




MORAY CITIZENS ADVICE BUREAU

ANNUAL REPORT

2023/2024

***FREE, CONFIDENTIAL, INDEPENDENT &
IMPARTIAL ADVICE***

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Chair's Report

Another year speeds past and it's again time to reflect upon the activity of the Bureau over the past 12 months. Contained within the Annual Report are the usual reports which highlight the service, workload and general activity of the organisation. It has again been a busy year resulting largely from cost of living increases with all the associated problems that brings to those members of our community least likely to afford the resultant effects.

Our core funding has again been substantially derived from a grant from The Moray Council to whom we are indebted for their continued support throughout these times of budgetary constraint. We have continued to enhance the services available to the Moray community through the project funding made available from the UK, Scottish Governments and other funders. The project services include, Money Talk Plus (Money, Debt and Outreach services), National Lottery Community Fund (Welfare Rights Service), MacMillan, Scottish Legal Aid Board (Housing Service), The Robertson Trust (Cost of Living Assistance / Empower Project), the Patient Advice and Support Service. Pensionwise and ASAP all of which are administered by our skilled and dedicated staff.

As previously reported we did, over the COVID period, lose a significant number of our volunteer advisors. However, thanks to the hard work of our recruitment team, we are slowly but surely recruiting suitable replacements which bodes well for our future.

As always, I must say a special word of thanks to our volunteers, without whose dedication and loyalty the Citizens Advice service would be unable to function.

It is important that an effective system of governance be afforded to the Bureau and to this end I offer my grateful thanks to my fellow Directors, the advisors to the Board Cllr's John Divers and Jérémie Fernandes for their support and their collective contribution in making the decisions which guide the Bureau policy making. Over the past few months we have welcomed new Directors to the Board in line with our objective to maintain the high calibre of its membership and I would thank these new members for their swift assimilation to our systems.

Eddie Coutts Chair



Manager's Report 2023-2024

Moray Citizens Advice Bureau (CAB) is one of 59 Bureaux in Scotland under the umbrella of Citizens Advice Scotland (CAS). Moray CAB adopts the aims of Citizen Advice Scotland and those are:

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

During 2023-2024 Moray CAB has experienced another very busy and challenging year. We continue to strive to raise our volunteer numbers through our Adviser Training Programme and although we are starting to see a gradual increase, it is at a slow pace. This remains an ongoing priority for Moray CAB in 2024-25. Our volunteers are the heart and strength of our generalist core service and therefore it is vital we increase our numbers.

Moray CAB is proud to continue to operate a full face to face drop in service, telephone, appointments service for assistance with disability forms and outreach services.

