



Nairn Citizens Advice Bureau Annual Report 2017-2018



A helping hand for the community

- Providing the advice people need for the problems they face
- Improving the policies and practices that affect their lives

**We gratefully acknowledge the assistance and expertise of Clare Jarrett
and John Dolan in the production of this Report.**

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Contact Details

For further information please contact:-

Gill MacLean (Manager)

Nairn Citizens Advice Bureau
6 The High Street
Nairn
IV12 4BJ

Telephone 01667 456677
E-mail bureau@nairncab.casonline.org.uk
Website http://nairncab.org.uk
Face book Nairn Citizens Advice Bureau

Opening Hours

Monday 1000 to 1500
Tuesday 1000 to 1500
Wednesday 1000 to 1500
Thursday 1000 to 1500 and 1730 to 1930
Friday 1000 to 1300
Saturday By appointment only

A home visiting service, which can be out with these hours, is available to anyone who is unable to visit the Bureau due to illness or disability.

An outreach service in Nairn Town & County Hospital is available Monday to Wednesday 1000 to 1500.

Find us on 



Scottish Charity Number: SC023356



The **Twin Aims** of Nairn Citizens Advice Bureau

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

Our **objective** in Nairn CAB is to provide independent, free, confidential and impartial advice, and an information service that is readily accessible by, and tailored to meet the needs of the local community. We achieve these aims by ensuring that:

- We are available to all who wish to access our services.
- We provide independent and impartial advice and information on personal, social and legal matters.
- We have trained and informed advice workers.
- We provide free and confidential interviews.
- We access modern, up-to-date information systems.
- We are fully accountable to members of our community.
- We have access and interview facilities for wheelchair/pushchair users, and provide home visits to all who cannot otherwise access the service.
- We provide advocacy, negotiation and representation services.
- We carry out benefit checks for individuals to ensure relevant benefits are being paid.
- We provide negotiation and representation in debt counselling, money advice and housing
- We offer training/discussions on our work to local community groups.
- We are members of a national network of Bureaux.

The CAB Team

Board of Directors

| | |
|-----------------------------|--------------------------------------|
| <i>Chair</i> | Brenda Waterfield |
| <i>Vice Chair</i> | Lee Dyson |
| <i>Treasurer</i> | Jo Tunstall |
| <i>Highland Council</i> | Councillor Peter Saggars |
| <i>Member of the Public</i> | Alastair Nicolson |
| <i>Member of the Public</i> | Iain MacDonald (January 2018) |
| <i>Member of the Public</i> | Eilidh Bain (Resigned November 2017) |
| <i>Member of the Public</i> | Frank Clark |
| <i>Member of the Public</i> | John Dolan |
| <i>Member of the Public</i> | Helen Rudland |
| <i>Member of the Public</i> | Ian Fraser (Resigned September 2017) |
| <i>Member of the Public</i> | Louise Clark |
| <i>Member of the Public</i> | Paul McIvor |
| <i>Member of the Public</i> | Cynthia May (March 2018) |
| <i>Honorary Treasurer</i> | Louisa Burton |

Board Representatives

| | |
|----------------------------------|--------------|
| <i>Paid Staff Representative</i> | Pamela Muir |
| <i>Volunteer Representative</i> | Jill Stewart |

Staff

Angela Veitch, Anne Garvock, Bridget Kilpatrick, Buchan Ralph, Bob Thomson, Christine Bunker, Clare Jarrett, Dawn Breerton, Dawn Nicolson, Deborah Baillie, Di Muir, Donna Friess, Ella Hunter, Frances Middleton, Fiona Palmer, Gloria Challinor, Graham Ealey, Graham Ogston, Gerry Robson, Gillian Harris, Ian Muir, Iain Vernall, Jill Stewart, Jimmy Greig, Joan Noble, Julie Pierce, Linda Eagland, Lyn Young, Melinda Macdonald, Magdalene Maclean, Mark Beveridge, Marion McOwan, Patti Bayliss, Phil McBride, Rick Stewart, Sandy Ralph, Susan Macdonald, Tracey Cooper, Tricia Frazer.

| | |
|--|---|
| <i>Manager</i> | Gill MacLean |
| <i>Debt / Housing Advice</i> | Kathleen Cousins, Paul Homer, Bryan Bain |
| <i>Welfare Rights Team</i> | Allison James, Nigel Stewart, Patti Bayliss, Cynthia May (to March 2018), Bridget Kilpatrick, Christine Bunker, Linda Eagland, Tricia Fraser, Bryan Bain, Iain Vernall, Dawn Nicolson |
| <i>Employment</i> | Phil McBride |
| <i>Volunteer Support Worker</i> | Pamela Muir |
| <i>ASAP</i> | Jacqueline Brodie, Barry Nichols |
| <i>Outreach Project Workers</i> | Lynn Main |
| <i>Admin / Social media volunteers</i> | Marion McOwan, Clare Jarrett |
| <i>Marketing and promotional support</i> | Clare Jarrett |
| <i>Janitor/Maintenance</i> | Marcus Bain, Richard Smith, Bryan Bain |

Chair's Report

Welcome to Nairn CAB Annual General Report.

I am pleased to present the Nairn Citizens Advice Bureau's annual report. This year has been a successful one. It has presented many new challenges.

In line with all organisations cuts in funding have affected us. The Highland Council has cut funding to all Highland Bureaux and a new joint partnership agreement has been successfully negotiated and set up to guarantee funding for the next 3 years. Due to the skills of the manager Gill MacLean, project funding has enabled the Bureau to continue to deliver the best possible service to the people in our area.

The bureau has worked hard this year for accreditation to National Standards, which is the Scottish Government's accepted quality framework for agencies providing advice on housing, money, debt and welfare benefits issues and to improve the quality of their advice services. The Bureau has also successfully achieved excellent results in the CAS audit.

The progress to purchase and develop the building in King Street continues slowly. I would like to thank Louise Clark for her expertise and persistence and the sub group committee for all the work to get this far. If all goes to plan this building will be a great asset to the community.

You will read in this report the diverse issues addressed and the impact of the advice given. The amount of client financial gain, much of which is used in our local economy, creates an impact on the financial, physical and mental health of not just the individual and their families but for the whole community.

Any organisation's success relies on those people who are part of it. The Bureau has said goodbye to some key members this year, and we are lucky to have gained new staff members and advisers. We have a strong Board, recruiting new directors with skills to inform our decisions going forward, and to keep the Bureau running effectively. We welcome Cynthia May and Ian MacDonald as new Board members this year.

The demands and complexities of the issues that face advisers continually grow and in Nairn CAB we have an amazing team who always rise to the challenges. We continue to be indebted to those who volunteer and generously give their time to support the Bureau and the service provided. We are very proud that Bryan Bain received the British Empire Medal this year for his services to CAB.

I would like to thank every one of you who give up your time and energy and the effort that you and your families continue to give to enable us to provide an excellent service to help the citizens of Nairn.



