



Nairn Citizens Advice Bureau

Annual Report

2022-23

**We gratefully acknowledge the assistance and expertise of Audrey Gordon,
Andrew Palfreyman, and Pamela Muir
in the production of this Report.**

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Contact Details

Gill MacLean (Manager)

Nairn Citizens Advice Bureau
57 King Street
Nairn
IV12 4DN

Telephone: 01667 456677

E-mail: bureau@nairncab.casonline.org.uk

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.

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 (resigned August 22)
<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 (resigned Nov 22)
<i>Member of the Public</i>	Louise Clark
<i>Member of the Public</i>	Paul McIvor
Member of the Public	Emma Mackmann (joined November 2022)
Member of the Public	Robert McNaught (joined January 2023)
Honorary Treasurer	Louisa Burton

Non-Directors

Paid Staff Representative	Pamela Muir
Volunteer Representative	Magdalene Maclean

Volunteers

Andy Stewart, Angela McOwan, Audrey Gordon, Bridget Kilpatrick, Bryan Bain, Catriona Mackie, Christine Bunker, Coral Rawcliffe, Dawn Breerton, Deborah Baillie, Donald Fraser, Emily Bury, Dr Franner Jordan, Iain Vernall, Jill Stewart, John Dolan, Kyla Scott, Magdalene Maclean, Maggie Woolley, Marion McOwan, Mary Helen Dewar, Nigel Jordan, Dr Patti Bayliss, Rick Stewart, Verena Bascope

Manager	Gill MacLean
Deputy Manager	Pamela Muir (from Oct 22)
Debt/Housing Advice	Kathleen Cousins, Phil McBride,
Welfare Rights Team	Allison James, Nigel Stewart, Volunteers: Bridget Kilpatrick Dr Patti Bayliss, Maggie Woolley
Volunteer Support Worker	Angela McGowan/Julie Pierce (to March 23)
Session Supervisor	Lorraine Lynch (from Jan 23)
Training Support Co-ordinator	Dawn Nicolson
Money Talk Plus	Mya Chemonges Murzynowska (from Dec 22)
ASAP	Barry Nichols, Pamela Muir (Dec 22) Stuart Nichols (Jan 23)
Energy	Mark Beveridge
Health and Social Care Policy Lead	Mary Helen Dewar
Social Media	Verena Bascope, Kyla Scott
Admin	Audrey Gordon, Mary Helen Dewar
Volunteer Receptionist	Marion McOwan, Christine Bunker, Dawn Breerton, Magdalene Maclean, Jill Stewart, Mary Helen Dewar

Chair's Report

Welcome to the 28th Annual General Report of Nairn Citizens' Advice Bureau, and where for the first time, we are using our new premises to present our Annual General Meeting.

We had waited so long and worked so hard to achieve this long-awaited goal and now it seems we have always been here. This year has been focused on our move, lots of planning and organisation, and hard work by many, but I think all would say it has been worth it.

The Highland Council have supported us through the process along with Citizens Advice Scotland with financial and organisational support and along with all our other funders the move into our new premises has become a reality. Our thanks go out to them all.

Working conditions are so much better for staff and our clients have the comfort and privacy they deserve. We have had a few challenges along the way but by and large are fairly settled in the new environment.

We are delighted to welcome new and returning volunteers and it's great having the space to train both new advisers and the ongoing training all our staff undertake. You can see from the training hours in the annual report how committed our staff are to providing a quality service.

We have established new working systems allowing staff to work flexibly which is working well.

We have successfully renewed our contract for core funding from the Highland Council giving us some stability financially although like all streams of funding there have been cuts. We have had to accept just under 7% cut, which with the increase in cost of living represents a significant loss of income.

Projects are becoming increasingly more difficult to source but with Gill's excellent skills supported by the team at CAS we are still able to provide the valuable service our clients deserve. We are optimistic for the future.

The digital hub is now up and running being used by community groups and clients with good effect.

We are able to use the building to see our clients in comfortable surroundings, but also able to use the facility for events like the AGM and training for staff and clients as well as opening the space to partner organisations. We have exciting plans on how we can maximise this facility to its best use going forwards.

We continue to strive to provide the best possible experience for our clients and staff at a time when the number of client's has increased as does the complexity of the advice required.

Without doubt everyone is affected by the current economic climate and times have been difficult.

Partnership working with local churches and charities has never been more important and I would like to thank those who support us and our clients throughout the year.

The staff and volunteers at Nairn Citizens Advice Bureau work hard to provide and maintain a service which is trusted and respected by clients and organizations around us.

The staff are managed by Gill MacLean who leads by example and keeps the team together and happy.

Thank you to all staff and volunteers who give so much.



Provost Laurie Fraser and Lord Lieutenant George Asher at our Opening Day

Manager's Report

Everyone has a right to a fair standard of living: access to nutritious food, secure housing, the right to health and a healthy environment as well as the right to fair work and education. Everyday Nairn CAB (NCAB) advisers are helping people pursue these rights. During the last year NCAB advisers have seen the impact the increased cost of living has had on everyone in our community. Our team of highly trained volunteers and paid staff have done their best to help people maximise their income by assisting them to apply for social security benefits they were entitled to, find a way to manage their debts so they avoid eviction or court action and help to ensure people don't have to choose between heating and eating. The last year has seen NCAB support citizens in our community:



1,621 people



With more than
14,000 pieces of
advice

and **10,105** contacts. This help has only been possible with the NCAB team pulling together. Volunteers have given **6,178 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:



£1,525,810

The Cost-of-Living Crisis, and rising cost of energy, means we have seen an increase in people self-disconnecting because they cannot afford to top up their meter, but the standing charges still must be paid even when someone isn't using any electricity or gas – what is fair about that?