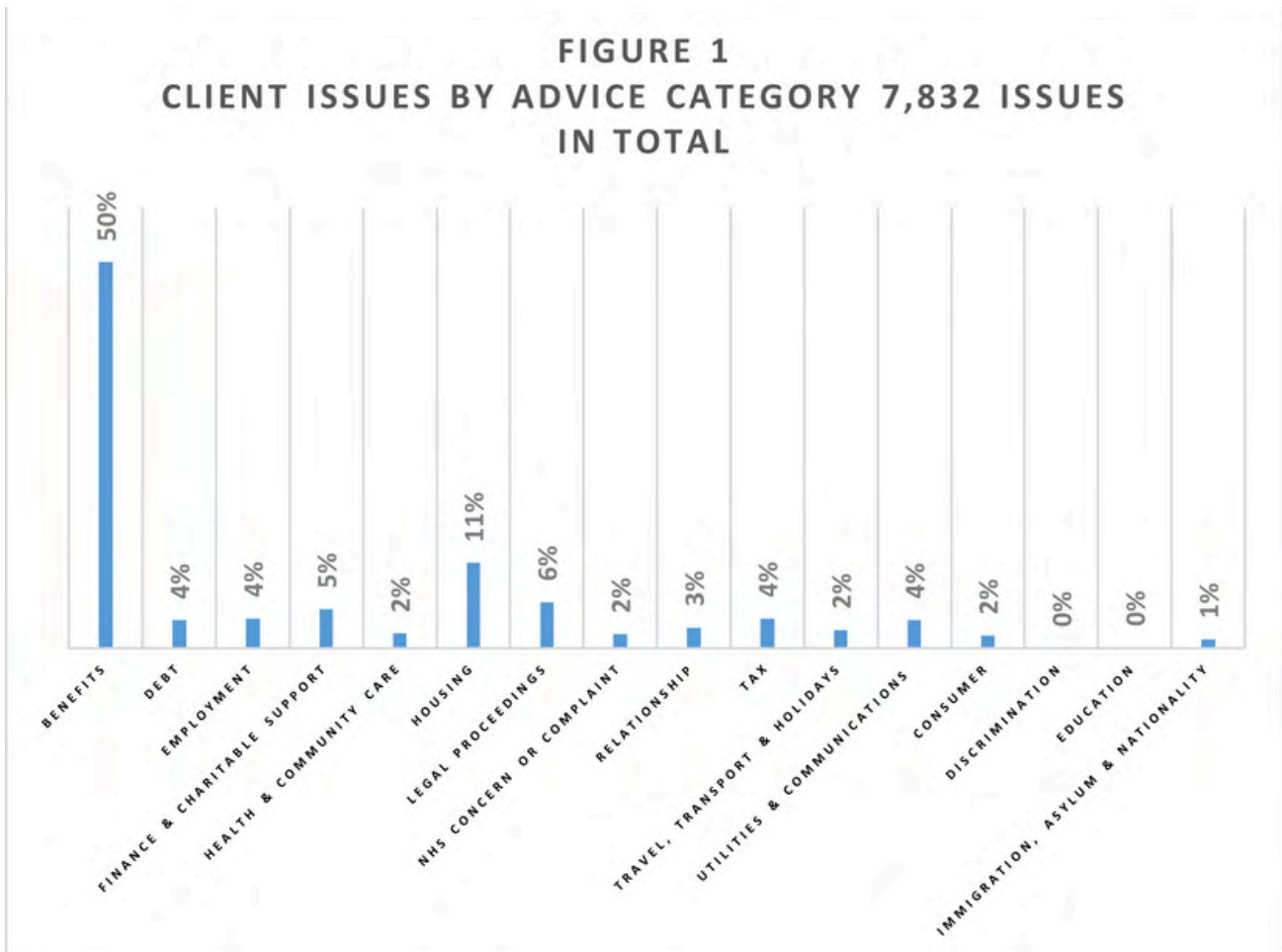
We continue to receive our core funding (be it a standstill budget) from The Moray Council and this enables Moray CAB to deliver an in-depth advice, information and negotiation service to the people and rural communities of Moray. There is no other organisation in Moray that provides the breadth of holistic advice that we do.

As we move forward into 2024-25 we anticipate an increase in the demand for our services. The cost of living challenge to individuals and families remains present and we recognise that the consequences of this will undoubtedly increase financial pressures on the people of Moray. People will also be affected in other ways too, for example, their wellbeing, both mentally and physically, experiencing high levels of stress, anxiety and worry on how they are going to manage financially with household costs not falling in any significant way. Prices in food, rent and mortgage remain challenging for many households. This exacerbates the real chance of households falling either into poverty or further into poverty.

During the period 1 April 2023 to 31 March 2024 Moray CAB has helped 1986 people with over 5,233 contacts (a visit, a telephone call or an outreach visit) which shows Clients are returning to CAB or require further follow up visits with their particular enquiry. Outreach locations include Buckie, Keith, Forres, Dufftown and Tomintoul.

During these contacts we have addressed 11,334 issues.

Client Financial Gain from the service is £1.2 million. I think this is an incredible testament to the hard work and commitment shown from everyone associated with Moray CAB. I am immensely proud of all our volunteers and staff.



Benefits, Housing, Utilities and Debt, Legal proceedings, Finance and Charitable Support are our highest categories followed by Tax and Relationships. We assist Clients with single debt and we work in partnership with Moray Council Money Advice Services to assist Clients with multiple debts.

From 1 April 2024 we are proud to announce that Moray CAB now employs a part time Money and Debt Adviser. Our adviser is trained to assist Clients experiencing multiple debts and provide options including statutory solutions. This is part of the Money Talk Plus service and is currently funded by Scottish Government via CAS until March 2025.