Manager's Report

At Nairn CAB, much of our work is undertaken by highly skilled, well trained and supported volunteers. Occasionally I hear in the media, comments about volunteers being well meaning people doing their best... but not professionals: I would urge them to complete the Adviser Training Programme; undertake supported interviews; complete the competencies and then commit to ongoing training of at least 35 hours a year. I would ask that they look at the level of scrutiny of the quality of our advice and support. Not only is the advice we give checked by our Case Checkers, who then feedback to advisers as part of their ongoing learning, but we have successfully completed five rounds of Peer reviewing which is led by Citizens Advice Scotland (CAS). In January, following a rigorous audit of our organisation as a whole as well as the quality of advice, our membership of CAS was renewed. Furthermore, at the time of writing, I have been advised that we have been recommended to the Scottish Government for reaccreditation for Scottish National Standards for Information and Advice Providers Type III for Welfare Benefits, Housing and Debt/Money Advice. This highest level reflects the commitment of everyone at Nairn CAB to providing our community with the best service possible. However we are not complacent. There is always room for improvement and the ongoing peer reviews will ensure we aim to be the best we can. All credit to our volunteers. This report explains much more about their work.

In many ways 2017/18 has been another challenging year but one where the value of partnership working and the subsequent "collective voice" has been noticeable and helpful.

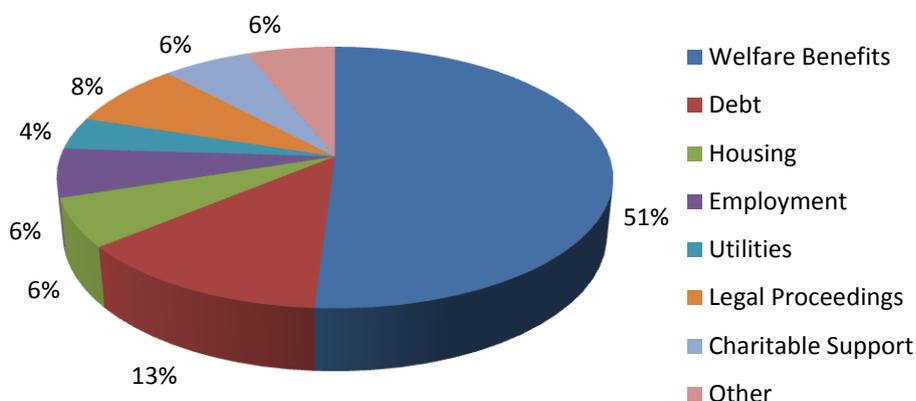
Although an independent advice agency, being part of a member organisation: Citizens Advice Scotland (CAS) brings with it many benefits. In May, the General Data Protection Regulations meant a significant change of paperwork (we have always been rigorous around confidentiality). Being able to collectively raise questions with the Information Commissioners Office and obtain collective legal advice reduced the burden.

Working in partnership with the Blythswood Foodbank, and the churches who have donated vouchers for local shops, has meant we have been able to help people in crisis when no other help has been available.



Often it is problems arising from the changes in welfare benefit system, particularly Universal Credit (UC), which prompts the crisis (see the Welfare Rights Report). We are very often successful in helping people navigate their way through the system but sometimes we find it necessary to call on MPs and MSPs to assist us; their involvement can speed up a response from a Government department.

Contacts by type



There has been a rise in the number of complex employment enquiries we have been able to assist with thanks to the expertise and commitment of Phil McBride who volunteers two days each week in the bureau and spends many additional hours on case preparation.

The Digital by Default approach is increasingly challenging for many people. There seems to be an assumption that everyone has access to the internet regardless of their location; that everyone can afford the cost of data and that everyone has the skills required to take advantage of the internet. We know this is not the case. Frequently people come to us for help to access their UC account. When we run sessions on energy price comparisons, and help people save hundreds of pounds, we see the difference the lack of digital access makes. By networking with other groups we are able to give presentations about how to make savings by using price comparison sites, switching suppliers or at least ensuring clients are getting the best deal possible. Thanks to Energy Best Deal, Big Energy Savings Week and Big Energy Saving Network we have assisted 62 clients to switch supplier, 74 clients to access Warm Home Discount and save £14,819 in the process.

The majority of homes in the Highland Council area are not connected to the gas grid and rely on oil. Heating oil is not regulated like gas and electricity, so price controls an independent complaints process, support for vulnerable consumers and debt protection are not compulsory. Thus the Oil Club Research Project, a collaboration of four Highland CABx, with Clare Jarrett taking the lead for Nairn, was formed. With the purpose of looking at the barriers and benefits of oil clubs, the results will be published in the autumn.

Also this year our range of partners has grown with the addition of the Unforgotten Forces partnership, now bringing together 15 organisations. Of particular interest is the Handyperson Scheme for veterans who require small jobs done in or around the house - see the ASAP Report for more on this excellent example of joined up working.

Partnership working will continue to be important in the future. We are working towards finding bigger premises which better suit our requirements. We want to help more people more quickly; to provide premises that are fully accessible to clients and volunteers; to offer clients supported digital access as well as co-ordinate information sessions on topics such as Self Directed Support; Power of Attorney; Funeral Planning and many more. All of this will require strong links with our community and partner organisations.



We have helped **1,987** clients
by giving advice **9669** times.
Total of verified client
financial gain

£1,591,201

During this year we have said goodbye to a number of people: volunteers who have moved into paid employment or decided that the time has come for them to retire. We thank them for their contribution and wish them well. Dawn Nicolson, who joined us as a volunteer seven years ago, and went on to become a highly skilled Welfare Rights Worker, has decided the time has come to expand her horizons...however she remains with us as a volunteer adviser so we retain her super skill level.

As ever, I cannot conclude without giving thanks to those who make working at Nairn CAB such a great place. The dedication and compassion which is shown by everyone – volunteers and paid staff - is truly heart warming. As well as helping clients, they challenge unfairness on a local and national level. All give generously of their time to help with fundraising, awareness raising and campaigning. Thank you also to the Board of Directors who does so much to ensure we are well governed. Their extensive expertise is invaluable. Everything in this report has been achieved because of the collective commitment of this great team of people. The support provided by Carol Greer, Matt Banks and everyone else at Citizens Advice Scotland is much appreciated and finally thanks to Liz Cowie, Sheila McKandie and Gavin Munro at The Highland Council.

