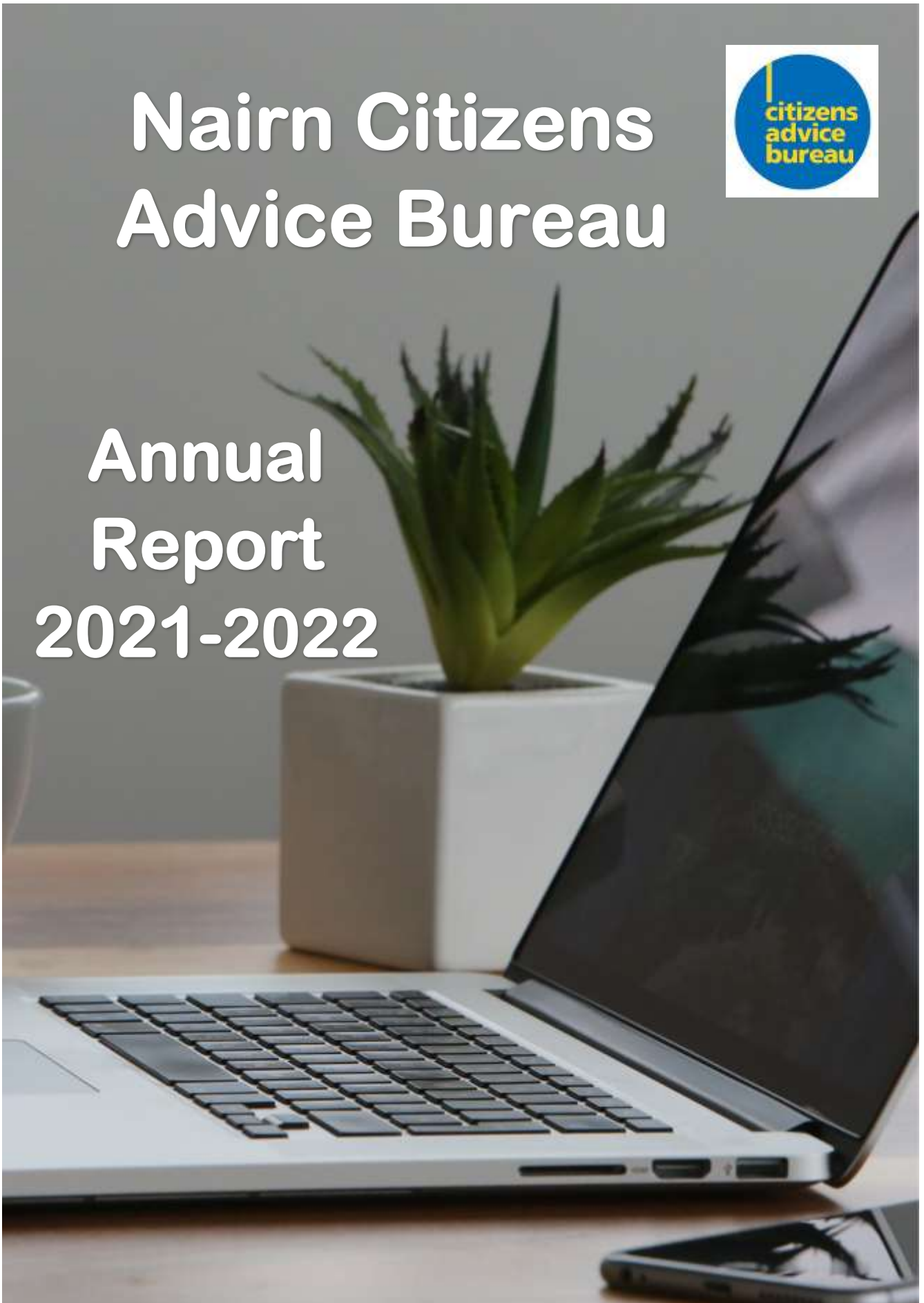


Nairn Citizens Advice Bureau



Annual
Report
2021-2022



**We gratefully acknowledge the assistance and expertise of Audrey Gordon,
Clare Jarrett, Peter Saggars and John Dolan
in the production of this Report.**

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Website: www.nairncab.org.uk

Opening Hours

Monday	0900 to 1630
Tuesday	0900 to 1630
Wednesday	0900 to 1630
Thursday	0900 to 1630
Friday	0900 to 1630

For telephone, email, and video conferencing advice.

Reduced availability for face-to-face appointments.

Currently unable to provide home visits

Scottish Charity Number: SC023356
Scottish Company Number: SC173195



The **Twin Aims** of Nairn Citizens Advice Bureau are: -

- 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, 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

Chair	Brenda Waterfield
Vice Chair	Lee Dyson
Treasurer	Jo Tunstall
<i>Member of the Public</i>	Peter Saggars
<i>Member of the Public</i>	Alastair Nicolson
<i>Member of the Public</i>	Cynthia May
<i>Member of the Public</i>	Declan Flynn
<i>Member of the Public</i>	Frank Clark (resigned April 22)
<i>Member of the Public</i>	Iain MacDonald
<i>Member of the Public</i>	John Dolan
<i>Member of the Public</i>	Louise Clark
<i>Member of the Public</i>	Paul McIvor
Honorary Treasurer	Louisa Burton

Non-Directors

Paid Staff Representative	Pamela Muir
Volunteer Representative	Magdalene Maclean
Volunteer new premises consultant	Jack Baillie

Volunteers

Andy Stewart, Angela McOwan, Audrey Gordon, Bridget Kilpatrick, Bryan Bain, Catriona Mackie, Chandler Foster, Christine Bunker, Dawn Breerton, Deborah Baillie, Donald Fraser, Frances Middleton, Iain Vernall, Jane Paterson, Jay Green, Magdalene Maclean, Marion McOwan, Mary Helen Dewar, Mya Chemonges Murzynowska, Dr. Patti Bayliss, Rick Stewart, Tsepiso Forrest, Verena Bascope, William Harkiss.

