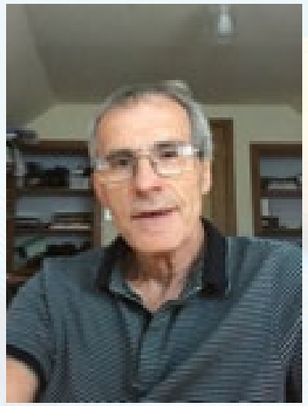
Clydesdale Citizens Advice Bureau

ANNUAL REPORT 2023/2024

Chairman's Report

Roy Plenderleith



As we near the end of 2024 there has been no let-up in the work the Bureau has been carrying out for the people of Clydesdale. The demand has been unprecedented this year, with an increase of around 30% in the numbers of clients contacting us. This, of course, has placed huge demands on the staff and volunteers of the Bureau. It can't be underestimated as to how much additional pressure this puts on the organisation, but it continues, despite this, to meet the high standards required of it. All involved with the Bureau should be extremely proud of the way they have met and dealt with this challenge.

I wish to congratulate our manager Michelle and her team, for successfully completing not one but two major audits this year. Bureaux are required to be provide a high standard of advice and service to their clients, and this is continually assessed. Clydesdale CAB has successfully met all the requirements of the CAS Membership Audit and the Scottish National Standards for Information and Advice. This is no mean feat in what was, a very busy year.

The high demand for our services of course reflects the increasing need of the clients we serve. Times are tough for a lot of people out there and the work done by the Bureau is vital to alleviate, in some way, their difficulties. You will read in Michelle's report just how much of a difference the Bureau has made to these clients, both financially and in supportive advice.

We can't be complacent however as there is still much to be done. This where the Bureau's work in influencing social policies, relevant to the people we serve, is so important.

The funding we receive to allow us to continue our work is also vitally important, and I wish to give a huge thanks to South Lanarkshire Council for their continued support. Thanks to CAS and the NHS for their contributions, as well as supporters of individual projects.

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

Last, but certainly not least, 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. This is not an easy job and all are to be commended.

Roy Plenderleith

Chair

Treasurer's Report

Derrick Jess

In the financial year ending 31st March 2024 our total income was £279,858 from: South Lanarkshire Council; Advice Support Services; Citizens Advice Scotland; National Health Service; Energy Best Deal; Clyde Windfarm and Clyde Valley Housing Association. Total expenditure was £230,731 leaving us with an underspend of £49,127 against an underspend of £56,667 in the previous year. The income in the previous year was £271,665, this year it was £279,858, an increase of £8,193. Expenditure in the previous year was £214,998 against £230,731 in this year, an increase of £15,733 consisting mainly of an increase in wages of £12,452 and travel of £2,879. If you take the increase in income of £8,193 and the overspend of £15,733, this leaves an overspend of £7,540. This combined with the previous year underspend of £56,667 accounts for the £49,127 movement in funds. This leaves the Bureau in a fairly healthy position, however, looking to the future, 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.

Clydesdale Citizens Advice Bureau
Balance Sheet as at 31st March 2024.

	31.03.24	31.03.23
	£	£
Current Assets		
Cash at bank and to hand	533,030	483,325
Creditors		
Amounts falling within one year	25,727	25,149
Net Current Assets	507,303	458,176
Total Assets Less Current Liabilities	507,303	458,176
The Funds of The Charity		
Unrestricted income funds	**507,303**	**458,176**

Full accounts are available on request.

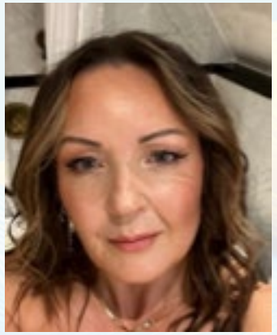
Manager's Report 2023-2024

The year gone by…

Another year has passed and the economic pressures of the last year, in the shape of high levels of inflation and rising interest rates continue to impose significant challenges for all individuals, with the most disadvantaged tending to experience the worst outcomes. So many families are still experiencing these consequences with the Cost of Living Crisis really drilling in, making it much more difficult for ends to be met. Balancing this with the not so distant COVID pandemic, it is clear there has been little escape for most.

This has, naturally fuelled and shaped the demand that we have encountered. Our organisation sits at the front of navigating the levels of essential support that our citizens need - we have done so with resilience and a robustness of which I am very proud.

