

**citizens
advice
bureau**

Renfrewshire Citizens Advice Bureau



ANNUAL REPORT 2022 - 2023

Renfrewshire CAB

Our values & principles

At Renfrewshire Citizens Advice we are guided by the 12 values & principles of the Citizens Advice family:

- A free service
- Confidentiality
- Impartiality
- Independence
- Accessibility
- Effectiveness
- Community accountability
- Client's right to decide
- A voluntary service
- Empowerment
- Information retrieval
- A generalist service

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A Word from our Chair Alison Ann- Dowling

Renfrewshire Citizens Advice Bureau (CAB) remains committed to being a trusted and valued organization serving our community. In the period from 1st April 2022 to 31st March 2023, our dedicated staff and volunteers have continued to work tirelessly to provide quality information, advice, and support to the residents of Renfrewshire. As the cost of living crisis hit hard, our role in offering knowledgeable, impartial, and personalised help was invaluable to many local residents.

To support this demand, we continued to evolve to meet the changing needs of our local community. We made continued efforts to seek new or additional funding support to be able to better support local people. This meant we could continue to offer or expand our specialist support and advice on a wide range of complex issues, including debt management, housing problems, energy advice, employment matters, benefit claims, and access to legal advice. We remain committed to developing a strong team as supporting staff and volunteers with comprehensive training to deliver service improvements to meet the high demand from our clients.

Throughout 2022-23, our devoted volunteers and staff demonstrated resilience in the face of increased demand for CAB services. The insecurity of employment, rising living costs, debt struggles, and housing-related issues all contributed to the growing number of individuals seeking our assistance. Our adaptive management responses allowed us to optimise our resources and meet the needs of our clients. However, in what was our busiest year in the memory of longer serving team members it was not always possible to meet this level of demand.

We anticipate this level of demand for our help and advice to continue for some time to come as energy, food, and transport costs still weigh heavily on household budgets. At the start of the 2022 we anticipated there would be a rising need among low and middle-income clients, and as the cost of living crisis deepened we sadly saw this to be the case.

We would only be able to deliver a fraction of this work without the support of many partners and we express our sincere gratitude to our funders, Citizens Advice Scotland, and our community partners for their unwavering support, which enables us to provide essential services to the people of Renfrewshire. We again extend particular thanks to Renfrewshire Council for their continued financial support. As a board, we are glad to see the strengthened collaboration with Renfrewshire Council as we strive to harness our collective skills, experience, and specialist expertise to better serve our shared mission of supporting local residents in times of need.

Throughout 2022/22, the Renfrewshire CAB Board Trustees maintained their focus on good governance, leadership, and supporting the management of the CAB to ensure future growth and development. We remain committed to supporting our staff, volunteers, and clients, continuing to provide vital assistance to everyone who needs it. Our appreciation goes to our exceptional leadership team, staff, volunteers, members, and fellow Trustees. It is indeed a team effort to be proud of. Finally, I wish to end this annual report with a heartfelt tribute to Her Majesty Queen Elizabeth II, whose unwavering dedication and service to the United Kingdom and the Commonwealth were a source of inspiration for generations. Renfrewshire Citizens Advice Bureau joined the nation in honouring her legacy.

In conclusion, Renfrewshire Citizens Advice Bureau reaffirms its commitment to serving the community, adapting to changing needs, and standing ready to face the challenges that lie ahead. Together, we will continue to make a meaningful difference in the lives of the residents of Renfrewshire.

CEO Update 2022-23

Martin Fotheringham



Last year I remarked, 'what a year it has been' and I find myself repeating these words this year. What a year it has indeed been.

We fully re-instated our full range of services offering support online, by phone and in our own distinct way, face to face at a number of locations across Renfrewshire. We remain uniquely able to support local people, where and when best meets their needs.

The return to a full-service post Covid has been challenging as local people and local communities felt the full force of the various cost of living rises. Demand rose dramatically as the year unfolded as we saw some of our busiest months ever. Waiting times did increase significantly at times as we battled to provide support where and when it was needed.

Our incredible team of volunteers and staff worked untiringly to meet this demand. Through their determination and professionalism, we maximised the support offered, helping many thousands of local people to reduce their outgoings and improve their household incomes.

We know that with the continued support of all our funding partners, especially the strong working partnership with and crucial backing of Renfrewshire Council, that we will go from strength to strength and continue to achieve real and positive change for the many individuals and families who depend on us.

Key Achievements in 2022-2023



Over the past year, the Bureau has seen **4,610** clients and has received **9,807** contacts from these clients.



During this period the Bureau has dealt with **15,899** enquiries.



We have helped clients to achieve **£1,843,428.92** in financial gains over this period.

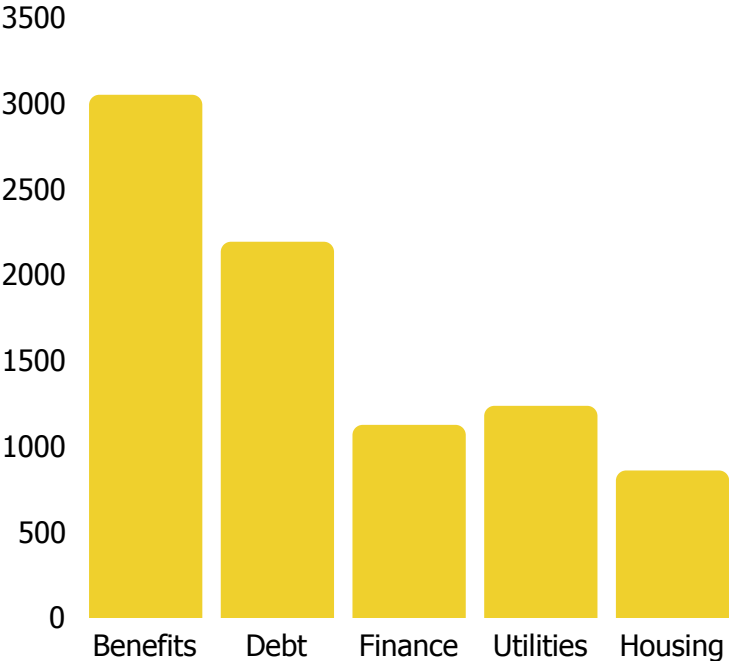
Our Clients

We continue to see a substantial number of clients with queries regarding benefits. This is often to the impact of the cost-of-living. More and more clients are struggling to make ends meet and are seeking our help to increase their income. This year, the busiest advice area was benefits with 3050 enquiries. We have worked tirelessly to support these clients and ensure they receive the help and advice they need.

In addition to benefit enquiries, we have also seen a number of enquiries regarding finance and charitable support. This year, we received 1,125 enquiries in this area. Enquiries regarding this topic can also be attributed to the cost-of-living crisis, as clients continue to struggle to pay their bills and put food on the table and are therefore more likely to find themselves in need of crisis support. We have been working closely with local charities and organisations to provide additional support to these clients to help them through these challenging times.