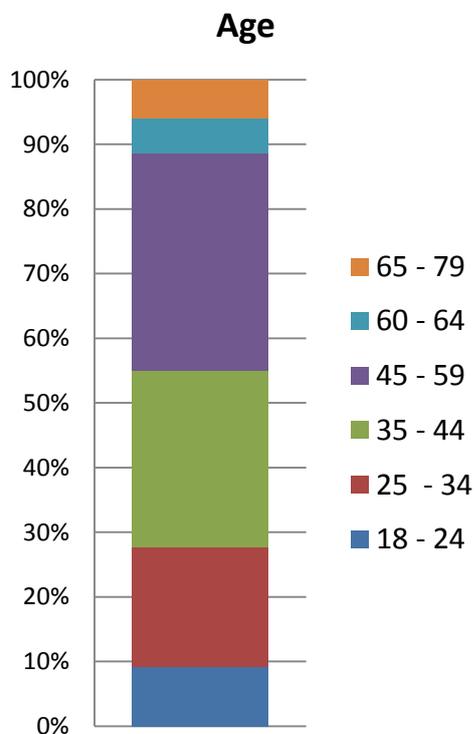
Money Advice Annual Report

The Peter Wyman Independent Review found that in the UK as a whole **8 million** people or more struggling with their debt and only about **1.1 million** receive advice and in his judgement "...the amount of free debt advice available needs to **rise by 50%** within two years..."

Locally (according to Money Advice Service research) now approximately **15%** of the Inverness and Nairn Constituency population are **over-indebted**, and we continue to face funding cuts. With this as the background Money Advice is more important than ever and Nairn CAB provides a holistic money advice service to Scottish National Standards level III and is regulated by the Financial Conduct Authority.

What we do:

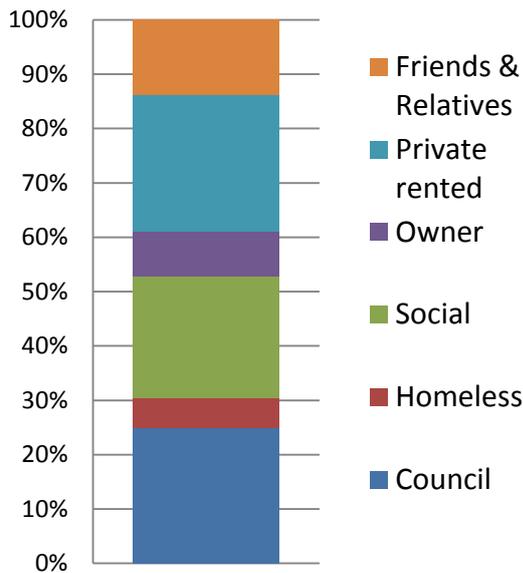
Our volunteer advisers deal with single debt issues but refer multiple debt cases to us. We produce a financial statement for our clients based on the industry recognised Common Financial Statement. This lists in detail the client's income and expenditure and during this process we aim to maximise income (looking at extra benefit entitlements, income streams, etc.) and minimise expenditure (looking at smoking, utility bills, phone contracts etc.). By checking bank statements, payslips, benefit awards etc. we can provide an accurate and verified statement which shows the client's disposable income, and based on this we can advise on all options the client has available and help the client pursue them. This can be from negotiating informal repayment plans to formal schemes such as bankruptcy and the Debt Arrangement Scheme. Along the way we deal with emergencies such as court action, evictions, wages arrestment etc. and advise and signpost the way to additional help.



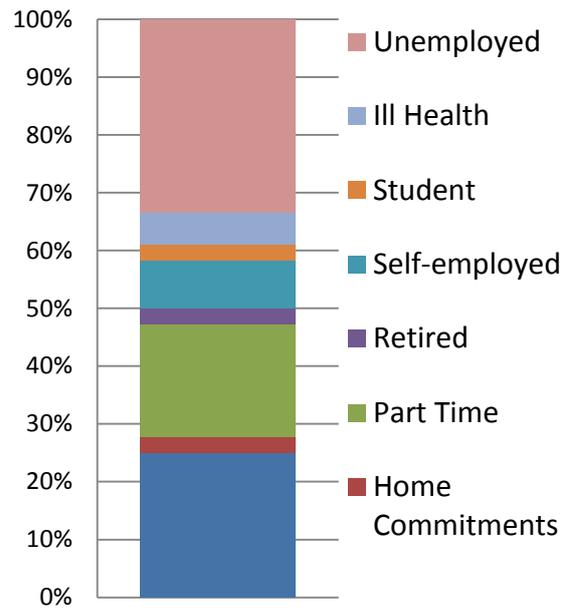
Our Clients: 2017-2018

Our caseload continues to increase with 180 clients this year compared to 160 last year, and with administrative assistance from one of our volunteers, Anne Garvock, we have been able to manage. The 35-44 age group has increased with a decrease in clients with children. The gender and housing status remains broadly similar with a slight increase in unemployment although clients in work remain a large proportion.

Housing Status



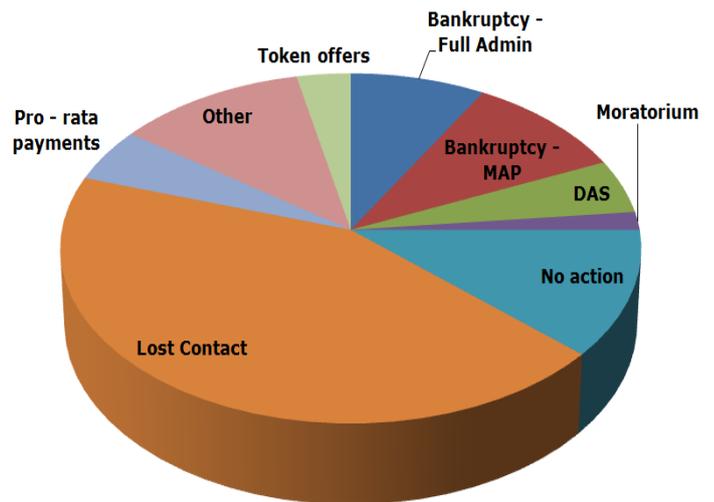
Employment Status



Outcomes

The outcomes chosen by our clients stay broadly similar to last year with a slight increase in ‘other’ (re-financing, settlement offers etc.) and ‘lost contact’ with our clients, which is an endemic problem for money advice and we continue to work on this, although many do re-engage at later date.

We managed over **£1.6 million** in debt for our clients and secured a total client financial gain of **£62,390**.



News

As part of our preventative approach we became aware of more clients becoming **guarantors** for loans and tenancy agreements that have failed leaving them liable. We launched a guarantor project which started with a **survey** to find out if people understood the implications of what they were signing up to. Once we have finished collating the results we will produce a handy **guide** to warn of the pitfalls.

We have **streamlined our procedures**, so now volunteer advisers can input debt cases directly onto our casework system without the need to fill out a paper debt pack, if they are comfortable doing this.

We are preparing for the change from the use of the Scottish Common Financial Statement (**CFS**) to the UK wide Standard Financial Statement (**SFS**) which will impact on how our clients’ disposable income is calculated.

We have **successfully passed** the peer review section of the Scottish National Standards for Advice and Information Provision at level III.

ESF Preventing Poverty Project

Child Poverty Action Group define child poverty as “growing up in families without the resources to obtain the type of diet, participate in the activities and have the living conditions and amenities which are the norm in 21st century Scotland.” Currently in Scotland it is estimated that, after housing costs, 24% of children are living in relative poverty (Poverty and Income Inequality in Scotland: 2014-17), in Highland this figure is 19%. By 2020/21 the Institute for Fiscal Studies estimates an increase of more than 50% in the proportion of children living in poverty in the UK.

