

**citizens
advice
bureau**

Renfrewshire Citizens Advice Bureau



ANNUAL REPORT 2023 - 2024

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 Phillip Daws



Renfrewshire Citizens Advice Bureau (CAB) is a trusted and valued organisation serving our community. In many ways we are unique. The range of advice that we offer- from welfare benefits to advice with consumer matters and managing debts- is possibly unmatched by any other service. We can also offer advice on housing problems, energy advice, and employment matters.

And we don't just offer advice. We also provide practical support in completing benefit forms or writing to creditors to deal with debt issues. We appreciate that navigating modern life is complicated and we like to provide as much assistance as we can.

In the last year, we have helped 5,467 people and helped to gain income of £3,559,639.67 for some of our service users. This is clearly a huge welcome for the individuals concerned and also a very substantial contribution to the local Renfrewshire economy.

And all of this advice is free to the service user, independent, and also confidential.

Our service is provided by a team of committed volunteers and staff who have worked increasingly hard in the last year as demand for CAB services for our services has increased. Continued economic problems throughout Scotland and the UK has meant that the number of individuals seeking our assistance is getting larger. I would like to take this opportunity to thank all of our volunteers and staff for the magnificent work that they undertake and for the positive difference that they have made to so many people's lives.

Although free to the service user there is of course a cost involved in providing the service. For this reason we are very grateful to the support that we receive from a range of funders. Without their kind and much valued support in helping us we wouldn't be able to help as many people in the Renfrewshire area that we do. Therefore a big thank you to our funders, Citizens Advice Scotland, and our community partners for their support, especially to Renfrewshire Council for their continued financial support.

As a collective team- leadership team, staff, volunteers, members, and fellow Trustees- we are proud of what has been achieved in the last 12 months and we hope that we will continue to receive your support in the future to permit us to continue this essential work

CEO Update 2023-24

Martin Fotheringham



It is my great privilege to present to you our annual report for 2023 -2024, our third report since I took up post as Chief Officer and our 45th since the CAB first opened our doors for the people of Renfrewshire in 1979.

If your memory doesn't stretch back that far it was the year in which Margaret Thatcher became Prime Minister, Pink Floyd released their album, The Wall and sadly, closer to home, 7 people lost their lives in the Gilmour Street rail accident.

Over the decades much has changed in Renfrewshire and in our wider society but for the team here at the CAB many things would seem very familiar to us if we were to meet our colleagues of earlier years.

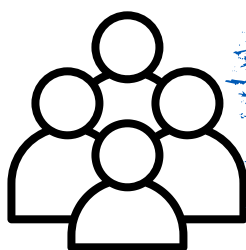
Once again, we have supported many local families to manage the worry and stress caused by unemployment, family break up and serious illness. We work to support people fearful of losing their home or who are denied their rights at work. We help young families through to our senior citizens to know their rights and be able to play a full part in society.

We could argue that such help shouldn't be needed in the 21st Century but while it is we will do our best to support local people and local families to the best of our ability. In fact, demand for our services continues to grow and it is with much regret when we have to keep people waiting, or worse still, need to turn down some pleas for help.

It is worth reminding everyone that we are a charity. A local charity, with local staff and volunteers doing what they can to help their local community. Your help is essential, whether you can give time, money or just raise your voice to support us please do.

Thank you for your support, it is invaluable, and we look forward to working with you in the year ahead.

Key Achievements in 2023-2024



Over the past year, the Bureau has seen **5,467** clients and received **12,899** contacts from these clients.



During this period the Bureau has dealt with **10,841** enquiries.



We have helped clients to achieve **£3,559,639.67** in financial gains over this period.