Council Tax arrears continue to rise as people on low income must choose which bills to pay or costs to meet. Understandably, food, energy, housing costs, clothes and footwear for growing children often take priority over Council Tax, yet this is the bill which is often pursued more vigorously and more swiftly so we are working closely with The Highland Council to aid early referral to NCAB so clients are less likely to have wages or banks arrested. Our team also support people to ensure they are fairly treated during changes to their social security payments. The introduction of new benefits and the migration of people across to new benefits can be challenging. Our social policy work actively tries to make systems and processes better.

The move to new premises has provided us with more space to see clients face to face. Having embraced new ways of working during Covid, with clients being able to access advice through multiple channels – telephone, email, video calls as well as face to face, 58 King Street gives us more interview rooms to help meet the demand for face-to-face appointments. Sometimes face-to-face really is better for clients and the advisers.

We are grateful to 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 Development Committee and, most of all, the volunteers and staff of NCAB, who helped us buy our new office.

As a charity, short term funding does make it difficult to plan ahead. Having a three-year Business & Development plan, when funding is often for 12 months' or less, brings with it challenges. We are grateful to the Highland Council who have given us three years' funding, but all other funding streams are year on year – in some cases even less. This year saw the merger of three funding streams into one – this makes reporting easier, but the introduction of the Money Talk Project brought with it a reduction in funding.

Working in CAB is a tough job and although we rely on our highly skilled volunteers, we have a core of paid staff who provide some specialist advice and support. The uncertainty of future funding streams could deter staff from staying with us at a time when we need their expertise

more than ever. A significant amount of time goes into searching for funding. This year, we secured funding for our Nairn Cares project which encourages volunteering with CAB as a way to improve health and wellbeing, and funding to offer a drop-in service for veterans and their families. Our digital HUB is a super space for running information and advice sessions in addition to free, supported access to the internet. Nairn Job Club and the charity Enable Works regularly use the space and The Highland Council Employability team also have a presence.



Raising funds, and the profile, of NCAB at Nairn Highland Games

NCAB's ability to help people to be treated fairly is enhanced by partnership working. How could we manage without Blythwood Foodbank, or the vouchers provided by The United Reformed Church, the generous members of the Rotary Club of Nairn and St Mary's Vincent de Paul society? And more recently Argos and Sainsburys have given us money to help people in need. They provide a lifeline to people in crisis.

The United Reformed Church (URC) has continued to provide vouchers to help those in crisis as well as giving 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 25 households in the town; 30 children were given sacks of toys, thanks to MFR Cash for Kids and the Rotary Club. Our connection with Listen Well Scotland, Poppy Scotland, Albyn Housing, Nairn Academy, Skills Development Scotland and so many more organisations is refreshed, and new partnerships created. Our Outreach at the GP Practice is now 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. Building networks will be more important than ever to ensure that scarce resources are used most effectively to help the maximum number of people.

Earlier this year we successfully completed our re-accreditation for Scottish National Standards to provide advice and information TYPE I, II & III – HOUSING, WELFARE BENEFITS & MONEY DEBT. NCAB strives to provide a quality service and undergoing this audit process gave us the opportunity to ensure we were doing our very best for clients.

To deliver this high-quality service at a time of increased demand due to the cost-of-living crisis, more than ever, we need additional volunteers, and the new premises has given us the space to train and support those who want to join us and help their community navigate the challenging times ahead. I have reduced my working hours to 4 days' a week and a part time Deputy Manager post has been created. Having listened to what those involved in the day-to-day work of the bureau felt we needed, we have separated out the Volunteer Support Worker role and recruited a Session Supervisor and Training co-ordinator. We have created a post which specialises in running benefit checks too. Read on for more information about these roles and the refreshed Business & Development Plan provides a guide for the coming three years.

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 as they move into retirement, to embrace new challenges or leave because of illness. We thank them for the contributions they have made and wish them all good health and success in whatever they do next. Working and volunteering in a CABx isn't an easy role - the work is varied and complex: ongoing training and learning is essential. 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, hardworking team. Thanks to each and every one of you.



Some of the team at the opening of our new premises

Session Supervisor – A new role for me

I joined Nairn CAB in January of this year. A few weeks beforehand I had been out for a drive and whilst stopped in traffic I noticed the lovely new CAB premises and casually mentioned to my husband that I wondered if they were looking for staff. When I checked the website and realised there was a vacancy for a Session Supervisor, I decided to apply and after meeting with Brenda and Gill, I was delighted when I was offered the job.

I have previously worked locally in healthcare for 19 years and in that time have worked very closely with the people of Nairn. I feel my transferrable skills have helped me greatly with the transition to working with CAB. The role of Session Supervisor is very varied and can be challenging. It is also very enjoyable.

As I have not previously worked as an adviser, I have found the Adviser Training Programme invaluable, as well as the in-house training I have been given, which is ongoing and very informative, as well as being fun.

No two days are ever the same and I can say that before I joined the Bureau, I had no idea of the raft of enquiries that come in from clients both in person and on the phone/email. This has been a real eye-opener!

I have such admiration for all the staff who work here and for the in-depth knowledge they have.

I am grateful that they are more than willing to share this knowledge with me.

The strength of Nairn CAB is definitely the amazing team led by Gill, the camaraderie and support they all give to one another is so inspiring.

I am so glad we were stopped in traffic that day.