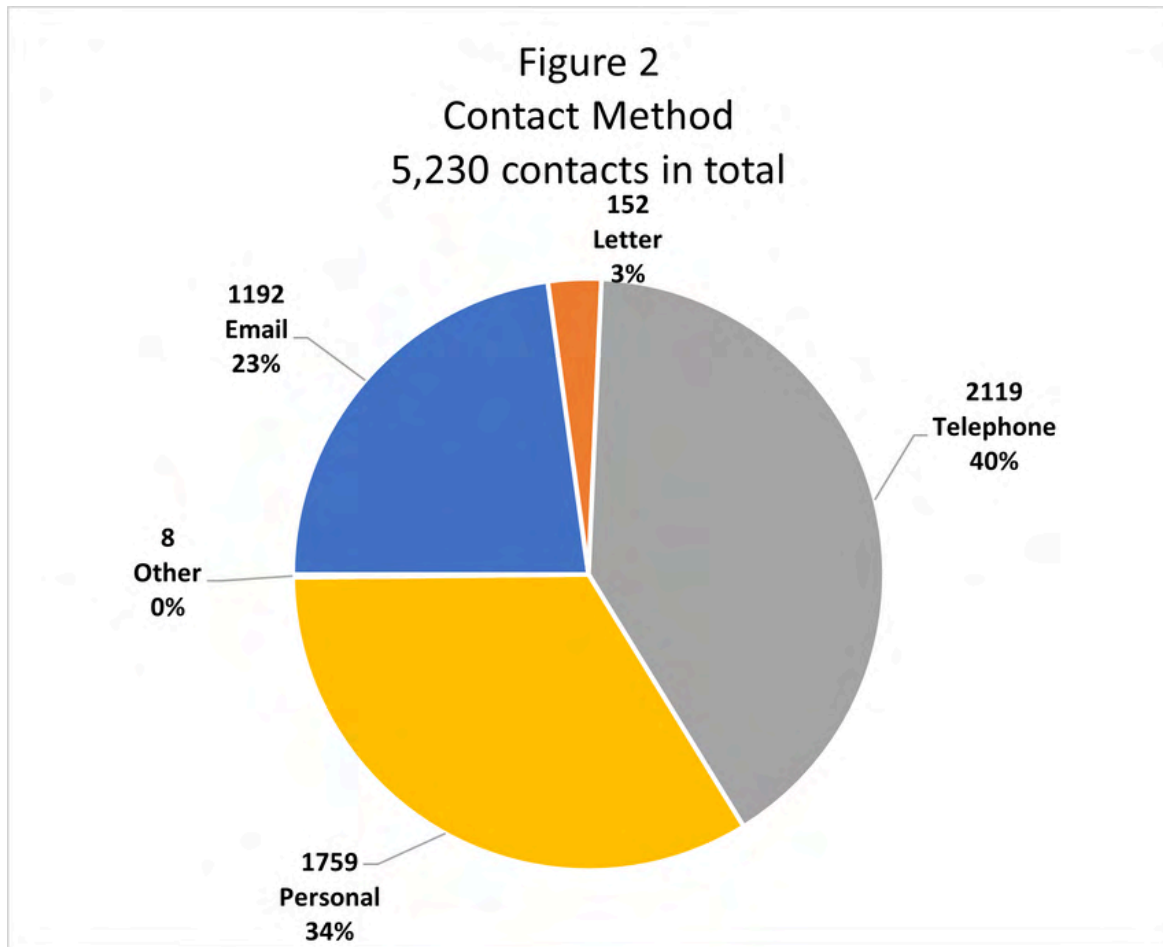
Our service is free, confidential, impartial and independent and we adopt a holistic approach to our advice and information service to the citizens of Moray.

Quality of Advice

We deliver a high-quality service to our Clients and we have established a rigorous checking process. We continue to maintain a very high standard in advice and information giving and this is evidenced in our Quality of Advice quarterly assessment reports. Our Operational Audit in February 2022 shows compliance in all indicators as set out by Citizens Advice Scotland. This is next due in late 2025 following a three-year cycle. We have maintained our Scottish National Standards Type II accreditation in Housing and Welfare Benefits.

