

The logo consists of a blue circle containing the text 'citizens advice bureau' in yellow, lowercase, sans-serif font. A yellow vertical line is positioned to the left of the text, starting from the top of the circle and extending downwards.

citizens
advice
bureau

Clydesdale Citizens Advice Bureau
ANNUAL REPORT 2022/2023

Chairman's Report

Roy Plenderleith

Taking over from Donald Gray this year, as the chair of Clydesdale Citizens Advice Bureau, has been a humbling but very rewarding experience for me. Donald put so much effort into the role over the years that it will be hard to match. I thank him and wish him well in his future endeavours.

The Bureau has had another challenging year but, as always, has risen to that challenge. I can't say enough good things about the dedication of the staff and volunteers of the bureau who work tirelessly to support the people of Clydesdale.

The figures, showing the support given during the year, speak for themselves and you can read about them in more detail in Michelle's Managers Report, but the bureau has been contacted and given advice over 6000 times to 2500 clients. The advisors helped clients achieve a total gain of over £1.45 million. This is impressive enough in monetary terms but if you then consider the benefit to the wellbeing of the clients involved you begin to understand the true value of the service the bureau provides. Who can put a value on the support given to a family who find themselves stressed and struggling with debt, or have difficulty filling in forms for essential support or just can't get their head round the complex benefit system to which they are entitled?

The bureau works hard to make the service available to as many of the residents of Clydesdale as possible and this can be

challenging in such a rural area. Outreach arrangements are in place to increase the areas in which we can provide the face-to-face interviews that are so important.

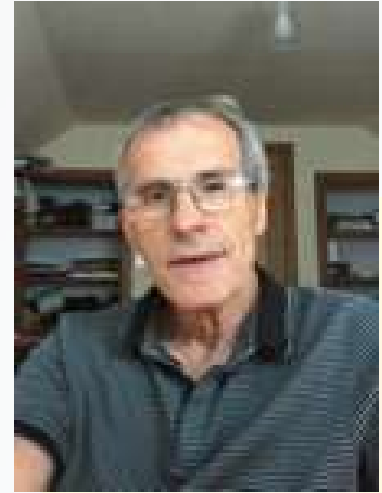
I must thank the funders for their support over the year, it is vital for us, and we can't provide a service without it. South Lanarkshire Council is our main funder, and we work hard to ensure value for money. Funding from Citizens Advice Scotland, the NHS and others also make essential contributions for which we are very grateful.

I also thank all our board members who are very dedicate to the work of the Bureau including Derrick Jess who puts in a huge amount of work on the finances and treasury duties.

Finally, I would like to give a big thank you to our manager Michelle Mair and all the staff and volunteers. Michelle does an excellent job of leading the team, and the staff and volunteers are always working hard to provide a friendly but very professionally service.

Roy Plenderleith

Chair



Treasurer's Report

Derrick Jess

In the financial year ending 31st March 2023 our total income was £271,665 from: South Lanarkshire Council; Citizens Advice Scotland; NHS Lanarkshire and The Clyde Wind. Total expenditure was £214,998 leaving us with an underspend of £56,667 against an underspend of £105,259 in the previous year. The income in the previous year was £279,861, this year it was £271,665 a decrease of £8,196.

Expenditure in the previous year was £174,602 against £214,998 in this year, an increase of £40,396 mainly consisting of an increase in wages and National Insurance of £35,986. If you take the decrease in income of £8,196 and the overspend of £40,396 this leaves an overspend of overspend of £48,592. This combined with the previous year underspend of £105,259 accounts for the £56,667 movement in funds. This leaves the Bureau in a fairly healthy position looking to the future however who knows what may happen regarding funding. Once again, I would like to thank all our funders for their continued support as without them we would not be able to sustain such a high level of support to the community. I would like to thank Michelle who tirelessly seeks out new sources of funding helping me keep the Bureau on an even financial keel. Thanks also to our wonderful Board of Directors for their support throughout the year, this makes my job so much easier.



