

# NAIRN CITIZENS ADVICE BUREAU ANNUAL REPORT 2024

citizens  
advice  
bureau

Picture credit Jeff Zycinsky





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## At CAB our advice is:



**Free**



**Confidential**



**Independent**



**Impartial**

*We gratefully acknowledge the assistance and expertise of Pam Bochel and Donnie Fraser in the production of this Report.*

# THE AIMS AND OBJECTIVES OF NAIRN CITIZENS ADVICE BUREAU

## OBJECTIVES

Our objectives are to provide independent free confidential and impartial advice, and an information service that is readily accessible, 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.

## AIMS

- 1** 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.
- 2** To exercise a responsible influence on the development of Social Policies, both locally and nationally.

# THE CAB TEAM

## Board of Directors

Chair	Peter Saggars
Vice Chair	Brenda Waterfield
Treasurer	Jo Tunstall
Member of the Public	Lee Dyson
Member of the Public	Alastair Nicolson
Member of the Public	Cynthia May (resigned Sept 23)
Member of the Public	Iain MacDonald
Member of the Public	Louise Clark (resigned Sept 23)
Member of the Public	Paul McIvor
Member of the Public	Emma Mackman
Member of the Public	Robert McNaught
Member of the Public	Rev Steven Manders
Honorary Treasurer	Louisa Burton

## Non-Directors

Paid Staff Representative	Kathleen Cousins
Volunteer Representative	Emily Bury

## Staff

Manager	Gill MacLean
Deputy Manager	Lorraine Lynch
Debt/Housing Advice	Kathleen Cousins, Phil McBride, Bryan Bain
Welfare Rights Team	Allison James, Nigel Stewart
Session Supervisor	Donnie Fraser
Training Support Co-ordinator	Dawn Nicolson
Money Talk Plus	Mya Chemonges Murzynowska
ASAP	Stuart Nichols
Energy	Mark Beveridge

## Volunteers

**Advisers:** Amanda Mackenzie, Angela Veitch, Barry Nichols, Bridget Kilpatrick, Bruce Parker, Bryan Bain, Catriona Mackie, Chris Clarke, Christine Bunker, David Ferguson, David Hunter, Dawn Breerton, Deborah Baillie, Donella MacDonald, Doug Soutar, Emily Bury, Iain Vernall, Jill Stewart, John Dolan, Magdalene Maclean, Maggie Woolley, Malcolm Aldridge, Marion McOwan, Mark Lindley Highfield, Mary Helen Dewar, Nigel Jordan, Dr Patti Bayliss, Phebe White, Rick Stewart, Sophie Watson, Teresa Ratnam, Verena Bascope, Vonette Howe.

**Receptionists:** Angela Veitch, Christine Bunker, Dawn Breerton, Iain Vernall, Jill Stewart, Magdalene Maclean, Marion McOwan, Mary Helen Dewar, Nigel Jordan

**Health and Social Care Policy Lead:** Mary Helen Dewar

**Admin:** Mary Helen Dewar, Pam Bochel

**Welfare Rights Team:** Maggie Woolley, Dr Patti Bayliss, Bridget Kilpatrick

**Digital Media:** Verena Bascope

**Events:** Louise Clark, Cynthia May

# CHAIR'S REPORT

**FIRSTLY, I wish to thank the whole team of volunteers and staff for making the past twelve months another exceptional year of achievement. Our staff and volunteers deserve great credit for the hard work that they put in and the results that they achieve on behalf of our clients. The financial benefits accrue directly to our clients but will largely be spent locally resulting in a wider benefit to the community.**

Our results are impressive but there remains much poverty and many problems to be tackled. Earlier this year, we completed our new four-year business plan 2023–2026. We identified a number of areas where we wish to expand our activities, including to:

- Expand the availability of advice and assistance to accommodate those who work or who have carer responsibilities
- Expand the provision of recruitment, training and support to volunteers
- Attract new volunteers from under-represented groups
- Reduce number of clients suffering as a result of digital exclusion
- Support the older demographic to maximise their income

We have put in place a number of measures aimed at making progress with these aims and I will report back next year on how we are doing. One area that is already showing results is the recruitment of new volunteers. Eight new volunteers completed their initial training in the Spring and have now commenced new roles in the bureau. A further group are currently undergoing training. The number and

standard of our volunteers are what makes the Nairn bureau exceptional.

Our plans for the future would be of little importance if we did not have the financial resources to back them. Thanks to the prudence of previous boards, our financial position is on a sound footing. However, with central and local government funding reducing in real terms, we cannot be complacent. We need to seek additional funding sources. Over the summer, I have attended meetings of the Citizens Advice Scotland (CAS) Funding Framework Working Group. The upshot of our work is that a motion will go the CAS AGM in November to approve a more liberal structure for bureau fundraising. We need to take advantage of this because in order to continue to empower clients, improve their situation, handle unmet demand, and continually improve, the bureau needs to be adequately resourced.

During my meetings with CAS board members and officials during the past year, one fact has been consistent. All have been very impressed by the conduct and results of our bureau. We are often held out as a model to be followed. My thanks again to our staff and volunteers, under the admirable leadership of Gill MacLean.

There is one area where I feel we are not achieving all that we could. We could be better at promoting to the local community what we do and the benefits we bring. A common misconception is that we are funded by the Highland Council. It may have been the case once that the Council was a major source of funding, but no longer. We are an individual charity dependent on outside funding in an increasingly competitive environment.

Undoubtedly, our new offices have added a great deal to our operations and provide excellent working conditions. But I have been struck on my now more frequent visits that there is a very relaxed working environment with staff and volunteers happy to spend their time with us. There is a sense of camaraderie with everyone ready to help—perhaps this explains the ready flow of new volunteers!

Finally, I would like to thank all members of the board, in particular Brenda Waterfield, for their support and advice over the past year. It should not be forgotten that they are volunteers too.