Manager	Gill MacLean
Debt/Housing Advice	Kathleen Cousins, Phil McBride, Dr. Franner Jordan
Welfare Rights Team	Allison James, Nigel Stewart, Volunteers: Dr.Patti Bayliss, Bridget Kilpatrick
Volunteer Support Worker	Pamela Muir - Nov 21; Angela McGowan/Julie Pierce
ASAP	Barry Nichols, Tony Dunbar to Oct 21; Pamela Muir
Money Talk Team	Fiona Palmer to March 22
Energy	Mark Beveridge
EU Citizens Support Service	Dr. Franner Jordan
HTC/SCAH helpline	Gill Harris to March 22
Social Media/	Clare Jarrett to Feb 22, Verena Bascope from Feb 22
Window display	Clare Jarrett
Admin	Audrey Gordon
Volunteer Receptionist	Marion McOwan, Christine Bunker, Dawn Breerton, Magdalene Maclean, Jill Stewart
Maintenance/Cleaning	Bryan Bain, Richard Smith, Ebony Melville

Chair's Report

Welcome to our 27th year as Nairn Citizens Advice Bureau.

The bureau started with a core of founding members (many of whom are still connected with the bureau) in the Links School and then our premises on the High Street purchased mainly with donations from Tudor Trust, Davidson Trust, and Citizens Advice Scotland. The door was opened to serve, advise and empower the clients of Nairn and surrounding area. It has done so from Number 6 High Street since that day.

Challenges along the way have been overcome and our reputation within the community we live in has grown ever since. Thousands of clients have been welcomed into the building and received advice and support.

Hundreds of volunteers have been trained and gained employment in all fields over the years.

We are now in a position to be moving to a purpose-built building in just a few days.

This year has been dominated by the planning and organising of the move to new premises.

We have had an excellent team to support us from local architect Paul MacDonald, the Highland Council, Citizens Advice Scotland, and all those who have given their time to prepare for this move.

Particular thanks to Louise Clark (Director of NCAB) without whose tenacity and drive over the years we would not be where we are today.

To Declan Flynn (Director of CAB) who has driven the legal side of the purchase and kept us all right.

To those volunteers who, as part of the subgroups, have organised their groups under the guidance of Matt Flack, our strategic planning wizard.

To Lee Dyson who, with his expertise in all things computers, has guided us through the new system of technology.

To all those who have supported us financially, to make this a reality.

Throughout the year we have continued to provide the best possible advice to our clients in innovative and varied ways through the COVID crisis. It has made us critically review the different ways we can do this with some positive outcomes.

Our volunteers have excelled, giving time, and never erring support to those in need of our service.

Supported by the paid staff, Nairn CAB has managed to recruit and train new volunteers and continue with the constant demands on the training needed to ensure that our standards are the very best we can be. As you can see from the report our audit results reflect this hard work.

Collaborative working with local charities and churches has shown how pulling together gives great outcomes.

As you will see from the statistics and reports from our specialist advisers, we continue to provide and guide our clients, resulting in very substantial financial gains for our clients.

The work we do on social policy and the impact that has on both Citizens Advice Scotland and the Scottish Government is valuable to make changes for us all. Our work on digital exclusion was particularly noted. Our new premises will go some way to help address this for the people in our community.

Nairn Citizens Advice Bureau is a trusted and well-respected bureau both with local people and beyond.

We have a great team in Nairn without exception and we could not sustain this level without them all. We thank you all for your support and effort.

We are very excited about the move to the new building and the possibilities this will open for us.

Here's to a great year ahead. We look forward to meeting you all in the new building.

Brenda Waterfield

Manager's Report

The last year has seen Nairn CAB (NCAB) support citizens in our community during the tail end of the covid crisis with the help of volunteers and paid staff. The bureau helped:



1,642 people



With more than
13,000 pieces of
advice

and **9,467** contacts. This help has only been possible with the NCAB team pulling together. Volunteers have given almost **10,000 hours** of their time to answer enquiries, write letters, complete forms, challenge unfair decisions, produce reports, raise awareness through digital media, create window displays, answer phone calls, deliver food parcels...and so much more.

NCAB helped people claim money they were entitled to by way of social security payments, grants from benevolent funds and charities, having unfair charges and debts reduced or written off, compensation awarded. This has resulted in people from in and around Nairn being better off by:



£1,632,013

Then there is the preventative work undertaken by advisers which means people remain in their jobs, keep their homes, and maximise their incomes. It is also well recognised that advice interventions can deliver a range of health-related benefits, such as lower anxiety, better general health, and more stable relationships. NCAB uses people's real-life experience to inform national and local policy and drive positive change. NCAB contributed to the Citizen Participation and Public Petitions Committee inquiry, influenced the design of the application process for the Scottish Social Security payments and much more. Awareness raising campaigns around financial support were aimed at those facing unemployment as the furlough scheme ended. The Big Energy Saving Winter campaign and a financial support campaign in early spring focused on those at risk of debt, newly indebted and those who had benefitted from payment deferrals.

Energy advice was needed more than ever. NCAB dealt with 873 energy related enquiries, 30% of which related to billing and charging. Partnership working with Home Energy Scotland has enabled us to provide an even more holistic service for clients.