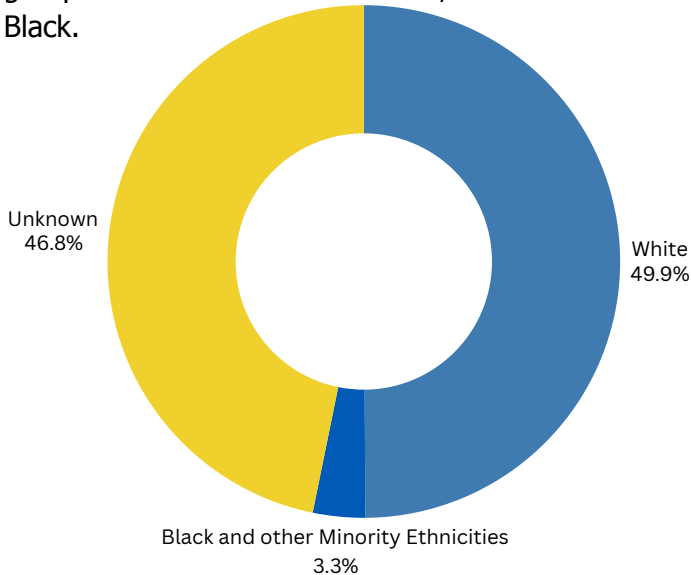
Other issues people frequently sought advice on in 2023-2024 include Debt with 2,193 enquiries, Utilities and Communications with 1,236 enquiries, and Housing with 859 enquiries.

Despite the challenges we have faced over the past year, we remained committed to our mission of providing free and impartial advice to the people of Renfrewshire. We are proud of the work we have done and the impact we have had on the lives of our clients. We would like to thank our dedicated team of volunteers and staff for their hard work and commitment, as well as our partners and funders for their continued support.

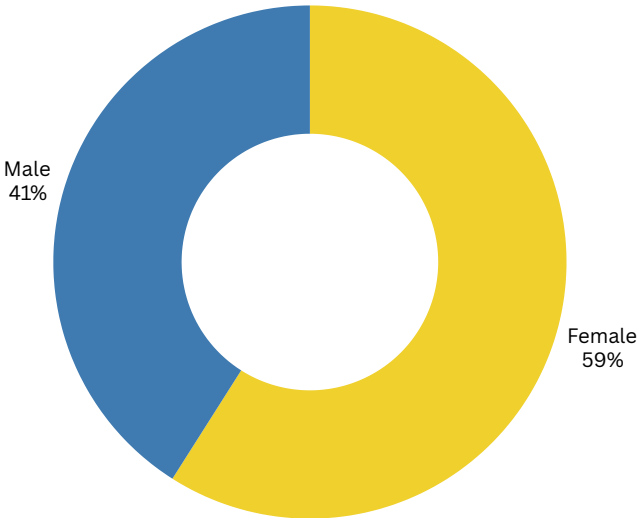


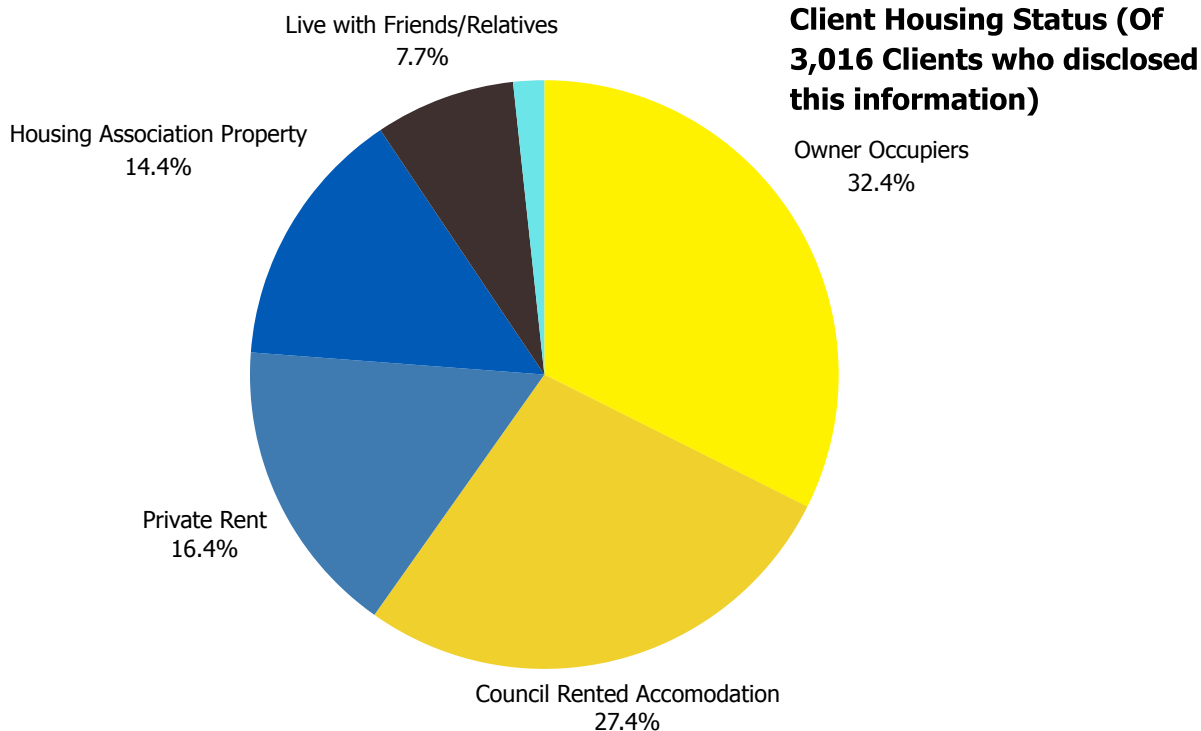
Client Ethnicity

49.9% were white, 1.4% were Asian, Asian Scottish or Asian British, 1.3% were African, 0.4% were Other ethnic group, 0.1% were Mixed or multiple ethnic groups and 0.1% were Caribbean, Caribbean or Black.