Peter Saggars



# MANAGER'S REPORT

AS WE reflect on the past year, we are proud to share our achievements, consider the challenges faced by our clients and the bureau, as well as our plans for the coming year.

In 2023–2024, Nairn Citizens Advice Bureau (NCAB) successfully underwent its rigorous, triennial organisational audit. It was good to have confirmed that, following on from last year's reaccreditation for Scottish National Standards, we are also fully compliant with Citizens Advice Scotland's Membership Conditions and deemed to be a well run organisation, delivering strong outcomes for our community.

Earlier this year volunteers and paid staff of NCAB were invited to take part in a planning day—to review progress on our previous Business & Development Plan, to reflect on our community and check that we are doing the best we can to meet its needs, and then produce a plan for the next three years. A draft Business & Development Plan was produced, showing a strong vision and plan for the coming years. It was a real privilege to hear so many people speak enthusiastically about our achievements, especially the expansion of the use of our digital Hub to enable local people to have free, supported access to the internet. The Highland Council Employability Team, Nairn Job Hub, Red Chair, High Life Highland Digital Skills are just some of the people who have made use of the space. With the Hub we were able to deliver valuable public sessions on

energy saving, Power of Attorney & Guardianship, and Planning for the Future.

Volunteers are the most valuable asset of all bureaux and NCAB has worked hard to successfully

***In the 12 months of 2023–2024  
volunteers gave more than 7,631 hours  
of their time.***

recruit, train and support new volunteers (see page 9). It was wonderful to see so many long service awards given out at the last AGM marking 5+, 10+ and 15+ years.

Despite our successes, 2023–2024 was not without its challenges. The Cost of Living Crisis continued to impact on everyone. People's incomes no longer last the month and the number of people presenting wondering how they will feed their families or heat their homes has increased. The shortage of affordable housing and the lifting of the temporary restriction on evictions means more people than ever face uncertainty about a roof over their head later this year—see page 15.

The delays in decision making and administration around social security entitlement from both DWP

and Social Security Scotland is unacceptable as it means people are expected to live without the monies they are entitled to. Nairn CAB continues to do all it can to advocate for an improvement in systems and processes whilst also supporting clients with immediate, crisis help.

NCAB too has had challenges—mainly around funding . Although we are a volunteer led service, we do have some paid staff and we have to run our new building which has running costs. Project funding is, too often, for one year at a time (or even less).

***Collectively NCAB has helped 1,711 people,  
resulting in a client financial gain of  
£1,461,494.41 .***

Decisions on ongoing funding are often made at the very last minute which creates uncertainty and lack of security for the staff. With the guidance and support of our Board of Directors, we will better promote ourselves as an independent charity in constant need to fundraise and seek donations in addition to our ongoing fundraising.



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However, we are in many ways fortunate. NCAB's ability to help people to be treated fairly is enhanced by partnership working. How could we manage without Blythswood Foodbank, the vouchers and gift cards provided by The United Reformed Church and St Mary's Church, the generous donations from the Rotary Club of Nairn and St Mary's Vincent de Paul society? Sainsburys, and more recently McDonalds, have also given us money to help people in need. These donations provide a lifeline to people in crisis.

St Mary's Church provides us with Semichem vouchers for clients in need. In partnership with the Rotary Club of Nairn and the URC, we provided supermarket vouchers at Christmas and 15 children were given toys, thanks to MFR Cash for Kids.

Our connection with Listen Well Scotland, Poppy Scotland, Nairn Academy, Skills Development Scotland, RASASH, the RAF Benevolent Fund, SSAFA, Connecting Carers and so many more organisations is refreshed, and new partnerships created. Thanks to the support of Bancon Group we held an art competition in partnership with Auldearn Primary School which has resulted in our corridor looking more colourful. Our Outreach at the GP Practice is supported three days a week and Mary Helen Dewar, with her extensive background in health and

social care, is leading on our work around Social Prescribing and building our relationship with healthcare professionals at the Outreach.

Looking ahead, we plan to host more public information events to ensure people know about the help available to them, such as our Winter Energy Campaign. We plan to hold information sessions covering issues such as care home fees, self directed support, Power of Attorney and other important issues. We aim to be proactive—to help people before they reach a crisis situation.

In conclusion, we are grateful for the support of our funders and the community. Together, we are making a meaningful difference. What NCAB does is very much a team effort. Every year we have to say a fond farewell to some valued members of the team—we thank

them for the contributions they have made and wish them all good health and success in whatever they do next. The achievements of Nairn Citizens Advice Bureau are down to the quality of the staff and volunteers, and this includes those whose role is behind the scenes such as the Board of Directors. We value their guidance, direction, and practical support.

It is a privilege to be part of such an amazing, hard-working team. Thanks to each and every one of you.

Gill MacLean



*In January we said farewell to Pamela Muir, deputy manager*

## ACRONYMS USED IN THE ANNUAL REPORT

ASAP	Armed Services Advice Project
ATP	Adviser Training Programme
BDMA	Benefits, debt and money advice
CAB	Citizens Advice Bureau
CAS	Citizens Advice Scotland
CFG	Client Financial Gain
Cpag	Child Poverty Action Group
DWP	Department of Work and Pensions
ESA	Employment and Support Allowance
HCPN	Highland Carers Professional Network
JSA	Job Seekers Allowance
NCAB	Nairn Citizens Advice Bureau
RASASH	Rape & Sexual Abuse Service Highland
RBL	Royal British Legion
RSO	Regional Support Officer
SAMH	Scottish Action for Mental Health
SLAB	Scottish Legal Aid Board
SSAFA	Soldiers', Sailors' & Airmens' Families Association
SSS	Social Security Scotland
UC	Universal Credit
URC	United Reform Church
WFWP	Whole Family Wellbeing Programme



# SESSION SUPERVISOR'S REPORT



HAVING worked as paid staff at Inverness, Badenoch and Strathspey CAB, I started in Nairn as a volunteer expecting it to be much quieter and slower paced. I could not have been more wrong! The cut and thrust of a city bureau was just the same but on a smaller scale. The first thing that struck me was the dedication and commitment of the volunteers and staff. No issue was too big to take on and the client always came first.