NCAB gives holistic advice, providing a wrap-around service. We help people with all of their issues, not just one problem in isolation. A client facing an issue about disability or caring often needs support in other areas such as housing, employment or tax. A recent piece of research, “An Essential Community service: the work of Citizens Advice Network”; showed that almost half of people needing help with utility issues also needed help in two or more other areas such as debt, Universal Credit, Carers support, housing and tax.

Quote: I came to you for help with getting a suitable seat for the shower and now I have that and so much more. You helped me successfully apply for Attendance Allowance so I am better off by £92 a week which means I can afford to pay for a taxi to take me to and from the supermarket, buy more fresh fruit and veg and even treat my granddaughter from time to time and she does so much for me.

NCAB’s ability to help people is enhanced by partnership working. The last year has seen us renew and strengthen existing partnerships as well as build new ones. Blythwood Foodbank is, unfortunately, needed more than ever. Our Outreach at the GP Practice has returned; our connection with Listen Well Scotland, Poppy Scotland, Albyn Housing and so many more organisations refreshed and new partnerships created – we look forward to working with Mikeysline for example. The United Reformed Church (URC) has continued to provide vouchers to help those in crisis as well as giving 15 gift cards at Christmas and Easter with £25 and £20 respectively. St Mary’s Church provides us with Semi Chem vouchers for clients in need. In partnership with the Rotary Club of Nairn and URC we provided Christmas hampers to 37 households in the town; 22 children were given sacks of toys, thanks to MFR Cash for Kids and the Rotary Club. Building networks will be more important than ever to ensure that scarce resources are used most effectively to help the maximum number of people.

Just when we thought we were coming to the end of covid, with people returning to work and the economy showing sparks of growth, we find ourselves facing new challenges. The cost-of-living crisis, the huge increase in fuel costs and energy price rises mean there will be an increase in demand for help from NCAB. To help prepare for this we have been, in partnership with Citizens Advice Scotland, in discussions with local government, Scottish government and Westminster to try to stress test the situation our clients are and will be facing.

Our move to new premises could not have come at a better time. The additional space will allow us to diversify, access new funding streams and allow us to offer more to our community. As a charity, we constantly need to find funds to “keep the lights on”. Some funding streams have continued, with a stand-still budget, but most have seen a reduction in funding. The EU-Support Project, funded by the Home Office, comes to an end shortly. The Armed Services Advice Project faces an uncertain future as the Royal British Legion and Poppy Scotland undergo a restructuring. Three other funding streams are also ~~coming to an end~~ finishing but hopefully are to be replaced by a social justice project funded by the Scottish Government. This will most likely be accompanied by a reduction in funding. NCAB is fortunate in having a dynamic team who have fundraising as a priority to ensure we are able to best deliver the service needed by the community.



Some of the team, fundraising at Nairn Highland Games

Without the partnership working and support from The Highland Council, Highlands & Islands Enterprise, Paul MacDonald, of CRGP Architects, The Davidson Trust, Worldwidecon, White Stork Gallery, the Rotary Club of Nairn, Citizens Advice Scotland and, most of all, the volunteers and staff of NCAB, we couldn't have got this far.

NCAB has embraced new ways of working – clients can currently access help from us face to face, by telephone, email, video conferencing but currently we are constrained by lack of space.

It is vital not to underestimate the importance of face-to-face advice, particularly for vulnerable clients with complex needs. The shift towards digital first – or digital only – in the provision of public services risks excluding the most vulnerable. Channel choice is vital. Our new premises, with its digital hub, will allow advisers to support clients navigate the digital first world and help mitigate the challenges faced by those who are digitally excluded.

Indeed, research undertaken by NCAB in spring 2022, demonstrated that the digital by default design of online services has resulted in significant detriment and erected barriers to access. Participants in the research highlighted the essential nature of free, local face-to-face advice provision. For many of the participants, the advice and support offered by NCAB has been essential in assisting them to navigate and access online services. Participants were clear that having access to data or a device on its own was not enough to allow them to go online. Many needed consistent 1:1 support to help them access online services.

To deliver this help, more than ever, we need additional volunteers and the new premises will give us space to train and support those who want to join us and help their community navigate the challenging times ahead.

We have had to say a fond farewell to some valued members of the team as they moved into paid work, or to embrace new challenges or have left because of poor health. We thank them for the contributions they have made and wish them all good health and success in whatever they do next. The success of Nairn Citizens Advice Bureau is 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. Without their guidance, direction and practical support we would not be about to move into new premises.

It is a privilege to be part of such a great team. Thanks to each and every one of you.

Gill MacLean



Some of the team were able to get together to celebrate Kathleen Cousin's birthday.

Welfare Rights Report



As with last year, the major issue impacting the Welfare Rights team has been the increased time it is taking for DWP to process and generate decisions on benefit claims. This is due to ongoing disruption and DWP staffing issues caused by the pandemic. Recent reports suggest that only about 25% of DWP staff have returned to working from their offices, which is further contributing to these delays.

Of particular concern have been the lengthy delays in processing Pension Credit claims which has been an issue for at least a year. This is particularly distressing to elderly people in material hardship who desperately need the extra money and other benefits and support that entitlement to Pension Credits are dependent on (such as Housing Benefit, Warm Home Discount and certain cost of living payments that are currently being provided by the government).

The delays are also reflected in the outcomes of the benefit forms we assisted with in the last review year. At the time of writing this report, we are waiting on confirmation of decisions for 45% of Personal Independence Payment (PIP) claims and 60% of work capability assessments. This is due to backlogs in completing healthcare assessments and, in a couple of local examples, one client who made a new Universal Credit claim due to ill health had their healthcare assessment around 8 months after they returned their form and, in another case, a PIP claimant undertaking a review of their award, had an assessment 10 months after returning their form.