This year saw another rise in demand for our services, evidencing once again how vital we are to those in crisis and requiring support. We succeeded in providing a full year of face to face advice as our primary delivery method, as in pre-Covid times: however, as mentioned above, with different external factors to consider. Four years ago, the word "unprecedented" was exhausted: nevertheless, the volume of clients coming through our doors this year is genuinely unprecedented in its number. This has, however not affected our quality of advice or service. This year we completed two successful audits, our CAS Membership Audit and The Scottish National Standards for Information and Advice Providers Type 11 in Housing, Welfare Benefits and Debt.



None of this would be possible without our Staff, all of whom work together as a unit. Our paid Staff work tremendously hard all year, providing specialist Debt Advice, Benefit Tribunal Representation, advice on NHS complaint and concerns, support with initial Universal Credit applications and offering outreach services. Finally, our paid staff provide a vital role of support and expertise to all our Volunteer Advisers, without whom we would not be able to operate. We pride ourselves in being a volunteer led service and our volunteer advisers are key players within the Bureau, ensuring our primary aim is achieved. That aim is to "provide free, independent, impartial and confidential advice and information to ensure that people are not disadvantaged by lack of knowledge of their rights and responsibilities, or through difficulty in expressing their needs effectively".

We continue to look for volunteers to join our team but are under no illusions as to the commitment and dedication required, which are essential in completing the Adviser Training Programme. Our training programme is challenging, but tailored to provide us with fully accredited, competent advisers. Training is delivered by a range of methods, including face to face coached sessions, E-Learning, self-study and shadowing. The process can seem time-consuming and not everyone makes it to the end of the Adviser Training. However, there are many other roles within the Bureau which are vital in a successful Bureau operation, including Reception, Form Filling, IT, Board Member and Social Policy.

Social Policy is the foundation of our second aim, where we seek to influence policy through our ability to "campaign and influence to tackle the root cause of the problems people face, and to work to strengthen their rights". This year we have been successful in contributing to numerous government consultations due to the Social Policy Issues our Advisers and Social Policy Officer have submitted to CAS Social Policy Team. This maintains social policy as a high-profile aspect of our advice service, effecting long-term impacts in society.

To enable us to have another successful year of service delivery, continuing to achieve our aims, we rely on core funding from South Lanarkshire Council (SLC) to do this. SLC also helps fund our Debt Advice Service, a vital element of our provision, especially in these uncertain times. Moreover, our premises are let to us at a peppercorn rate. This is of huge significance to our financial resilience. We have fostered a warm, friendly relationship with SLC which has allowed us to grow and develop robust referral systems. These provide our clients with an efficient and seamless service in both our office in Lanark and our outreaches across the Clydesdale area.

CAS also has been another investor in Clydesdale CAB, by both developing new and continuing already existing projects. We have provided services funded by Money Talk Plus: through the Energy Best Deal and Big Energy Saving Network, we were able to provide energy related advice, covering 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. As in previous years we have also arranged for clients to access the Lanarkshire-wide Bureau services of the Armed Services Advice Project and Pension Wise. The Help to Claim project assists clients (via a national helpline) with initial Universal Credit queries and initial claims.

The NHS has also invested in our Bureau, funding our advice service for those identified via their Community Links Workers (who are located in various primary care settings, providing welfare support through benefits and debt advice). Clyde Valley Housing Association, in partnership with Advice UK funded us for nine months of the year to provide focused support to their tenants facing welfare benefit and debt issues. All funding received is vital and very much appreciated. However, many other resources were employed in serving our Clydesdale community in the year 2023-2024. Our highly skilled, caring and dedicated team performed a full range of roles throughout the year in guiding, supporting and delivering the work that was undertaken.

Overseeing all our operations is our Board: another key player in the success of our Bureau. Our Board members are volunteers, giving their time and expertise to assist us in providing the best services possible. Our Board is genuinely representative of our local community, with a great understanding of the needs of our residents within the Clydesdale area. The contributions of our Chair and Treasurer have been particularly important to me as Manager: both give their time and counsel to me generously throughout the year. The Board has been pivotal in driving the new Business Plan forward, including preparing for the development of our Bureau in the future.

Our Bureau has been able to invest in growing partnerships throughout the year, including Home Heat Scotland and SLC Community Well-Being Team. These enable us to work together for the benefit of our clients through the Home Heat Energy Fund (assisting those in rural areas with fuel debts/crisis) and Cash First (providing clients with a £50 cash grant in order to help mitigate the impact of the Cost of Living Crisis).