In January of this year I started as Session Supervisor of the bureau which meant a lot more responsibility was placed on my shoulders. My main reason for taking this post was because I knew I would have the backing of a great team that Nairn CAB boasts.

This new role has had its ups and downs but we pride ourselves on doing the best job we can for our clients. There is a great mix of young and those advancing in years (old). The blend works well and there is usually someone in the building who has experience of any issue that comes in.

The Welfare Rights, Money Advice, Housing, Armed Services Advice Project, Money Talk Teams and Energy Teams have their own workloads and are very busy.

However, they are always willing to see new clients who come through the front door. Our volunteers have to go through the ATP training programme before they are allowed to see clients on their own. They will first shadow other experienced advisers and then lead interviews with an experienced adviser in attendance.

Our bureau trainer Dawn Nicolson takes volunteers through the training programmes and identifies their strengths.

Some volunteers will have experience in a particular area that they would like to specialise in. This is great but they still have to be trained in every aspect of CAB as there is usually a crossover into another area of our work in any given case.

We expect our advisers to be comfortable with every aspect of our advice.

Most clients will usually be passed to the Session Supervisor in the first instance. The SS then identifies the issues raised and passes on the case to the most suitable adviser.

We always try to get a face to face or telephone appointment at the earliest possible date. Many clients are dealt with on the day they approach the bureau but this is not always possible.

Our successes can be judged by the Client Financial Gains made for our service users but that does not tell the whole story. Sometimes there is no CFG but the work we have done can be life changing none the less.

There is no doubt that our workload has increased since the Covid pandemic and the Cost of Living Crisis.

People in our catchment area are finding it more and more difficult to make ends meet, both those

on benefits and some who are working.

There has been an upsurge in referrals to Blythswood's Highland Foodbank in Nairn and requests for assistance with claims for Crisis Grants from the Scottish Welfare Fund continues to grow.

Our main areas of advice involve benefits, money advice, employment, consumer, legal, housing and relationships.

We have state of the art facilities in our brand new building in the town.

This helps to provide a friendly and professional environment for clients to attend.

We have seven spacious interview rooms which provide privacy on top of our core value of confidentiality.

We have around forty volunteers helping clients on a daily basis.

They come from diverse areas of the communities we serve and include doctors, solicitors, journalists, RAF personnel and many other occupations.

Donnie Fraser



# TRAINING & VOLUNTEER-RELATED REPORT

VOLUNTEERS are the heart and strength of the Citizens Advice network in Scotland, bringing their expertise, commitment, and empathy to support our overall mission and vision. We just would not exist without our volunteers and we are hugely grateful for their time and effort. We continue to strive to create a positive and fulfilling volunteer experience. It was to this end that I joined the Volunteer Recruitment, Training and Development Co-design Working Group earlier this year. The group, facilitated by Citizens Advice Scotland, is composed of members drawn from across the network to lead on the implementation of the volunteer strategy.



Nairn CAB has been fortunate to welcome an incredible number of much-needed new people to our bureau this year. Fifteen new volunteers joined our team including two volunteers who came back to us after a spell away. We completed one full Adviser Training Programme (ATP) and we started a second in the Spring which is almost complete. A record number of people embarked on the second ATP of the year, many of whom have stayed the course and are currently completing the in-bureau

practice stage of the ATP. Some decided the adviser role was not for them but thankfully stayed with us filling other vital roles. Due to the demand for advice, it is imperative that we recruit and train more people to become Generalist Advisers but other roles (such as helping us with digital media, reception, social policy, administration, events and serving on the board as trustees) provide crucial support to the advice delivery service.

In addition to the Adviser Training Programme offered to trainee advisers, there have been lots of opportunities for on-going training for both paid and

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*Volunteers Week 2024 Afternoon tea*

Each year we celebrate volunteers' week and take the opportunity to say thank you to our amazing volunteers. This year we held a very well attended afternoon tea and enjoyed a scrumptious spread of savouries and cake. The event provided a welcome opportunity for some of the newer additions to our team to meet longer standing and more established members. It was wonderful to see so many people gathered to celebrate volunteers' week, socialise and share their experiences. Throughout the week and during the afternoon tea we presented certificates and thank you badges.

*Right: Lucy with her artwork*



*Left: Ewan and Kyla helping us prepare for our stall at Nairn Games*



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unpaid staff. External training was delivered by providers such as Citizens Advice Scotland, Connecting Scotland, Money Advice Scotland, Cpag, Age Scotland and SAMH. Much of this training was delivered remotely which continues to be popular in this post-COVID era. We also benefited enormously from in-house training sessions on Power of Attorney/ Guardianship and Data Protection from

Deborah Baillie who also assisted with the delivery of the Adviser Training Programme. We send a special

thank you to Deborah for her continued support with training delivery and all she does to support the bureau as well as our clients.

Further thanks go to Lucy Armstrong who despite being busy in her sixth year at Nairn Academy produced wonderful artwork to brighten our reception area. We continue to be both delighted and grateful for all the time volunteers give us in whatever capacity.

Dawn Nicolson  
Training Coordinator



Picture credit Jeff Zycinsky



# OUTREACH SERVICE REPORT



**Connecting Carers**  
A better life for  
unpaid Carers in Highland

**Connecting Carers** is a Dingwall based Scottish charity which supports Highland adult and young carers in various practical ways via various routes. Connecting Carers established a Highland Carers Professional Network (HCPN) in 2023, bringing together local networks within Highland of interested parties also concerned with supporting adult and young carers. This focus is an increasing remit of the UK and Scottish Governments.