Our appeal representations for last year were at their lowest number in 6 years and HMCTS has confirmed that appeal hearings across the country are running at around a third of the level they were pre-pandemic. This is partly down to the delays in benefit decision making, but also on a more positive note we have had a 66% success rate with Mandatory Reconsideration (MR) requests in the last year, which is double the rate of previous years. DWP have been talking of improving internal decision making before the appeals stage given they have consistently lost around 80% of cases that have reached tribunal hearings over the last few years, so perhaps this is evidence of that initiative filtering through.

Total client financial gain for benefit forms, MRs and appeals for the review year was £452,000 (this is for the benefit awards themselves and does not include passported entitlements to other benefits and support such as Pension Credits, Disability Premiums, Council Tax reduction, Blue Badges or free TV Licences).

The last year has seen major changes to the benefits system kick in. Social Security Scotland's Child Disability Payment (CDP) benefit went live across the country from the end of last year replacing the DWP Child Disability Allowance benefit. So far, Nairn CAB have only assisted in the completion of a handful of CDP forms which, perhaps, illustrates the change of emphasis in the claiming process from SSS compared to the DWP approach. For example, after we

advised one client to telephone the helpline to begin a claim, they were offered a home visit from an SSS staff member to help complete the form. Anecdotally, we have heard of other cases where claimants have telephoned the claim helpline and based on the information they have provided at that contact, benefits were awarded without them having to complete a form.

Looking to the year ahead, by the time of the AGM the Social Security Scotland Adult Disability Payment, which will replace PIP, will have gone live across the country. Bureau staff and volunteers have undergone training for this new benefit and, as with the Child Disability Benefit, there will be significant differences as to how the claiming process will be managed, compared to PIP.

The DWP have also announced their intention to complete the migration of all remaining legacy benefit claimants to Universal Credit by 2024. Given the original target to do this was 2017, the number of High Court cases the DWP have already lost regarding their treatment of these claimants and also the fact that the majority of people impacted are long term sick and disabled (many of whom have mental health conditions or learning difficulties), it will be interesting to see if this revised target is in fact ultimately met.

We finish by once again thanking all the brilliant volunteers who have assisted clients with benefit forms over the last year and also extend our thanks to the office of Drew Hendry MP for resolving benefit issues for certain clients when we have hit a brick wall with the DWP.



18 advisers took part in a two-day welfare benefits training course delivered by Allison James and Nigel Stewart

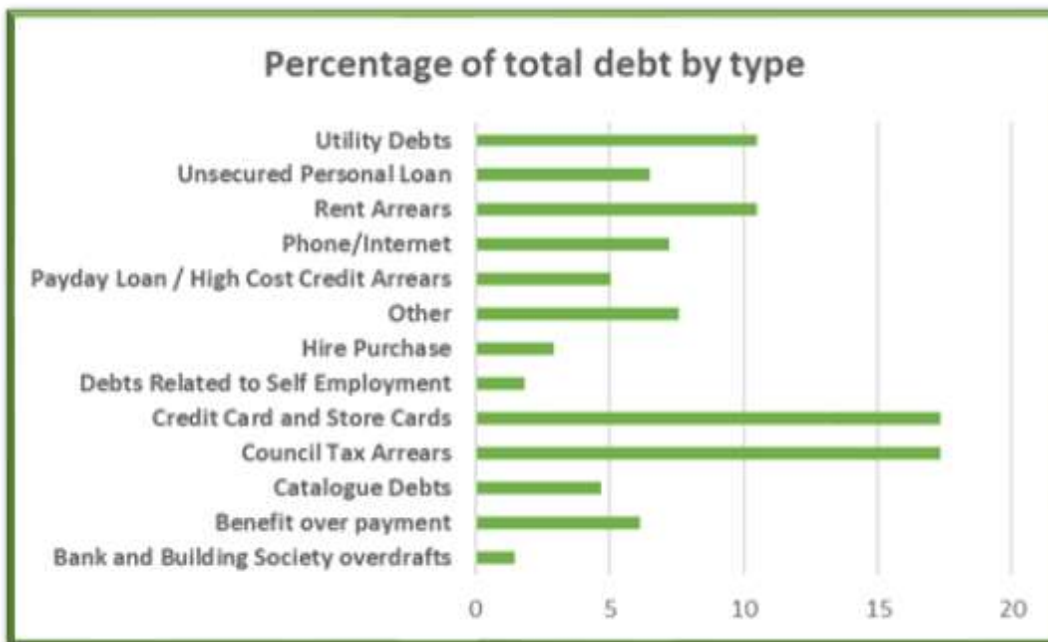
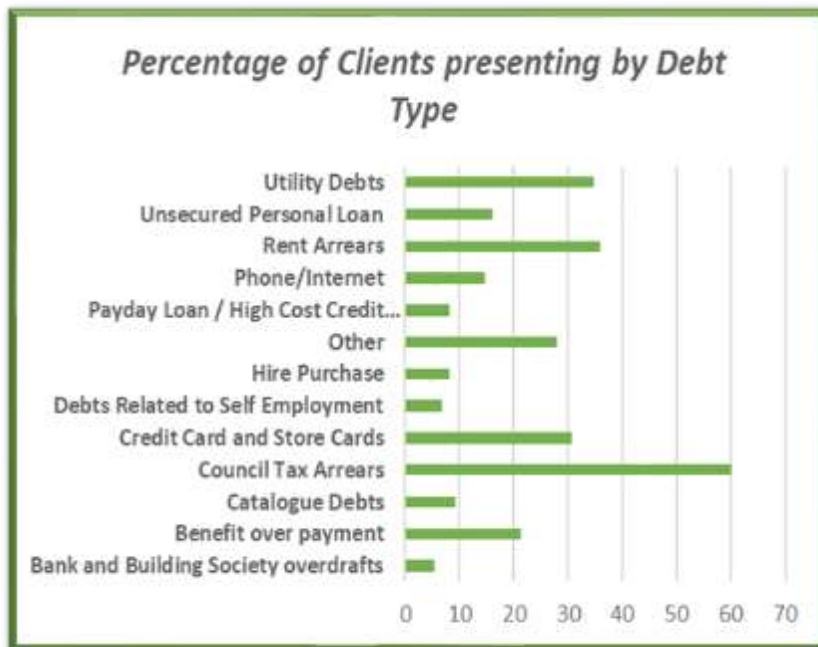
Money Advice Report