Opening Day Cake

Welfare Rights Report

This has been a very interesting year for anybody with an interest in Welfare Benefits as they apply to Scottish residents:

- the range of benefits delivered by Social Security Scotland (SSS) continued to expand
- the migration of benefit claims from the Department for Work and Pensions (DWP) to SSS advanced
- many working age claimants of means-tested benefits claimed Universal Credit instead, as necessitated by changes in their circumstances
- the Covid 19 restrictions and mitigation measures ended
- the cost-of-living crisis began to bite and new mitigation supports came into being
- there continued to be significant challenges in overcoming administrative, decision-making and communication issues within all of the benefit providing authorities

At Nairn CAB, our advisers saw enquires from clients arising from all of the above issues, and more, with “benefits” advice representing over 48% of the advice that was given: over 41 different benefits, we gave 4,058 pieces of advice with each piece of advice covering an average of 2 aspects of the particular benefit, e.g., entitlement to a particular benefit and how to claim that benefit.

Most of the advice that we gave was around benefits for those with ill-health and/or disability, with advice given on Personal Independence Payment (PIP) being the largest enquiry area within “benefits”, particularly over the first half of the financial year. Towards the end of the financial year, Adult Disability Payment (ADP) enquires overtook enquiries about PIP as SSS promoted ADP, opened it for new claims and began migrating claimants of PIP to ADP.

The advice-giving focus on ill-health and disability benefits is further reflected by our recording that we supported clients in completing some 199 forms (paper and online) relating to claiming and retaining these benefits, resulting directly in financial gains to these clients of almost £726k, being over 55% of the total Client Financial Gains for “benefits” enquires of £1,314,762.95.

This year, Welfare Rights (WR) saw demand for advice and assistance on challenging benefit decisions by Mandatory Reconsideration reduce to half of the demand that we saw for this in 2021-2022. This was largely due to disability benefits for children and for working age adults being migrated from the DWP to SSS before the awards of these benefits were due to be reviewed by the DWP and new decision being made.

However, we did see a significant increase in representations a First Tier Tribunal, where 70% of these appeals were allowed with clients’ benefits being re-instated or increased. Whilst we recognised the benefit of facilities provided by the new Inverness Justice Centre

for some of its users, lack of parking at this venue and disability hindering travel meant that it suited many of our clients that, as a legacy from Covid 19 mitigations, His Majesty's Courts and Tribunals Service (HMCTS) continued to provide options to appellants to participate in appeal hearings remotely by either telephone or video-conferencing. This is something that our new premises facilitated well via accessible, comfortable and well-equipped client interview rooms. This also saved the Bureau expending representatives' travel time and costs, allowing these to be used elsewhere.

Support from the whole team in the Bureau meant that WR advisers have been able to take time to undertake additional work and training to help to strengthen the advice- giving capacity of the Bureau and enhance the service to its clients. We undertook the following activities this year with this aim in mind:

- monitoring the quality of the "benefits" advice in the Bureau and providing feedback, coaching and training on areas being highlighted from this
- undertaking training in a range of relevant areas including SSS Benefits, Universal Credit and Quality of Advice and disseminating this knowledge
- preparing WR advice cases for selection for the Scottish National Standards in Information and Advice peer assessments and providing evidence for the organisational audit
- supporting ongoing adviser training by delivering training sessions on "benefits" topics, e.g., preparing advisers to use a new means-tested benefit calculating program
- participating in focus groups and forums relating to the Bureau, WR, and "benefits" work, e.g., the local Tribunal Users Group, Case Checkers Forum Meetings and Verification Panel
- re-establishing working relationships (which had diminished to an extent though Covid-19 restrictions) with local Jobcentre Plus, health professionals, etc.
- participating in activities aimed at improvement for clients and advisers, e.g., the CivTech Challenge to develop Artificial Intelligence that will aid case recording for advisers and in consultations with the Scottish Government about the design of Pension Age Disability Payment: The Scottish Government disability benefit for State Pension aged disabled residents of Scotland (the replacement for Attendance Allowance for those living in Scotland)

This year's "benefits" advice work has seen many social policy issues affecting our clients detrimentally which, as well as highlighting to Citizens Advice Scotland for its use in lobbying policy makers, we took steps to address locally by contacting our Scottish and UK elected representatives. We have additionally liaised with local statutory organisations in this work, e.g. The Highland Council and Inverness Jobcentre Plus with the aim to prevent the issues affecting future local residents.

Examples of common Social Policy issues that were recognised as affecting our clients this year have been:

- misinformation and miscommunications provided by staff administering the migration of disability benefits between the DWP and SSS
- delays in processing applications for State Pensions resulting in some having no income when working age benefit claims ended upon claimants reaching state pension age but State Pension claims having yet to be processed
- delays in decision making by DWP, SSS, HMRC and The Highland Council resulting in unduly lengthy periods of time where claimants either had no award of benefit to which they were entitled, no uprating of that benefit or accrued increasing amounts of recoverable overpayments of benefits that they would struggle to repay
- communication difficulties with benefit administering authorities meaning that clients and advisers spent many hours waiting in lengthy phone queues where, quite often, the lines were disconnected before the calls were answered – these delays meant that some missed out entirely on benefits to which they were entitled because claims, or changes in circumstances, could not be backdated. e.g. the Scottish Government widened entitlement to the Scottish Child Payment (SCP) and promoted this. SSS then could not cope with the demand for SCP from new claimants who were unable to contact SSS to make their claims due to the under-resourcing of the telephone claim line. This meant that those entitled to SCP missed out on SCP for the days that they had to wait until they could get through to SSS to make their claims as the claims, when they were made, could not be backdated.
- significant delays in work capability assessments, and resultant decisions, meaning that many were not provided with income that they were entitled to for many months, GPs resources were unnecessarily extended in providing medical certificates that should no longer have been required and claimants were inappropriately being asked to consider work-related tasks as they had not yet been formally assessed to have limitations in their abilities to work
- correspondence from benefits authorities containing insufficient, unclear or irrelevant information leaving claimants unsure as to their entitlements or requirements
- lack of non-digital access to benefits leaving many ignorant of entitlements and/or unable to access their entitlements without help from others

Looking forwards from the end of this year, we have no doubt that the year to come will bring new and challenging issues for many current and prospective “benefit” claimants, with the continuing roll out and migration of SSS benefits and the commencement of the managed migration exercise from legacy benefits to Universal Credit both being added to the mix of the more routine, but no less important, “benefit” problems that many are already coping with.

