

# Clackmannanshire Citizens Advice Bureau Limited



## ANNUAL REPORT 2018-2019

*Free    Impartial    Confidential    Independent*



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### **The aims of the Scottish CAB service**

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

## CHAIRPERSON'S REPORT

I am delighted to present my Annual Report in this the 51st year of CAB service in Clackmannanshire.

Year on year I report that the Bureau has seen a rise in enquiries and this year, sadly, has been no different as we see an increase in debt, housing and legal issues. We also have reported a 50% increase in new users which sadly reflect that we still have difficult times ahead.

We were once again successful in attracting grant funding from various sources which has allowed us to increase staff contracts to support our volunteers and provide much needed advice services. As ever, funding is becoming scarce with service demands increasing. We will continue in our pursuit.

2018 saw a change in how Clackmannanshire Council awarded funding. The Council, through Public Contracts Scotland, invited organisations to bid for the tender contract. After a prolonged period I'm happy to report that CAB Clackmannanshire was successful. We continue to work closely with Council colleagues and report regularly through a monitoring schedule. Thanks also to Citizens Advice Scotland for their support at this difficult time and also for the national project funding we receive. I would also like to extend a thank you to all our stakeholders and funders for their continuing support in the last year and look forward to working with them in the future.

We continue our success in applications to Community Jobs Scotland, new and continued projects making a huge difference in the lives of the community we serve. We will continue to explore opportunities to expand our services.

People are, unfortunately, still facing difficulties and hardship and we at Clackmannanshire CAB will do our utmost to maintain the high-quality advice and support we provide to the people of Clackmannanshire.

I pay tribute to our volunteers and paid staff led by Jonny Miller, who deliver excellent services to the people in our community. A marvellous team of people, doing what can be a very difficult and stressful job; On behalf of myself and the Board you have our thanks.

Finally, I will end with thanking my fellow Board members for their continued support of myself and the CAB over the past year, and I look forward to working with you all in the year ahead.

**Margaret Paterson**  
***Chairperson***

## MANAGING DIRECTOR'S REPORT

It has been almost 18 months since our previous AGM and this has been a time of structured change and development. Last time I reported on the many challenges of structure, funding and organisational development during the first years in post. The majority of my time was spent ensuring we had the correct structure and systems in place to allow us to meet the advice needs of Clackmannanshire and take the organisation forward. While these challenges have not gone away we have had additional demands on the service. I am pleased to say that not all of these challenges are negative.

Following on from the Bureau moving from appointments only to drop in services, the service has been extended with appointments available between 9 and 4:30 and drop in services 5 hours per day 5 days per week. The move to new premises in 2017 assisted greatly with meeting the ever increasing demand for advice across the region, with seven operational interview rooms, fit for purpose, staff and volunteer workspace and dedicated training facilities.

One of the major challenges for our organisation is ensuring that we have sufficient trained volunteers and staff to meet not just the number of clients seeking advice but also the type of advice people are looking for. This requires ongoing training and fundraising to keep up with this need. The Bureau was successful following a seven month quality of advice and organisational audit in being accredited with Scottish National Standards for Information and Advice Providers at Type III, the highest possible in the areas of housing, welfare rights and debt. This was an extremely detailed exercise with audits by the Scottish Legal Aid Board and accreditation by the Scottish Government and is the accepted quality framework for agencies providing advice on housing, money, debt and welfare benefits. A massive thank you to all staff and volunteers who contributed to this process. We are one of a small number of organisations in Scotland to have Type III accreditation in all subject areas, we previously held Type II.

We have brought on a number of new projects to complement our core services and now have 19 specialist projects in addition to the general advice service. As well as our longer term projects we now have dedicated services within Clackmannanshire to provide a full time welfare rights representation service, advice to prisoners as part of the Glenochil pre-release program, and a full time outreach service covering 7 locations.

In addition to seasonal short term energy projects, we now have a year round project. We deliver welfare rights and money advice services to clients of

## MANAGING DIRECTOR'S REPORT

Clacks Works on behalf of the local authority. We recently started delivering a project funded by NHS Forth Valley providing advice to families of new babies via health visitor referrals. In 2017 the criminal justice service also transferred to Clacks CAB.

In the last 18 months we have been successful in applying to provide services to a wider geographical area, with projects covering Forth Valley such Universal Credit Help to Claim and EU resettlement scheme. Clacks CAB has also started delivering scams awareness webchat nationally, as the lead organisation and partnering with Stirling CAB to advise and assist people who have been targeted by online scams. We should be proud that our bureau in Britain's smallest mainland local authority area is delivering projects not just locally but regionally and nationally.

Our Volunteer Training and Development Programme has really started to bear fruit in the last 2 years, with new highly skilled volunteers coming on board to enhance our existing team. Many of our volunteers who have come through the ranks are now employed by the bureau in various capacities and local residents now make up the majority of 25 strong staff team, complementing services and our dedicated volunteers.

This increase, in both clients and services, has meant that we have had to again make changes to the organisational structure and systems. We have restructured many aspects of the organisation from policies and procedures through to management roles and quality assurance.

We have started to make the bureau more accessible to all with home visits, additional outreach locations and a multi-channel approach which provides advice via face to face, telephone, email. More recently webchat has been available for Scams, Help to Claim and PASS. This multi-channel approach is set to develop further over the next 12-18 months.