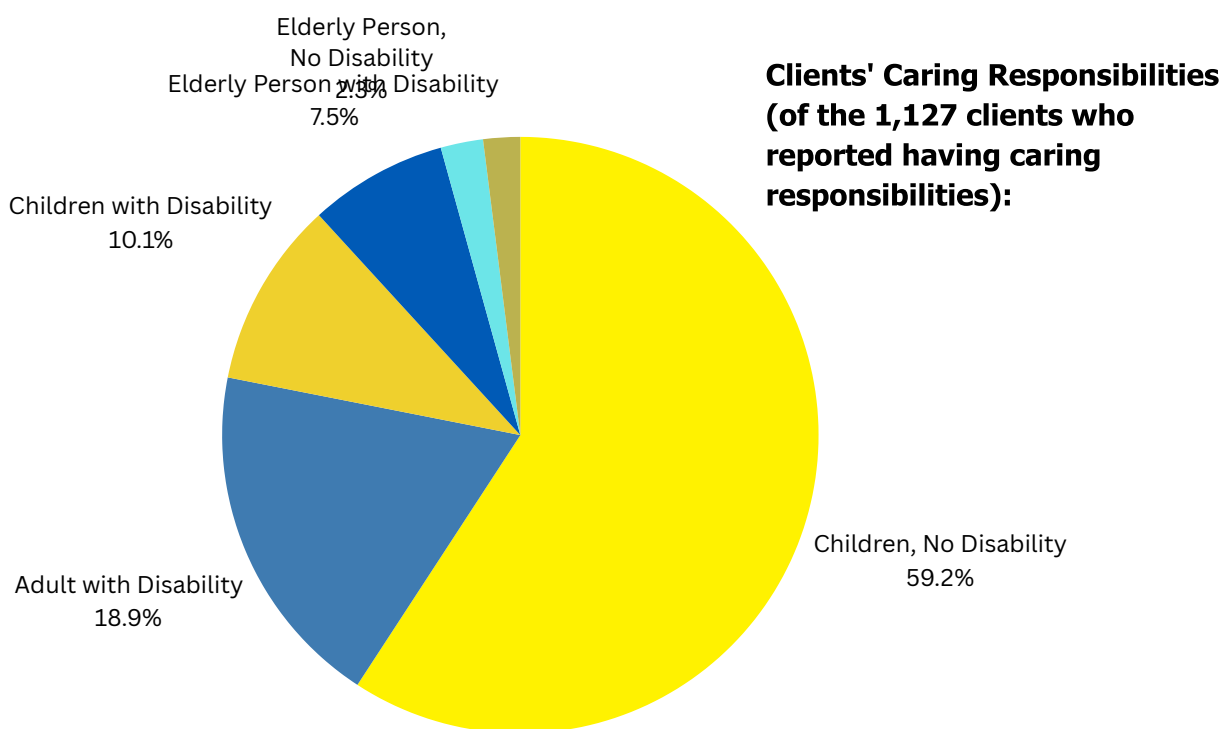
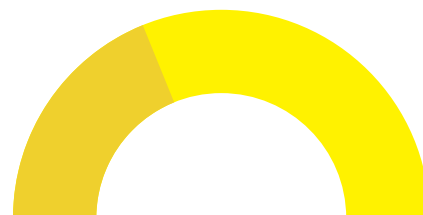
Gender of Clients



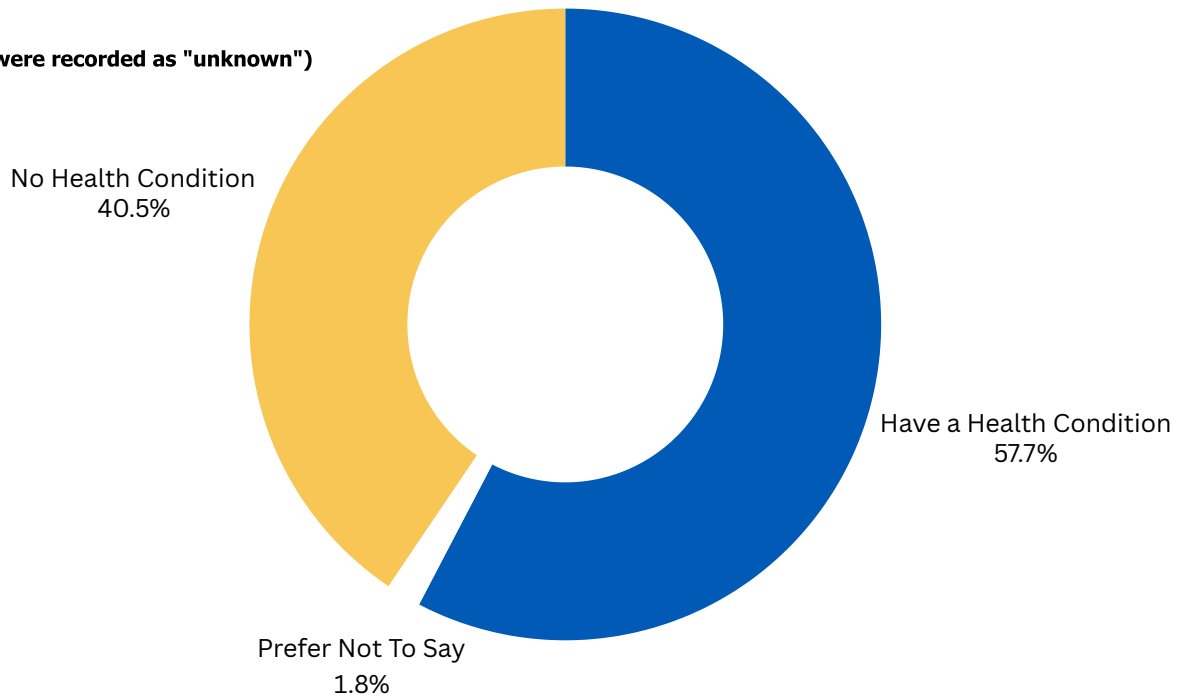


Clients with Caring Responsibilities

62.3% of our clients (1,860) reported having no caring responsibility, where 37.7% of our clients (1,127) reported having caring responsibilities.



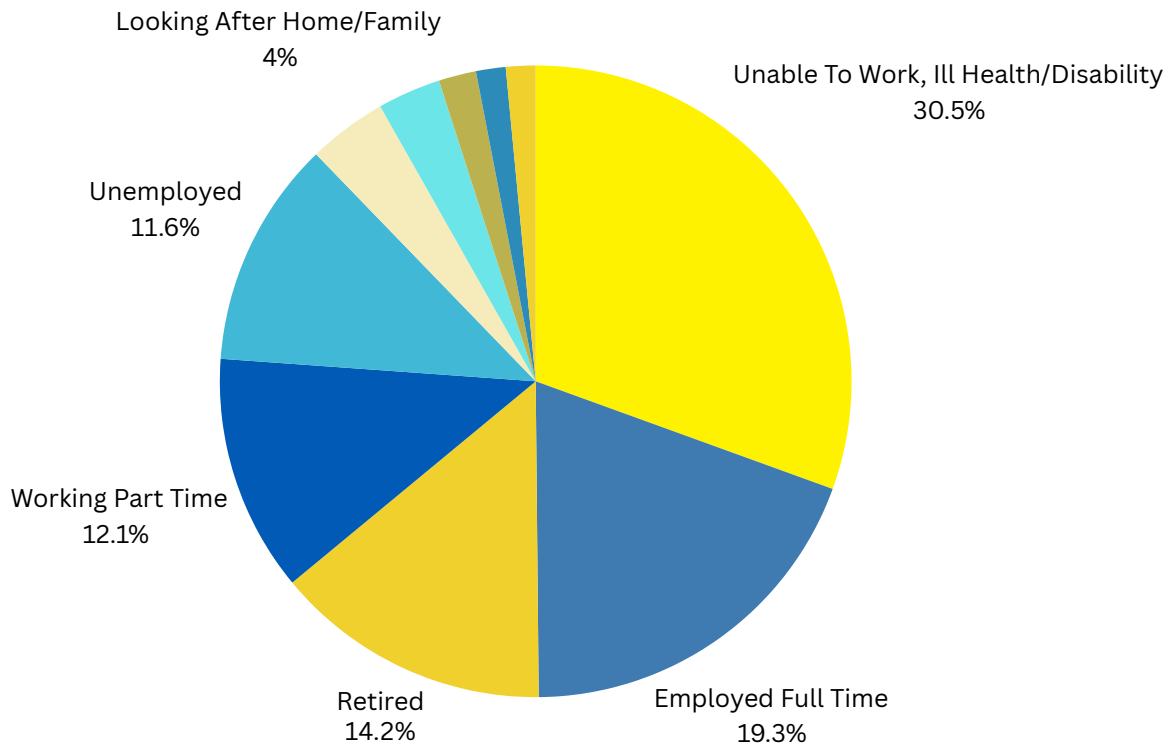
**Clients with a health condition,
of the 2,429 clients who
responded**
(2830 clients were recorded as "unknown")