Training

We delivered one Adviser Training Programme (ATP) during 2023-24 and we have five ongoing trainees at various stages. We provide on-going training throughout the year to all staff and volunteers, and Citizens Advice Scotland also provide additional training programmes throughout the year.



Promotion of Moray CAB

Over the past year Moray CAB has delivered ten community talks and we have continued to increase our profile through Zoom and Teams interactions with other organisations and charities. We have had the opportunity to showcase our services through Keith Community (KCR) radio on a quarterly basis and our thanks go out to them. We have supported Citizens Advice Scotland campaign Best Energy Savings Winter.

Impact

As we move forward the future of Moray CAB remains challenging as the demand for our service ever increases. Challenges to the Bureau include:

- To sustain Core Funding;
- To sustain sufficient and competent volunteer advisers / receptionists to deliver the core service;
- To recruit, train and retain new volunteer advisers;
- To sustain sufficient and competent board members to govern;
- To sustain Quality of Advice;
- To sustain specialist project staff and external funding.

All the above are compounded as we continue to build on our volunteer numbers for advisers, receptionists and board members and the continuing cost of living challenges.

Mary Riley,
Manager

PROJECT REPORTS 2023 - 2024

Grampian Macmillan Project

The project's Moray arm supports people in the area who are having cancer treatment at Dr Gray's Hospital or ARI.

Macmillan note that challenges in the NHS, the cost-of-living crisis and Covid, have made the cancer experience worse for many and sadly, the trend of having many clients referred with cancer at a later stage continues. The rising cost of living means that many people affected by cancer have tough choices to make. We know living with less money can be a struggle, particularly if you've had to stop working or reduce your hours because of cancer.

I can assist clients to:

- check benefit entitlement and support them to make claims;
- source financial support (subject to eligibility) eg. Macmillan Grant to help with expenses including increased heating costs or hospital travel costs;
- offer general advice on many issues;
- apply for Blue Badge/Bus Pass;
- access appropriate services.

Throughout the period I have assisted 166 new clients whilst supporting existing clients with ongoing issues. I helped them achieve total financial gains of £641,683.18.

Dawn Moir,
Grampian Macmillan Adviser



Housing Support Project

This project works in parallel with the SLAB Housekeeping Project and assists clients who have any type of housing issue in the private rented sector. The purpose of the project is to assist clients who are at risk of losing their home in an endeavour to preserve the tenancy. This is achieved by guiding and/or representing clients through the First Tier Tribunal process.

Housing support provides advice and support on a variety of issues which include:

- Homelessness;
- Housing Applications for Moray Council and Social Landlords;
- Functional Housing Assessment;
- Repair issues;
- Deposits;
- Access to charitable support/benefit checks to enable clients to sustain their tenancy.

Sonya Hayward,
Housing Support

The Patient Advice and Support Service (PASS)

The Patient Advice and Support Service (PASS) helps Clients understand their rights and responsibilities as patients, provides information and support for those wishing to give feedback or comments, raise concerns or make complaints about the NHS in Scotland.

The 21 hour a week Patient Adviser (PA) provided support to around 100 Clients on the National Adviceline and Moray Citizens Advice Bureau clients. Many of these clients have benefited from receiving advice and information and signposting to other agencies who can help them.

The PA helps clients by writing letter for them, supporting them in person at meetings with the NHS and providing liaison with GP's surgeries, Scottish Public Service Ombudsman and advocacy services including the Mental Health Commission.

The PA has ongoing dialogue with Executive members of the NHS Grampian Health Board to discuss particular complaint trends at Dr Gray's Hospital, Elgin and meets with the NHS Grampian Feedback Teams periodically.

Dave Hoyle,
PASS Adviser



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Money Talk Team - Debt

The Money Talk Team (MTT) through 1st Apr 2023 to 31st Mar 2024 supported families and individuals to better manage and improve their financial circumstances. The MTT provided information and advice on benefits and other financial support to assist Clients maximise their income and understand ways to save money on their outgoings. The MTT empowered Clients with awareness of their rights and responsibilities, helping them to come to terms with and understand the importance of tackling their debts.