Funding continues to be a challenge for third sector and we are no different. We have had to spend a substantial amount of time completing applications for much needed new services and refunding of current projects. In excess of 50 applications have been submitted in the last 18 months and the required replacement funding for several projects, such as mental health projects, financial education and policy related projects has now been sourced.

We have really developed our social policy work with a dedicated team in place. Published reports have been produced which cover the Scottish Welfare Fund, Universal Credit, on the buses, mental health across

## MANAGING DIRECTOR'S REPORT

Clackmannanshire, as well as various smaller reports on issues such as benefit sanctions.

I would like to say a big thank you to all staff, Board members and volunteers for their continued hard work, dedication and flexibility throughout the last 18 months as the organisation has developed, without whom the service would have been unable to grow and meet the needs of our clients during a time of change.

**Jonny Miller**  
***Managing Director***

## GENERAL SERVICES

Clackmannanshire is the smallest mainland Local Authority in the UK. Unfortunately, however, it has one of the highest levels of deprivation in Scotland (SMID16). It remains within the top 20% of the most deprived regions in Scotland with some local areas falling within the top 5%. It has been estimated that over a third of our households are fuel poor.

Within this reporting period the staff and volunteers at Clacks CAB have worked hard to address many of the issues facing the most vulnerable people within our community. We provided advice and assistance to the people of Clackmannanshire on 10,428 occasions and addressed over 28,000 separate issues. Over 50% of this work relates to welfare benefits which is a significant increase on earlier years. We have also noticed a significant increase in the numbers of people accessing our assistance who had never used our services previously. This is in addition to our existing clients, resulting in an increased demand of our services.

Since moving to Glebe Hall as an organisation, we have continued to grow from strength to strength. We are extremely fortunate to have a highly trained and dedicated team of staff and volunteers.

Without the dedication of our staff and volunteers we would be unable to make such a huge contribution to the community.

Our volunteers generously contribute their time, knowledge and experience to reduce poverty, tackle injustice and limit social exclusion within our community. Those volunteering for Clacks CAB undertake many different and varied roles e.g. administrators, receptionists, social policy workers, IT support and charity trustees/Company Directors. Without this determination and commitment, Clacks CAB and the services we provide could not continue in its present form.

Our client base is continuing to grow and change due to the diversity of advice we provide, resulting in increased demand on our services. This demonstrates the trust and respect placed on us by the residents of Clackmannanshire. We will continue to work closely with other local and national organisations to ensure that we continue to provide a truly holistic and fit for purpose advice service.

**Evelyn Anderson**  
***General Services Co-ordinator***

## VOLUNTEER DEVELOPMENT

We have recently come to the end of year 3 of this project funded by The Robertson Trust, an application for an additional 2 years funding of this project has recently been confirmed as successful. This project has proved highly successful over the past 3 years, not only meeting the aims and outcomes, but exceeding them. It has become an integral part of our service with the value not only limited to the bureau but to the wider community. The increased demand for advice means a constant need for more volunteers.

It was identified following assessment of need through case checking that the training programme should be reviewed. A comprehensive training programme was devised in partnership with Clackmannanshire Carers centre to ensure that all volunteers are aware of carer's related issues. At the start of the project the training course was scheduled to take place twice a year, however due to volunteer feedback this has now been extended to 3 training schedules within a year. As well as the structured course, approved by Citizens Advice Scotland, volunteers are also encouraged to attend the bureau to shadow staff & existing volunteers.

Our e-learning modules can be completed within the bureau or from home. The training is varied and has been extended to include training delivered by external agencies such as Clackmannanshire Council, NHS, Safe Deposit Scotland, PASS and DWP. More recently, volunteers and staff have received training on the new Social Security Scotland Benefits which include the Carers Allowance Supplement and the Best Start Grants, Energy Best Deals & the issues surrounding switching suppliers, also matters that EU nationals may encounter following Brexit. We have a number of very experienced volunteers who assist the Volunteer Development Officer in the training of new volunteer advisers, by shadowing, mentoring, research and assisting with case recording. One of our highly skilled volunteers has recently taken on the role of session supervisor and will shortly be attending training at Citizens Advice Scotland for this.

Volunteers are recruited through many different routes including our own website and that of Citizens Advice Scotland. The Volunteer Coordinator regularly attends local job fairs and community events, volunteering opportunities are promoted in the local press and social media. It is also actively promoted through flyers and posters in our bureau. Many volunteers are recruited through word of mouth. They are also a regular attendee at the local Volunteers Manager Forum, chaired by Clackmannanshire Third Sector Interface (CTSi), forging links with other third sector organisations in the area. It was identified that not all potential volunteers are suitable, therefore we work closely with CTSI to help these volunteers get placements elsewhere.

Regular social media updates and the recent upgrading of our website allows us to promote our service and encourage volunteers to join our bureau.

## VOLUNTEER DEVELOPMENT

We continually review our service provision and have now extended our opening hours to include a further 5 hours on a Friday. These additional hours would not have been possible without the continued dedication of our volunteers. Also as we no longer close at lunchtime this allows those volunteers with caring responsibilities to work around their existing commitments. We have removed fixed volunteer hours to enable more flexibility for volunteers, including introducing certain roles which allowed volunteers to work from home with access to our systems for example social policy research

In October 2018, we were honoured to receive a visit from our patron, HRH The Princess Royal. This was to celebrate 50 years of Citizens Advice in Clackmannanshire, and to officially open our new premises by unveiling a plaque. The Princess Royal and other dignitaries spent time speaking with every volunteer acknowledging the work they do in the bureau.