<u>Clydesdale Citizens Advice Bureau</u>				
<u>Balance Sheet as at 31st March 2023.</u>				
		31.03.23		31.03.22
		£		£
Current Assets				
Cash at Bank and in Hand		483,325		425,219
Creditors				
Amounts falling due within one year		25,149		23,710
Net Current Assets		458,176		401,509
Total Assets Less Current Liabilities		458,176		401,509
The Funds of The Charity :				
Unrestricted income funds		458,176		401,509
		458,176		401,509

Full accounts are available on request.

Manager's Report

2022-2023

The year gone by...

Another year in, another year further away from lockdown. This year has been driven by “getting back to “normal”, however, “normal” now isn’t the same as “normal” pre-Covid. The new “normal” brought along new challenges for everyone, especially the Cost of Living Crisis that has caused crippling financial hardship for many. This crisis resulted after a culmination of factors including the Covid pandemic, an energy crisis, rise in inflation and Russia’s invasion of Ukraine, all resulting in the cost of many essential goods increasing faster than household incomes, resulting in a fall in real income. This brought along many stresses for individuals, not only financially but has shown to have had a significant effect on the mental health of many too.

As with all other years, the changes in the socio-economic landscape dictates our workload. This year proved no different, as we have endured one of our busiest years dealing with complex and multiple enquiries with fewer volunteers. The return to a predominantly face to face service, which was much welcomed, didn’t dampen the appetite for telephone and email advice, another apparent lasting outcome of lockdown, which overall, added to the busy feeling. We reintroduced our Outreach surgeries, which allowed us to be more accessible to those in the outlying villages of Clydesdale.

This year has been a successful year for our Bureau where we met our twin aims by: providing the residents of Clydesdale with the knowledge and tools

to access their rights and continuing to assist in the development of social policy issues, especially issues affecting citizens locally. The only way we can continue to do this is through the true commitment, dedication and loyalty from all staff that makes us who we are and able to achieve what we set out to achieve. Fundamentally, we are a volunteer led service. Volunteers are the back-bone of the whole Scottish Association of Citizens Advice Bureaux network. We are highly dependent on individuals from the local community, offering their time to provide a service to others in their community, which we serve. Although we lost a few volunteers during lockdown, this year we have again started to grow our numbers. This isn’t a short journey. The training can be complex and very time consuming, however, it provides an insight into the commitment and level of work that is expected from an adviser. Some may say it is not for the faint-hearted. Training is delivered in many ways, through e-learning, coached sessions, self-study and shadowing. Many of our volunteers become mentors for trainees on top of their role as a generalist adviser and some choose to specialise in a specific area, such as debt. There is a variety of roles within the Bureau, and all are important to ensure we run smoothly, from reception, IT, administration, social policy to form filling. This has been a daunting time for most of us, but we will continue to deliver training that will equip our advisers with the necessary confidence and knowledge to provide the



people of Clydesdale with the high-quality service they deserve. This was even more so this year with the introduction of Child Disability Payment and Adult Disability Payment administered by Social Security Scotland. These benefits replaced the long-standing Disability Living Allowance for children and Personal Independence Payments for adults with ill health.

In order for us to run the service and achieve our aims, we rely on core funding from South Lanarkshire Council (SLC) in addition to our volunteers and paid staff, who work to such a high standard. Our volunteers are supported by our paid staff. They all work extremely hard in their support of volunteers and their dedication to helping our clients. They understand the pressures and challenges the role and work bring. It also enhances the team ethos of a volunteer led workplace. All staff had their pressures this year and it hasn't gone unnoticed by myself that the "ask" continues to grow, however, I can categorially say that the success of this year is due to them and I am grateful to them for sticking with the Bureau, our clients and me. Morag and Julie have been pivotal in helping me make the bureau work and I am very grateful to both of them.

South Lanarkshire Council also help fund our Debt Advice Service, which is vital, especially in these uncertain times. Moreover, our premises are let to us at a peppercorn rate. This is of huge significance to us. We have fostered a warm friendly relationship with SLC, which allowed us to grow and develop robust referral systems, which provides our client with an efficient and seamless service.