With the resources that the Bureau has, especially the skills and commitment of our advisers, we are confident that we will meet the “benefit” advice needs of Nairn residents in times to come, whatever challenges that these bring to them.



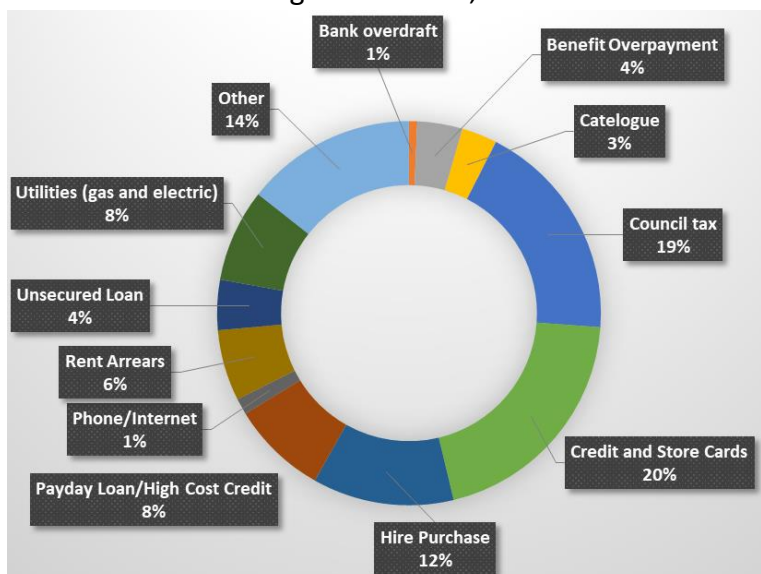
Interview room in our new office

Money Advice Report

Recovering from the covid pandemic, debt advice in 2022/23 has been impacted by the cost-of-living crisis.

The continually changing situation has made it difficult for clients to consider their longer-term options and manage essential expenditure due to the increasing costs of fuel, food and petrol. Over the year 60% all debt dealt with by Nairn CAB was priority debt, including rent arrears, council tax arrears and utilities (gas and electric). When looking at priority debt we also consider client need. Being able to cover essential costs such as internet or phone costs can be important for clients accessing their universal credit journal for example.

Further to this, 41% of clients presenting to the bureau with debt had council tax arrears, totalling over £78,000 over the past 12 months. Credit card and store card debt



made up the largest portion of total debt at 32%.

This year we moved into our new premises, which has allowed us to continue to offer debt advice to clients face to face, as well as continuing to use telephone and video conferencing to ensure we are as accessible as possible for clients. Kathleen Cousins and Philip McBride remain the bureau money advisers, and Bryan Bain has joined the money advice team as the admin adviser. Franner Jordan left the role in 2022 and we thank her for all her diligent work.

As a bureau, we passed our Scottish National Standards audit, and as part of this we completed the peer review process. This was a valuable learning experience and gave lots of helpful feedback about where we can improve our debt advice. Following this, we continue to offer money advice to Scottish National Standards Type 2 (advice) and Type 3 (representation). Kathleen also represents clients facing eviction at Inverness Sheriff Court as part of the SLAB Housekeeping Project. Training from various sources including Money Advice Scotland and Wiser Adviser has been undertaken, and both Kathleen and Phil were able to attend their first face to face Accountant in Bankruptcy stakeholder event since pre-covid. This was a worthwhile day to meet other money advisers, members of the AIB and share experiences and feedback.

The money advice landscape is likely to change again over the next 12 months. The cost-of-living crisis is still having a huge financial impact on those on low incomes, and we wait to see the continued impact of this as we move into the winter months.

Scottish Legal Aid Board (SLAB) Housekeeping Report

The cost-of-living crisis has impacted housing advice in 2022/23. Further legislation was introduced to prevent evictions as well as limit rent increases for tenants. The Scottish Government is currently planning on extending the eviction ban until March 2024. Landlords can still serve the correct notices and progress to a Housing Tribunal or Sheriff Court; however, they can only enforce the eviction order in certain circumstances until the ban is lifted. This has meant that the SLAB project has had a limited amount of eviction cases during 2022/23, and we wait to see the impact when this legislation lifts in March 2024. It has been positive for some clients although there have also been some unintended negative consequences. It can be extremely stressful for clients waiting for the ban to lift knowing that ultimately, they will face eviction (this includes for non-conduct related reasons i.e., landlord wants to sell). We have made sure to feedback on this to CAS using the Social Policy process.

Despite the legislation, the SLAB project has represented clients facing eviction at Inverness Sheriff Court. These cases have been for tenants of Registered Social Landlords with arrears over £2250. Representation in all cases has been done online via Webex system, with no clients asked to attend in person for a face-to-face hearing.