Many cases, which were selected for the Scottish Government's "Scottish National Standards for Information and Advice Providers" (SNSIAP) audit, came from volunteers trained through funding for this project, the accreditation would not have been possible without the dedication and commitment of our volunteers.

Through the recruitment and continuous training of new and experienced volunteers in specialised areas, e.g. benefits and debt, we provide a more robust service to the most disadvantaged and vulnerable people

This project also assists volunteers that want to return to the workplace as we provide work experience allowing them to gain the necessary skills and confidence to do this. We have recently been in a position to offer paid employment to some of our existing volunteers, a total of 13 since the project commenced.

Citizens Advice was established in 1939 as the government's response to the public's need for advice and assistance when war broke out. During the war more than 60 bureaux operated all over Scotland and then, as now, the great majority of bureau staff were volunteers. To celebrate the 80<sup>th</sup> Birthday of Citizens Advice and to thank our volunteers for their continued assistance and support we held an Afternoon Tea event in the Bureau. This was enjoyed and appreciated by all volunteers. At this event, 2 of our volunteers received engraved paperweights to recognise their 10 year service to the Bureau. At a recent volunteer award ceremony, several of our volunteers received certificates in recognition of their service to the local community. We also have regular social evenings where volunteers and staff can enjoy some leisure time getting to know each other.

**Jane Greig**  
***Volunteer Co-ordinator***

## DEBT ADVICE SERVICE

The Bureau has seen a noticeable rise in the numbers of clients presenting regarding debt issues. In particular many clients who are in receipt of benefits. The five week waiting period before Universal Credit payment is made leads many into debt as they may have to seek an advance payment which is taken back immediately they receive their first payment, giving them an immediate debt to deal with and this can impact on their ability to budget.

Breakdown of options used between 1/4/18 to 30/09/19:

- Bankruptcies - 30
- Pro Rata/Token - 67
- Trust Deed - 4
- DAS – 1
- Other – 78

(Other includes options such as Moratoriums, Write offs, Mortgage to Rent, Mortgage to shared equity, No shows, Full and Final Settlements etc)

### **Training**

National Standards - Type III standard has been achieved for Money Advice and other disciplines across the bureau. Debt Team Administrators worked diligently on the administration side of the process.

Money Adviser, Clacks Works project worker and Housing Adviser Project worker have all attended numerous training days concerning updates in regulations which are important to keep abreast of the many changes in Money advice process.

July this year saw the introduction of the Eden programme all Money Advisers in the bureau have read the new guidelines and are currently due to attend training in the new system in the near future.

Debt Advice Team - Volunteer Debt Advice Team have adapted well to the introduction of new money related with the administration for Clacks work project worker, LEAP project and Housing Debt Project. Two of the team received long service awards at a recent volunteer gathering. We also welcomed a new volunteer to our debt administration team.

**Joan McLaren**

***Debt Team Co-ordinator***

## HOUSING DEBT ADVICE

The role of the Housing Debt Adviser is funded by Clackmannanshire Council to provide Council tenants with a comprehensive debt advice and income maximisation service. It aims to improve tenancy sustainment, prevent homelessness and reduce the need for court action by assisting tenants to manage their rent arrears effectively and reduce the need for costly enforcement action.

The project began in January 2017 and by the end of September 2019, over 2,000 pieces of advice have been provided to Clackmannanshire Council tenants. Clients can be referred directly by their housing officer, however, unfortunately many clients do not engage prior to the commencement of court action for repossession. This can often mean that clients present at the bureau once an eviction notice has been served. In these circumstances the Housing Debt Adviser can assist the client to remain in their home by providing assistance to halt the eviction and can represent the client at court.

Every client is given a full income maximisation session which aims to identify any benefits that they may be entitled to but have not yet claimed. The Housing Debt Adviser can assist with benefit applications where necessary. Clients who have multiple debts are encouraged to complete a debt pack, showing their income and expenditure. This information is used in the completion of a financial statement to assist the client in finding ways to reduce their expenditure and maximise their income. Assistance is given to clients to address multiple debts and are advised on the most appropriate debt remedy based on their own unique circumstances which takes account of their disposable income and affordability.

A holistic preventative approach is adopted and clients are encouraged to take control of their finances to ensure they understand the consequences of falling into future rent arrears. With this assistance most clients are able to offer pro-rata repayment of rent arrears, however, over the last year there has been an increase in the number of clients opting to be made bankrupt. The impact of the local economy, low incomes, limited employment opportunities, the increased cost of living and Universal Credit remain the biggest challenges facing clients. Many clients are accruing additional rent arrears because of the time taken for Universal Credit claims to be processed, the payment cycle and the time taken for housing costs to be passed to the council.

**Shirley Ritchie**  
***Housing Debt (CC) Adviser***

## HOUSING ADVICE & MEDIATION SERVICE

Across Clackmannanshire there has been a growth in the number of people, including those with families, relying on the Private Rented Sector (PRS) to meet their housing need. Given the pressure on social housing and restricted access to home ownership, we recognise the importance of creating a strong viable PRS which meets the needs of all households renting from private landlords or seeking private rented accommodation.