Citizens Advice Service (CAS) has been another investor in Clydesdale CAB, with developing new projects and continuing already existing one. We have provided services funded through Mitigating the Impact of Social Security Legislation, which transformed to Money Talk team and also the Financial Health Check Project, which by the end of

the year would become Money Talks Plus. Through Energy Best Deal and Big Energy Saving Network, we were able to provide energy related advice, including support with fuel debts, complaints, payments, understanding bills and energy efficiency. We continued to support our clients with specialist support through the Patient and Advice and Support Service, for clients with issues surrounding NHS complaints and concerns. We arranged for clients to access the Lanarkshire-wide Bureau services of the Armed Services Advice project and Pension Wise. The Help to Claim project allowed us to employ our first fully home-based paid member of staff which has been a success.

The NHS has invested in our Bureau funding us to provide advice to those identified via their Community Links Workers, who are located in various primary care settings providing welfare support through benefits and debt advice. All funding that we receive is vital and much appreciated; many other resources were employed in serving Clydesdale community in 2022-2023. Our highly skilled, caring and dedicated people performed a full range of roles throughout the year in guiding, supporting and delivering the work that was undertaken.

Despite many other demands on our resources our people ensured that our twin aim of Social Policy remained a focus of the Bureau. We increased significantly the level of this work this year and raised 688 Social Policy issues. Throughout the year this work was recognised by Citizens Advice Scotland and featured in national reports within the Citizens Advice Service and outwith to policy makers, including Government Committees.

We have an excellent Board with each Director bringing a wealth of experience to our table. They demonstrate excellent governance skills collectively and all decisions that are made are fundamental to the service, our clients and all staff. They offer

their time and commitment even though they have many responsibilities out with the Bureau. Roy, our Chairman, has been a great support, not only to the Bureau but to me personally through his first year in the role. Our Treasurer, Derrick, gives many hours a week, not only on keeping our finances operating smoothly and efficiently, but as a source of advice and support to me, which I am very grateful for.

The Bureau has been able to invest in growing working partnerships with external organisations, such as SLC Money Matters, where we were able to work together for the benefit of our clients through the Financial Wellbeing Support Fund, which offered those affected by the Cost of Living Crisis a monetary payment of £250, which was very successful for all involved.

How we have helped...

Our statistics illustrate the depth and breadth of advice we have given over the last year to those who have sought help, advice and support from our advisers. 2504 clients have contacted us, with a total of 6830 contacts, covering 11,060 areas of advice. Of those clients, 64% were new clients. The areas of advice include over 5,000 on benefit, over 1000 on debt and utility. We made a maximum number of referrals out this year: including, 410 individuals and households to the local foodbank for emergency food, 320 households were referred to the Financial Welfare Support Fund for support with the cost of living crisis, culminating in a client financial gain of £80,000 and 80 households were referred to Home Heat Scotland with a total client financial gain of over £93,609, to assist those struggling to keep up with the increase in energy crisis, particularly over the winter months. Without having these referral pathways in place, our clients would not only be worse off financially but many would be struggling mentally.

We have supported clients over the last year with a total £1.53 million indebtedness with our Debt Adviser,

Lynne, assisting clients in dealing with their debts by ensuring that they received full, sound debt advice. This let them choose the most appropriate option for their circumstances, whether this be Sequestration, the Debt Arrangement Scheme or Token Offers. Our benefit advice and Tribunal Representation saw a £1.1 million client financial gain. All in all, we assisted our clients in a total gain of over £1.45 million, which isn't only good for the wellbeing of our clients, financially and mentally, but important for the local community to assist with economic growth.

In our Outreaches we assisted 251 clients providing much required support and advice in a local setting. With client financial gains of £66,783.

While these are the tangible monetary benefits, which are very welcome to our clients, they also express their appreciation of the help to access services and forms, which are often only available online, being able to speak with people who listen and enable them to understand and explore the options available.

The year ahead...