Starting in September 2017 the Preventing Poverty Project is funded by the European Social Fund (ESF) and the Highland Council. The project aims to take a proactive approach to encouraging the parents of young children in targeted areas of the Highlands to claim the social security benefits to which they are entitled, to tackle any debt problems that they may be experiencing and to improve their financial management and budgeting skills. The service provided by CABx in the Highland has tried to engage parents through their local primary and nursery schools. The project currently covers 135 primary schools and nurseries across Highland, covering the 11 most deprived areas in Highland. Kathleen Cousins has taken on the role for Nairn CAB. The project is currently funded until December 2018.



**Drop in session
Millbank Primary School**

As part of the project Kathleen has been to visit primary schools in our local area to meet with the head teachers. While the initial goal was to promote the project, these meetings have also helped us increase the awareness of what advice and assistance CAB can provide. Following on from the meetings we have been able to attend a number of School events to publicise the project which meant we could meet parents and engage with them in a different setting. These events have included a Daffodil tea and a Spring Fair. We have also held a drop in session at Millbank

Primary School specifically for the project. Thank you to Clare Jarrett for creating the display board and the bags for parents. These bags included details of the CAB service, self help materials such as a budgeting form and envelopes with benefit checks for parents to complete and return to the bureau - these bags proved really popular with parents and children! Thank you to Paul Homer, Bryan Bain and Dawn Nicolson for helping at events.

What's next for the Preventing Poverty Project?

A name change? Feedback from project advisers and the Manager at Highland Council means that there are currently discussions about changing the name of the project - the name Preventing Poverty is thought to create a barrier. Kathleen is meeting with Highland Council Family Resource Co-Ordinator about promoting the project to parents applying for 'eligible 2s' childcare and engaging with parents whose children are starting nursery or primary 1. The Highland Council has increased the school uniform grant to £140. As children in primary 1 – 3 get free school meals parents often don't realise they have to apply. We are looking to promote this to ensure parents are aware of any help they maybe entitled to.



**Our stand at Auldearn
School Spring Fair**

Welfare Rights Report

In the past year we have seen further impact of Welfare Reform, both in terms of the introduction and implementation of new measures and with our clients requesting advice and support with those already in place, as well as with the remaining “legacy benefits” running in parallel with the newer rules.

The more significant changes this year have been:

- *Removal of the work-related activity component for ESA*
- *Changes to the Benefit Cap*
- *Scottish Choices introduced for Universal Credit*
- *ESA permitted work limit removed*
- *Changes to rules around the “two child limit”*
- *Increased claimant commitments for parents*
- *Removal of housing costs support for young people on Universal Credit*

Benefit sanctions found to be ineffective and damaging

This time of great change as we transition through Welfare Reform, with its new rules and benefits, co-existing with many older rules and benefits makes the field of Welfare Rights a dynamic, interesting and challenging area of advice work for all involved.

Welfare Rights represents over half of the Bureau’s total workload and, as such, everyone (paid or unpaid) in the Bureau is part of the Welfare Rights Team. From our reception staff, who greet and reassure often stressed clients; to our administrators, who make sure that we always have adequate supplies of stationery, our statistics are effectively recorded and the progress of our clients’ cases are monitored to optimise our service; to our Directors and Manager who ensure that we have the resources and support that we need to deliver the advice; to those who help us to promote and further Welfare Rights issues through Social Policy work, presentations and talks, window displays and promotional materials; to our Case Checkers and Session Support staff who help advisers to ensure that the high standard to which we aim to provide Welfare Benefits advice is attained and evidenced and who grasp opportunities to identify and provide coaching and training to our advisers. The whole Bureau is part of the Welfare Rights Team!



At the core of this Welfare Rights Team are staff members who have chosen to specialise in Welfare Rights work. We are fortunate to have advisers who dedicate themselves to assisting clients, many with significant ill-health and disability, in completing forms in connection with attaining or maintaining Welfare Benefit awards. These forms can be very complex and our advisers employ great knowledge and skill in ensuring that each client’s circumstances are accurately presented on these forms. This is far from a straightforward task due to most of these forms attempting to be “one size fits all” and not readily allowing

for either individual circumstances or the difficulties that claimants can have in expressing their circumstances. It is, however, very worthwhile and we have had many successful

outcomes in this area. In the last year we supported clients with the completion of 167 forms specifically related to ill-health and disability benefits, most of these via home visits.

This year our clients received an additional £615,028 from this service.

Our Welfare Rights Administrator diligently monitors the demand for advice and assistance with Welfare Benefit forms, managing the appointment diary, co-ordinating the advisers and ensuring that key deadlines are met and that any required communications take place timeously. He continues to review the progress of these forms, after completion, throughout the various steps in the Welfare Benefits' systems, liaising with statutory Welfare Benefits departments, communicating with clients and members of the Bureau team throughout, making sure that everyone is updated and any matters arising are attended to promptly. Once the outcome of a form is known, our Administrator ensures that our clients understand these Welfare Benefit decisions, the impact of these on their circumstances and all resultant options, referring them to appropriate members of the Welfare Rights Team as required.

Unfortunately, it is common for claimants to receive decisions on Welfare Benefit entitlements that they are disappointed with.

Mistakes in benefits claims could cost up to £500m

Disability benefit assessors failing to meet Government's quality standards

A key role of our Welfare Rights Workers is to advise clients, and support advisers, in fully informing such clients of their options upon receipt of such decisions.

This is a very specialist area of Welfare Rights work as it involves a

full assessment of a client's relevant circumstances and ensuring that a client is able to understand, often very complex information and options available to them in order that they might make an informed decision. This, in the knowledge that clients may have to decide upon their preferred option within a relatively short period of time and that the option that they may choose to proceed with may have a significant impact on the client, requires the provision of further, extensive and specialist support from the Bureau.

One option that a client may have, and decide to pursue, is to seek to challenge the Welfare Benefit decision outcome.

DWP spent £100m on disability benefit appeals, figures reveal

Our Welfare Rights Workers advise, assist and support clients, and other advisers supporting clients, throughout the progress of their Welfare Benefit decision-challenges, up to the point of an appeal to Her Majesty's Courts and Tribunals Service (HMCTS) Upper Tribunal. In the last year the Bureau advised and supported 76 clients with 78 Mandatory Reconsiderations and 33 clients with 34 appeals to First Tier Tribunals. These were mostly in connection with benefits for clients with ill-health or disability: 36 for Employment and Support Allowance, 2 for Disability Living Allowance, 13 for Universal Credit (mainly regarding Capability for Work decisions), 1

for Attendance Allowance and 57 for Personal Independence Payment. A further 3 clients were challenging other benefit decisions.

The forgotten unemployed: 300,000 jobless Britons not claiming benefits

In the last year the Bureau supported clients in attaining/retaining £855,641 in Welfare Benefits in total, with £240,613 of this arising specifically from successful challenges to Welfare Benefit decisions.