The first HCPN Nairn meeting (there are eight meeting locations in total) was held in Nairn Community & Arts Centre in November 2023, with NCAB in attendance. The face to face environment helped explore the possibilities of connecting to strengthen support pathways for Highland adult and young carers. NCAB was also in attendance for the May 2024 HCPN Nairn meeting.

NCAB will be hosting the August 2024 HCPN meeting in The Hub. Gill MacLean, NCAB's manager, will give a presentation about the bureau's work, as requested by Connecting Carers. The plan is to consider if and how NCAB and Connecting Carers can partner in a structured manner.

**Highland Whole Family Wellbeing Programme (WFWP)** is a Programme engaging with the Highland Community Planning Partnership, dedicated to 'providing holistic family support across Highland to families who need it'. WFWP's vision is that 'Families can access the support they need, where they need

& when they need it and for as long as they need it.'

Highland WFWP's aim is 'to tackle inequalities and improve the wellbeing of all family members, reducing the likelihood of families reaching a crisis or breakdown point.'

The four pillars defined by the WFWP are:

- Children and families at the centre;
- Availability and access;
- Whole system approach / joined up support;
- Workforce and culture.

Clearly, there are several major parallels with NCAB's ethos, purpose and operational criteria and NCAB seeks to become more affiliated with the WFWP as it develops. NCAB attended the first Partner Participation Event held in Nairn in November 2023 and receives an informative, fortnightly WFWP newsletter which covers all updates across Highland.

One avenue that NCAB is currently exploring is the organisational Self-Assessment Toolkit provided by the WFWP, as a stand-alone organisational development tool, without submitting it, or as part of funding applications.

It is likely that NCAB will utilise these and other prompts to consider NCAB service delivery approaches that could become more proactive and enhance the existing NCAB offerings to families.

**NCAB Health & Social**

**Care Topics:** Sources of health & social care topics for evidence and interest are located by a volunteer who has a background in health and social care. The topics are sent monthly, usually one main topic which is a short but relevant read, to NCAB personnel. Feedback from NCAB personnel is encouraging, including some information being utilised to directly help NCAB clients.

These sources sometimes depict issues in England but are deemed of interest to Scotland and include:

- Connecting Carers
- Healthcare Improvement Scotland
- Highland Whole Family Wellbeing Programme
- Mental Health UK
- National Academy of Social Prescribing
- NHS Highland
- Public Health Scotland
- The Alliance
- The Health Foundation
- The Kings Fund
- UCL Institute of Health Equity
- Voluntary Health Scotland

Mary Helen Dewar

<https://connectingcarers.org.uk/>

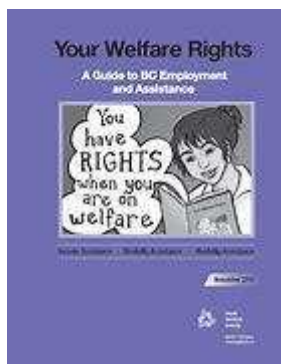
<https://highlandcpp.org.uk/whole-family-wellbeing-programme/>



# WELFARE RIGHTS REPORT



This review year has seen an increase in demand from clients wanting assistance in claiming disability benefits. Social Security Scotland have been heavily promoting the benefits they are now responsible for administering, which has seen a 50% increase in the number of Adult Disability Payment forms completed at the bureau compared to the previous year. There has also been a two-thirds increase in Attendance Allowance forms completed this year, which reflects the high proportion of retirees who live in our area.



Although claimants continue to experience elongated times for Social Security Scotland to process benefit claims, we have largely found that the final decisions have been of better quality and fairer than the DWP equivalents.

This has resulted in proportionally fewer clients having to challenge their claims but for those clients where we have had to assist with this, we have achieved an 85% success rate in overturning the original decision which is in significant contrast to our historical levels of 30% success with DWP benefits. This has been a positive development as it means that the majority of clients do not have to go through the stress and lengthy process that involves appealing to a Tribunal.

The major DWP initiative that has overlapped this review year has been the ramping up of migrating recipients of legacy working age income-replacement benefits (ESA, JSA, Income Support,

Housing Benefit and Working/Child Tax Credits) to Universal Credit (UC) with the aim of completing all migrations by next year. The complexity around this is such that Nairn CAB have opted to limit what advice we can provide clients who receive benefit migration notices. However, the number of clients contacting us about this has so far been low and this is expected to continue to be the case. This is mainly down to the fact that the Highlands was one of the first areas in the UK where UC went live nine

*CAB Welfare Rights team has helped clients gain £370,000 over the last year.*

years ago. As a result of this, the majority of working age people in our area have been unable to make new claims for legacy benefits from 2015 onwards and many long-standing legacy benefit recipients have since naturally lost entitlement for varying reasons such as reaching state retirement pension age, relationship breakdowns or no longer having dependent children.

Common benefit-related social policy matters raised this year are regrettably similar to previous years, namely:

- **Delays** in decision making by numerous benefit agencies (DWP, SSS, HMRC and Highland Council) resulting in unduly lengthy periods of time where claimants had no award of benefit to which they were entitled. The most concerning area where this has happened is with new claims for Pension Credits, where one couple who have dealt with us have been waiting eight months and counting for a decision on their claim. People should not have to wait so long to receive benefits the government themselves have deemed they are entitled to.
- **Communication difficulties** with benefit administering authorities meaning that clients and advisers spent many hours waiting in lengthy phone queues where often the lines were disconnected before the calls were answered or clients/advisers could no longer wait.
- **Correspondence** from benefits authorities con-

*Continued...*

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taining insufficient, unclear or irrelevant information leaving claimants unsure as to their entitlements or requirements made of them.

- Lack of **non-digital access** to benefits leaving many people unaware of entitlements and unable to access their entitlements without help from others.

Looking ahead, we will see more devolved benefits rolling out towards the end of the year with the Pension Age Disability Benefit replacing Attendance Allowance and the Carer Support Payment replacing Carers Allowance.