The last few years have been unpredictable and unprecedented. We have risen to all challenges presented to us over the last few years and will continue to do so over the next year ahead. With the support of South Lanarkshire Council, CAS and all other funders, we hope to continue to work within our aims and principles, providing a high-quality service to all residents in the Clydesdale area. We will continue to work at our high standard and aim to meet our three yearly full CAS Membership Audit and receive reaccreditation for Scottish National Standards. Continuing to grow our volunteers and being visible in our small local communities will allow us to meet the anticipated demands of the year ahead.

OUR YEAR IN NUMBERS

People
supported

2504

Contacts

6830

Issues

11060

Phone
Contacts

4066

Benefit
Related Issues

5028

Volunteers

14

Email
Contacts

485

Debt Related
Issues

864

Paid
Staff

7

Energy
Related Issues

1108

Total Client
Financial Gain

£1.45M

Total Benefit
Gain

£1.15M

Total Energy
Gain

£96,167

Total Debt
Gain

£27,351

Face to Face
Contacts

2214

Outreach
Contacts

217

Total
Outreach Gains

£66,783

Social
Policy Issues
Highlighted

688

Foodbank
Referrals

Clients' Comments

“Thank you for your ongoing support”

“To everyone who helped with my claim for Attendance Allowance, thank you all so much. I have received notification that I have been awarded the highest amount, thank you again”

“Just to say I have been awarded Attendance Allowance, it took 9 weeks but got backdated. I know I wouldn't have got this without your help and support.”

“Just to say a big thank you for your help and support without complaint. I honestly wouldn't have managed without the service. Your care was so evident and that was really appreciated.”

“Thank you for your help recently with my claim for assistance, all successful. Much appreciated.”

“I can't thank you enough for supporting me through the Ombudsman process. And all the care and hard work involved during this time. I really appreciate it, it means a lot to me.”

“Thank you so much for your help in resolving the issue for my father-in-law.”

“Just to say, thank you, for all of the work you have done for me.”

“Thank you for all of your kindness, empathy and your understanding.”

“Just want to say thank you for being so kind and helpful.”

“Thanks for all your love and help. I appreciate you all.”

“Thank you for the Scottish benefit, thank you for the blue badge, thank you for the bus pass too.”

“Thank you to all the Staff at Clydesdale CAB, it means a lot to me and my sister.”

“You and your CAB colleagues provide a wonderful service to the public, your help in solving my complaint has been invaluable.”

The Bureau Team







ENERGY CASE STUDY

Client contacted Bureau with enquiry in regards to prepayment meter for electricity only. Client has been topping up meter per month of around £260.00 and has been finding it difficult to speak with their supplier to discuss the high costs and to request a meter check.

Client does have a SMART meter & tops up through the utility app.

Bureau advised client we can speak on her behalf and 3rd party mandate was signed, Bureau spoke with utility company who stated if an engineer was to visit to check the meter this would be chargeable. Client did not agree to this due to any further cost that may occur however client does believe meter to be faulty.

Client was advised to check the meter by witch off all the appliances in your home including any pilot lights, check if the numbers on the meter's display are still moving. If the meter stops, turn on 1 appliance at a time and check the meter. If the meter starts to move very quickly, the appliance could be faulty.

Client completed this check and states meter was still moving, Bureau advised utility company of this however would still be chargeable call out if not. In the meantime, client has still been paying increasing costs.

Lost contact with utility company as not responding to emails and unable to reach by telephone due to call waiting.

Bureau contacted Advice Direct Scotland for further assistance & was advised Energy Ombudsman referral can be submitted.

Ombudsman decision for client's meter to be checked by utility company, a £50.00 goodwill to the prepayment meter, utility company to check suitable tariff, usage, reads to ensure all suitable for client.

Client happy to accept Ombudsman outcome and grateful to the Bureau for their assistance.

Top 3 Energy Enquiries

Billing

Pre-payment Meter

Trust Funds/Fuel Vouchers

GENERALIST CASE STUDY (OUTREACH)

Client attended CAB outreach in a rural area, looking for assistance to see if they are entitled to any benefits. Client lives with their disabled wife in council property and are both over State Pension Age and in receipt of their State Pension. Client also receives a small private pension each month. Clients wife is in receipt of high rate AA. There is no other income or savings in the household.

