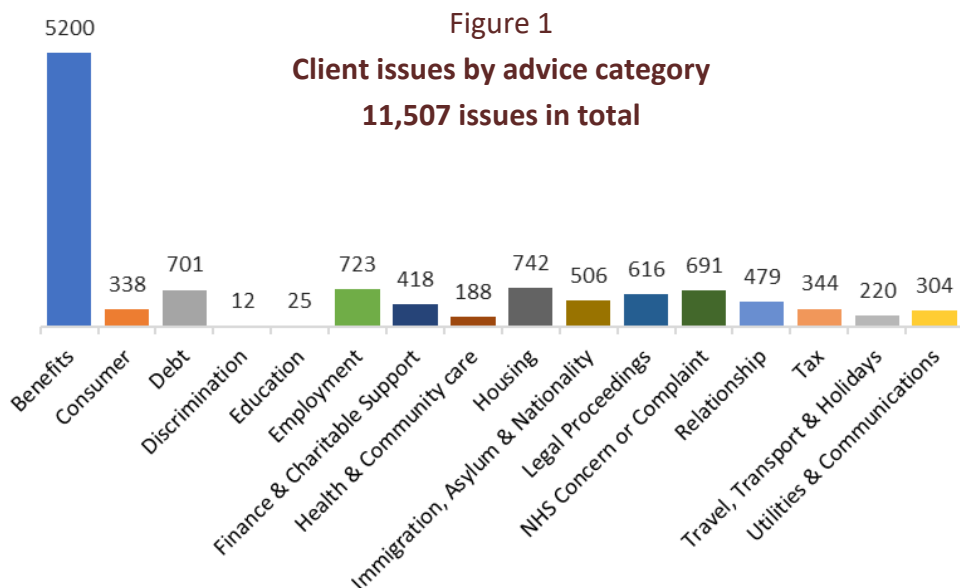
Manager's Report 2019–2020

Moray Citizens Advice Bureau (CAB) is one of 59 bureaux in Scotland and comes under the umbrella of Citizens Advice Scotland (CAS). Moray CAB adopts the aims of the Citizens Advice Bureau 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 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 2553 Clients with 11,507 issues (1 April 2019 to 31 March 2020). Total Client contacts including new and repeat is 6888, which indicates that a number of Clients are returning to CAB or require frequent visits with their particular enquiry. Client Financial Gain from the service is £1,036,559.60. This, in accordance to CAS calculations, means for every £1 of funding received Moray CAB regenerates £8 back into the local community. Enquiries are increasingly becoming more complex, interlinked and time consuming.



Benefits, Housing, Employment and Debt are our highest categories followed by NHS, Legal and immigration. (See Figure 1.)

We assist Clients with single debts 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 Outreach service by appointment in Buckie, Keith, Forres, Tomintoul, Lossiemouth and Dufftown. The demand for Buckie, Keith and Forres remains high. Funding to deliver our Outreach service is provided through The Robertson Trust and matched funded via CAS mitigation funding.

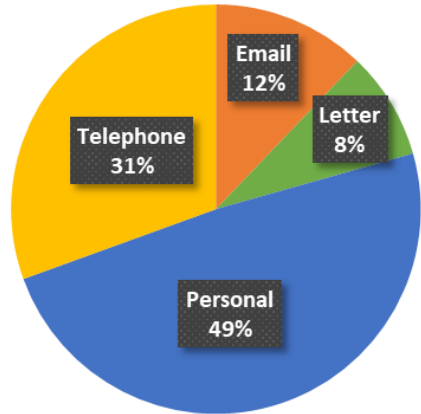
Quality of Advice

We deliver a high quality service to our Clients and we have established a rigorous checking procedure. The new self-auditing process is now well established and enquiries are audited on a quarterly basis in the bureau, and further verified by Citizens Advice Scotland (CAS). We continue to maintain a very high standard in advice and information giving. Operational auditing continues on a three yearly cycle and following evaluation in June 2019 we meet all the membership requirements of the Scottish Association of Citizens Advice Bureau

Training

We held two volunteer training courses during 2019/20. Training comprises face-to-face tuition, e-learning modules, shadowing accredited volunteers, and completing 30 competences/enquiries. Generally, complete training can take between six and nine months. We are fortunate to have four tutors within the bureau, two of whom 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.