During 2021-22 a sense of normality returned to providing money advice as a result of a significant reduction in Covid-19 pandemic restrictions, which has allowed the re-introduction of face-to-face meetings. As part of the continued effort by bureau board and management to provide a safe working environment for staff and volunteers, interviews are limited to a shared single, interview room with the remainder of the service being delivered by telephone and e-mail contact. If the current Covid-19 restrictions remain in place, money advice should return to full bureau service when the organisation relocates to new premises in October 2022 with an increased capacity to deliver the holistic service available to clients.

Money Advice continues to develop its services to meet Scottish National Standards Level 2 and 3 and to comply with Financial Conduct Authority regulations. The team consists of Money Advisers Kathleen Cousins and Phil McBride as well as Admin Adviser Dr Franer Jordan. Training from various sources including Money Advice Scotland and Wiser Adviser continues to be undertaken when opportunities arise to maintain the required standard levels.

As can be seen from the charts below, over the past 12 months the number of contacts has increased from 539 in 2020-21 to 685 in 2021-22, mainly as a result of the relaxation in Covid-19 restrictions. This only includes contacts where debt has been added as the level one advice code and does not include non-advice-giving contacts or non-client contacts (the actual case work). The majority of contacts related to council tax arrears at 17% of total debt and with 60% of all debt clients presenting with council tax arrears. The total amount of debt in the 12 months period amounted to £1,251,330 and the Client Financial Gain recognised totalled £280,615. The main area of money advice related to credit card debt amounting to 17% of total debt followed by rent arrears and utility arrears both at 10% of the total debt.

The majority of contacts had council tax areas: 60% of all clients. The main area of money advice related to credit card debt (17% of total debt) and council tax debt (17%). Rent arrears and utility arrears were the next most important areas (both 10% of total debt). The total amount of debt in the 12 months period amounted to £1,251,330 and the Client Financial Gain recognised totalled £280,615



The increase in bankruptcy debt levels of £3,000 for a Minimal Asset Process and £10,000 for a Full Administration Bankruptcy will remain in place until at least September 2022. The six months' restriction on landlords taking action to evict tenants ended in March 2022 and could result in a significant increase in the number of evictions taking place.

The increase in the Energy Price Cap in April 2022, and the significant increases expected in October 2022 and April 2023, in addition to the cost-of-living increases currently being experienced, will place a greater financial strain on those on lower incomes and is expected to result in a greater number of clients presenting at the bureau with debt issues.

Phil McBride

Scottish Legal Aid Board (SLAB) Housekeeping Report

Funding for the SLAB Housekeeping Project was put in place until March 2023. We continue to work with Moray CAB for this joint project which provides Housing and Money Advice to Scottish National Standards type 2 (advice) and type 3 (representation). Kathleen Cousins and Bryan Bain continue to be based in Nairn covering Inverness Sheriff Court, with Victoria Gordon and Sonya Hayward based at Moray CAB covering Elgin Sheriff Court.

The Housing situation in Nairn has continued to change over the past 12 months, following the relaxation of the Covid legislation. Notice periods have reverted to normal lengths and landlords are able to enforce evictions again. The grounds for recovery and possession remain discretionary, which should continue to offer tenants some protection. There has been an increase in the amount of rent arrears dealt with by the project over the last 12 months, £56,649 compared to £43,165 in 2020-21. The Bureau has also seen an increasing number of private tenants who are facing eviction because their landlord wishes to sell the property. This is a situation worth monitoring over the next 12 months as it puts increasing pressure on already limited social housing in the area.

Looking Forward

- We are moving into our new building in 2022 – we welcome this and the further support it will allow us to offer clients.
- We are already experiencing clients suffering financial hardship as a result of the cost-of-living crisis. This is likely to continue over the next 12 months as energy costs continue to increase.