MTT assisted Clients with single debt and in partnership with the Moray Council Money Advice team a route to statutory multiple debt solutions.

During this financial period the Money Talk Team have continued to support Clients with advice and actions directed at:

- taking emergency action to deal with crisis situations and priority debts;
- building accurate financial statements to assist in negotiating with creditors;
- working with Clients to examine their day-to-day expenditure, helping them budget to meet essential items such as housing costs, fuel, and food;
- negotiating with the local council and energy companies on behalf of Clients to achieve affordable sustainable payment plans;
- accessing local area charities for essential emergency funding;
- referrals for food parcels, energy vouchers, energy financial assistance funds and flexible food funds.

Grahame Donaldson,
Debt Support MTT Adviser



The National Lottery Community Fund Project

This Project commenced in November 2021 and is to conclude in November 2024. Our aim is to assist individuals improve their knowledge about benefits available to them, in order to help alleviate financial stress and thereby help improve their overall health and wellbeing. Individuals are identified and referred to this Project by the health professionals in their GP Practice, after presenting with symptoms caused by non-medical stressors. Individuals can also self-refer if they wish. As well as assisting with benefit applications, we also assist with challenging benefit decisions and providing information on the wide range of issues which the bureau cover.

During the 2023-24 we have assisted over 144 clients and generated £185,067.85 client financial gains.

Charlotte Barton,
NLCF Project Adviser



Scottish Legal Aid Board Housekeeping Project

The SLAB Housekeeping Project is a joint project with Moray and Nairn Citizens Advice bureaux, which primarily assists public sector tenants and minimal private sector tenants at risk of eviction and mortgage holders at risk of repossession action, with the aim of preventing homelessness.

Assistance provided can include:

- Provision of court representation at Elgin and Inverness Sheriff Courts- this takes place remotely at present;
- Provision of tribunal representation for private sector tenants facing eviction;
- Advice and information about the eviction or repossession process, and clients' potential options;
- Negotiation with public sector housing providers or mortgage lenders, including assistance with payment proposals where appropriate;
- Assisting with communication between the client and other relevant parties such as money advisers;
- Advice on the homelessness process, and assistance with homelessness assessments and reviews;
- Benefits advice and help with benefit applications;
- Income maximisation, budgeting advice for clients with single debts, help with emergency debts- additionally, Nairn bureau provides money advice for clients with multiple debts, and training is being undertaken to provide multiple debt advice for clients in Moray;
- Help to access relevant grants or funding to prevent homelessness or access housing;
- Referrals to other appropriate sources of support.

Tory Bryn Jones,
SLAB Project Adviser



Universal Credit - Help To Claim

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

The project has continued to provide advice and support primarily over the helpline and via webchat. The majority of Clients who contacted the project were self-referrals looking for assistance ranging from confirming their entitlement via a benefit check or advice on the claiming process itself. The project was able to assist with submitting Universal Credit claims when a Client needed the support.

While the majority of contacts were self-referrals, other supporting agencies such as Local Councils also played a role by either signposting or referring Clients onto the service, after confirming what aid would be available. From April 2023 to March 2024, 468 Clients were assisted by the Moray H2C advisor, of which a total financial gain of £565,371.45 was generated for Clients. (Only part of this CFG is included in Moray CAB figures).

Thomas Ralph,
HTC Project Adviser



Training Support Co-Ordinator

This year saw 39 volunteer enquiries. The March Adviser Training Program (ATP) did not take place due to a lack of trainees. In August we started the ATP with 6 participants, 4 have dropped out due to employment offers and deciding volunteering with CAB is not for them.

There have been 4 ad hoc trainees one of which is now volunteering in reception, another is progressing well and 2 are new starts.

By undertaking talks with local groups, volunteer fairs and promotional stalls we have increased our visibility and this has resulted in increased interest in volunteering with us through the second part of the year. The challenge is retaining that interest as a considerable commitment is needed to volunteer with us.

Trainees and current volunteers have been supported through CASLearn (our online training modules), shadowing and leading interviews, ATP sessions and ensuring all volunteers are aware of other training opportunities.

On completion of training volunteers report that they find the experience of volunteering at Moray CAB both rewarding and enjoyable.