Figure 2
Contact method
6888 contacts in total



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. We launched our Facebook page.

We have supported the CAS SCAMS campaign and used the opportunity to further promote the bureau service. We have supported other CAS campaigns including, Young People and Employment campaign ('do the right thing'), Living Wage campaign, Big Energy Savings Week campaign and Debt campaign relating to Council Tax, 'check to save'. The promotion of Moray CAB is on-going. We liaise with other organisations/groups in Moray, for example, REAP, Moray Council, Jobcentre Plus and Circles.

Impact

Moray CAB faces many challenges in the future as the demand for our service continues to rise as a result of current welfare reform and the changing demographics which also include 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, increases in Clients experiencing threatened homelessness due to an inability to meet rent and/or rent increases. Although this year we saw a slight decrease in Client numbers we did see an increase in the complexities and number of enquiries individual Clients are bringing to the CAB.

Challenges to bureau are:

- a. Sustaining core funding.
- b. Sustaining an adequate number of volunteer advisers/receptionists to deliver the service.
- c. Sustaining Quality of Advice standards.
- d. All of the above are compounded by the current Covid-19 Scottish Government guidelines and restrictions.

Mary Riley
Manager

Project Reports 2019–2020

Grampian Macmillan Cancer Centre Project

This partnership between Grampian CABs, Macmillan and DWP Visiting Team provides a service to people having cancer treatment at Dr Gray's Hospital or Aberdeen Royal Infirmary.

Macmillan state that for many people affected by cancer, money is their biggest worry; they face a double hit of reduced income and increased costs. This can have a devastating impact.

I can assist Clients establish potential benefit entitlement and advise how to claim, try to source financial support for Clients to help with expenses such as increased heating costs or hospital travel costs, offer general advice on many issues, assist to apply for Blue Badge or Bus Pass, signpost onto other services.

This was another busy year for the project in Moray. From 1 April 2019 to 31 March 2020, I assisted 141 new Clients whilst offering ongoing support to existing Clients. I helped them achieve total financial gains of £262,808.58.

Dawn Moir, Macmillan Project Adviser

Patient Advice and Support Service

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.

As well as providing support to 59 Clients on the National Helpline, the 12hr a week Patient Adviser (PA) has provided case work for 46 Clients with an average of 43 Client contacts a month (including on the Helpline). Contacts ranged from simple follow up calls with NHS Grampian Feedback team to completing complex complaint forms for SPSO. The average duration of each case was four months, with eight Clients being supported for more than ten months.

The PA has raised complaints to a broad range of NHS Grampian and Highland services including GP Practices, Raigmore, the Scottish Ambulance Service, Dr Gray's, Aberdeen Royal Infirmary, Aberdeen Maternity Hospital and Royal Aberdeen Children's Hospital. The main types of complaints were focused on co-ordination of clinical treatment, lack of pain management, negligence, wrong/missed delayed diagnosis, poor nursing and aftercare, poor communication, long waiting times and data protection issues. The PA has supported Client with six SPSO cases and worked with local MP/MSP on eight cases.

Eleanor Symon, PASS Adviser

EU Settlement Scheme

The EU Citizens Support project was set up by Citizens Advice Scotland in 2019 with funding from the Scottish Government and the Home Office to help individuals in Scotland understand how they are affected by changes to immigration rules as a result of our leaving the EU. The Moray-based EU Citizens Support Adviser (EUCSA) works 21 hours a week and is employed by Nairn CAB. She is part of a team of specialist advisers in Bureaux across Scotland and supports a national helpline. The project also has a solicitor-led service for complex cases.