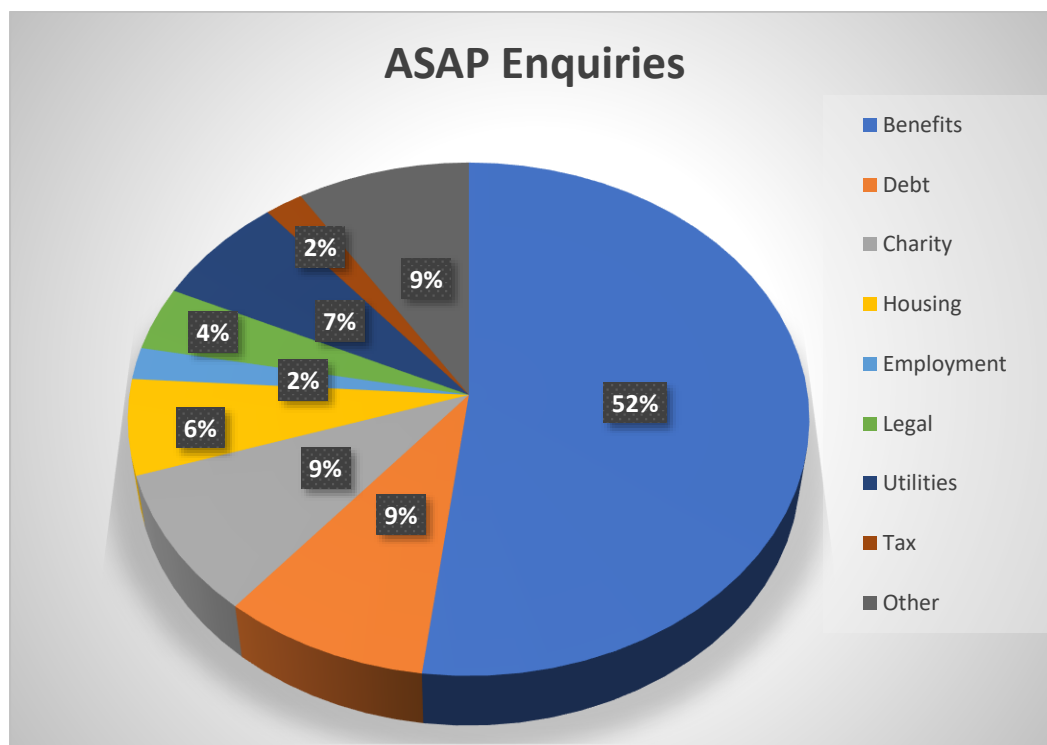
Funding for the SLAB Housekeeping Project has continued for 2023/24 and it remains a joint project with Moray CAB as the lead bureau. Kathleen Cousins remains the adviser in Nairn

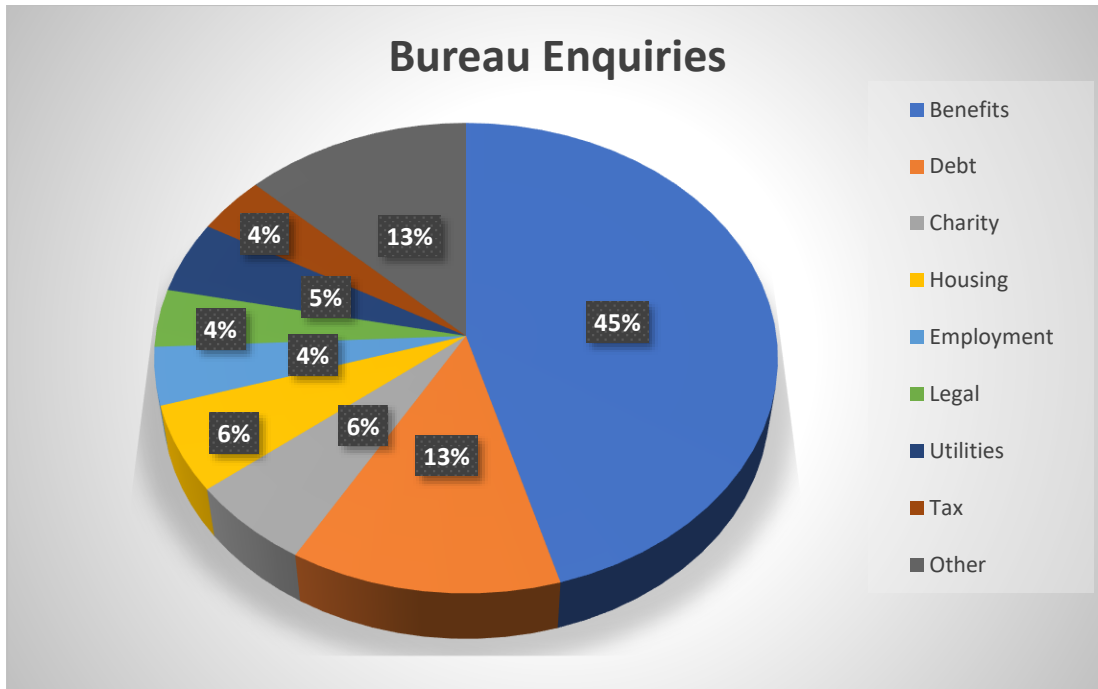
with Bryan Bain as admin support, covering Inverness Sheriff Court and Tory Jones and Sonya Hayward cover Elgin Sheriff Court for Moray CAB.

We continue to provide advice to Scottish National Standards (SNS) Type 2 (advice) and Type 3 (representation). Nairn CAB completed and passed the SNSIAP audit this year and the peer review process was a helpful process for reviewing the housing advice given by the bureau. Advisers have also taken part in training from Shelter and CAS, and regularly attended meetings with Housing Officers from The Highland Council.