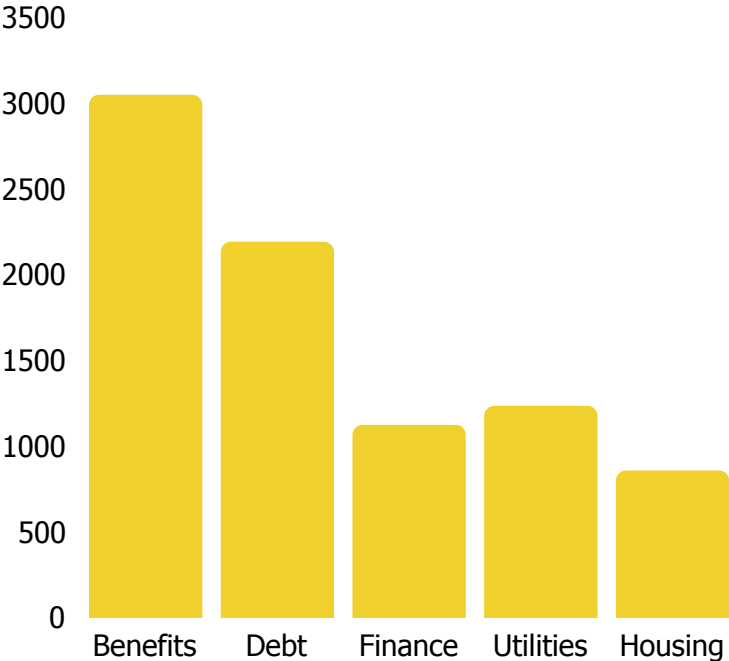
Our Clients

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.

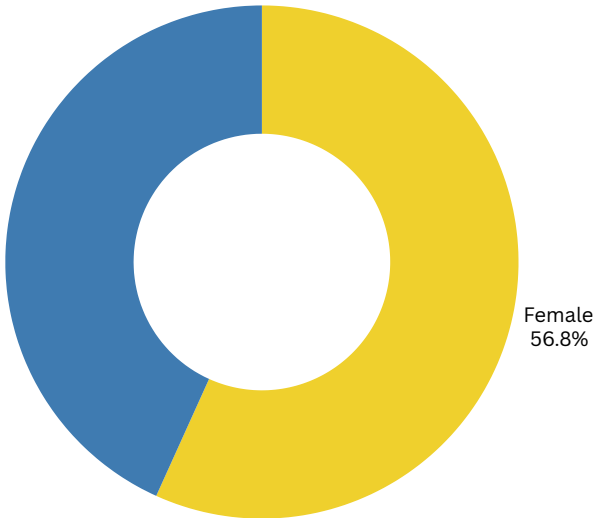
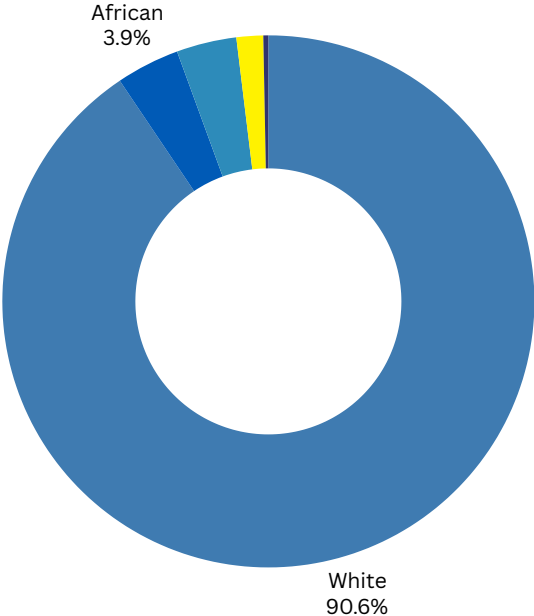
Other issues people frequently sought advice on in 2023-2024 include Debt with 2,193 enquiries, Utilities and Communications with 1,236 enquiries, and Housing with 859 enquiries.

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.