How we have helped…

Our statistics illustrate the depth and breadth of advice we have provided over the last year to those who have sought help, advice and support from our advisers. 3253 clients have contacted us, with a total of 9006 contacts, covering 23,112 areas of advice. Of those clients, 60% were new clients. In comparison to last year, we have seen a rise in just under 30% of clients requiring our support. This includes over 5500 in benefit advice, and over 1000 in debt and utilities advice. This year saw a significant increase in external referrals: 457 individuals and households were referred to our local foodbank for emergency food and fuel vouchers, whilst 64 households were referred to the Community Well-Being Team at SLC for support with the cost of living crisis. This culminated in client financial gains totalling £3,200. In addition, 28 households were referred to Home Heat Scotland with a total client financial gain of over £29,986, assisting those struggling to keep up with the increase in energy costs, particularly over the winter months. This fund in particular is unique in assisting our clients who are off-grid or have other non-regulated fuel such as coal. Without these referral pathways in place, our clients would not only be worse off financially but many would also be struggling mentally.

In the past year we supported clients with a total of £1.29 million indebtedness: our Debt Adviser, Lynne ensured clients received full and sound debt advice, enabling them to choose the most appropriate option for their circumstances, whether this be Sequestration, the Debt Arrangement Scheme or Token Offers. This resulted in provision of over £100,000 in Client Financial Gains (CFG) for Debt: our total benefit advice saw a £2.24 million CFG. All in all, we assisted our clients in a total gain of over £2.63 million. This not only significantly improved our clients' wellbeing (both financially and mentally) but helped release funds into our local community to assist with economic growth.

Our five outreach services assisted 194 clients, offering much needed support and advice in a local setting and providing client financial gains of over £180,000.

The year ahead…

This year, we experienced huge numbers of clients coming through our doors or seeking support via telephone or email: whilst this clearly shows the need for (and success of) our service, the inevitable flip side is the evident increase in clients finding themselves in vulnerable situations, often in crisis.

With the support of South Lanarkshire Council, CAS and all other funders, we hope to continue to work within our aims and principles, continuing to be flexible to the needs of our community and providing an advice and information service that is both trusted and accessible. Continuing to grow our volunteers and being visible in our small local communities across the locality will allow us to meet the anticipated demands for the year ahead along with providing a comprehensive advice and information service.

Michelle Mair

Manager

OUR YEAR IN NUMBERS

People supported **3253**	Contacts **9006**	Issues **23112**	
Phone Contacts **3765**	Benefit Related Issues **5489**	Volunteers **14**	Email Contacts **1089**
Debt Related Issues **789**	Paid Staff **7**	Energy Related Issues **815**	Total Client Financial Gains **£2.63M**
Total Benefit Gains **£2.24M**	Total Energy Gains **£45,792**	Total Debt Gains **£108,493**	Face to Face Contacts **3611**
Outreach Contacts **194**	Total Outreach Gains **£184,367**	Social Policy Issues Highlighted **445**	Foodbank Referrals **494**

Clients' Comments

"Thank you for all your help and assistance in dealing with my debts"

"Thank you very much for your help in resolving my problem. As a result, I have not had any further phone calls since I spoke with your Adviser, which is a great relief!"

"I just wanted to say thank you again for your perseverance, diligence & patience in helping me get a result. It is reassuring to know that there are genuinely, good, reliable and welcoming people working at CAB Lanark."

"Thank you so much for all the help and advice given to me a few months back, regarding redundancy, benefits and especially with my ADP appeal. (It was successful). All was genuinely appreciated and I couldn't have done it on my own. Many thanks."

"To all involved, thank you very much for all of your advice and help. It was very helpful and much appreciated."

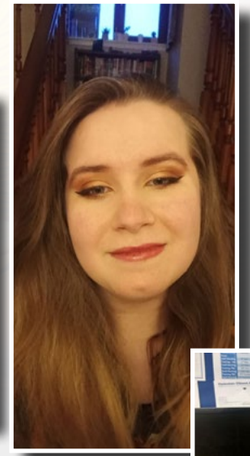
"To all Volunteers, just to say, thank you for all the help and advice given to me., covering problems with my employer, applying for benefits and help completing the form for ADP. Without your help we would have been sunk!! I will continue to recommend your services."

"Thank you for all your help and time."

"To the lovely lady who helped me a great deal, thank you."