**Clients employment status:
Of the 3,174 clients who
responded:**

(2085 clients were recorded as "unknown")

30.2% of clients were unable to work due to ill health or disability, 19.1% of clients were working full-time (30+ hours), 14% of clients were retired, 12% of clients were working part-time (less than 30 hours), 11.5% of clients were unemployed, 4% of clients were looking after home/family, 3.2% of clients were self-employed, 1.9% of clients were students, 1.5% clients preferred not to answer and 1.5% weren't seeking work.



Volunteer Recruitment and Development

Angela Mather coordinates our volunteer recruitment and development.

Renfrewshire CAB offers a service to provide free and independent advice. This service is mainly delivered by Volunteers trained to provide accurate and relevant advice and information to our clients.

At present we have 42 Volunteers within the bureau which consists of 18 Trained Advisers, 17 Trainee Advisers, 3 Administrators, 2 Law Students and 2 IT Support. In 2022/23 we had a total of 65 applicants for volunteering positions and we have recruited 16 out of those who applied. We are now in the process of recruiting another 8 trainees.

Our volunteers come from diverse backgrounds that brings a wealth of experience and knowledge to the bureau. Which is important to clients as they require extensive support and guidance.

Training is essential to prepare Volunteers for the roles that they will be expected to undertake within the bureau. For example; we offer an Adviser Training Programme which ensures that they receive the optimum preparation for working in an advisory capacity. As part of the process we also provide in-house training, external training and supported advice provision experience.

Our Volunteers are assisted by staff that endeavour to provide the best possible support for the overall volunteer experience.

Renfrewshire citizen's advice bureau would like to thank all our volunteer for their dedication and commitment.

THANK YOU
SO MUCH

Volunteer Feedback

Renfrewshire Citizen's Advice Bureau would like to take the opportunity to thank the following volunteers for their support and commitment in 2022/23. Alicja Matwijczak, Allan Robertson, Alesha Baxter, Ann Kitchen, Ann Segita, Anne-Marie Boyle, Annemarie Frize, Arianna Moretti, Asma Afridi, Avril Syme, Barbara Perrie, Basant Elwasseif, Becky Potts, Calum Moffat, Chris Kirk, Daria Sassarini, David Hughes, David Morrison, David John Robb, Dawn Kyne, Dorothy White, Elaine Roberts, Eilidh Hannah, Eilidh Innes, Eve Norman, Harry Robertson, Helen Martin, Ijeoma Chiedu, Jack Quigley, Jennifer Baird, Jodie Miller, John Coutts, John Gallacher, Joe Penders, Judy Raphael, Hannah Smith, Karola Pribranszki, Ken Moody, Laura Winters, Lesley-Anne Palmer, Linda Blair, Linda Smith, Lorna Crossan, Lorraine Scally, Lucy McDade, Lucy Smith, Marguerite Maguire, Mary Dargie, Max McGill, Megan McCormick, Michael Stone, Naser Hussain, Ogechi Agboroh, Pamela Campbell, Patrycja Dynowska, Pauline Sherry, Rhona Hayton, Ria Midha, Rebecca Elder, Richard Miller, Robbie Kennedy, Sean McGovern, Scott Leonard, Shirley Anne Cowden, Sophie Hughes, Stevie McAllister, Trica Thomson, Vicky Martin, and Zoe Millar

"After I finished secondary school and before I started university to study Law I was looking for an opportunity to gain more legal experience and develop the types of skills I would use as a solicitor. This led me to volunteering at Citizen's Advice where I've gained a genuine and real understanding of how the law works in practice and how to approach advising on complex and detailed matters. I have felt supported and encouraged by staff and other volunteers throughout my time at Citizen's Advice and would recommend this opportunity to anyone looking to support their community."

Basant

"I just completed my HR degree at UWS, and I joined CAB out of need to obtain experience in a variety of transferable skills, like addressing complaints, communicating, documenting, etc. I had only intended to work there for a few months, but after getting to know the staff and working with the admin team (who are the finest) with all they do, I have thoroughly enjoyed every second of my time at the bureau. Even just providing the appropriate information, signposting, and being able to assist service users in solving a problem or circumstance are just a few examples of extremely gratifying aspects of the job.

The skills I am learning from the bureau have inspired and aided me in my role at PACHEDU (a charity organisation for ethnic minorities). I manage and document information of service users and volunteers, assisting with their needs, and signposting them to organisations such as the bureau, that have helped in resolving some of those needs and received positive feedback.

It is an important job we do at the bureau and I am just glad to be part of it whilst gaining vast knowledge and great skills."

Ogechi

Thank
you!

Money and Debt Advice

Over 2022/23 we assisted 588 clients struggling with debt. Debts can cover a wide-number of types of credit and household bills. Some of the most common our clients are struggling with are credit cards, loans, car finance, gas and electricity, council tax arrears, income tax arrears.

We have found that the cost of living has had a huge impact on our clients. People have found their surplus income has declined significantly as all their bills (particularly energy) have soared. This has meant they have struggled to manage continuing obligations like loans and council tax, or have been unable to pay their energy bills and have built up arrears. Often it is a combination of the above and our clients have multiple debts they are not able to manage.

We aim to assist our clients with plans/options for managing their debt. This can include negotiating with the creditors, applying for a Debt Payment Plan under the Debt Arrangement Scheme, applying for bankruptcy or having debts written off by the creditors. These options will depend on the client's circumstances and this is fully discussed with them and what the pro's and con's of each option entails. We can also check if a client is due any benefits they are not claiming and can help with complaints if a creditor is treating them unfairly. All of our advisors are trained to reach nationally recognised standards so clients and partner agencies can be confident in the quality of advice provided. We are authorised and regulated by the Financial Conduct Authority for the advice categories provided.

Our team consists of Alison Clunie, Mari Cummings and Sarah Boyd. We had new trainee debt advisers join us in October 2022, Rebecca Elder and Daria Sassarini. Both of which have been an asset to our team.