To end, a massive thanks to all staff and volunteers who have helped clients with completing benefit forms, which have contributed to an annual client financial gain of £370,000. That amount is just from the benefit awards themselves and does not include other passported benefits that can result from successful claims such as entitlement/ additional premiums to other benefits, automatic entitlement to Blue Badges and Warm Home Discounts, free TV Licenses or Council Tax reduction.

We would also like to thank our local elected representatives for their continuing assistance in advocating for our clients on the occasions where we have hit brick walls with benefits agencies. The office of Fergus Ewing MSP has been a great help in getting resolutions relating to devolved benefits and we would like to acknowledge our now former MP Drew Hendry and his staff for all their help and support they have provided us over the last nine years and we wish them all well for the future.

Allison James & Nigel Stewart



Picture credit Jeff Zycinsky

# MONEY ADVICE REPORT

**DEMAND** for our money advice services continued to increase over 2023–2024, with the cost-of-living crisis having a negative impact on a number of clients’ financial position. Over 2023–2024 the bureau dealt with total debt **£730,870.71**. Of this **£44,417.64** was rent arrears and **£144,482.30** was council tax arrears. Advice regarding sequestration increased by 40%. Demand on our service continues to increase in 2024–2025.



There were no staffing changes to the money advice team during 2023–2024, with Phil McBride and Kathleen Cousins continuing as the bureau money advisers. Bryan Bain also continues as the money advice admin adviser. We provide debt advice to type 2 (advice) and type 3 (representation) Scottish National standards.

## Debt advice focus Groups

This year we took part in Citizen’s Advice Scotland (CAS) co-design process for debt and income maximisation campaign. For these we contacted former and existing debt clients and asked them to discuss their experiences, test messaging and tactics for the campaign. This was an invaluable experience for us and gave a good insight in to how and when clients decide to engage with our money advice service.

*“It had been building for a while and I knew I needed help.”*

One of the main responses we received was that it didn’t matter what the advertising campaigns look like, all clients need to reach a tipping point before they seek money advice.

Clients also reported on the impact of the cost of living crisis. One client advised that their shopping budget has increased by around £200 per month. Another client mentioned that they had become reliant on credit cards to help them budget for the

*“My tipping point for seeking advice was not having any food or money for my cats.”*

month, whereas they had previously only used credit cards for special occasions—this was now a regular thing. All clients talked about living month to month, and being unable to save for the future due to the increased cost of living and possible benefit changes (i.e having to be re-assessed after 2 or 3 years).

## In the next 12 months

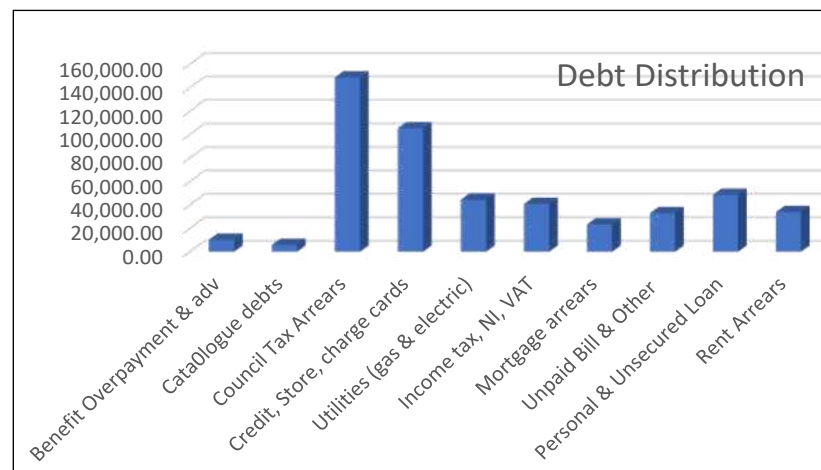
- This coming year we will see the introduction of a Mental Health Moratorium in Scotland, which will provide specific protections for individuals with serious mental health conditions. We are waiting to find out how this will work in practice, and

hope that it will have a beneficial impact on our clients.

- There is currently a strategic review in to the statutory debt options in Scotland and if they meet the needs of a modern economy. This is currently in Stage 3 of the review and we have been able to feedback via CAS and Money Advice Scotland. We look forward to seeing the results of this review, and how the statutory debt options can work to better help our clients.

*“I needed a short sharp shock.”*

Phil McBride & Kathleen Cousins





# SCOTTISH LEGAL AID BOARD (SLAB) HOUSEKEEPING PROJECT REPORT



IN MAY 2024 the Scottish Government declared a national Housing emergency across Scotland. This was due to a number of issues across housing in Scotland including lack of affordable and/or suitable accommodation and pressure due to high demand on local authority homelessness services.

According to Scottish Government statistics for the period 1 April 2023 to 30 September 2023 there were 15,625 households in Scotland living in temporary accommodation which is an 8% increase from the same period last year.

The demand for Housing advice at Nairn CAB has increased over the last 12 months. Comparing overall level 1 advice codes for 2023–2024 there was a 25% increase in housing advice.