Kathleen Cousins

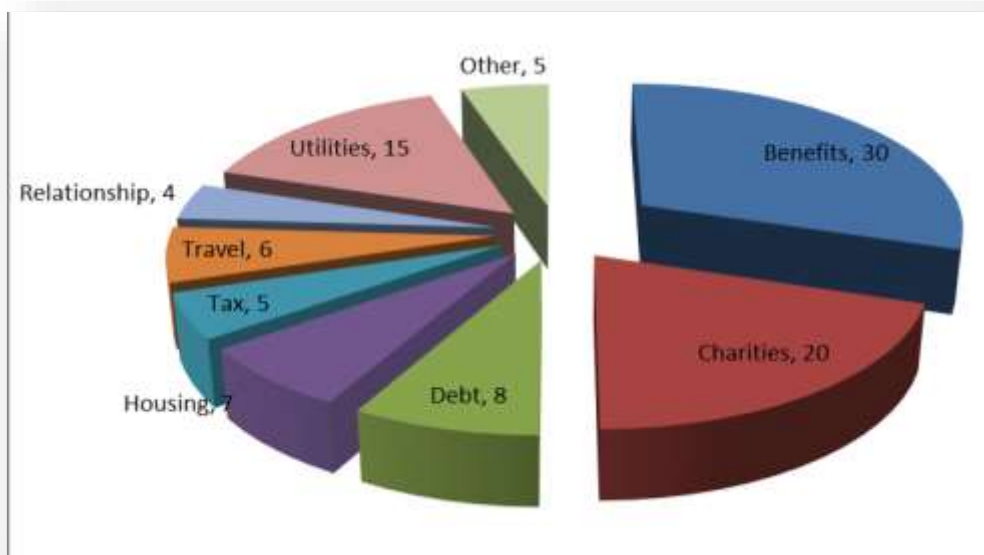
One of many site visits to view the progress of our new premises



Armed Services Advice Project – 2021-2022

We have continued to conscientiously strive to offer a service to clients over the past 12 months.

This year has seen a large increase in applications to military charities for financial support, particularly around help with fuel bills. This year's changes to the utilities cap and soaring price of fuel, due to the Ukrainian/Russian war has caused an increase in the number of clients asking for assistance. In addition, case complexity means that the number of Contacts per individual client have increased showing that ASAP is needed more than ever in these turbulent times.



ASAP case load by percentage

Lockdown is almost a word of the past. We are now able to offer face to face appointments, but on a limited scale. We are starting to invite ASAP clients back into the bureau when telephone and /or video conferencing advice is insufficient to meet needs, but as a multi-agency service covering a large geographic area, telephone remains the main means of communication with clients.

There have been further changes in the ASAP representatives for Highland and Moray, with Tony Dunbar deciding to retire and Pamela Muir taking his place. Pamela is a great asset to the ASAP team as she was previously the Volunteer Support Worker for Nairn before moving to ASAP and brings a wealth of experience to the post. There have also been a number of staffing changes at Poppy Scotland over the course of the year. We are hopeful their organisational restructuring will soon be complete and are looking forward to working with the new regional casework team when it is fully established.

Networking with the varied Forces' support organisations and local military bases has been more important than ever this year. Transitioning into a post-pandemic world, the repercussions of the financial crisis on the cost of living and the war in Ukraine have had a significant impact on the complex needs of our client base. Close working relationships with organisations such as Poppy Scotland, The British Legion, SSAFA, Combat Stress, SACRO and Military Matters, as well as the local DWP Forces Champion, mean that clients can access the best possible support for their unique circumstances.

The closure of Poppy Scotland's Inverness office has meant that their weekly veterans' meet ups now take place online. One veteran described this as 'virtually (in both senses) a life saver' during lockdown as a means to stay connected to their support network while having to isolate due to complex health needs. These meet ups provided safe spaces for veterans and for many, especially those with disabilities or those living in rural areas. The ability to do this from their own homes has proven to be a positive experience and the online communities continue to thrive in this post lock down world. The Military Charity for Limbless Veterans (Blesma) host a particularly inventive local online meet up. Once a month, one of their members dons his pilot's uniform and the group take to the skies on a flight simulation. Spending a fun Friday afternoon flying down the Panama Canal with the group remains a highlight from this year.

Case Study

Client is ex Royal Navy and is diagnosed with complex Post Traumatic Stress Disorder and this has had a significant impact on his mental health. He previously received a lot of face-to-face support from Poppy Scotland when they had a physical presence in Inverness and met weekly with Poppy Scotland staff to go through any correspondence received/help with bills etc.

He is concerned about increases in utilities costs. He has a smart meter and is able to monitor his usage. His account is £524.77 in debit. His energy provider had requested he increase his Direct Debit from £45 to £75, which client had informed he could not afford. He negotiated an agreed payment of £55p/m last month but has concerns that this will not cover his usage. He has oil central heating and is able to spread the cost of paying for oil using Klarna, but the boiler is old and inefficient, and he is worried about rising oil costs. His landlady is amenable to having the boiler replaced if funding can be sought.

Client has debts totally in the region (he thinks) of £11,000, owed to three commercial creditors and received CAB support in 2018 in relation to these debts but engagement ceased when client had a dip in his health. He received little to no communication from creditors during Covid but these have started coming again.

He has started receiving threatening letters from debt collection agency suggesting they will visit his property in relation to a £12,000 debt. Client knows from previous debt advice that diligence in Scotland requires court action but still finds himself triggered by such communication. With client consent, ASAP wrote to creditor and requested a hold on Notification of Intention to Visit Premises and notify that client is being referred to his local Money Advice service.

A referral was made to Home Energy Scotland for assessment of property alongside a referral to local bureau Energy Team for further energy advice regarding ongoing energy costs/bills/other charitable support. Client reported significant improvement to his mental health when he had written confirmation from the creditor that they would not be visiting property.

Client appreciates that the face-to-face support from forces charities that he had access to prior to Covid is unlikely to return but is finding the transition to meeting with DWP Forces Champion, ASAP and Poppy Scotland via video conferencing has lots of benefits. He lives in a very rural area and video conferencing means he does not have the petrol costs of travelling to Inverness for support. He is finding that he is able to take a little more control of his financial situation and this has had a significant impact on his mental wellbeing, but to do this without support would be too overwhelming. He says he is grateful that this multi-agency support is available and that he feels part of the 'team' working to improve his circumstances. He reports that he has had a few dark days but is able to utilise cognitive behavioural and mindfulness tools learned from Combat Stress to manage oscillation between anxiety and depression. Knowing what each agency involved in his 'team' is helping with each issue is enormously helpful as he can make informed decisions on who to contact should he receive correspondence on benefits/debt/energy issues which may be triggering.