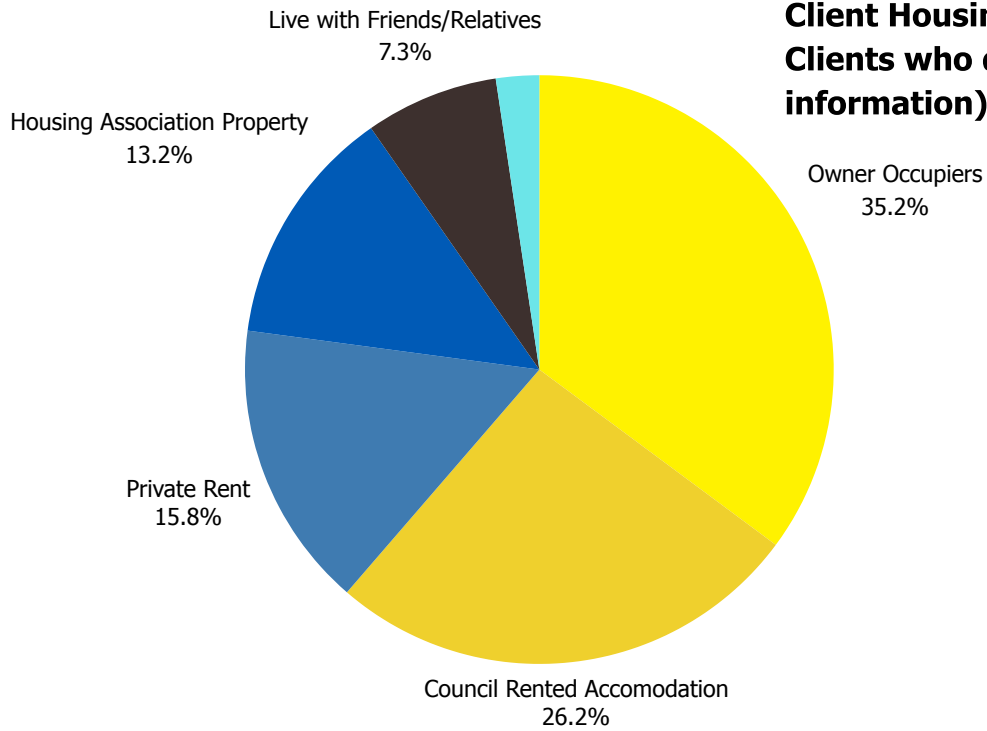
Client Ethnicity

90.6 % were white, 3.9 % were African, 3.7% were Asian, Asian Scottish or Asian British, 1.6% were "other ethnic group", and 0.3% were Mixed or multiple ethnic groups.



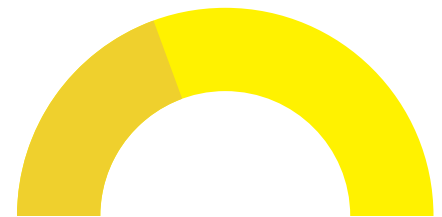
Gender of Clients

Client Housing Status (Of 3,547 Clients who disclosed this information)