Armed Services Advice Project

We have seen client contacts double this year. This may be explained by the local population increasing, but we are also seeing enquiries from younger 'veterans' (those with less than full service). Our main enquiries, benefits, debt, and food bank referrals amounted to 70% of enquiries compared to only 64% in the bureau.





We are now fully ensconced into the new building and are offering more face-to-face consultations. We have a tremendous facility in 'The Hub' (a conference/computer room) which allows the community to use it as a meeting place. We are hopeful that PoppyScotland may use this area for their veteran's coffee mornings in the future as they lost their venue last year.

Once again, there has been further changes in the ASAP Regional Officers for Highland and Moray, with Pamela moving on to become the Deputy Manager and Stuart Nichols taking her place. Stuart is new to the bureau and the ASAP team, having previously been working abroad. Stuart is settling in well and is completing Matrix Money Advice training which will ensure he is in a strong position to meet the changing needs of the project and our clients.

We have attended several meetings with the Armed Forces Covenant, the NHS Highland Armed Forces and Veterans Project, and with the Scottish Veterans Commissioner.



Susie Hamilton MSP, LT CDR (rtrd).

The Summer Kipper Call, has been resurrected after Covid at The Granary in Elgin and although fewer of 'the old lags' were in attendance locally, around the world we can all still get together.



Pension Wise Report

In their 8th year of service, Pension Wise Guidance Specialists spoke to over 24,600 clients providing guidance on £1.96 billion worth of pension funds – an average of £114,370 per client. Following the Financial Conduct Authority’s (FCA) launch of its ‘Stronger Nudge’ directive in June 2022 aimed at making Pension Wise the default option for people wishing to access their pension savings, the service has seen a substantial rise in booking for telephone appointments with waiting times reaching around six weeks in early 2023.

Pension Wise has also returned to face-to-face delivery during this time and demand has matched the availability requirement set by the funder. Face-to-face appointments are available in nearly 40 Citizens Advice Bureaux across Scotland and at a local level are now being delivered in the Inverness and Moray bureau offices and will begin in Ross and Cromarty bureau offices in October together with ad hoc availability in Nairn, Lochaber, and Skye & Lochalsh.

Customer satisfaction rates remain high with 96% of Pension Wise CAS/CAB customers being highly satisfied or satisfied with the level of service they received.

Money Talk Plus

Money Talk Plus is a new project which helps clients to maximise their income by offering holistic advice and support. Although the project is geared towards income maximisation and debt, I have discovered it doesn't follow a specific trend or pattern. Although the target group was geared towards single parent households, large families, families with children with disabilities, ethnic minority groups, families with children under one and families where the mother is under 25 years old, I have had interactions with a wide range of clients all seeking to maximise their income. This has included pensioners, students, single parents who are dealing with relationship breakdowns to clients who are trying to navigate a system that seems very alien to them especially where benefits and available support is concerned.

My initial plan was to always be visible and make the community aware of the project. I began by attending toddlers groups which was very successful as parents were eager to find out what support they could access. My goal has always been to breakdown any stigmas attached to using the CAB service, so by going to the people within the local community, it became easy to provide that safe space to ask questions. I also attended a few Community Council meetings where members of the community welcome the idea of having someone from CAB attend to discuss available services.

A common trend with the majority of clients that I have interacted with has been the lack of knowledge of what financial support is available to people.

Some case examples...

- A client and his wife wanted to find out if they could get any financial help. They had a little bit of money put aside for when they died that would be used to look after their disabled son, but were starting to struggle with day-to-day expenses. A quick benefit check established they had entitlement to Attendance Allowance and Carers Allowance which meant they didn't need to dip in to their savings and they felt less worried about their son's future.
- I also had a client who came to see me after a toddlers meeting and initially she wanted help with child benefit, but by providing a non-judgemental space, she was able to reveal that she was a victim of domestic abuse. By the time the client was leaving the bureau, we had applied for Universal Credit, Child Benefit, Scottish Child Payment, and referred her to the Highland Council Housing Officer to discuss her housing options as well as signposting to specialist domestic abuse charities. The client has since been housed away from her husband; she has been to the bureau several times to say how grateful she is for the support received.
- Another client came in to see if she could get any help towards her council tax as she was eating into her pension and she was struggling financially. Following a benefit check, I established that the client had entitlement to Housing Benefit and Council Tax Reduction and assisted with the application processes. The client has since had her payments backdated to the beginning of the year and this has made a significant difference to both her financial circumstances and her peace of mind.

These are just some of the examples of how different the cases and clients are, but the outcome is always to empower the client and to ensure they have maximised the income options.



Rotary Christmas Hampers ready to be delivered

Nairn Cares

The Nairn Cares Project started early this year aiming to promote volunteer opportunities, focussing mainly but not exclusively on the under 25's, maximising recruitment and retention, delivering training and ensuring volunteers and staff maintain training records.

I started in the new role in April and with help from the great team at Nairn CAB was able to hit the ground running. I have already met or had contact with a number of stakeholders including Nairn Academy, Inverness College and Moray College, Developing the Young Workforce (DYW), Highlife Highland and Inverness Jobcentre to raise awareness of our service and look for ways to reach the under 25 age group. We have arranged to attend Inverness College and Moray College Fresher's Fayres after the summer break and for Nairn Academy Modern Studies students to visit the bureau.



During Volunteers Week we attended the HTSI Volunteer Recruitment event in Inverness which provided an opportunity to raise the profile of our service and meet other third sector organisations. We also held an open afternoon during Volunteers' Week which was promoted by us and stakeholders such as Nairn Academy, DYW, Moray College and Inverness College. One of our new young volunteers did a super job of putting together a display board for both of these events and helped welcome visitors to our open afternoon.