In recognition of the growing reliance on the PRS, Clackmannanshire Citizens Advice Bureau have obtained funding from Safe Deposit Scotland Charitable Trust to carry out the work of the Housing Advice and Mediation (HAMES) project. The HAMES project aims to improve the private rented sector experience for tenants and landlords across the Clackmannanshire area by providing a free dedicated advice and support service which is available to private landlords and tenants. The project adopts a holistic preventative approach and aims to actively prevent homelessness by assisting private tenants to remain in their tenancy for as long as reasonably possible.

HAMES provides a range of services including, income maximisation, debt advice, assistance with benefit applications, benefit appeals assistance and information and advice on tenant and landlord rights and responsibilities. Tenant and Landlord dispute resolution and mediation can be provided if necessary. Our income maximization service offers private rented sector tenants budgeting support to enable tenants to manage their household budgets effectively and prioritise their essential outgoings. We also offer assistance to shop around for the best deal on utilities and provide money saving tips.

We believe that by educating tenants and improving landlord knowledge of their legal duties and obligations the need for unnecessary enforcement action can be reduced. HAMES aims to build and sustain effective partnership relationships with all housing stakeholders across the Clackmannanshire area to share best practice and improve the PRS. So far the project has provided advice to tenants and landlords on a range of issue including benefit advice, landlord disputes, deposits, possession proceedings, repairing issues and anti-social behaviour.

**Shirley Ritchie**  
***Housing Advice & Mediation Service Adviser***

## CRIMINAL JUSTICE

The Criminal Justice Project provides a free and confidential advice service to men and women within the criminal justice system in Clackmannanshire, helping to mitigate some of the issues that may contribute to them re-offending. The project is funded by Clackmannanshire Council and operates three days per week with advice offered at either the CAB or the Criminal Justice Service in Alloa.

Between April 2018 and September 2019, 187 referrals were made to the project, mainly from criminal justice workers (65%), but also people self-referring, having previously had advice through the project (26%) and internal referrals from colleagues within the CAB (9%). Although advice was given on a wide range of issues, the majority of referrals to the project concerned problems with the benefit system, reflecting the fact that many people within the justice system are living on low incomes through being unemployed or being unable to work due to health problems. To date, 75% of people referred had engaged and received advice, resulting in 388 face-to-face, phone or email contacts with clients, i.e. an average of 2.77 contacts per client.

In line with previous years, issues with benefits comprised around two-thirds (67%) of the total enquiries dealt with during the reporting period. Issues with Universal Credit were the most common (32% of total benefit enquiries), especially around budgeting and work capability assessments, followed by help to claim benefits related to ill-health or disability, i.e. PIP (20%), and crisis grants from the Scottish Welfare Fund (10%). Debt issues comprised 10% of enquiries, with problems with rent arrears among council tenants, including eviction proceedings, the most common type of debt (27% of total debt enquiries).

The advice and assistance provided by the project produced positive outcomes in the form of successful benefit claims and appeals, emergency financial assistance and better debt management. During the reporting period, the project helped to put an estimated £83,320 back into the community, mostly in the form of additional benefit entitlements. Referrals to the project also led to a number of homeless men and women receiving support to move into permanent accommodation and people faced with eviction being given advice and support to prevent them from losing their tenancies.

In November 2018, the project was included as a case study in Community Justice Scotland's 'Financial Inclusion in Scotland' report (<https://communityjustice.scot/research/financial-inclusion-in-scotland/>).

**Justin Boyes**  
*Criminal Justice Worker*

## LOCAL ENERGY ADVICE PROJECT

Our Local Energy Advice Project (LEAP) receives funding from the Energy Savings Trust, Energy Redress scheme. It will run for two years from April 2019 – March 2021. Clackmannanshire CAB were the only successful CAB in Scotland to receive funding from the Energy Redress scheme.

The project is administered by one part time member of staff with assistance from volunteers. The aim of the project is to target those most vulnerable, facing financial hardship and susceptible to being disadvantaged in the energy markets and overall to reduce fuel poverty in Clackmannanshire by making consumers energy aware. This is achieved by delivering one to one tailored sessions (that can be delivered in the home where necessary), of which there have been 177 since the beginning of the project in April dealing with 408 issues achieving a financial gain for clients of £6,315.69 to date.

The project will also deliver group 'energy' sessions for community groups or front line workers of our partnership organisations. The sessions cover topics such as; understanding energy bills, checking energy tariffs, understanding energy metering, monitoring energy usage, and 'switching' energy providers, energy saving tips as well as fuel debt and remedies.

The project helps vulnerable people to deal with their energy bills more effectively, assist those in fuel debt, negotiate with suppliers and offer help with applications for individual grants. It actively assists people who struggle with advocating their own interests in the energy market and who are more likely than most to suffer substantial detriment as a result.

**Lorna Peddie**  
***Local Energy Advice Adviser***

## PATIENT ADVICE & SUPPORT SERVICE

The Patient Advice and Support Service (PASS) is an independent service which provides free, accessible and confidential information, advice and support to patients, their carers and families about NHS healthcare. The service advises and supports people who wish to give feedback, make comments, raise concerns or make a complaint about treatment and care provided by the NHS in Scotland.

Citizens Advice Scotland (CAS) is the main contract holder and sub-contracts to a 'lead bureau' within each Health Board area; Clackmannanshire is the lead bureau for the Forth Valley Area.