Hazel McDonald,
Training Support Co-Ordinator

The Empower Project

The Empower Project (Cost of Living Assistance) started in October 2023 with funding for three years provided by The Robertson Trust. Two Advisers job-share the Full-Time post.

The service helps anyone experiencing financial difficulties due to the cost of living. We provide:

- Benefit entitlement checks and information on how to apply to assist with maximising income;
- Crisis assistance with Food Bank/ Fuel Voucher referrals, Scottish Welfare Fund/ other grant applications;
- Assistance with disability application forms for Adult Disability Payment, Child Disability Payment, Attendance Allowance, and Work Capability Assessments;
- Single Debt advice including budgeting and money saving advice;
- Help with Utility issues.

The first 6 months of the project have seen Client Financial Gains of £92.5K from 32 clients.

Claire Martin & Hazel McDonald,
Empower Project Adviser's



Outreach Service

Moray CAB Outreach services operate at locations in Buckie, Keith, Forres, Tomintoul and Dufftown. The service is funded via the Money Talk Plus service. We provide a holistic service to all clients. Outreach allows clients to access the service who ordinarily may struggle to commute to the main office in Elgin and we pride ourselves by offering a face to face advice service to clients within their local community.

Our aim is to support the Scottish Government to achieve its Child Poverty outcomes and we continue to strive to reach priority family groups. These groups include, single parent families, families with an adult or a child with a health condition, larger families, minority ethnic families, families with a child under one year old, families where the mother is under 25 and individuals who are struggling with debt along with older people (65+) and those with health conditions.

During the period 2023-2024 we had 244 clients with the majority of enquiries relating to benefits, housing, finance and charitable support, employment and debt. Other enquiries related to relationship breakdown, tax, legal services and consumer.

Prayog Singh
Outreach Adviser, MTT



On a final note,

I would like to take this opportunity to say a **MASSIVE** thank you to:

- All our volunteers (Advisers, Receptionists, Board Members, Social Policy representatives) associated with Moray CAB and in particular Eddie Coutts, our Chair and Danie Ralph, our Treasurer. Without our volunteers we would not exist nor be the success we have proven to be year on year;
- Our valued Core and Project staff for their valuable support and loyalty to our volunteers and management;
- Roy Laing (our CAB Auditor) for his expertise and continued support to Moray CAB;
- Citizens Advice Scotland for their continued support and guidance;
- Sharon Annesley (Network Engagement Officer), Citizens Advice Scotland;
- Moray Council for funding the core service, a volunteer led service;
- Everyone who supports and works with Moray CAB within the community of Moray;
- And last but not least, our other funders: Macmillan, Scottish Legal Aid Board, National Lottery Community Fund, CAS via UK & Scottish Government funding, including Money Talk Team, Help to Claim (UC) Patient Advice and Support, The Robertson Trust, Armed Services Advice Project and Pensionwise.





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Here's a little bit of feedback from our Clients:

Explained the situation very well to help me. No suggestions on improvement are needed.
23/01/2024

I was very happy with the service. Thank you.
20/02/2024

Very friendly & helpful staff certainly made at ease.
05/04/2024

I have used this service twice and both times the advice given to me has put me on the right road to resolving my challenges.
28/05/2024

The gentleman I saw was so helpful I was reluctant to claim benefits and had failed to qualify for help before but this time, following the advice of the gentleman from your department I feel much less nervous and more confident that I should be successful.
03/06/2024

Our adviser was excellent. Nothing was too much bother. The advice given and action taken was perfect. The adviser organised a delivery from the food bank which arrived the next day. Her advice regarding UC proved very useful. Thank you for your much needed help!
14/06/2024

Staff have been very helpful
02/07/2024

The team in Elgin CAB office made me feel very at ease and offered me a lot of reassurance. I was incredibly upset and nervous and left the office feeling listened to and better about my situation. I was armed with the tools I needed to look at my situation in a new light. Thank you!
12/08/2024

Excellent research by your member of staff at Elgin. Very useful sources of information provided to help resolve our issues.
13/08/2024

Our Volunteer Advisers are at the heart of our valuable service and we couldn't provide the support we do without them, THANK YOU!