We have been fortunate to welcome new volunteers to the bureau and have commenced our first schedule of face-to-face Adviser Training Programme (ATP) sessions. We have held the sessions in our own HUB facility which has proved to be a fabulous space to deliver training. Initial feedback about the sessions has been very positive and everyone welcomes a return to "in person" delivery of the sessions which was, of course, lost due to the onset of COVID restrictions. A huge thank you to all the topic specialists who have helped with the delivery of the ATP sessions and a special thank you to Deborah who has been a wonderful support.



We aim to build on the work we have started this year, cementing existing links and establishing new links with stakeholders to highlight and promote opportunities for volunteering at Nairn CAB. There is no doubt that COVID hugely impacted volunteering in terms of the volunteer experience and numbers of people volunteering but we have every reason to be optimistic that we can attract new people. We will work hard to offer the most positive volunteering experience possible to safeguard the continued delivery of our critical service for our local community.

Business Planning Day

On 27th June Nairn CAB Board, staff, volunteers, and members gathered in the new office to discuss priorities for the coming three years and assemble the feedstock from which to develop a business plan to be adopted at the next Board meeting in August 2023.

Around 25-people attended, contributing their collective expertise, views and ideas, helping to ensure the final plan reflects the priorities of people who devote their time to this valuable and important local charity.

The core work of the Bureau remains essential to our future operations – we will provide free, confidential and independent advice to everyone who needs it. Our aim is to ensure individuals do not suffer through a lack of knowledge of their rights and responsibilities, lack of knowledge of the services available to them or through an inability to express their needs effectively.

The move to new, larger, and more flexible premises has given the Bureau the opportunity to broaden the range of activities it undertakes and increase the impact it has on the community.

There was a strong consensus that the most important factor affecting society that the Bureau should seek to address was the ongoing cost-of-living crisis. Sustained high levels of inflation, driven in particular by the rising cost of essential purchases such as food and energy are impacting on the wellbeing of a vulnerable section of the local community which has limited capacity with which to either increase its income levels or cut back on its expenditure. It is also now beginning to have a tangible effect on many in-work households who have been running down the savings they accumulated during the pandemic.

The outputs from the event have been digested by the Board and are will now be used as the feedstock to produce a new three-year plan for the Bureau.

Thoughts from two new Board members

“As a new board member the support of the existing Board members has been outstanding and their enthusiasm is contagious! It has been really interesting to engage in discussions and learning to the benefit of NCAB and I have also undertaken a substantial online training package which shows the depth of knowledge that CAB hold and hope they can support the local community. The role is varied and, for example, I have enjoyed meeting staff and volunteers at the Business development day and supporting management of the bureau by reviewing policies and procedures, and spent time with the team at the last Christmas street Market. I feel privileged to be on the board of NCAB and together supporting the Nairn Community.” Emma

“I have found joining the Board of Directors to have been a very smooth experience due to the information and assistance provided by Gill and others. The wealth of experience and knowledge amongst the Nairn CAB members I have had the privilege to meet, has been openly shared. Everyone has been genuinely friendly and welcoming and I look forward to being able to use my skills to help out.” Rob

Feedback from Clients

"I just wanted to say thank you so much for all your help with sorting out my benefits. As a result of the form you filled out on my behalf regarding backdated Income Related ESA, the DWP called me yesterday to confirm my claim had been successful and they would be paying me £27,100 in the next three days.

I absolutely cannot thank you enough for your help, I'd never have known I was entitled to irESA at all if it were not for your assistance and the increased weekly payment has made a huge difference to our household, the backdated payment will ensure we do not have to worry about money for quite some time. I genuinely cannot thank you enough for all your help with everything.

Many thanks for all your hard work, I really appreciate everything you did."

"I have gained strength and confidence working with CAB over the course of this past year. You demonstrated what I should expect from professionals in terms of respect and I am so grateful for all the work the adviser did to resolve my issue."

"My husband has been awarded the highest rate of Attendance Allowance. He will receive £101.75 per week and this has been backdated. £693.55 was paid into his bank account yesterday. He has also had an Adult Care Assessment and Welfare check by Highland Council. Occupational Health have fitted aids around the house and grab rails outside the front door. Connecting Carers have also been in touch and respite care may be organised in the future. We are so appreciative of the help received from CAB and cannot believe how much extra support is available-we had no idea!"

Our Outreach service

OUTREACH is the service, delivered since 2014, by Nairn Citizens Advice Bureau (NCAB), linked to the General Practitioners (GPs) and multi-disciplinary healthcare personnel and patients and clients at Nairn Healthcare Group (NHG) and the Nairn Town & County Hospital. Outreach at NHG is also accessible to NHG and NHS Highland employees, for themselves. NHG kindly provide the confidential, physical space for Outreach, adjacent to the main waiting area, which is much appreciated by NCAB and attending Outreach clients.

NCAB's Board, in May 2023, agreed a strategic pathway to revitalise and re-design NCAB's Outreach, especially after its post Covid-19 reintroduction - an ongoing project, pledged to take sufficient time and carefully include all interested parties. This may prove, given the current climate of cost of living and health outcome tensions, to be both pertinent and timely. Liaison with NHG is co-operatively constructive, enhanced by the NHG input of interested parties and key stakeholders, helmed by the Practice Manager and a Lead GP. NCAB has established an Outreach Development Team for strategy and update meetings, comprising the NCAB Manager, Session Supervisor, Money Talk Plus adviser, who has a background in public services and a NCAB volunteer who has a background in health and social care.