It is not solely through an increase in income that clients are “better off” having had Welfare Rights input from the Bureau. Clients, and their families and carers, may also have entitlement to other support, such as Blue Badges, reductions in/discounts on/exemptions from liabilities for essential expenditure (such as Council Tax, Vehicle Excise Duty and utility bills), additional support and care in housing, education, travel and leisure activities and priority treatment by private and public sector bodies (such as utility companies and financial organisations): advice on these wider “benefits” is also provided by the Welfare Rights Team.

In recognition of the complexity of the constantly changing Welfare Benefits landscape, the Welfare Rights Team review training needs in order to deliver and take up training opportunities to ensure competence is maintained. We also participate in local and national groups, forums and meetings (such as the Highland Welfare Rights Group, the Tribunal Users’ Group and The Universal Credit Network). We make use of more specialist services (including the Child Poverty Action Group) and maintain relationships with public sector benefits-related agencies (including The Highland Council and Inverness Jobcentre Plus).

During the year, the Welfare Rights Team has been sad to see some “well-kent” faces go but has also warmly welcomed new team members. We remain very confident that we are well-placed to overcome the challenges and to embrace the changes to come in the year ahead as Welfare Reform measures continue to progress.

Welfare Rights Team

“The Bureau supported a client in successfully having Employment & Support Allowance reinstated at appeal. The client found this experience to be very degrading and stressful to the extent that they were reluctant to pursue a challenge against a DWP decision on a claim for Personal Independence Payment despite there being evidence of significant disability that might ultimately result in an award of this benefit”





“A client with long-term disability had unknowingly not been receiving the equivalent of £16.40 for each week that they had been receiving their present benefit since being transferred by the DWP from a previous benefit in 2012. The Bureau assisted the client in receiving the arrears of benefit that they had been underpaid since this date and in having their ongoing payment of this benefit corrected”

70,000 disabled people owed thousands in benefits due to government error – and some will never be paid back



“In supporting a client pursuing an appeal against a benefit decision, the Bureau identified that client would be able to increase their weekly income by £14.94 if they opted to claim Universal Credit rather than remain on existing benefits. Client chose not to opt for this, and to forgo this potential additional income, citing a worry about being able to manage a Universal Credit claim alongside their belief that there would almost certainly be more frequent reassessments of their capability for work under a Universal Credit claim and that they could not cope with another adverse decision”

Pension Wise Report

Pension Wise is the Government funded service which was set up in April 2015 to help people understand the options they now have after the 'pension freedoms' were introduced.

You can now get free and impartial guidance on your defined contribution pensions options. The service is available from the Pension Wise website, over the phone or face to face through the Citizens Advice network across the UK. Highlighting the threat of Pension scammers also forms an important part of the project.

To qualify for a guidance appointment you need to be close to or over 50 years of age and have a defined contribution pension – some people refer to these as private or personal pensions.

Over the past year over 4,000 guidance appointments have taken place across the 61 Citizens Advice Bureaux in Scotland including in Nairn CAB.

Since June 2017, Nairn CAB has utilised a shared resource based in Inverness CAB, and this resource is also shared with Moray, Skye & Lochalsh and Lochaber CABx.

Figures from April 2018 to date provide evidence of a 54% increase in numbers of Pension Wise clients being seen in Nairn CAB, compared to the same period last year. A growing awareness of the service amongst the general population has combined with a programme of TV, Press and Radio advertising at a national level to stimulate demand for the service.

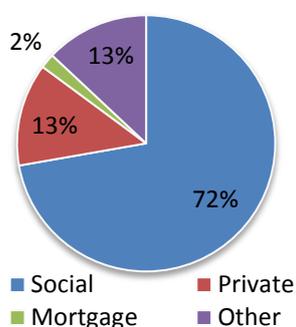


Stewart Geddie
Pension Wise Guidance Specialist

Scottish Legal Aid Board (SLAB) Housekeeping Project

Entering its **8th** year, the SLAB Housekeeping project has been continued again until March 2019. The project provides housing and money advice to clients in the Nairn area to Scottish National Standards type II (advice) and type III (representation). Project staff also provide court representation for client(s) facing eviction. There has been no change in staffing for the project over the last 12 months and it continues to be a joint project with Moray CAB as the lead bureau. At Nairn CAB Kathleen Cousins provides money advice and covers Inverness Sheriff Court and Victoria Gordon at Moray CAB covers Elgin Sheriff Court. Bryan Bain continues as administrator.

Clients by housing status



The majority of our clients live in social rented accommodation – this includes Local Authority and Registered Social Landlords (RSL). There has been a slight rise in private tenants seeking advice from the project, which may be due to the creation of the new Private Residential Tenancies. “Other” includes clients who are homeless and either staying in temporary accommodation or with friends and family.

Increasingly this year we have dealt with a number of clients who have engaged with the SLAB project after decree for eviction has been granted and Highland Council has carried out a technical eviction. The clients in these cases have remained in their homes with a Short Scottish Secure Tenancy. For the tenancies to be converted back

to a Scottish Secure Tenancy, the clients need to meet ongoing rent and address the arrears which, given their difficult financial circumstances, can be a barrier. We have been working with Highland Council to help these clients sustain their tenancies.

Housing and Property Chamber

The Housing and Property Chamber is part of the First-tier Tribunal for Scotland (FTT). It now hears possession proceedings for most private tenancies from 1 December 2017 as well as rent issues and tenant and landlord disputes. We have not yet represented at a Housing Tribunal following the change but are starting to advise a number of clients about the new procedure for possession action in Private tenancies.

Universal Credit

The Project has dealt with a number of clients in rent arrears due to issues with Universal Credit (UC). This includes: late payments of UC, deductions or unexplained differences between their rent and the housing element of UC. This has caused a rise in clients who have technical arrears rather than actual arrears, which currently some RSLs do not take in to consideration when pursuing arrears.

Peer Review

As part of our re-accreditation for Scottish National Standards, 30 of our housing cases were selected for Peer review. Of these 30 cases 15 were selected by the peer reviewer for audit. We received positive feedback from the peer reviewer with the majority of cases being classed as green. The process of preparing for Peer review and the feedback from it has been invaluable. It has helped us reflect on our processes and consider how to improve our case work and case management.

Private Residential Tenancies

From 1 December 2017 most new tenancies in the Scottish private rented sector will be private residential tenancies. We have started to see a few of these new tenancies and it will be interesting to see what happens over the next year. The tenancy can only be ended using one of the 18 grounds -landlords can no longer end the tenancy at the end of the term for no reason.

Armed Services Advice Project – 2017-18

The project continues with funding approved until October 2019.