In April 2017 a national helpline for this service was introduced and all Patient Advisers participate in the delivery of this on a rota basis. The helpline provides telephone and webchat advice and if appropriate refers to the local Patient Adviser for additional support.

PASS provides a holistic approach, to ensure that any additional issues are identified and the client is either appropriately supported by a referral to their local bureau or to an external organisation.

This post is currently delivered via a job share arrangement and during this reporting period we assisted clients to address their NHS concerns on 525 occasions.

We continue to have a strong working relationship with the Patient Relations Team within Forth Valley ensuring a positive outcome for those seeking our support.

**Evelyn Anderson**  
**General Services Co-ordinator**



## WELFARE RIGHTS & WELFARE REFORM MITIGATION

Clackmannanshire is the UK's smallest local authority. It faces high levels of deprivation, ill-health and increasingly high unemployment. Sickness and disability levels are high in the local population and Clackmannanshire Citizens Advice is the only local advice service which provides free, confidential, impartial independent advice and assistance on a variety of topics including benefits and welfare rights. The Henry Smith and Welfare Reform Mitigation Projects together provide funding for a full time Welfare Rights Officer.

This service offers decisions and benefit checks to ensure clients are in receipt of their full entitlement which is an important contribution to the income maximisation of low income households within the area. The service is also equipped to take on complex benefit enquiries and follow cases through to a conclusion and provide representation for clients who wish to challenge benefit decisions. The Welfare Rights Officer works closely with the bureau outreach worker who continues to hold regular surgeries at various locations throughout the local area so those who are physically unable to travel to the bureau, are still able to access this service.

The last 18 months have seen over 330 clients utilise this welfare rights service resulting in a financial gain of over £700,000.00. There are currently over 70 ongoing cases still in the process of challenging benefit decisions.

**Liam Young**

***Welfare Rights Officer/Welfare Reform Mitigation Worker***

## SOCIAL POLICY

Social Policy work is about challenging unfairness and working for change. Outside the CAB service the term Social Policy is frequently applied specifically to aspects of governmental public policy that relate to social issues such as Social Security Benefits, Healthcare, Education, Employment, Financial capability and Social Inclusion.

The policies that have an impact on CAB client's lives are not just limited to government policies, often clients come to the bureaux with a problem that relates to one of the policies of an organisation/ company/ utility provider. When we talk about social policy work in Scottish CAB's this includes all policies that affect the welfare and wellbeing of CAB clients including the organisations just mentioned.

Across the CAB service different clients often experience similar types of problems, problems that can form part of a more general trend and can be traced to policies. Where these trends can be identified through the work of the CAB service, the evidence can be collected and reported to the relevant policy makers in order to try to change the policy

Social policy work is about identifying problems and then influencing and changing the policies that are causing them, for the benefit of both existing and future cab clients. This year, to date, our advisers have highlighted 81 cases - submitted to the Social Policy team for review. This is an increase of 12% on same time last year, 78 cases submitted to CAS Including calls for evidence – mostly on Universal credit issues

We have had a direct involvement with the Mental Health Financial Education Outreach Project funded by the Bank of Scotland medium grant programme and produced a comprehensive social policy report on the issues facing people with mental health conditions. The report highlights our own local issues and the national issues facing people with mental ill health. In addition, 3 reports over 3 years on the Scottish welfare fund and a large report on Universal credit have also been produced

I am now responsible for working with other workers to produce social policy reports at the end of their projects, currently, The Henry Smith Project on Welfare Rights, The Energy Redress project and The Housing Advice and Mediation Service.

Our aim as a social policy team is to create detailed reports after every Project and forward them to the project funders.

**Gillian Burgan**  
***Social Policy***

## MENTAL HEALTH FINANCIAL EDUCATION (OUTREACH)

The Bank of Scotland Foundation Outreach Project ran from the autumn of 2018 until October 2019. This is our second BoS funded outreach project, the previous project focussed on carers and their families, and over the two years, we have worked to develop the service expanding access and developing new partnerships.

The project worked in partnership with Reachout, Clackmannanshire Council's Integrated Mental Health Team and Through Care & After Care Team, Clackmannanshire Carers Centre, Hawkhill Community Centre and Homestart. We held weekly outreach advice sessions at the partner's venues and offered consistent, accessible advice services for some of the most vulnerable people in the area. We mainly helped people with sickness and disability benefits and associated issues surrounding money and debt.

The project provided advice and support to people who had long term mental ill health, many of whom were also suffering physical illness or had disabilities. We provided advice on all topics, provided information and support to allow people to maximise their household income through comprehensive benefit checks with income maximisation guidance, utility savings advice and budgeting advice.

The project, in terms of where we provided advice, was able to be flexible in our delivery approach, aiming to meet the client's or their carer's needs. Many people said that they did not have anyone to support them to attend CAB, or that they would have not had time due to care commitments or they would have been too unwell to come to a busy CAB office for advice.

The project had 587 enquiries from people requiring advice and support. We held 233 outreach appointments, undertook 74 home visits and dealt with 153 enquires at CAB. Our enquiries amassed 1,403 level 1 advice codes and 2,679 level 3 advice codes.

Eighty three of our clients had direct financial gains or savings after receiving advice and support. These financial gains were mainly in relation to helping people obtain income that they were not aware that they were entitled to, or in relation to benefits that they were unable to claim without support.