In particular we saw a rise in clients seeking advice about homelessness, as level 2 advice codes relating to homelessness increased by 43% in 2023–2024 compared to 2022–2023. This includes advice about local authority homeless service, temporary accommodation and those clients threatened

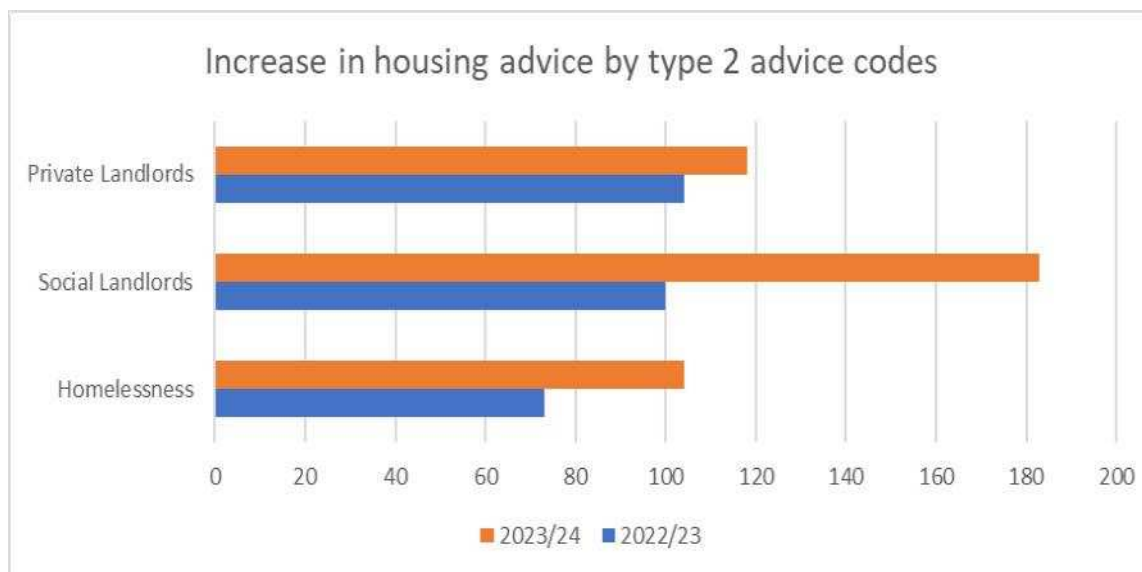
with homelessness. Another area we saw a large increase in 2023–2024 was advice regarding social landlords (Local Authority and Registered Social Landlords) – in particular advice relating to repairs and advice about making complaints to social landlords.

The SLAB Housekeeping project was continued for a further 12 months by the Scottish Government.

Funding is currently being continued until the end of March 2025. This is a joint project with Moray Citizen’s Advice Bureau and covers Inverness and Elgin Sheriff Court. Kathleen provides advice and representation for Nairn clients, with Bryan providing administrative support. Tory and Sonya are based at Moray CAB and cover Elgin Sheriff Court. Hearings for Inverness Sheriff Court remain online via video conferencing.

We also provide representation at Housing and Property Chamber First Tier tribunal for Scotland where hearings are occurring via telephone. Nairn CAB continues to provide Housing advice to Scottish National standards (SNS) type 2 (advice) and type 3 (representation).

Kathleen Cousins



# ARMED SERVICES ADVICE PROJECT (ASAP) REPORT

This has been a very turbulent year for everyone involved with the Armed Services Advice Project. Since joining the project, we have seen an increase in the geographical area to now cover the whole of the Highlands and Islands as well as the Moray area.

36 clients supported in Inverness,  
59 in Moray, 172 in Nairn,  
giving a total of 267.

We have also had 2 members of staff leave the project. Barry Nichols has retired taking with him a vast amount of experience and his expertise has been profoundly missed. Pamela Muir has also left the project to pursue a new career in Counselling.

We have attended several meetings with the Armed Forces Covenant, the NHS Highland Armed Forces and Veterans Project, and with the Scottish Veterans Commissioner covering a wide range of issues that directly affect the Veterans community including: Employment/Pensions and compensation/Service records and medals and Welfare and support

I have attended a monthly **Multi-agency Agency Veterans Drop-in Clinic** with SSAFA, Erskine, Combat Stress, Department for Work and Pensions and the Highland Council. These sessions have been well attended and have helped to raise awareness of the support available to the veteran's community.

Nairn paid tribute to our Armed Forces at a short service followed by raising the Armed Forces Day Flag, which was flown until Armed Forces Day. Lord Lieutenant George Asher, Vice Lieutenant Scott Gordon, Provost Laurie Fraser, and Rev



Tommy Bryson were in attendance supported by Legion members, veterans and members of the public. The flag was raised by Legion member, Ian Macgillivray, and Pipe Major Kevin Reid of



Nairn and District Pipe Band played for us.

Nairn Royal British Legion Com-memorated the 80<sup>th</sup> Anniversary of the D-Day and the Normandy landings with a special service on the Nairn Links. The service included a history of the memorial – which was unveiled on the same date back in 1987 – followed by a tribute to the local 3rd



*Continued...*

Continued from page 16

Division. The act of remembrance ended with the laying of the wreath.

Our main funder Poppyscotland has been gradually brought into line with wider Royal British Legion (RBL) processes and procedures over a period of years, they have justified their funding for ASAP by communicating to RBL that advice on benefits, debt and money advice (BDMA) is very different in Scotland than in England and Wales. RBL formed the view that this was a gap in their offering in Scotland that was filled by ASAP.

A review of the service, conducted last year, focused very much on this aspect of the service. To paraphrase the conclusions, ASAP was seen as adding considerable value to clients by giving information and advice in areas other than BDMA and it was clear that the consultant did not believe that this detracted from the service. However, it was equally clear that RBL see the funding of ASAP as primarily to provide BDMA in Scotland and that clients' wider needs can be met by other teams within their organisation.

• Since writing this report, the Royal British Legion has decided not to continue funding the Armed Services Advice Project beyond 30 September 2024. We acknowledge the long-term support of the project that was provided by our partners at Poppyscotland and hope that Royal British Legion national services will provide similar advice, support and financial gains for the most vulnerable members of the community.