Patient Advice Support Service

Maureen Hill manages Patient Advice Support Service. PASS is a Scottish Citizens Advice Bureau service providing independent, free and confidential advice and support to anyone who uses the NHS in Renfrewshire. We work with the NHS to use your feedback to improve health services. PASS is delivered in each NHS area and every health board area in Scotland has one or more specialist Patient Advisers.

Our Patient Adviser is available to support clients in the areas of Renfrewshire, East Renfrewshire, Greater Pollok, and Inverclyde. In the year 2022-2023, our Patient Adviser has supported 106 clients in Renfrewshire with 495 contacts regarding NHS concerns or complaints.

The support provided is individual to each client but broadly consists of:

- Helping with information and/or advice about rights and responsibilities;
- Helping with writing letters, including complex complaint letters;
- Assistance to review or obtain copies of medical records;
- Supporting clients at NHS meetings and in contacts with NHS staff and GP practices;
- Arranging communications assistance and helping with taking unresolved complaints to the Scottish Public Services Ombudsman

Without PASS support clients would struggle to address and resolve critical concerns about their healthcare and our NHS providers wouldn't have the opportunity to respond and resolve these issues.

Pension Wise

Pension Wise is our free and impartial government funded service which allows us to help people understand their options in relation to accessing their pensions. The ongoing cost of living crisis in the UK has increased the demand for the service, as it has prompted people to consider their anticipated retirement income, and whether their existing pension provision will be sufficient to meet their preferred retirement lifestyle. A Pension Wise appointment provides our clients with a comprehensive overview of the pension options available to them, in addition to general guidance and tips to help them budget for retirement. Huge emphasis is also placed on pension scams throughout the appointment, to ensure that our clients are informed and equipped to recognise suspicious activity. The Pension Wise service is part of the single guidance body The Money and Pensions Service (MAPS) and also include, The Pension Advisory Service and The Money Advice Service.

In the 2022 – 2023-year, face-to-face appointments were able to recommence, which have proved to be popular and are often booked weeks in advance. Danielle McGrath took over the role from Nicola Matheson in September 2022, as the guidance specialist for the Renfrewshire and East Renfrewshire area. Since her appointment in September, she has met with 37 clients for face-to-face appointments, and completed 272 telephone appointments. Based on surveys taken between November 2022 and February 2023, 96% of clients are satisfied with the Pension Wise service overall, and 98% of clients would likely recommend the service. 91% of clients surveyed say they feel more informed about pension options following their appointment, and 8 in 10 (88%) say they understand the next steps they need to take with their defined contribution pension arrangements.

As a result of using the Pension Wise service, 86% say they now feel more in control of their financial situation.

Greater Renfrewshire Advice on Debt and Eviction (GRADE)

Mari Cummings, Michelle Lovett and Irene Barbour form the GRADE Team.

We would like to congratulate Fiona Park on her new post within the bureau and thank her for all her work on the project. We would also like to welcome Irene onto the team and look forward to working with her.

The GRADE project improves the lives of those at risk of mortgage repossession or rent eviction. The team had another successful year in 2022-23.

The demand for the service has increased with 919 enquires. While most of the enquires have been telephone based enquires, we have continued to adjust the service to meet the needs of the clients. The trend of clients having priority debts has continued and we are frequently seeing clients who are unable to meet their essential spending.

We have assisted with increasing clients' income by identifying benefit entitlement and applying to charities for financial assistance. Over the last year we have assisted clients in maximising their income by over £192,000. We are pleased with this positive outcome for our clients, significantly improving the lives of those at risk of mortgage repossession or rent eviction.

We look forward to another successful year and working with clients' with the aim that they remain in their homes.

North Ayrshire Debt Project

This project has been running in North Ayrshire since 2022, managed by Caroline McKeague.

As well as assisting clients via email and telephone, we are located in the community every Wednesday morning between 9am and 1pm. During this time slot, I work alongside a Warmer Homes Energy Adviser which is incredibly helpful for my debt clients as they are also being negatively impacted by the hike in fuel costs.

This takes place at The Ayrshire Community Trust in Saltcoats, where we offer face to face appointments and a drop-in service for our clients. This community presence is essential, particularly for our clients who are digitally excluded in order for them to be able to get important documents and paperwork to us and for us to carry out a full financial assessment.

The main role of the project is to help clients who are struggling financially and assist them to identify and understand their options. We help clients with a number of debt issues such as credit/ store cards, personal loans, arrears on households bills and benefit overpayments to name a few.

Some common options in approaching these debts are negotiating informal payment plans with creditors, applying for a Debt Arrangement Program, applying for Sequestration or applying for a Write-Off. We have had, and are still dealing with many cases where Sequestration has been clients' only debt option.

The most suitable option will depend upon clients' circumstances. We take a full financial assessment and income and expenditure details from the client and discuss it with them in order to ascertain the best debt option for them.

We also check to see if client is claiming all eligible benefits and financial assistance available to them, and assist with a complaint if a creditor is treating them unfairly.

For the most part, our clients are being further forced into more serious levels of poverty as a result of the current economic crisis. We are seeing an increase in poor physical, mental and emotional well-being in our clients who do not have the means to lead a healthy lifestyle due to many factors caused by and exacerbated by increasing financial instability.

North Ayrshire is one of the most socio-economically deprived areas in Scotland and our clients greatly value and rely on this debt project.

Case Study

The client has his own council tenancy but has been staying at his mother's house for several months due to him becoming increasingly depressed and anxious. In spite of having severe physical disabilities, the client has managed his tenancy and finances well for years. The client is in receipt of personal independence payment (PIP), employment and support allowance (ESA), and Housing Benefit. The client's Mother has Power of Attorney for the client, and with his consent, it is the Mother with whom I have been corresponding. Over recent months, the client had sought help from mental health professionals as he became increasingly depressed and anxious and started spending money impulsively. It was due to this breakdown in the client's mental well-being that led to the client accruing over £17,000 in non-priority debts. The client's POA communicated that the client was hoping for bankruptcy. After explaining the bankruptcy process and its advantages and disadvantages the client asked to go ahead with bankruptcy under minimal assets. Income and expenditure details showed a monthly financial deficit of £139.62. Application made, evidence given, Bankruptcy under Minimal Assets awarded. Client financial gain of £17,444.7

The Armed Services Advice Project (ASAP)

The Armed Services Advice Project (ASAP) is an advisory service which delivers information, advice and support to members of the Armed Forces Community which consists of those currently serving, veterans and their families across all tri service areas as well as the Merchant Navy. The service is made possible by the funded partnership, led by Poppy Scotland, with whom we work closely to develop the service and ensure that it continues to meet the needs of the clients we support. Rosie Caulfield managed the project.

During this last period, ASAP continued to assist 324 clients within East Renfrewshire, Renfrewshire and Inverclyde. As a result of the COVID-19 pandemic, we adapted our service, offering extensive telephone support & advice. We continue this as a core part of our service, particularly for those clients where disability & cost of the journey, may be a barrier to attending a face to face appointment. This is particularly helpful for clients affected by the Cost of Living.