Of course, not all the Forces community have the means to engage in this online world as many remain digitally excluded. Often this means that case progress can be slow as it can take a significant number of Contacts with both clients and third-party organisations in order to resolve their issues.

Case Study

Client is widowed dependant of ex serving Army member. Her emotionally abusive relationship broke down following recuperation from a major operation which significantly affected both her physical and mental health. Client took possession of a local authority property in her own name and was offered Social Work support prior to hospital discharge. She declined this support as she felt she would be able to manage her own affairs, but this proved not to be the case and it became apparent to her family that her ex-partner remained in control of her benefits and she did not have her own bank account.

Her Housing Benefit application had been declined as she had not submitted the required paperwork and rent arrears were beginning to accrue. Her family do not live locally and were struggling to help her get her affairs in order. The client was unwilling to discuss Power of Attorney with them and her son believed she was 'burying her head in the sand' about the responsibilities associated with her new independence. The stress of trying to contact benefits agencies and banks without authority to act on the client's behalf was causing significant family friction.

Over the course of 3 months, we worked with the client's son (as her nominated representative), the local authority Area Housing Manager, their Benefits Processing Team and the Lead Social Worker to ensure she was receiving the correct benefits and that a bank account in her own name was set up to receive these benefits.

The Client Financial Gain for this case was £2414, made up of Housing Benefit and Council Tax Reduction. The client's tenancy was secured with client's son reporting that the significant reduction in family stress due to ASAP support has been priceless.

There has been a steady number of referrals from Police Scotland, however, client engagement from this route into the service remains low nationwide. It has been identified the majority of clients being referred is due to acute mental health needs and not for advice. The Citizens Advice Scotland ASAP team continue to work closely with Police Scotland to ensure that the referrals to the service are appropriate, officers are clear on the remit of the service and more appropriate referral partners are identified for clients in acute distress.

Looking forward, we are anticipating some changes to ASAP as we enter into a new contract with our funders. The Poppy Scotland restructure, led by the British Legion, is still in progress meaning that our exact role within their framework remains unconfirmed. We anticipate, however, that income maximisation and debt support will form the mainstay of the advice work we undertake. There is also the expectation that the geographic boundaries of the nationwide service will be reviewed meaning that clients currently living in areas without an ASAP presence will have access to a Regional Support Officer. This is likely to mean an increase in our client spread. We continue to work with Poppy Scotland to ensure we are able to meet project objectives while remaining committed to the CAB principle of offering holistic advice.



The Kipper call is finally resurrected. Held at The Granary in Elgin, it had a good attendance considering the trains were on strike that day, where it raised over £300 for Macmillan Cancer Support.

Barry Nichols and Pamela Muir

Pension Wise Report

Pension Wise saw its 7th year of service remaining as a telephone-only delivery channel. During the year, Guidance Specialists in Scotland helped around 21,500 Pension Wise clients located across the UK and beyond with their pension options. The service provided high quality and timely guidance on around £2.19 billion of pension funds, an average of £129,000 per client. Pension Wise clients continued to report high satisfaction ratings with the service they received.

At present the service is transitioning back to a mixture of appointments delivered face-to-face and by telephone with a widening of the geographic spread of appointments from mid-September. CAS officers are presently engaging with Level 1 bureaux to agree the availability of face-to-face appointments in each area. In the meantime, bureaux identifying vulnerable clients can signpost them to the CAS booking team for support (CAS_PWbooking@cas.org.uk).



<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise>



by Dayana Baleva

Volunteer Support Worker Report

This was yet another year of significant change. In our last report Pamela Muir announced my departure from sharing this important role within the bureau. This year, I'm back, but sadly as one door opens another closes. After many years in the role Pamela has now moved over to the ASAP team within Nairn CAB. Our loss is the project's gain; however, we do still have access to her wealth of knowledge and expertise within the bureau so are grateful for that.

Fortunately for us, last August Angela McOwen returned to the Bureau and within no time was up to speed and in the VSW hot seat so when I returned in December, after a six-month sabbatical, we have a full six days of VSW cover.

It is however a challenging time. During lockdown a significant number of regular volunteers had left. This is understandable as the camaraderie and team support in the office is one of the motivators for volunteers to engage. Many felt the technology for working remotely was too complex, others decided working in isolation (even though support was just phone call away) was not something they felt confident to do. As we continue to move to a more regular office presence, we would welcome all those volunteers back in a heartbeat.

However, our boundless gratitude is for all those volunteers that have stuck with us. We are fortunate to have such an amazing group of volunteer advisers, admin, reception, and technology folk who, during the past year, have taken on responsibility and demonstrated

dedication to the bureau so far above and beyond expectation. I do hope you all know how valued you are - I know Angela and myself are in awe of how much you guys do.

Demand for our service continues to increase since restrictions were lifted. The looming onslaught of issues due to the cost-of-living crisis will mean that the need for our service will continue to grow. We need to train new volunteer advisers and attract returners to be able to manage this growth. We're working on it! In the past 12 months we have had 12 new and returning volunteers. Many in admin and supporting roles but we currently have 6 trainee advisers at various stages of their ATP. We recognise the fluid nature of volunteering so won't be resting on our laurels. We are actively seeking recruitment opportunities and expect that the excitement and publicity surrounding our new building will attract many more who wish to join our team.