The client financial gains for the year equate to just over £410,000.00 and there are still a number of financial gains still to materialise. The biggest individual financial gain for a client was £30,000.00 in underpaid benefits. Most client financial gains were in the range £3,000.00 to £6,000.00 per annum.

## MENTAL HEALTH FINANCIAL EDUCATION (OUTREACH)

We also helped people with very low incomes to budget and reduce expenditure, we were able to refer clients with multiple or complex issues with debt directly to the CAB Money Advice Service and we dealt with debt, housing, employment enquiries as they presented.

We developed partnership working arrangements with Tullibody Community Development Trust and Alva development Trust and we now provide weekly drop in outreach advice services at Alva's Cochrane Hall and at Tullibody Civic Centre.

We worked closely with professional staff from our partnership to ensure there was a smooth and seamless service when they were referring their clients, we provided support and guidance to partner agency staff in relation to the benefits system and provide information allowing them to advise their clients on issues they were facing. We provided regular information updates and undertook awareness raising on issues such as dealing with emergency debt, fuel poverty and crisis situations.

Evaluation has shown that the project has been very well received by partners and people who used the service. All of our partners are keen to support us in future development of CAB outreach services.

The project also had an important social policy function and Gillian Burgan, our Social Policy Officer, who worked directly with the project, has produced a comprehensive social policy report on the issues facing people with mental health conditions. The report highlights our own local issues and the national issues facing people with mental ill health.

**William Bell**  
***Outreach Adviser & Project Worker***

**Gillian Burgan**  
***Social Policy & Project Worker***

## WELFARE RIGHTS MONEY ADVICE SERVICE

The Welfare Rights Money Advice Service is to support participants on Clackmannanshire Council's employability programmes (eg. Fair Start Scotland) to enable them to better manage their money and to remove financial barriers to their participation in the labour market.

The Council's employability programmes are delivered in-house by Clackmannanshire Works (Clackworks) which is the Council's employability service and part of the Economic Development service.

As part of this service Clacks CAB provide:

1. Money and welfare benefits advice & support up to and including Scottish National Standards Type III and:
2. One-to-one support to allow participants to improve their knowledge, skills and understanding of how to manage their money and avoid debt.

### **Essentially:**

The service is to support participants on the Council's employability programmes, which include the European Social Fund Employability Pipeline programme and the Fair Start Scotland service, to enable them to better manage their money and to **remove financial barriers** to their participation in the labour market.

There is a dedicated Money Advice Worker providing support which includes:

Better Off in Work calculations, Debt support and negotiation, PIP applications, updating budgets, appeals and tribunals (for DWP decisions including LCW and PIP) and SWF applications; and the service has a successful record in all of these.

Group information sessions for clients and Clacks Works staff for things like "Better off in Work" calculations and budgeting are also carried out by the Money Advice Worker.

One to One advice for benefits and debt etc is also provided for Keyworkers from Clackworks.

Clacks CAB are delighted that the Council's Economic Development service have extended funding for a further 12 months.

**Phil Dempsey**  
***Welfare Rights Money Advice Worker***

## FORTH VALLEY EU RESETTLEMENT PROJECT

The Forth Valley EU Resettlement Project (EURP) is a joint project between Clackmannanshire CAB and Stirling CAB with one part-time adviser working in each bureau, both covering all of Forth Valley. This project began in June 2019 and aims to provide advice and support to EU nationals and their families as well as assisting them with applications to the EU Settlement Scheme. This project is funded by the Scottish Government and will continue to be funded until March 2020. EURP is part of the wider national EU Citizens Support Service managed by Citizens Advice Scotland.

Clients can access the project through contacting the national helpline, presenting at any bureaux within Forth Valley or referrals from external agencies such as Job Centre Plus, Central Scotland Regional Equality Council and Women's Aid.

During the period of June until end of September 2019, Clackmannanshire CAB assisted 31 clients in providing them with advice on their rights in the UK and how to secure them through the EU Settlement Scheme via face to face appointments and the national helpline. During appointments in this period, the EU handset was provided to verify clients' identity 18 times and 18 applications were made to the EU Settlement Scheme.

Many clients who use this service are vulnerable due to their levels of English and low levels of digital literacy. This makes the process of applying under the EU Settlement Scheme very overpowering for clients which is why this project is essential as it takes away those barriers to applying and also provides clients with independent, free, OISC level 1 advice which is crucial during the unstable political climate surrounding Brexit.

Awareness raising activities are key to the success of this project and this has been done via Stirling University and Forth Valley College campuses as well as collaborations with the external agencies mentioned above. This is progressing monthly with upcoming events at local employers and English classes run by Forth Valley College.

**Jennifer Kean**  
***EU Resettlement Project Adviser***

## HELP TO CLAIM UNIVERSAL CREDIT

The role of the Help to Claim Advisers, funded by DWP and referred to us by JobCentre Plus, is to deliver a holistic advice and support service aimed at clients on completing their initial Universal Credit (UC) claim and to support them through to their first correct UC payment. This involves providing a step by step guide though the Universal Credit application process, helping them with their on line claim, setting up email & advising them on the evidence they will require, this is done by face to face appointments, telephone and webchat.

It was originally funded for one full time member of staff on multichannel and one member of staff part time dealing with face to face appointments, however it has been recognised that there has been an increase in demand for face to face appointments & resource has been allocated to meet this need.