The vast majority of ASAP clients (88%) have a connection to the army, either serving or ex-serving personnel or dependents/carers thereof.

ASAP clients tend to have complex support needs and are seen numerous times with a number of different issues. In total, ASAP helped the 324 clients with 1490 issues, which is an average of almost 5 issues per client.

Yet again the majority of issues that clients sought help with were benefits. Of the 1490 issues ASAP dealt with 86% involved benefits. ASAP assists clients through the whole benefit process: from application forms to representation at First Tier Tribunals, where we have 100% success rate. As seen in the table below, debt, housing and access to financial and charitable support remain the other main areas of concern for the Armed Forces Community. During this period, ASAP assisted clients in getting 96 financial gains, totalling £305,586k.

Under the Unforgotten Forces umbrella, we work closely with numerous other charities and organisation committed to helping the Armed Forces Community in various ways. We have received 144 referrals from organisations such as SSAFA, Sight Scotland, Erskine and Poppy Scotland. ASAP was also able to signpost 65 clients for specialist assistance elsewhere. ASAP continues to offer home visits to the most vulnerable clients who would otherwise be unable to access the support they need. We also have successful outreach sessions at Erskine Reid MacEwen Centre and Sight Scotland veteran's facility in Hawkhead, Paisley.

Case Study

Our client was referred to the Armed Services Advice Project by Sight Scotland, Paisley. He is an elderly veteran who is sight impaired. He wished advice on any available benefits due to the increased cost of living and was feeling financial pressure due to his fixed pension income.

We completed a benefits check by telephone to discuss our client's full circumstances and established eligibility to Attendance Allowance. We contacted the DWP claim line on our client's behalf to register the claim & protect the claim date. We further established that our client was entitled to the additional £2600p.a Blind Person's Tax Allowance. We assisted our client in completion of the Attendance Allowance application and submitted it with targeted medical evidence.

Our client was successfully awarded Higher Rate of Attendance Allowance which will increase their household income by £4804.80 per year. He received a further backdated lump sum pay out of £924 due to the protected claim date. Our client is delighted and feels more financially secure moving forward.

Housing Advice Service

Our Housing Service was delivered this year by Kevin Montgomery.

The CAB's Housing Advice Service offers a comprehensive range of support across the full spectrum of housing issues and tenure types. This includes full advice and assistance including appeals for those accessing the homeless system. Clients within the Private Rented Sector (PRS) continue to make up the highest proportion of clients by tenure type with the service offering representation at the First Tier Tribunal Housing and Property Chamber for issues including:

- Disrepair
- Repossession claims
- Deposit issues
- Wrongful termination
- Tenancy fees and premiums
- Letting agency complaints & letting agent code of practice cases

The team also assist private sector and clients within other tenure types using alternative dispute resolution services, such as the adjudication service offered by approved tenancy deposit schemes. Enquires remained high throughout.

The service has also advised clients on housing issues emerging from covid and cost of living crisis including Scottish Government emergency legislation to protect tenants from rent increases and eviction.

European Union Support Service (EUSS)

The EU Support Service project has continued to support the Renfrewshire Community, throughout the 2022/2023 financial year. This project has been funded by the Home Office since 2019 and offers OISC Level 1 Immigration Advice to clients, who would like to settle in the UK. The primary focus of the EUSS Project is to advise and assist EU nationals with applications to the EU Settlement Scheme.

Within the last year, 96 Immigration enquiries were dealt with by our EU Adviser, Cara McCarthy. The chart below outlines how many of these cases were EU related and how many EUSS applications were made within the Bureau.

While the EU Settlement Scheme 2021 deadline has passed, clients continue to seek support with applications and advice on bringing family members to the UK. Clients are also provided assistance with:

- Updating their details to their status
- Generating share codes for benefit/ employment purposes
- Re-applying to the Scheme, after an application refusal
- Switching from Pre-settled to Settled Status

The remaining 39 client cases were non-EU immigration related and varied significantly in topic area. Some clients required advice on Family, Skilled worker, Student and Graduate Visas; while other clients were supported with applications for British Citizenship, Child registration, Travel Documents and Visitor Visas.

While project funding has been extended for an additional few months, longer-term funding is being considered.

Fuel and Energy Support

Angela Mather coordinates our Energy Projects.

Renfrewshire CAB participated in 3 energy projects which were BESN (Big Energy Saving Network), EBD (Energy Best Deal), and Fuel Insecurity Project. We had 3 energy specialists working on the projects and successfully completed 546 enquiries and 11 energy presentations. By providing energy advice we have managed to achieve client financial gains of over £46,000.00.

BESN Project aims to advise on energy saving in the home, switching energy suppliers, different energy tariffs, and available support to help vulnerable households stay warm and lower energy bills. The objectives of the BESN project are to provide advice to vulnerable consumers, helping them save money on their energy costs.

EBD Project aims to help vulnerable clients and those in or at risk of fuel poverty to be able to afford their energy bills. The project does this by providing advice and support on a variety of energy-related issues, as well as assisting clients to maximise their incomes and access other support that may be available to them.

Fuel Insecurity Project aims to provide advice and support to people in Renfrewshire who are struggling with energy bills. The Project is run on a joint basis between three organisations: Renfrewshire Citizens Advice Bureau (RCAB), Linstone Housing and Renfrewshire Food bank. Referrals can also be made between the services to request additional resources and support for clients.

For all these projects RCAB energy specialists have been providing individual support to vulnerable clients on energy issues such as; Accessing assistance like Warm Home Discount and priority services register, how to read meters and/or bills, different payment methods, energy efficiency and cutting costs, terms and conditions such as fixed term 'deals' and penalty charges if leaving a contract early, help to deal with debts to suppliers and complaints.

Also, if clients are experiencing financial hardship due to their energy issues we requested resources such as; Fuel Vouchers, Food Parcels & Grants.

Employment Specialist Advice and Tribunal Representation

Nada Smith is our employment adviser. Project started in September 2021 with the aim to provide the Renfrewshire residents with a free, confidential, and comprehensive Employment specialist advice on all employment Rights and Equality related matters covering all stages from negotiation to litigation. Specialist advice has continued covering areas including, Internal employer`s processes:

- Grievance and Disciplinary
- Dismissals
- Equality issues (discrimination)
- TUPE Transfers
- Redundancy
- Maternity rights /parental rights
- Pay and entitlements
- All other Contractual and statutory rights.

Help through the project has been made available to all members of the community with added support for those under-represented, on a low income, having parental responsibilities, vulnerable through long term illness and or a disability, and or suffering from financial exclusion.

Project`s supportive involvement has been starting from as early as the first stages of informal work issues resolution through advice and worker`s rights and duties awareness raising, extending to supporting clients during grievance and disciplinary formal processes as well as Early settlement negotiation, and providing Employment Tribunal representation, where applicable.

In 2022 the project dealt with over 250 clients and had a tangible positive impact on their lives through positive outcomes, financial gains, consolidated security of employment, and higher level of employment rights` awareness.