Since the project started in July 2019 the EUCSA has helped 154 Clients, 72 of which were via the National Helpline. The remaining 82 Clients were supported on multiple occasions and while each adult is counted separately the EUCSA also support a number of families to apply to the EU Settlement Scheme including toddlers and school children. The average case lasted four months but seven Clients have been supported by the EUCSA for longer than this as it has taken time to gather evidence and await a decision from the Home Office.

A significant number of EUCSA Clients have needed support from a translator and language barriers have caused problems when contacting Clients to record their outcome. Despite this the EUCSA has recorded that 48 Clients have secured their rights in the UK.

As acquiring Settled Status can help Clients prove their right to reside when applying for certain benefits, EUCSA has worked closely with the Help to Claim team to help Clients apply for Universal Credit.

Eleanor Symon, EU Citizens Support Adviser

Money Talk Team

The aim of the Money Talk Team is to motivate low income families to seek financial advice to maximise their income by ensuring that they are not paying more for essential goods and services than they need to, and that they are getting all the benefits, grants and exemptions to which they are entitled.

A variety of different Clients have been assisted during the past year. The majority of Clients are in rented housing and in part time employment or unemployed. Enquiries relating to energy usage and high energy bills are a problem for many Clients, particularly for those with electric heating. These Clients are often in energy debt which makes switching supplier challenging.

Clients have been referred to other organisations such as REAP, Moray Money Advice, Help to Claim, Baby Bank, School Bank, Foodbank, ACAS.

Debby Duke, Money Talk Team Adviser

Scottish Legal Aid Board (SLAB) Housekeeping Project

The SLAB Housekeeping Project is a joint project with Moray and Nairn Citizens Advice bureaux, which provides assistance for public sector tenants at risk of eviction, or home owners at risk of repossession action, with the aim of preventing homelessness. Clients are given advice and information about the eviction or repossession process and their potential options; further assistance given may involve negotiation with public sector housing providers or mortgage lenders, assisting with communication between the Client and their housing provider or lender, or other relevant parties such as money advisers, and provision of in court representation at Elgin and Inverness Sheriff Courts.

Clients may also be given assistance by way of benefits advice, income maximisation, budgeting for Clients with single debts, referrals to appropriate sources of support, Scottish Welfare Fund applications, or help with emergency debt situations. The Nairn bureau also provides a money advice service for Clients with multiple debts.

Victoria Gordon, SLAB Adviser

Help to Claim

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

From April 2019 to March 2020, we saw 197 Clients and helped make 142 claims. The most common reason Clients gave for using our service was poor computer skills, with 73 Clients reporting this. In addition 34 stated that they were unable to make a claim due to anxiety or lack of confidence, 20 had little or no English, and 12 were in situations that were complex.

We also advised 70 Clients with a broad range of questions about Universal Credit, including benefit checks, closed accounts, UC50 forms, sanctions, backdating and linking joint applications. Where Clients were not eligible for UC we advised them on eligibility for other benefits, and provided advice on how to claim. Our service is holistic and we also advised or referred Clients to other relevant services when they presented issues such as immediate financial hardship, EU settlement, housing problems, or multiple debt.

The majority of our Clients accessed our service themselves, 28 were allocated internally by other advisers and 50 were signposted or referred by other agencies, primarily local Jobcentres and Moray Council. 29 Clients were contacted for case reviews and they confirmed £170,644.40 in Client Financial Gain which is an average of £5,884 per Client.

Diana McPartlin, Thomas Ralph, Help to Claim Advisers

Welfare Project Service

This service is funded via SSE, Moray Beatrice Community Fund and Henry Duncan Grant, and was launched in July 2019 with the aim of providing welfare benefits advice on a broad range of benefit related topic areas. The contract term was a fixed-term of one year, part time (20 hours per week) and would locate in Moray including Buckie and district, Keith, Strathisla and Lennox.