"To my Star! Very many thanks!"

The Bureau Team







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BENEFIT REPRESENTATION CASE STUDY

Client called into the bureau to request assistance to claim Adult Disability Payment. Client is 26 years old in employment. Client is single not responsible for housing costs as lives with his parents.

Client suffers from ulcerated bowel and has a stoma bag; this condition impacts numerous areas of his health and wellbeing. Application was refused.

Assisted the client to challenge the decision through with Scottish Social Security Appeals process.

Completed the Appeal application form and advised the client once in receipt of hearing date to contact the Bureau.

Client contacted us to advise of the hearing date and we then prepared a case for him as this health condition has a huge impact on his ability to carry out a normal life and social life at the age of 26, client had the stoma bag since the age of 6. The condition not only impacts him physically but also mentally.

Client's Adult Disability claim was upheld at the Tribunal hearing. Client was awarded enhanced rate daily living component.

Top Three Discrimination issues:

1. Disability: mental health
2. Pregnancy and maternity
3. Race, including nationality

Top Three Education issues:

1. Schools
2. Further Education
3. Higher Education

Top Three Travel, Transport and Holidays issues:

1. Driving
2. Public Transport
3. Parking on private land

DEBT CASE STUDY

A client came to the bureau for debt advice.

This client had recently gone through a divorce and had lost his small business due to the pandemic. He was struggling with his debts including a bounce back loan and it was affecting his mental health. The client owed almost £18000 and said he felt he was drowning in debt. He could not see any way out of it. His poor health was preventing him from being able to get back into work.

We took client through the debt process and looked at income maximisation. We found that he may be eligible for ADP and encouraged him to make an application to Social Security Scotland. We offered bureau assistance with the application form.

We completed a full financial assessment for our client and discussed his monthly budgeting with him. We looked for ways that he could cut back on non-essentials.

We talked the client through all the options for dealing with his debts and ultimately, he decided that MAP (Minimal Asset Process) was the best option for him.

We made an application to the Accountant in Bankruptcy on his behalf and MAP (sequestration) was granted.

Our client will be discharged from bankruptcy in 6 months which will allow him to start again debt free for the first time in over 3 years.

Top Three Debt Issues:

1. Fuel Debts – regulated (gas and electricity)
2. Council tax
3. Credit, store and charge cards

Top Three Legal Proceeding Issues:

1. Court – Sherriff: simple procedure
2. Solicitors
3. Legal Aid

ENERGY CASE STUDY

Single 65-year-old lady on low benefit income & residing in a private let, came to Bureau for assistance regarding energy bills, ordinarily pays for energy quarterly, however, due to cost of living is having financial difficulties with ongoing bills, has arrears on this bill which client cannot meet and would like assistance.

We assisted by speaking with utility provider explaining client's situation, for easier payments, direct debit monthly was advised which client would manage better, client agreed.

We assisted client to apply for the hardship fund with her utility company, this was successful and the arrears where paid through this fund direct to clients account, this ensured clients account was up to date and payments where being managed going forward.

Client was very grateful for assistance with both ongoing payments & outstanding balance.

Top Three Energy Related Issues:

1. Trust funds and fuel vouchers
2. Billing
3. Complaints and redress

Top Three Consumer Issues:

1. Building repairs and improvements
2. Used Vehicles
3. Heating System Installation and service

HELP TO CLAIM CASE STUDY

Client's advises his employment ended after suffering two strokes, one stroke whilst at work. Client is single and lives with elderly parent. Client's only income is Statutory Sick Pay (SSP) which ends in 8 weeks. Client advised that he had contacted his Local Authority (LA) who has advised unable to provide necessary adaptions as he now has mobility issues as a result of the strokes. There are no housing costs. National Insurance contributions are fully paid. Home visits from JC and benefits agencies will be required. Client does not have access to internet and confirms he has applied for Adult Disability Payment (ADP). Benefit check was completed confirming Universal Credit (UC) eligibility, client is advised on UC elements and UC phone application process. Client was happy to proceed with UC phone application. Adviser phoned UC priority line assisting with UC claim requesting backdated payment with 'good reason'; no internet, difficulty using mobile phone and housebound.

Adviser requested Job Centre (JC) home visit for ID appointment due to disability. UC agent submitted claim. After confirming National Insurance Contributions were fully paid we assisted the client with an online New Style Employment and Support Allowance (NS ESA) application. Advised Department of Working Pensions (DWP) will make contact before SSP end date. Adviser explained NS ESA is treated as income and will be deducted from future UC payments. Client was referred to local CAB for help with home adaptions and advised to contact his local MP for support.