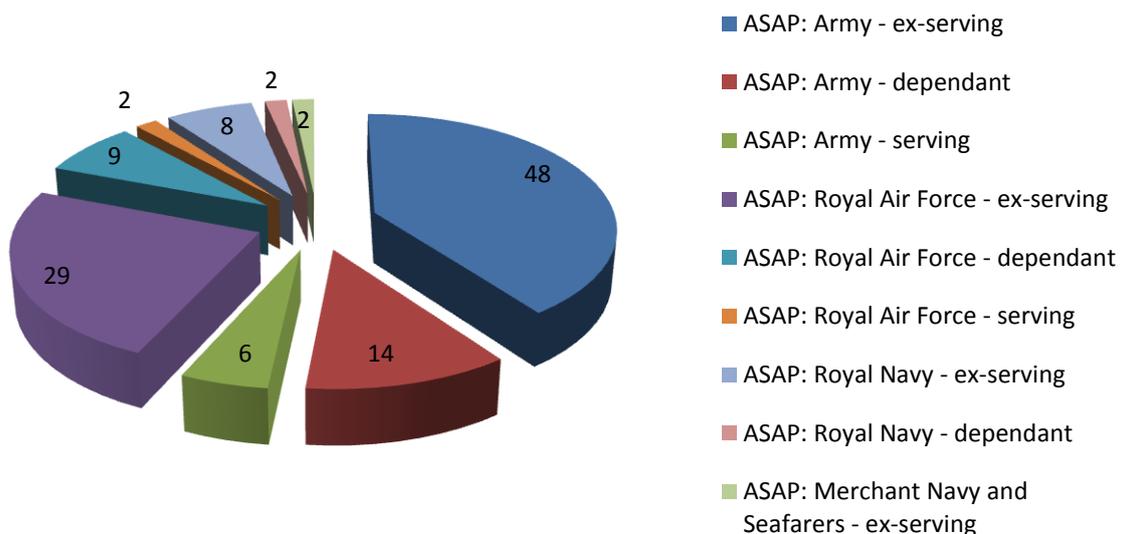
The biggest change to our way of working this year has been the introduction of 'Unforgotten Forces.' Unforgotten Forces is a partnership between 15 leading organisations which will deliver a range of new services and enhancements in areas including advice, access to healthcare, social isolation, respite, along with creative activities and events for those in care settings. The consortium has been awarded £4 million pounds of LIBOR (London Interbank Offered Rate) funding to undertake this ambitious programme of work over three years. The Unforgotten Forces Local Consortium Meeting is held regularly: usually between Elgin and Inverness. It is attended by one of the Regional Support Officers (RSO).

ASAP overall figures for CFG are:

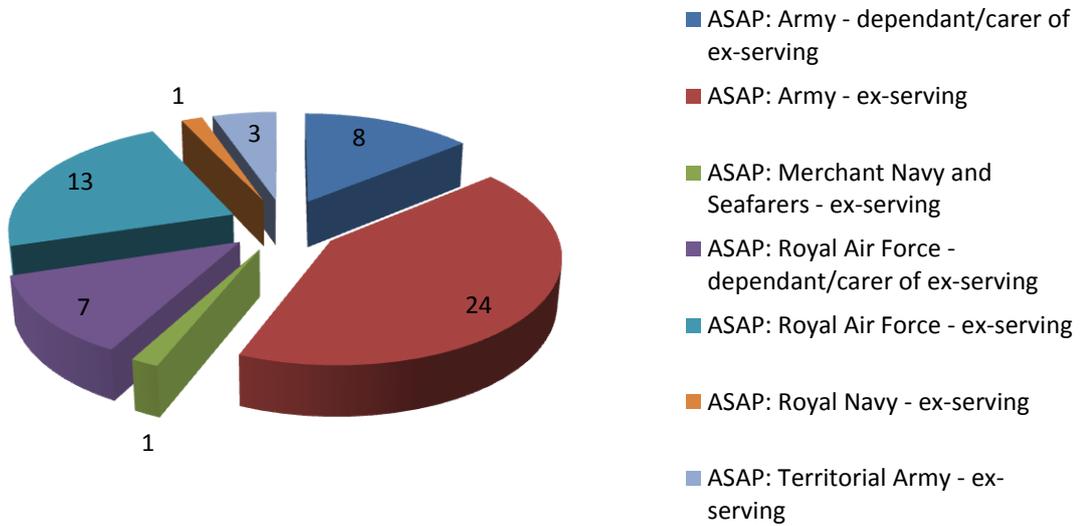


Client numbers are similar to last year: we saw 129 clients, with nearly a third of these classified within 'Unforgotten Forces.' By far the greatest proportion of clients come from an Army background, with a noticeable increase this year from the Royal Navy.

ASAP Clients



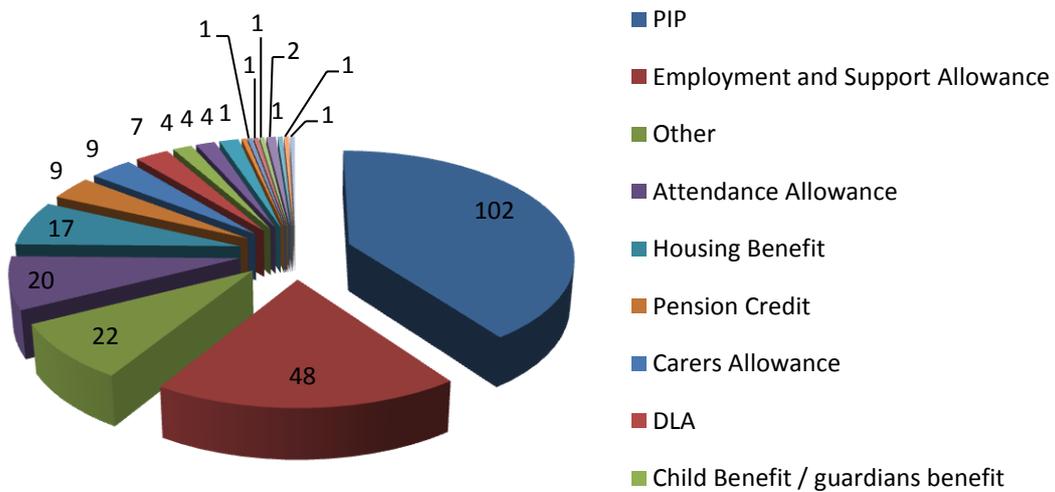
Unforgotten Forces Clients



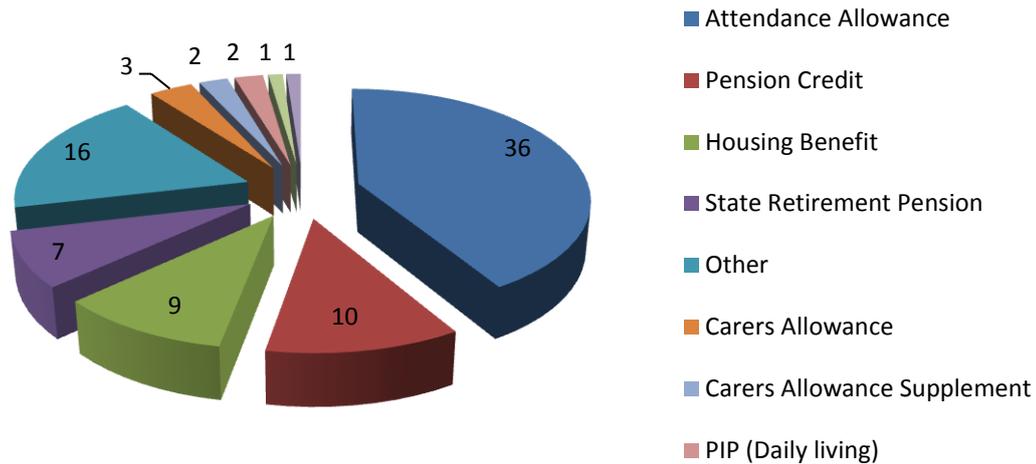
Benefits

Issues raised by clients continue to follow a similar pattern as previous years. Welfare Benefits are the most common enquiry, followed by Debt, and Legal proceedings. Housing enquiries appear to have fallen slightly.