From 1 July 2019 to 31 March 2020, I have assisted 59 Clients and had 101 Client contacts, which indicates that Clients have returned to the bureau for additional support. 190 advice codes have been recorded during this period. The main enquiries have related to benefits in an attempt to improve Clients' incomes by conducting full benefit checks and this is to ensure that Clients are claiming the benefits they are entitled to. Additionally, Clients have been assisted with disability benefit forms, mandatory reconsiderations, appeals, housing and debt.

George Boardman, Welfare Project Adviser

Community Project Service

This service launched in November 2019 with the aim of providing holistic generalist and additional welfare rights advice to Clients living in coastal communities including Speyside, Portknockie, Findochty & District, Lossiemouth, Hopeman & Covesea, Burghead & Cummingston, Forres and Cullen. This project is a fixed-term of two years and is a full time post. The project is funded by SSE, Moray Beatrice Partnership Fund. During the period 1 November 2019 to 31 March 2020, there were 91 Client contacts and 144 advice codes recorded. The majority of enquiries related to benefits followed by debt, housing and employment.

Eleanor Crighton, Community Project Adviser

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.

Armed Services Advice Project (ASAP)

This is the tenth year of the project. As in previous years, the highest number of enquires 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 relationships. As well as self-referral and in bureau, many of the referrals come from SSAFA and Poppy Scotland.

Welfare Rights Project: Ceased 30 April 2020

Volunteer Testimony

Volunteering a few hours a week is for me a very satisfying use of my time. Meeting new people, listening to their worries and helping to give them possible solutions are all in the day's work. Consumer rights, debt problems, relationship issues are only some of the many, many issues that are dealt with. Problems can be big or small, minor or life changing but all are important to the Client.

To start with it can be daunting wondering how to advise a Client on such a wide range of issues but help comes from the vast database, Advisernet, and the wide range of agencies that can be contacted. And if in doubt, there is always the unfailing support of colleagues and staff.

From a personal point of view, I have learned so much from my time at CAB. I enjoy the cheerful and positive attitude of staff and other volunteers. Reward comes from seeing a Client arrive worried but leaving knowing there is a way forward. A smile and thank you is all that is needed to know that what you are doing is worthwhile. I would recommend volunteering to anyone!

Judith McIntyre, Volunteer Adviser

Thank you 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 you

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. We could not operate without our Board of Directors.

Moray Council for their current support and core funding allocation. Without this funding Moray CAB would not exist.

Other funders: Macmillan, Robertson Trust, Scottish Legal Aid Board, SSE Moray Beatrice Community Fund, Henry Duncan Grant, SSE Moray Beatrice Partnership Fund, CAS mitigation, CAS via Government funding including Money Talk Team, Help to Claim, UC, Patient Advice and Support, EU Settlement Scheme Service, Armed Services Advice Project and Pensionwise. Welfare Rights project which ceased 30 APR 2020 (funded via bureau reserves).

Our Clients say:

"I was at a place and didn't know where to turn and after two meetings at your office I got a lot better. Staff very, very friendly and easy to speak to, much appreciated. Thanks."

"The member of your staff who I see all the time has been outstanding and helped me through difficult times, I really appreciate what he's done for me with my disabilities."

"A big thank you to Eleanor who helped with my mandatory reconsideration letter to PIP and also to Alan who always is of help with my three disabled daughters' various disability enquiries/claims."

"It was an unusual situation I came in for advice on, but the lady was lovely and understanding and she even asked a colleague as well and gave me information."

"The person who helped me had the patience of a saint."

"Received my PIP, thank you for all your help."

"I'm so happy I contacted your bureau. I'm delighted with the results of my enquiry. Income tax was at fault. Have now been reimbursed and all the monies they took off me causing lots of stress at the time."

"Excellent advice received and acted on. Thank you."

**For every £1 in funding,
Moray Citizens Advice
Bureau regenerates £8
back into the local
community**

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Our dedicated volunteers are at
the heart of our service