Follow up appointment confirmed UC payment though backdated payment was missing. With clients consent we contacted UC helpline querying missing backdated payment, message was sent to client's case manager. A few weeks later client received letter confirming receipt UC backdated payment. Local MP contacted LA questioning refusal of house adaptions. Client has received new house adaption forms from LA requesting fit note. NS ESA have confirmed eligibility and receipt of online application. ADP representative visited home helping to complete 2nd part of ADP. Client thanked us for the support and help claiming benefits.

Top Three Relationship Issues:

1. Death and Bereavement
2. Divorce
3. Children

Top Three Immigration Issues:

1 Nationality/citizenship

2 Family, dependents and partners

3 immigration procedures

MONEY TALK PLUS CASE STUDY

24-year-old single mother to an 8-month-old baby, attended with support from one of our local partnership organisations due to client's health conditions, support is required, resides in a council property, is receiving Universal Credit, Best Start Grant, Best Start Foods, however, explained had not yet added child to UC claim or claimed child benefit as was unsure how to do this.

Completed a benefit check which confirmed entitlement on UC for child, along with entitlement to Scottish Child Payment & Child Benefit, we assisted client by contacting local Jobcentre to add child to client's account, we also provided eligibility information including backdating for Child Benefit & Scottish Child Payment, explained eligibility and how to apply, offered Bureau assistance to complete applications.

Client is now in receipt of all eligible benefits and will return for support if required.

Top Three Benefit related issues:

1. Adult Disability Payment
2. Universal Credit
3. Scottish Welfare Fund – Crisis Grants

Top Three Financial related issues:

1. Charities – Foodbank
2. Charities – Non-Foodbank
3. Cost of Living payments

OUTREACH CASE STUDY

Client attended CAB outreach 3 months after their Statutory Sick Pay had ended and had been struggling to cope with their finances, their health condition and the fact they were not fit to return to work.

Client had applied for Universal Credit and had been submitting fit notes so had received a UC50 ‘Capability for Work Form’ to be completed but client had waited 8 weeks to get assistance with this so will be returned late.

Client had also applied for Adult Disability Payment which they had also missed the completion deadline for so were given the opportunity by Social Security Scotland to complete this within an extra 4 weeks or application was closed.

Completed clients UC50 form and explained why this was handed in late due to client’s ill health and arranged for client to return to have their Adult Disability Form completed within the 4 weeks deadline. Client returned to have their Adult Disability Payment form completed.

Four months later client returned to Outreach and advised that they had been awarded Limited Capability for Work Related Activity so their Universal Credit increased by £390.06 per month. As well as this client was awarded standard rate daily living component and standard rate mobility component of Adult Disability Payment so they had another financial gain of £380 every four weeks. Client very appreciative of our help.

Top Three Employment issues:

1 Pay and entitlements

2 Dismissal

3 Terms and conditions of employment

Top Three Housing issues:

1 Local Authority Housing

2 Private Sector Renting

3 Environmental and Neighbour issues

PASS CASE STUDY

Client attended the Bureau for support with an NHS complaint, client suffers from complex health issues. Client advises that recently client attended a routine appointment with the advanced medical practitioner nurse (APN) when she was asked about the new pain killers that she has been prescribed, client was unaware of this and it transpired that the GP had not written the prescription out for her yet

Client was upset as she was hoping for some pain relief for her condition which impacted daily on her life but her GP hadn’t written her prescription. Client also advised that she had concerns around the way in which the GP receptionist engaged with her and she found them to be unsupportive and appeared not to listen to the client, the client advised this was making her feel anxious about coming in to the surgery.

PASS supported and liaised with client to write a letter of complaint on her behalf to the Practice Manager and the outcome to this complaint was that the client attended a meeting with the GP, Practice Manager and PASS adviser, where the client had the opportunity to discuss her concerns. The client was grateful for this and left the meeting feeling heard and was happy that an amicable solution had been met.

Top Three Health and Community Care issues:

1. Cost/charges/entitlement
2. Social Services and support
3. Community care

Top Three NHS Complaints and Concerns:

1. Staff attitude/behaviour
2. Clinical Aspects (all treatment)
3. Rights and Responsibilities

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

CONTACT

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