ASAP Benefits



Unforgotten Forces Welfare Benefits



Outwith the new consortium, referrals from 39 Engineer Regiment at Kinloss Barracks have increased over previous years, covering mainly debt related issues and family/legal enquiries.

Enquiries to Soldiers Sailors, Airmen and Families Association (SSAFA) have remained fairly static, however many of the referrals this year have been accountable under the Unforgotten Forces banner.

The Regional Support Officers attended the usual annual events including the Poppy Appeal launch in Inverness, both the Nairn Highland Games and the Inverness Highland Games. Other events included the Highland Older People Groups get together, Making Connections, Hearing Forces North launch at Fort George in June, a Poppy Scotland Mental Health open day which was opened by the Poppyscotland CEO Mark Bibbey. Moray Council recently changed their Armed Forces Champion and an inaugural meeting was arranged to introduce the RSO's to Councillor Donald Gatt. (Moray Council).

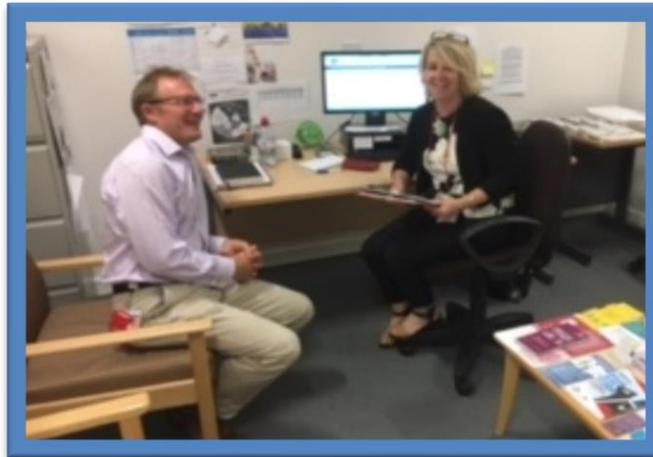


Community Link and Outreach Project

The Community Link and Outreach Project based at the Nairn Healthcare Group continues to be a great success. Now well into its fourth year this project, still with Lynn Main at the helm, is open 3 days a week - Monday, Tuesday and Wednesday from 10am until 3pm.

Our designated office space at the Healthcare Group also means this can be opened on a Thursday and Friday for our Welfare Rights specialists to be able to offer a more confidential meeting room for our most vulnerable clients who may find an appointment at the High Street Bureau too overwhelming.

We continue to work alongside various departments including the Community Mental Health Team, Social Work, Midwives and of course the GPs. We offer support to patients by allowing them to seek advice on a wide range of topics and, with encouragement from their Health Professionals, continue to reach out to clients who may not have accessed Citizens Advice services before.



GP Adrian Baker has a catch up with Lynn in the Outreach Office.

Lynn has built up a very good reputation for showing compassion and has a reputation for a great level of professionalism and is now trusted and recommended by the medical professionals. Understandably this trust has taken time to build but now Lynn is in charge of a very busy Outreach Office and on average sees 4 clients every day – sometimes as many as 8!

Many of the clients that have engaged with us have never sought advice from a Citizens Advice Bureau and need many appointments to help sort out complex issues and problems faced. Over the past 12 months Outreach verified Financial Gain has been £91,448.64 and records show we have assisted 504 clients. The funding this year is provided by Citizens Advice Scotland (CAS) and the aim is to improve the support network to reach vulnerable client groups affected by poverty and mitigate the effect of Welfare Reform.

Volunteer Support Worker Report

This year saw a major change for our volunteers as the new CASTLE case recording system was introduced. This was something that we had been looking forward to for years as I think everyone would agree that the 'old' CASTLE was perhaps showing its age and was really rather in need of replacement. The new version went 'live' last October and it was a steep learning curve for everyone to familiarise themselves with a new case recording system while at the same time seeing just as many clients as ever. I cannot stress enough how impressed I am at the willingness of our volunteers to adapt to changes in the bureau. Let's just take a minute to appreciate how many new things have been introduced in the past year:

- 'New' CASTLE
- General Data Protection Regulations
- Debt module on 'CASTLE' can be used at generalist level for debt clients
- The new Private Residential Tenancies and First Tier Housing Tribunal System
- Changes to Universal Credit rules
- New rights for Carers
- Support for Mortgage Interest changes

And that's just naming a few of the major changes that advisers have had to familiarise themselves with.

Prospective new advisers are informed that one of the things which makes volunteering at Nairn CAB so rewarding is that every day is different and that completing the Adviser Training Programme is just the beginning of their training; there is always something new to learn. I think you can see from the above list that this year, the amount of extra knowledge that our advisers have gained is quite remarkable. It has certainly kept us on our toes!

In addition, we have had excellent opportunities to learn more about wills, guardianship and Power of Attorney from Lisa Law and Eilidh Bain from Innes and Mackay, (ex volunteer adviser and Board Member); a presentation on telecare services from Shona Gillfillan NHS Highland, and a refresher on Social Policy from Matt Banks and Eilidh McIvor, Citizens Advice Scotland. Many thanks to Allison James for arranging some of these sessions, training everyone on the new CASTLE system when it was rolled out last October, and organising a comprehensive face to face Adviser Training Programme earlier this year.

We have had a bumper year for new advisers joining the bureau and we are now at maximum capacity in the Advisers' Office for virtually every shift. In addition to 12 new volunteers, we have also welcomed back Patti Bayliss who has joined our Welfare Rights Home Visit Team following Cynthia May's retirement, and Dawn Nicolson who, after 7 years of Welfare Rights, has chosen to return to generalist advising on a volunteer basis. It's fantastic that we can offer our clients the immense benefit of their expertise.

Having so many volunteer advisers is super, however, we remain confined in the number of clients we can see due to the shortage of interview rooms, and indeed on some days we have to curtail the number of advisers on our rota due to a shortage of office space. This can be frustrating for clients who often have long waits before they can be seen, frustrating for advisers waiting for an interview room in which to see clients, and frustrating for staff that have to hot desk and vacate their offices on an almost daily basis. In addition, more of our generalist advisers than ever are taking on casework on an appointment basis (for employment casework, benefits Mandatory Reconsiderations, complex energy issues, and incapacity related issues for example) which means managing the advice sessions can be quite a juggling feat! Thank you to everyone for your patience, goodwill and commitment to the work of the bureau.