Testimonies to the Success of the Project

a series of thank you messages
from clients our advisers helped.

Hi (Adviser),

I really cannot thank you enough for what you have done today. My mental health - which ive never had any issues with before- had once again taken a dip that had me contemplating what is the point. Today you have given me hope that this situation is not useless which has really really helped me.

Thank you and I really mean that, thank you,

Lxxx

Dear (Adviser),

I would like to tell you how much I appreciated all that you did for me over the past few weeks. The help and support you gave to me was second to none, and your knowledge was amazing.

I am so glad I contacted CAB, and was fortunate enough to be directed to you, I could not have done any of it without you.

Thank you so much for the time and effort you put in to helping me, nothing was ever too much trouble for you. I am so very grateful to have had you guiding me every step of the way.

Kind Regards
Sxxx

Legal Clinic

The RCAB legal advice service is funded by Renfrewshire Council and provides legal advice to clients with support from our partners at The Legal Service Agency ("LSA"). The LSA is a charity and law centre and the Legal Advice Coordinators at RCAB meet with solicitors from the LSA three times a week to find solutions for clients.

At the beginning of 2022 our Legal Advice Coordinators were Calum Reid and Rosie Stephen. As of summer 2022, the Legal Advice Coordinators were Alesha Baxter and Arianna Moretti. Coming up to summer 2023, our Legal Advice Coordinators are currently Robert McGirr and Arianna Moretti.

The Legal Clinic offers free and confidential advice - and in some cases representation - on issues relating to housing and homelessness, consumer, public law, community care, and disability and welfare rights.

In this past year, there has been a particular insurgence of enquiries relating to rent arrears, consumer contracts, neighbour disputes, the tying up of estates, home improvements, and complaints to Ombudsmen and organisations alike. During this reporting period, the clinic has advised 263 clients. The majority of our clients have an income of less than £20,000.

The RCAB Legal Clinic is committed to continuously improving access to justice in Renfrewshire.

Case Study

The client is a single mother who lives with her two children. She approached CAB because she had purchased a washing machine and had since noticed that it was tearing holes in her clothes.

The client tried to negotiate with the seller – an electrical retail company. The company sent an engineer out to change the machine's drum however the problem remained and this time the machine also started to shake excessively. With CAB, the client was given help to negotiate with the company, and had an engineer come out a second time to replace the washing machine. Unfortunately, this still did not fix the problem, and so CAB started simple procedure against the company on behalf of the client.

After the claim form was lodged, it did not appear that the company had entered into a response by the deadline given and so CAB applied for a decision in the client's favour. However, the court then contacted CAB to let us know that the company had in fact uploaded a response but that due to an operating issue with the civil online platform, this response had not been viewable.

After examining the evidence submitted to the online platform by both parties, the sheriff decided to refer the case to mediation. CAB communicated with the Strathclyde Law Clinic to arrange mediation for the client. After attending mediation, the parties reached an agreement that the company would pay £300 in compensation to the client.

After this successful outcome, CAB withdrew the case from the courts and the client thanked CAB for our assistance.

Welfare Rights

Bank of Scotland

Our Welfare Rights Project in this financial year has been delivered for the initial six months by Keena Sefton and for the second half of the year Fiona Wilson, Margaret Brown and Dominika Wirkus.

The Welfare Rights team continued to be very busy during this financial year, they advised 200 clients with 415 client contacts. Clients have struggled with increasing costs and have sought help and advice to ensure they are receiving all the benefits they are entitled to. Ensuring successful backdating of benefits has helped clients be eligible for cost-of-living payments that they would otherwise have missed out on. Advice given by our welfare rights advisers resulted in client financial gains of £218,601,91.

The Bank of Scotland Welfare rights team comprises of Welfare Rights Adviser Keena Sefton and Welfare Rights Administrator Calum Moffat.

This year we successfully applied for funding from the Bank of Scotland's Invest Fund. This funding has enabled us to hire a full time Welfare Rights Adviser which has helped the Bureau deal with our increasing demand for this advice in this area. The project commenced in October of 2022 and is currently funded until October 2027.

The Bank of Scotland project since October 2022 saw 112 clients with 155 contacts. Advice given by our project worker resulted in client financial gains of £72,020.11.

The project focuses on providing direct support to clients to gain their full benefit entitlement through assistance with initial applications and help to appeal decision both at mandatory reconsideration stage and tribunal. In addition, the project provides guidance, advice and support to generalist advisors on more complex benefit cases.

Case Study

The Client made initial contact Dec 22. She has severe mental health issues which make dealing with her benefit issues impossible for much of the time. Her extreme anxiety means she has long periods where she is unable to even answer the phone.

She had failed a work capability assessment in May 22, meaning she needed to attend work focused interviews at the job centre despite her GP and psychiatrist stating she was unfit to do so.

She failed to attend the work focused interviews and then to communicate with them due to her increased anxiety. Due to this she had been sanctioned for 62 days (totalling £682) & was suffering severe financial hardship as a result (which was adding further to her anxiety).

Client was assisted to access emergency funding, food bank and winter hardship payment to alleviate her immediate hardship.

She was then assisted to appeal the original work capability decision, and the sanctions. This was eventually revised at pre-tribunal stage on 16/3/23 and Limited capability for work related activity was awarded from 10/12/21.

This means client now has no work seeking commitments, allowing her to focus on her recovery, and has received back payment, allowing her to pay off debts accrued and to feel more financially stable.

She is extremely grateful and her mental health is much more stable. She states she would not have survived the winter without both the financial support and the hope that the situation would resolve.

Independent Age

Fiona Wilson is our Independent Age adviser. This project is funded by Independent Age, a UK wide charity for older people, 65+, who had secured a Cost-of-Living fund that they opened up for other organisations to apply.

We successfully applied in partnership with local charity ROAR, enabling us to hire a Welfare Rights Adviser specifically targeting over 65+ in the Renfrewshire area. The project commenced in January 2023 initially focusing on raising awareness of benefits available and attempting to dispel myths of entitlement regarding health, savings, and income. There is some reluctance in the older population to seek help and to admit to health difficulties, as it is important to them to be seen to be managing. However, by advertising the service and opening up dialogue, many have sought confidential benefit checks and had assistance to make applications resulting in accessing cost of living payments and further support.

The Increase your income project commenced on the 15th of January 2022, in the remainder of the financial year the project advised 61 clients with 72 client contacts. Advice given by our project worker resulted in client financial gains of £8,769.24.

Money Talk

Since 2018, The Money Talk project has been delivered across the Citizens Advice Network in Scotland, a service which is backed by the Scottish Government. The Money Talk project aims to motivate low income families to seek financial advice to maximise their income and ensure they are not paying more for essential goods and services than they need to. Each client is offered a benefit check to ensure they are receiving all the benefits, grants and exemptions that they are entitled to. Our case reports have shown that although benefits are the most common issue clients present with they on average also receive advice on 5 separate advice issues. This shows the holistic nature of the service we offer, in dealing with the whole person instead of each issue individually. In addition to client financial gains satisfaction surveys have shown clients feel the service has improved their mental health and peace of mind.