Stuart Nichols

## PENSION WISE REPORT

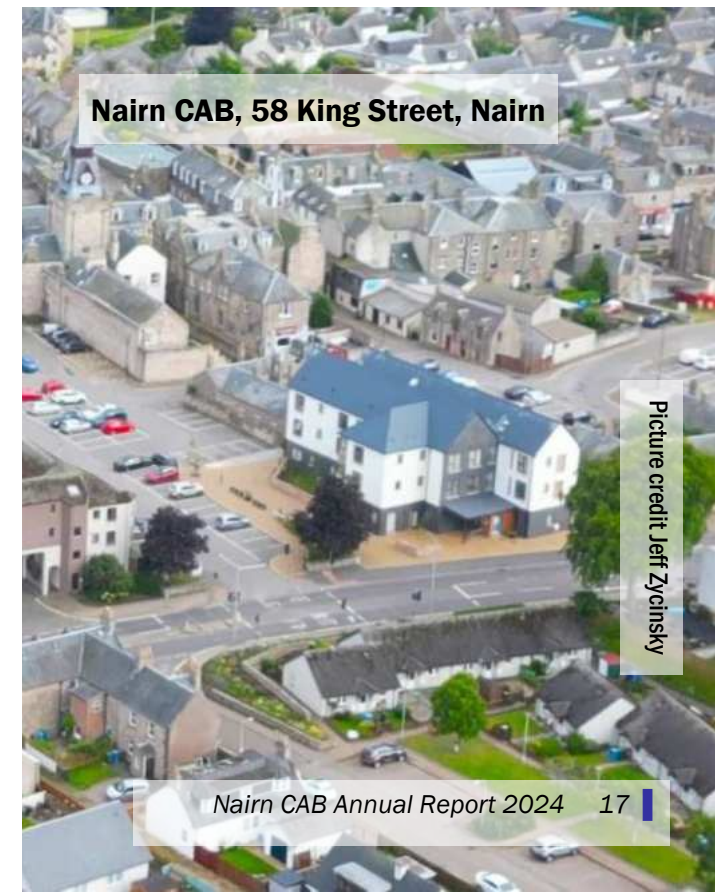
YEAR 9 of the Pension Wise service saw around 27,000 appointment bookings being handled by Guidance Specialists in Scotland providing guidance on pension funds in excess of £1.94 billion in total.

Whilst Pension Wise is unable to report a net financial gain per client, 57% of clients surveyed (Ipsos MORI) said that they had changed how they accessed or will access their pension as a result of contacting Pension Wise. Customer satisfaction rates remain high with 95% of Pension Wise CAS/CAB customers being highly satisfied or satisfied with the level of service they received.



**Pension  
wise**  
Your money. Your choice.

Demand For the service remains strong across both telephone and face-to-face channels. With waiting times for telephone appointments stretching to six weeks for some service users, the scheme's delivery partners are collaborating on service improvement aimed at bringing waiting times down. Face-to-face delivery is available locally at Inverness, Moray and Ross and Cromarty bureau offices with ad hoc availability in Nairn, Lochaber, and Skye & Lochalsh



Picture credit: Jeff Zyckinsky



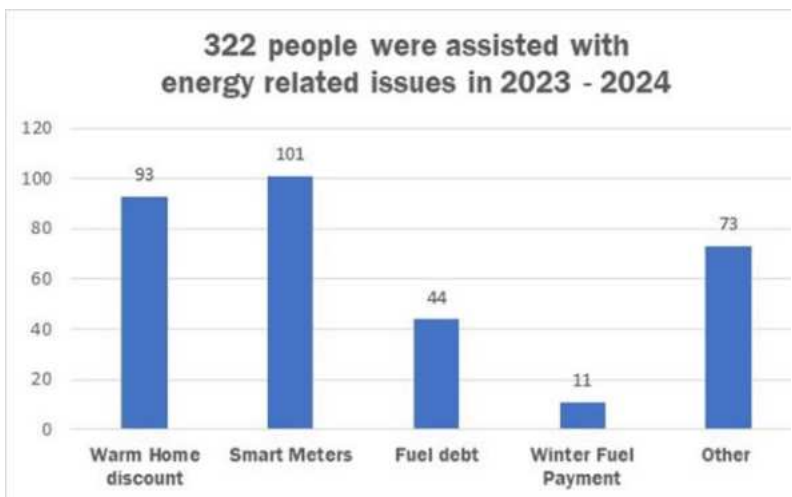
# ENERGY REPORT

THIS last year has been particularly challenging for everyone—household budgets are being stretched to the point where some are having to choose between putting food on the table or keeping the lights on.

Fuel poverty in Scotland is a huge issue and it varies from area to area, but the Highlands and Islands are by far the worst affected, with 83% of households classified as extreme fuel poor.

NCAB has helped clients with various energy related issues and their energy supply. Despite being told that costs are coming down, in reality energy costs still take the lion's share of household budgets.

Throughout the last year, NCAB has assisted over 600 clients with a range of enquiries from metering issues and payment difficulties to renewables energy and funding for energy efficiency measures.



Over the past year we have managed to secure in excess of £18,600 in client financial gain for our energy clients.

SMART metering is another hot topic with more and more companies telling clients that they can only take part in some promotions if they have SMART meters. Despite the UK Government's push to get everyone switched to SMART metering, the reality is that not everyone can have SMART metering because either the tariff they are on or their location prevents them from doing so.

Digital exclusion is another stumbling block when it comes to sourcing the best energy tariffs. More and more providers are restricting the choice of tariffs to those unable to access the internet to manage an online account. Energy bills too are going digital leaving many unable to scrutinise their bills to ensure that they are not being overcharged.

Over the past year, NCAB has had cause to progress several cases to the Energy Ombudsman as negotiations with the energy supplier had reached an impasse.



On a more positive note, we have had various successes in having clients' fuel debt written off.

We have helped more clients this year join the Priority Services Register. Feedback from clients assisted has been excellent!

We continue to work with various partner agencies, including Home Energy Scotland, Changeworks and our local elected representatives, who have been instrumental in expediting positive responses from energy companies on clients' behalf.

**Energy Best Deal:** we helped vulnerable clients to maintain their energy supplies through emergency credit, applying for warm home discount, fuel bank and other charitable support.