Client has been living in South Lanarkshire rented property since 2019 and states that they have been paying full rent of £95.19 per week. Advised client best to carry out benefit check which client agreed to. Benefit check showed that client is in entitled to Housing Benefit. Client was sure they are not in receipt of this benefit.

Advised client be beneficial for us to contact SLC to confirm – client agreed. Contacted SLC who confirmed client applied in 2019 and they were not entitled at that time. Client confirmed circumstances have changed and the information they provided us was correct. Completed online HB and CTR online on behalf of client with all relevant evidence required as unable to do this themselves.

Client attended Outreach 2 weeks later to advise that their award has now been successful and they have been awarded £90.20 Housing Benefit per week which leaves them £4.99 to pay. Therefore, CFG for the year is £4690.40. Due to backdating client has also had £1172.60 paid into their rent account. Advised client that they can request this backdated amount of money to be paid directly to them. Client very grateful as if they hadn't sought advice would still be paying full rent.

General services:

Top 3 Consumer enquiries

Buildings/repairs and Improvements

Used vehicles

Double Glazing and associated products

Top 3 Housing enquiries

Local Authority Housing

Private Sector Housing

Environmental/Neighbour disputes

Top 3 employment enquiries

Pay and Entitlements

Dismissal

Grievance/problems at work

BENEFIT REPRESENTATION

CASE STUDY

Client has a learning disability and she attended a school for those with additional needs. Client has been in receipt of benefits most of her life due to incapacity.

Client receives Employment and Support Allowance with no expectation of seeking work. Client also received Personal Independence Payment (PIP) but this stopped due to the client not returning her review form by the expected date.

The client called into the Bureau to have assistance to request a Mandatory Reconsideration which would start the challenging the decision to stop the award, this was completed and submitted but the decision was not revised which meant the client would continue with no award or the next step would be to appeal the decision through the HM Courts and Tribunal Services.

Client then requested assistance to appeal the Personal Independence Payment decision. We completed the initial appeal form and awaited a for a Tribunal date. We supported the client in drafting a submission paper which was submitted pre-tribunal date.

We offered to represent the client at the Benefits Tribunal where the client accepted, through our support, the decision was overturned and the client was awarded enhanced rate Daily Living Activity and enhanced rate Mobility of PIP. The benefit was also to be paid for 10 years.

This support impacted the client's income and also her general wellbeing. The financial impact was in the region of an extra £748.00 a month and peace of mind that her benefit was reinstated.

Top 3 Benefit Enquiries

Adult Disability Payment

Universal Credit

Personal Independence Payments

DEBT CASE STUDY

A client came to the Bureau looking for help with her debts. She was a single parent and had lost her job during the Covid pandemic. She was finding it hard to make ends meet and in the client's words "she was robbing Peter to pay Paul". It had got to the stage where this was no longer possible and the stress of trying to manage her finances was having a detrimental effect on her mental health.

The client had run up over £8000 in debts and was unable to see any way of being able to pay them off. Unfortunately, this client had previously gone through sequestration several years ago, so was not sure she wanted to go down that route again. She was also annoyed that she had got herself into the same position again.

We took her through the debt process and looked at all options. We discussed budgeting and completed a benefit check to ensure she was receiving all the benefits she was entitled to, which she was.

Following discussions with the client we agreed that MAP (minimal asset process) would be the most suitable solution for her. Under the current rules there is no charge for MAP providing the client is in receipt of certain low- income benefits and the client would be debt free in 6 months and as client was in receipt of Universal Credit this was deemed by the client to be the most appropriate debt remedy for her.

An application was made to the Accountant in Bankruptcy and sequestration (MAP) was granted.

The client was relieved and felt a huge weight had been lifted from her.

Top 3 Debt Enquiries

Fuel Debt – regulated

Arrears – Council Tax

Credit, Store, Charge Cards

Thank you to the fantastic team at Clydesdale Citizens Advice Bureau for all of their support and efforts this year. We also want to take the opportunity to thank our funders without whom none of the activities in this report would be possible

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