Case Study

A couple made an appointment with our Money Talk plus adviser to enquire about benefits eligibility. Both individuals were retired and in receipt of their State Pension, one of member of the couple was also in receipt of a workplace pension. They were paying full rent and council tax, and also had some health issues, although were not in receipt of DLA, PIP, ADP or AA. The couple were concerned about the increasing cost of living.

After conducting a quick benefit check it was discovered that the couple were not eligible for Pension Credit, but they were eligible for a Council Tax reduction of £9.27 a week and housing benefit of £35.08 a week. Additionally, as one member of the couple suffers from severe arthritis it was suggested they make an application for Attendance Allowance.

A case review showed that the couple successfully received both a Council Tax reduction and housing benefit result in a combined client financial gain of £3,035. The couple also reported having made a claim for Attendance Allowance and were awaiting a decision. The couple were extremely pleased with the outcome and expressed excitement about their increased income.

Multiply

Multiply is a new programme offering a range of learning activities designed to help with using numbers in everyday life, delivered by Suzanne Baxter. Our role at Renfrewshire Citizens Advice Bureau is to offer "Figure it out" sessions which can help people be more in control of their finances.

Participants can take part in small group sessions covering topics such as

- Designing household budgets
- Understanding bills
- How to save money
- Preparing for a debt free Christmas

The aim is to help participants become more money aware and increase their financial capabilities. One to one meetings are also offered, allowing for a confidential appointment to guide the client with creating their own budget using their personal financial information. The programme is managed and delivered by Renfrewshire Council and partners and funded by the UK Government's Shared Prosperity Fund.

Outreach

Our outreach project is delivered by Robert McGirr, Robert is currently based in outreach locations at Bishopton, Renfrew and a number of other locations as and when required.

As with most services we had to halt our regular outreach activities during the Covid-19 outbreak, we recognise the demand and therefore urgency to restart these outreaches which we have been gradually doing throughout this report period.

To compensate for our reduced outreach activities and opportunities, Robert was our paid generalist adviser, this meant that amongst our highly skilled volunteers we always had a qualified adviser on duty in case of short staffing.

The Outreach Project advises clients on a number of different topics including, Civil Law, Employment, Housing, Benefits and Family & Relationships.

Safe and Warm

The Safe and Warm project is funded by the Scottish Gas Network and commenced in May 2022, the project is currently funded until March 2024. Our project worker Amanda Mackie has worked to establish partnerships and referrals pathways in North Ayrshire where the project operates. This has been challenging as North Ayrshire doesn't currently have a physical Bureau presence. The project worker has delivered presentations to frontline staff in North Ayrshire and has attended several local cost-of-living events. During this period our worker has advised 88 clients and has dealt with 202 client contacts. This has resulted in financial gains for clients of £34,823.82.

The project aims to provide advice for vulnerable clients to support them to use energy efficiently, affordably and safely. All clients are given information on carbon monoxide (CO) safety issues to increase awareness of this potential risk. Holistic advice and support is offered to clients who access the service, clients with queries about other advice topics are, where suitable, signposted to other Bureau services or other local organisations who can support them.

Due to the limited provision in North Ayrshire for energy support many of the clients seen under the project have been struggling with ongoing, complex cases for several years. A client that is currently being helped has been dealing with their issue since 2017. With our project workers help this client is being assisted to move suppliers.

Feedback from Safe and Warm clients suggest that clients are very happy to have a CAB presence on the ground in North Ayrshire but feel there is still a demand for a full CAB service to be available.

Case Study

A client attended an appointment for help with Energy Debt and for a benefit check. The client was advised to apply for Attendance Allowance (AA). The clients AA application was successful and the client now receives £61.85 per week. The AA alongside their partners personal independence payment (PIP) then entitled the couple to apply for Pension Credit of £123.35 per week. Both the AA and Pension Credit awards have increased the couple's income considerably.

Whilst awaiting the AA decision, the couple received fuel vouchers and went to their local food larder, they also received a Home Energy grant from Home Heating Advice for over £1629.58. The couple were assisted to apply for a Warm Home Discount of £150 and also received £100 credit from Scottish Power as the result of a complaint our project worker assisted them with. The clients also received £350 from the North Ayrshire Emergency Response Fund.

Finally, the couple were referred to Home Energy Scotland where they received a new boiler and central heating system alongside new smoke and heat detectors. Assistance is ongoing with an attempt to help the clients have their Green Deal debt written off.

Universal Credit Help To Claim

The Universal Credit Help To Claim project continues to see an increase in the number of contacts from clients seeking advice on benefit entitlement, and support completing a Universal Credit claim (where appropriate), and this year Douglas Wilson & Margaret Brown have joined the UC HTC team at Renfrewshire CAB. Further increases to demand are anticipated as the Government has announced that Managed Migration to Universal Credit, of clients receiving Tax Credits only, will begin this financial year (2023/24).

Clients contacting the service are all provided a full benefit check, ensuring they access the correct benefits & the best financial outcomes.

Where an online claim would be best for clients, we support them through the online claims process & where an online claim is not possible or appropriate (e.g. due to digital exclusion, literacy issues etc.) we support clients with a conference call with the DWP to make a telephone-only Universal Credit claim. In all cases we provide information, advice & reassurance on the initial jobcentre process (ID verification, claimant commitment, advance payments / payment schedules etc.) and further information on how to access the various additional elements e.g. many of our clients require clear advice and support on how to access the health related element of Universal Credit (the LCWRA element).

We carry out case reviews with all clients around the date of their first payment date to check they have received the correct amount and to help solve any issues.

In addition to identifying entitlement & supporting clients with UC claims, we adopt a holistic approach, identifying other benefit entitlement and issues where the client may need advice or assistance. Where further need is identified we make sure clients are able to access emergency help (e.g. Food Banks, Fuel Banks, Scottish Welfare Fund, etc), local services or, in many cases, refer clients to their local bureau.

We are regularly told by clients that they would not have been able to make their UC claims themselves due to the complexity of the process, and that the service has been invaluable to them.

Our financial results for the year are summarised in the Statement of Financial Activities. The full audit report and financial position are available via Companies House, OSCR or on request from the Bureau.

Income and Endowments From:	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Donations and Legacies	2	340	-	340	6,283
Charitable Activities (General)	4	130,333	845,355	975,668	896,872
Investment Income	3	1,664	-	1,664	97
Total		132,337	845,355	977,692	903,252
Expenditure on:					
Charitable Activities (General)	5	56,105	851,071	907,176	856,618
Net Income/ (Expenditure)		76,232	(5,716)	70,516	46,634
Transfers Between Funds	17	23,111	(23,111)	-	-
Net Movement In Funds		99,343	(28,827)	70,516	46,634
Reconciliation of Funds					
Total Funds Brought Forward		189,996	114,280	304,276	257,642
Total Funds Carried Forward		289,339	85,453	374,792	304,276



RENFREWSHIRE