The project started in April 2019 and to date we have dealt with 146 clients having 416 contacts with the clients.

Our total gain nationally is £392,386.99 with £245,437.79 generated within the Clackmannanshire area

Most of the clients we have had referred to the service need assistance due to their limited computer skills or they have health issues which limit their ability to progress their claim & require additional support.

**Liz McCormack & Andy Smyth**  
***Help to Claim (Universal Credit) Advisers***

## FINANCIAL HEALTH CHECKS (MONEY TALK TEAM)

The Financial Health Check is delivered by the Citizens Advice Network (all bureaux) in Scotland and backed by the Scottish Government. It aims to motivate low income families to seek financial advice to maximise their income by ensuring that they are not paying more for essential goods and services than they need to and that they are getting all the benefits, grants and exemptions (council tax, energy) to which they are entitled. It also allows them to access support and impartial advice where they need to e.g. debt advice.

**Examples of support:** Full Benefits Check, Baby Box, Best Start Grant, Energy/Phone Supplier Switch, Energy Reduction Advice, Credit Unions

### **Who is this aimed at?**

**Anyone can access the service;** however the seven target groups are:

- Single parent families
- Families which include a disabled adult or child
- Larger families
- Minority ethnic families
- Families with a child under one year old
- Families where the mother is under 25 years of age.
- Older people and those approaching retirement age

While these groups will be the focus of targeted activity, any low income household can also access a financial health check.

We currently aim to offer a benefit check to ensure full benefit entitlement is taken up for clients using our services.

The Money Talk Team can be contacted directly on the helpline 0800 085 7145 and is open from 8am – 6pm, Monday to Friday.

**Evelyn Anderson**  
***General Services Co-ordinator***

## ENERGY BEST DEAL (EBD)

We have successfully delivered the short term Energy Best Deal project on two separate occasions during this reporting period and assisted utility consumers on 421 occasions.

The aim of EBD is to inform domestic energy consumers about how they can reduce their energy costs: by changing tariff, payment method and/or supplier, taking up energy efficiency measures and by providing debt advice.

This project offers domestic energy consumers and frontline workers (both paid workers and volunteers) the opportunity to attend an information session on getting a better deal on their energy bills. Assistance from this project is offered to consumers via individual tailored one-2-one sessions and group sessions delivered throughout Clackmannanshire.

**Evelyn Anderson**  
***General Services Coordinator***

## ONLINE SCAMS AWARENESS SERVICE

This is a new, dedicated online scams awareness service, funded by Facebook's £3m donation following a legal settlement with Martin Lewis, this service provides specialist one-on-one help to people across the UK who are worried they're being scammed, and those who have already lost money. It also undertake scams prevention work to identify, tackle and raise awareness of online scams.

A proportion of this money was awarded to Citizens Advice Scotland (CAS) for the delivery across Scotland, of a unique web based support service for those affected by online scams. CAS invited all CABx to submit applications with innovative ways to deliver this project, only one application would be successful.

Clacks CAB submitted an application as the lead bureau in partnership with Stirling CAB, to deliver this service across Scotland. Following a stringent and competitive process we were successfully awarded the funding to deliver this project.

Since inception of this project in August this year, we have been contacted by clients with a diverse range of online scams from retail to stolen identities.

We recently gave evidence to Scottish Government on the Consumer Scotland Bill, identifying that online scamming needs to be addressed, as it becomes more prevalent affecting more and more people across the country.

We are available to offer Scams training to both statutory and 3<sup>rd</sup> sector organisations.

To date we have dealt with 34 cases via Web chat with a total financial loss to clients of £42,768.99.

**Gillian Burgan**  
***Scams Awareness Adviser***

## GLENOCHIL LIFE SKILLS TRAINING

In Spring 2018, Clackmannanshire Citizens Advice Bureau (CAB) was invited to contribute input to the HMP Glenochil, Life Skills Programme for offenders within 6-8 weeks of release. The programme is intended to develop practical skills supported by information and advice from third sector organisations. The Life Skills Programme is designed to assist offenders to re-integrate into their local community and supports the SPS desistance strategy.

The CAB session focuses on CAB services, benefit entitlement and financial budgeting skills.

Attendance at each CAB session ranged from 6 -12 participants depending on planned releases and the audience is drawn from two separate prison populations: Harviestoun (general offenders) and Abercrombie (sex offenders).

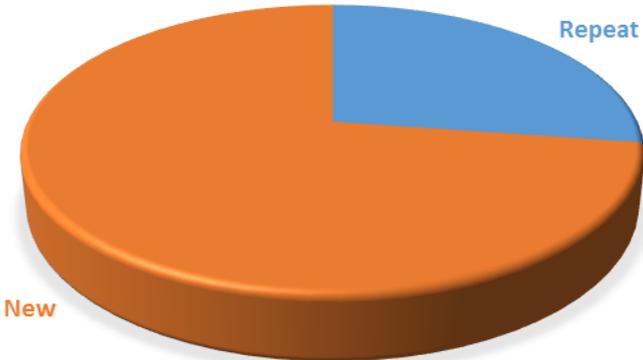
In the period April 2018 to September 2019, CAB provided eleven sessions on Life Skills Programmes and feedback from both SPS Staff and offenders has been very positive particularly in regard to the introduction of Universal Credit and access to support from the Scottish Welfare Fund.