Our Volunteers are the very soul of our service. Their commitment to this bureau and the community of Nairn gives us confidence that we will be able to face whatever challenges are to come. Things are still very different to the pre-Covid situation, but we embrace the change and look forward to our "new normal" in our fantastic new building.

Julie Pierce



Just some of the Christmas hampers that we helped deliver

Money Talk/Financial Health Check

The Money Talk Team service supports clients by advising them on income maximisation to ensure they are not paying more for essential goods and services than they need to and ensuring that they are getting all the benefits, grants, and exemptions (council tax, energy etc) they are entitled to.

% CLIENT FINANCIAL GAIN



As well as offering client benefit checks, MTT also offers a holistic service, advising clients on many other issues including financial and charitable support, switching utility and broadband supplier, identifying entitlement to warm home discounts and winter fuel payments, blue badge, and travel concession entitlements. MTT also advised on consumer and housing issues, NHS concerns and complaints, legal proceedings, employment, and relationship issues.

During lockdown, the MTT service helped many clients access self-employment grants and the business grants that were available. This year, 148 clients (with 433 contacts) used the Nairn CAB MTT service with a client financial gain of £133,169-

Gill MacLean

Working as a volunteer during the Covid Pandemic

At the end of last year, Pamela Muir moved to a part-time role on the ASAP Services Project, enabling her to spend more time on counselling training. She had been Volunteer Support Worker for a number of years and was instrumental in training new volunteers and giving support to volunteer advisers. Losing such an experienced and helpful mentor was a major change for us. There was some concern as to who would take her place. Angela McOwan, who started as a volunteer in August 2021, was appointed and started in October 2021 to work alongside Pamela until her departure. It soon became clear that Angela was ideal for this post, both in her knowledge and in her easy and helpful manner. There is no doubt that she continues to work hard to keep abreast of all the changes that are taking place. Earlier this year, we welcomed back Julie Pierce after a break, and they job share the volunteer support role.

After last year's AGM there was the general feeling that Covid was easing, and things would start to get back to normal. This was not to be the case as Covid numbers began to rise again towards the end of the year resulting in restrictive measures continuing.

In spite of this, using money given to CAB by Nairn United Reformed Church, two of our volunteers were able to organise 12 hampers for single clients or couples. These were delivered to their homes just before Christmas. In addition, we worked with Nairn Rotary who had provided money for 25 larger hampers to be distributed to families. At the same time, Rotary provided gifts for the children in these families. Clients were delighted to receive these, providing them with "extras" for Christmas.

Over the year, a few volunteer advisers have moved on, but we have been fortunate to recruit new ones. Some of them have completed their training, while others have almost completed theirs. Two more started training in August of this year. Earlier in the year, a student from Moray College took on a social media role, which ties in with her studies in the college.

Due to Covid, our usual Christmas meal had to be cancelled. However, as restrictions eased, social events began again. During the Platinum Jubilee celebrations, Angela McOwan hosted a volunteer lunch in her home and this coincided with Volunteer Week. The two photographs below show some of the Board members, staff and volunteers enjoying the afternoon. On behalf of the volunteers, I'd like to express thanks to Angela, Gill and others who prepared the lovely food and to Angela for making her home available.



Volunteer Lunch

The week after the lunch, three volunteers and two staff travelled to Edinburgh for the Van Gogh Live exhibition. Once again, it was such an enjoyable day with great company giving us an opportunity to chat about other things rather than CAB.



**Marion, Angela, Patti and
Magdalene in Princes Street
Gardens, Edinburgh.**



**Gill mesmerised by the
sunflowers in the Van
Gogh Exhibition.**

Life in the office has been challenging at times due to illness, Covid and our fewer number of volunteer advisers. Having a receptionist five days a week, dedicated to answering phones and speaking to clients now coming into the Bureau, has made a difference. Clients, particularly the elderly or digitally excluded, have been finding it increasingly difficult to be able to speak to someone on the phone so having their phone call answered by Nairn CAB is so important to them. Sometimes we need to explain that their query will not be answered immediately if the lines have been busy or we have limited volunteers, but clients seem to accept this in general.

As the completion date for our new premises draws near, there is a growing sense of excitement as we look forward to our move. Some previous advisers have expressed an interest in joining the team again but there is no doubt that there will be continuing challenges for many of our clients and no shortage of work for us in CAB in the coming year, particularly in the present financial climate.

Magdalene Maclean

Feedback from Clients

After our conversation and your advice, I got in touch with the DWP and was awarded a backdated payment of £8088.95p. This was put into my account in three transactions, each for a given year that I had not received the money I was due and would NEVER have known I had been entitled to had you not mentioned it.

Thank you ever so much for all your help. The recommendations had been very well communicated from others who have used your CAB branch and I couldn't be happier with the result

Thank you so much – I didn't know I was entitled to Severe Disability Premium of £69.40 per week. Couldn't have got this without you. This will make such a difference to me – the difference between existing and living – thank you.

Here is some tea, coffee and biscuits as a thank you for your kindness and help. Your advisers make difficult situations easier to cope with.

... an email of recognition of thanks of what you are doing for me, I'm totally grateful and just can't thank you enough for working on my behalf because I've never had really anyone fight my corner until now. You are a credit to work with and whatever happens I'm just grateful that you had energy to write to these agencies for me, because without you and X, it would have been a shambles and just to believe in me has made me see I'm worth something in someone's eyes, so I had a duty to show my manners to say thank you.