Outreach's purpose is to assist and support NHG's GPs and all healthcare personnel, including administrative personnel, and patients and clients by providing a local, practical, well informed and up to date information and problem solving resource for non-health issues that are often presented by patients and clients to healthcare personnel within a consultation. Many of these issues, key critical to patients and clients, are acknowledged to be outside the therapeutic remit of traditional medicine and allied healthcare and can take up a considerable amount of consultation time and in many cases, require specialist knowledge.

NCAB's Deputy Manager gave an NCAB and Outreach service summary to NHG and NHS Highland healthcare professionals at one of their 'Eat and Learn' lunchtime sessions, which was well received. NCAB has written an NCAB Outreach service summary which has been circulated to NHG and NHS personnel at the NHG and Town and County Hospital site. An Outreach Update session with the Social Workers at Nairn Town and County Hospital is booked for early October 2023. NCAB and Outreach is now mentioned, if deemed appropriate, to patients and clients at some key NHG healthcare consultations.

Referral routes to NCAB Outreach are made directly by healthcare personnel for their patients or clients; by healthcare personnel signposting patients and clients to Outreach, or by self-referral by patients, clients and healthcare personnel connected with both the sites above. Appointment requests are directed to NCAB, where they are triaged and allocated, to take place either at the Outreach location or at NCAB, Kings Street. For some patients and clients, including, for example, mothers with young children or individuals with a mobility difficulty, one visit to NHG for a healthcare matter, combined with an Outreach appointment, can make a real difference in terms of convenience.

Feedback from NHG states clearly that Outreach and NCAB are valued by NHG, which is encouraging and indicates that the services deserve to be developed. Outreach is known to have been particularly successful when there was a specific NCAB adviser allocated to Outreach at NHG for three days each week. Currently, Outreach has a weekly presence provided as three, three hourly morning sessions, with a Money Talk Plus adviser in attendance for one session and a volunteer experienced in health and social care in attendance for the remaining two sessions.

NCAB's commitment is that NCAB's work pillars underpin, mirror and completely connect with social determinants of health, as identified by Professor Sir Michael Marmot and the Institute of Health Equity, through addressing such areas as income; education; housing; debt management; family; environment; consumer; law and courts, employment; energy; immigration; relationships; communications, computer and internet access and skills. Increasingly, there is political, public service and populace awareness that social determinants of health, individually or collectively, contribute to individual and population ill-health, especially if unresolved, contributing to adverse physical and mental health. It follows, therefore, in addressing the acknowledged causes of ill health within social determinants of health, that there is more of a spotlighting shift with preventive action in Public Health.

Social determinants of health, and the necessity for welfare advice, seem no longer to apply only mainly to communities and areas of inequality and deprivation. These concerns and new, innovative ways of addressing them, are gaining political and health and social care policy and service development momentum in Scotland and throughout the UK, at regional and local levels. Citizens Advice Scotland (CAS) has several well established Outreach services, notably in the Central Belt.

NCAB has become aware of Social Prescribing (SP), an important UK wide and Scottish Government initiative that has developed over many years and is part of a changing landscape for health and social care. The National Academy for Social Prescribing describes SP as 'a way of actively connecting people to activities, information and resources to help address an unmet health and wellbeing need or risk'. Examples of such support are advice and information, arts and culture, heritage, the natural environment, and physical activity. Scottish Highland GP Practices now each have an allocated Community Link Worker (CLW), via Change Mental Health, a charity which manages the academically evaluated project.

The CLW assesses the patient or client, in order to make referrals to local community or wider based agencies, with the aim of health maintenance and improvement. Financial advice is included as a SP inhouse offering and SP also makes referrals to CABs for a range of client issues. The SP service is advantaged in terms of sharing a special, secure computer system with the NHS, allowing a swift referral route from health care professionals to their CLW and providing comprehensive data collection and detailed reporting. NCAB has met, and communicates with, one of the SP Highland Project's managers. NCAB attended an interesting SP Networking Event hosted by NHS Highland in June 2023 in Inverness and

NCAB has raised SP with CAS and awaits guidance from CAS regarding future interactive ways of working with SP.

Outreach's plan for Next Steps include:

continuing to strengthen relationships at NHG and Nairn Town and County Hospital;

shaping and delivering a communications plan for the Outreach service for the public;

seeking funding opportunities for Outreach development;

liaising with the newly appointed CLW for NHG, commencing with NCAB being part of that CLW's induction programme in early October 2023;

looking at referral routes and data collection in the absence of a dedicated shared IT platform;

providing a weekly afternoon Outreach session or sessions at NHG; exploring the possibility of an increase in dedicated NCAB Outreach advisers.

Summary:

NCAB seeks to develop the Outreach service at and with NHG, bearing in mind all the above, to enhance NCAB's reputed person centred, holistic service provision, while acknowledging new partners, new focuses and new ways of working.

Further information:

Institute of Health Equity:

<https://www.instituteofhealthequity.org/home>

'Realistic Medicine - doing the right thing': Annual Report 2022-2023: Professor Sir Gregor Smith, Chief Medical Officer, Scotland:

<https://www.gov.scot/publications/realistic-medicine-doing-right-thing-cmo-annual-report-2022-2023/>

'Prevention - Moving Upstream': Annual Report 2022: Dr Tim Allison, Director of Public Health, NHS Highland:

<https://www.nhshighland.scot.nhs.uk/about/publications-and-public-records/director-of-public-health-annual-reports/>

National Academy for Social Prescribing 2023 – 2026 strategy:

<https://socialprescribingacademy.org.uk/media/j5jfyovd/nasp-strategy-2023-2026.pdf>



Cheers!