The Life Skills team at HMP Glenochil have indicated that they would welcome CAB participation on future Life Skills Programmes planned for 2019/20.

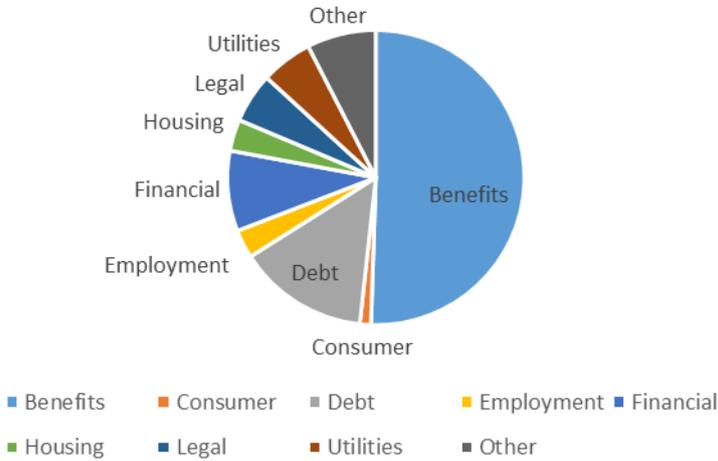
**Steve Hall**  
***CAB General Adviser***

# STATISTICAL INFORMATION

### NEW CLIENTS ACCESSING CLACKS CAB



### Client Issues



## THE FUTURE

2019/20 already looks like a year of really interesting challenges, we have seen increasing numbers of clients with an increasingly diverse range of enquiries. We, as a bureau, currently have around 19 individual projects. I say around as this is constantly changing as the bureau takes on additional projects for short term in order to meet immediate need, such as social policy, short term money advice or benefit take up.

We have, over the last 4 years, changed the way that the bureau is set up and the types of projects that we bring on. We have been and will continue to look at longer term funding streams to meet the needs of clients. An example of this is the project which provides the Housing Advice and Mediation Service, funded by Safe Deposits Scotland and started in April this year with 2 year funding. This is a project which is not just providing crisis advice but also looking at working with partners and private landlords with a view to preventing problems occurring in the first place, and educating tenants and landlords about their responsibilities. We have also been fortunate to be successful with 2 year funding from the Energy Redress Scheme enabling dedicated specialist advice to be provided all year round on energy matters. This funding was applied for following identification of gaps during certain times of the year.

In addition we have been fortunate to have been awarded a further 2 years funding from the Robertson Trust for our volunteer development project, with the intention of training volunteer mentors to assist with recruitment and training on a sustainable basis following the end of the funding. For the last 3 years the project has recruited and trained a significant number of new volunteers, although the knock on effect of a number of new services has meant that we have employed many of these. One major focus will be increasing the number of fully trained volunteer advisers over the next year.

The focus of the bureau as part of our longer term strategy, while not moving away from provision of general advice, is to ensure that we are able to sustain key specialist projects to enhance our core services.

Just over a year ago we undertook a feasibility study into the viability of a social law centre across Forth Valley. This we will be looking to progress in the next 12 months, working closely with other Forth Valley CAB.

We have just secured funding to extend our outreach services and the detail on this is currently being looked into. This service is extremely important to many across the region, despite the small geographical size of Clackmannanshire. Following our successful 12 month mental health outreach project, both Alliance Scotland and Bank of Scotland Foundation

## THE FUTURE

have agreed 12 months funding to ensure individuals with long term conditions and mental health issues have a dedicated advice service.

We will continue to develop partnerships with local organisations across Forth Valley, ensuring that clients can receive as seamless a service as possible from the correct people at the correct time.

As reported at the last AGM one priority was to look at increasing multi-channel access to advice. We now provide face to face, telephony and webchat services across a number of projects. This coming year we will be looking to provide both increased telephony, email and webchat advice through our general advice services.

To increase awareness of our work and the services we provide we will be developing our social media and marketing strategies. We were successful in applying to the Bank of Scotland mentoring scheme for a consultant to assist us with these areas. In addition the consultant is reviewing our staff structure to identify how the management of the Bureau might better support the changes that have taken place over the past few years and adapt to future developments.

We have completed our 2019-2022 business plan with input from volunteers, staff and the Board. This detailed plan will help to shape development going forward.

As always financial constraints often limit our ability to provide all the services we would like and we constantly diversify to bring funds in to provide our valuable services. One thing is certain, the Board, staff and volunteers will continue to strive to meet the advice needs of the area and improve the accessibility, quality and range of services available.

**Jonny Miller**  
*Managing Director*

## THANK YOU TO OUR FUNDERS

We are grateful to Clackmannanshire Council, our core funder, for their ongoing financial support during challenging times and to our project funders:

- Citizens Advice Scotland
- Department of Energy & Climate Change
- Martin Lewis Scams Awareness
- HM Treasury
- Scottish Government
- Criminal Justice
- OFGEM
- National Energy Action
- Health & Social Care Alliance Scotland
- William Grant Foundation
- Robertson Trust
- The Bank of Scotland Foundation
- Charles Hayward
- Big Lottery Fund
- The Henry Smith charity
- Clacks Works
- Safe Deposits Scotland
- Energy Savings Trust
- SCVO
- NHS Forth Valley
- European Social Fund
- Fair Start Scotland
- Smart Energy GB