Some thoughts on volunteering from our volunteers:-

As another CAB year draws to a close I would like to say a big thank you to our paid and volunteer staff who work so tirelessly to ensure the smooth and efficient running of our bureau.

I was heartened – but not entirely surprised – to hear at a recent Board meeting of our volunteers being described as “first class”, although I was concerned that at certain times there are not enough seats for everyone!

This, of course, brings me on to the issue of new premises.

Everyone on the Board understands the frustrations and we are doing our best to move things forward as quickly as possible.

Louise Clark and her sub-committee, in particular, are working very hard to bring matters to a successful conclusion in securing new premises.

As for myself, it has been another fascinating and challenging year as a Board member and I hope that I have contributed constructively in some way in the overall running of our bureau, which continues to be held in high esteem by our elected politicians – nationally and locally – and of course by our many clients.

This has been evidenced just recently with a number of private donations made to the bureau as well as letters, cards and biscuits as a “thank you” for the high standard of independent advice and support.

Since joining the Board about five years ago I have always been astonished at the amount of Client Financial Gain the bureau manages to secure for our clients, running into hundreds of thousands of pounds – a remarkable achievement.

Being part of the Board is an enriching experience for me personally and I look forward to challenges ahead in the coming year, none more than working towards our much-desired new premises. Keep up the good work, all.

John Dolan (Board Member)

‘...keeps my skills and knowledge up to date...’

‘...best thing that ever happened to me was joining CAB as a volunteer...’

‘...keeps me in touch with the world...’

‘...sustained support from everyone, paid or voluntary, keeps me motivated and interested...’

‘...very friendly environment...’

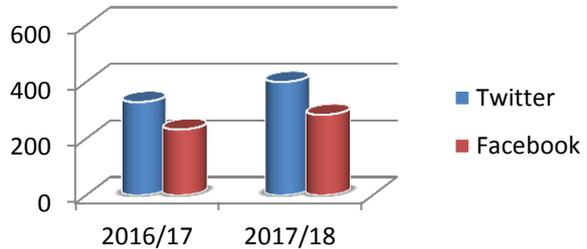
‘...makes you use your brain...’

‘...volunteering helped immensely with future career prospects...’

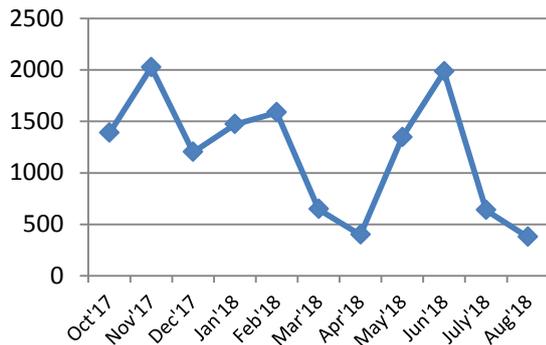
Social Media Report

Following on from the success last year in using Facebook and Twitter social media pages to promote Nairn Citizens Advice Bureau, update and inform the community, there has been an increase of followers on both sites with Facebook now receiving 285, of which 146 reside in Nairn, 31 in Inverness and 20 in Edinburgh. We even have followers as far afield as Australia and New Zealand. Twitter followers amount to 401 of which 30% are based in Scotland 59% in England (20% in Greater London).

Social Media Followers



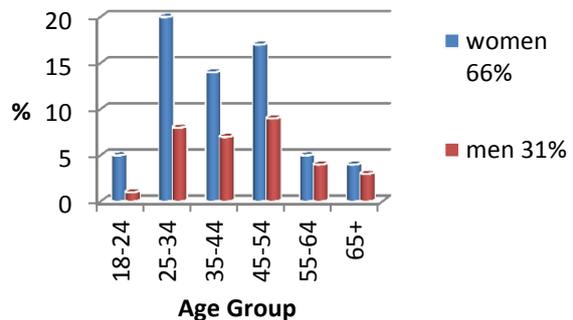
Number of people reached with Twitter



Over the past 12 months it can be seen that Twitter has reached over 2,000 people of which 56% are women and 44% are men. In the past 28 days, Facebook posts have reached 4,391 people with the demographic of followers illustrated below.

The most viewed topics included, School Clothing Grants, Local Events, Debt Advice, Scams Awareness and Volunteering

Facebook Demographic Data



As evidence proves that Social Media sites are an efficient method of providing information that is relevant to Nairn and the wider community , it is our intention to continue posting and monitoring them on a regular basis.



**Bryan Bain
Received his
British Empire Medal**

Client Feedback



Treasurer's Report & Statement of Accounts

Financial Year 2017-18

The Highland Council continued to be our main funder during the financial year to 31 March 2018 contributing £93,521 to core income plus additional project funding of £40,084 to support vulnerable clients and to mitigate the impact of changes to social security legislation.

Project work earned £127,182 of income during the year, arising mainly from CAS (Grants for Social Policy work and funding our Outreach service and £16,000 from the Robertson Trust.

Income decreased by 4.2% and expenditure was decreased by 15.5%. The reduction in expenditure is largely due to staffing changes following the centralisation of some significant projects in the previous financial year including the Pension Wise Project. Resultantly, the year to 31 March 2018 show a surplus of £44,079.

The total amount designated for new premises remains at £200k. Significant progress has been made in this area and it is expected that that these funds will be utilised in the current financial year. In addition to our designated funds, The Highland Council contributed £13,000 and Citizens Advice Scotland contributed £16,435 towards the new premises.

At the end of the year unrestricted funds carried forward total £272,747 (2017 - £271,284), designated funds total £200,000 (2017 - £200,000) and restricted funds stand at £113,833 (2017 - £71,217). In addition to the unrestricted surplus there is a one off payment of £15,000 from Highland Council which is held in restricted reserves designated as an emergency fund and Nairn CAB has transferred the sum of £45k to increase this amount to a more realistic amount of £60k and will cover three to six months of current activity expenditure in the event of any future drop in in funding. This is to reflect the current climate with regard to funding.

The greatest challenge facing the Bureau over the coming years is to sustain project work at reasonable levels to provide additional funds to supplement core funding from the Council and maintain the level of service provided to current and future clients. Many thanks to the Bureau Manager, staff and volunteers in all of their hard work in securing project funding and carrying out project work to an extremely high standard in addition to core activities.

Many thanks to the Highland Council, project funders and CAS for their ongoing support.

Jo Tunstall

Treasurer

“I would thoroughly recommend volunteering to anyone who wants to learn new skills, gain experience after a career break or in an area they are studying or want to become more involved in their local community. Even one shift a week can make a huge difference to the lives of others in our community and you get to spend it with an amazingly knowledgeable, diverse and wonderful group of people and CAKE!”

Volunteer Testimonial, 2018