**Big Energy savings network:** we delivered talks to various Community Groups: The Men's Shed Nairn; The United Reformed Church Lunch group; the mother and toddler Group at Cawdor; the Coffee morning at the Old Parish Church in Nairn and Sheltered housing groups within the town, to advise on energy efficiency, priority services register, switching energy supplier or tariffs and other energy saving tips.

Mark Beveridge & Lorraine Lynch

# CLIENT FEEDBACK

*"Thanks to your help, I am now better off by £20 per week. I will use that to pay for a taxi to meet up with my friend – I used to meet them every week for coffee, cake and a chat but now I can't go out on my own I am often lonely. I can meet her again".*

*I wouldn't be here if it wasn't for the help of the energy adviser.*

*Client A came to us as they had been turned down for an overdraft which they wanted because they were struggling to pay their bills when their only income was the State Retirement Pension. Our adviser ran a benefit check and identified that the client was entitled to Pension Credit and other means tested benefits which resulted in the couple being better off by £200 per week – and they didn't need the overdraft.*

*On successful outcome from Ombudsman, client is better off by £10,950 and sent the following: "On behalf of my mum and myself, I would like to thank you so much for your help and advice regarding this matter as we wouldn't have known what to do. It has taken some time to sort out, but it has definitely been worth it. It is a real comfort to know that there is a body out there to help people with their problems, especially the elderly, as with technology the way it is, it seems to be getting more and more difficult to navigate and to actually talk to someone who might be able to help."*

*A Nairn CAB adviser identified that Client B had not been receiving a Severe Disability Premium they were entitled to (currently £80 pw) for 10yrs. DWP were not surprised as this is not uncommon occurrence apparently. We are helping client request a backdate.*

*A client expressed their gratitude when a Nairn CAB adviser was able to assist them to challenge their dismissal for gross misconduct and they were reinstated and received £3,600 in back pay.*

*"For the first time I feel listened to."*

*One of our receptionists reported: "Every day a different person comes in stressed and anxious and departs cheery and smiling".*

# SOCIAL POLICY

One of the CAB core principles states that our service is available to everyone in our community. In my 13 years as a volunteer adviser, we have worked hard to ensure that people know we are here and the breadth of advice that we can offer. Some people think we only deal with welfare benefits, debt and housing issues. That is far from the case.

Nairn CAB has always promoted the benefits of making Power of Attorney and for more than 10 years we have held regular events encouraging clients to think more broadly about planning ahead and putting their affairs in order by making Power of Attorney, a will and thinking about future medical issues. This is important for clients who often worry about what practical steps they need to take to get their affairs in order. It is also important for their families and friends who are often left struggling when a person close to them suddenly loses capacity to make decisions for themselves and they discover that they have no authority to take over.

With COVID restrictions well behind us, we have been able to get back to promoting planning ahead. In March, in preparation for generating more enquiries, I delivered refresher training to staff and volunteers on Power of Attorney, Guardianship and Benefits Appointees. In April I then ran an interactive seminar with twelve very engaged members of the public on Power of Attorney and we followed this in May with a whole day called "It's Good to Have a Plan". Following an introductory session from Dr Baker, I delivered a session on Power of Attorney, Wills and

Anticipatory Care in the morning and in the afternoon, we had input from a Minister, a Humanist, a Funeral Director and a Grief Counsellor. We received excellent feedback from the participants who filled our Hub to capacity that day.

In June, at the request of the Nairn Men's Shed, I also delivered an interactive session on Power of Attorney which was well received. We will offer more sessions aimed at encouraging clients to think about putting their affairs in order.

We are also planning to offer a session to the public on issues relating to care home fees as we are receiving a growing number of enquiries about this issue and the information available to clients seems to be patchy.

We are also asked to deliver information sessions to professionals. In May I delivered a session to trainee and newly qualified Social Workers at Highland Council who wanted to understand what our service can offer to their service users. We were also approached by the Child Health and Disability Team at Highland Council who had been unable to find anyone to deliver training on guardianship. This is something which is very

important for children transitioning to adult services. On the basis that this training would benefit potential CAB clients, I delivered a session to this multi-disciplinary team who were very grateful to receive it and felt it would empower them to empower their service users.

It is a real privilege to be able to engage with our community. Clients welcome the opportunity for an individual appointment to talk through their own personal circumstances before they engage with a solicitor to make Power of Attorney or a will. Many clients say that they would not have thought of coming to CAB to talk about these issues.

I have also had the pleasure again this year of supporting our Training Coordinator in delivering the face-to-face Adviser Training Programme and supporting new volunteer advisers. It is extremely rewarding.

It has been a busy first 6 months of the year, but in addition to the above, I have continued to deliver a large amount of generalist advice to individual clients.

Deborah Baillie





# OUT & ABOUT



*Clockwise from top left: Nairn Games, 2023; 80th Anniversary of D-Day and Normandy Landings; Outreach Adviser John Dolan at Nairn Hospital with Hannah Thom and Rachel Gallacher; Julie's farewell; Outreach Adviser John Dolan at Nairn Hospital with recent patient, David Carlin.*



## CONTACT DETAILS

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**01667 456677**



**bureau@nairncab.casonline.org.uk**



**www.nairncab.org.uk**

## OPENING HOURS

For advice via telephone, email or video conferencing.

<b>Opening Hours</b>	<b>Monday</b>	<b>0830 to 1630</b>
	<b>Tuesday</b>	<b>0830 to 1630</b>
	<b>Wednesday</b>	<b>0830 to 1630</b>
	<b>Thursday</b>	<b>0830 to 1630</b>
	<b>Friday</b>	<b>0830 to 1300</b>

<b>Front door open:</b>	<b>1000 to 1500</b>	<b>Monday, Tuesday, Thursday</b>
	<b>1000 to 1300</b>	<b>Friday</b>

**Wednesdays: appointments only**