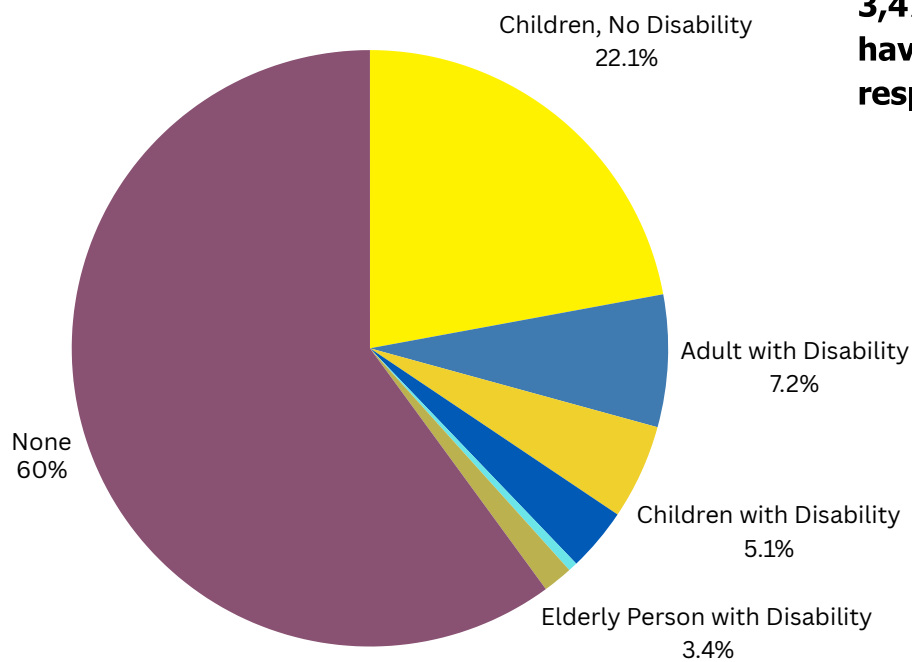


Clients with Caring Responsibilities

59.3% of our clients (2,070) reported having no caring responsibility, where 38.8% of our clients (1,349) reported having caring responsibilities.

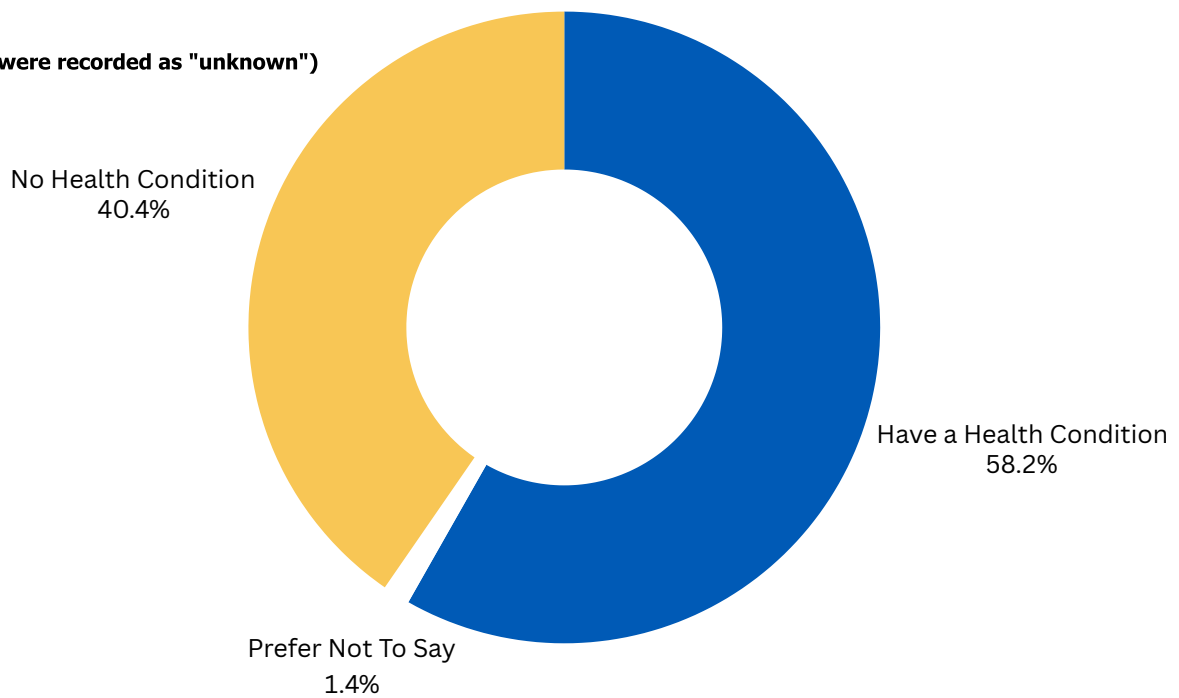


Clients' Caring Responsibilities (of the 3,476 clients who reported having caring responsibilities):



**Clients with a health condition,
of the 2,275 clients who
responded**

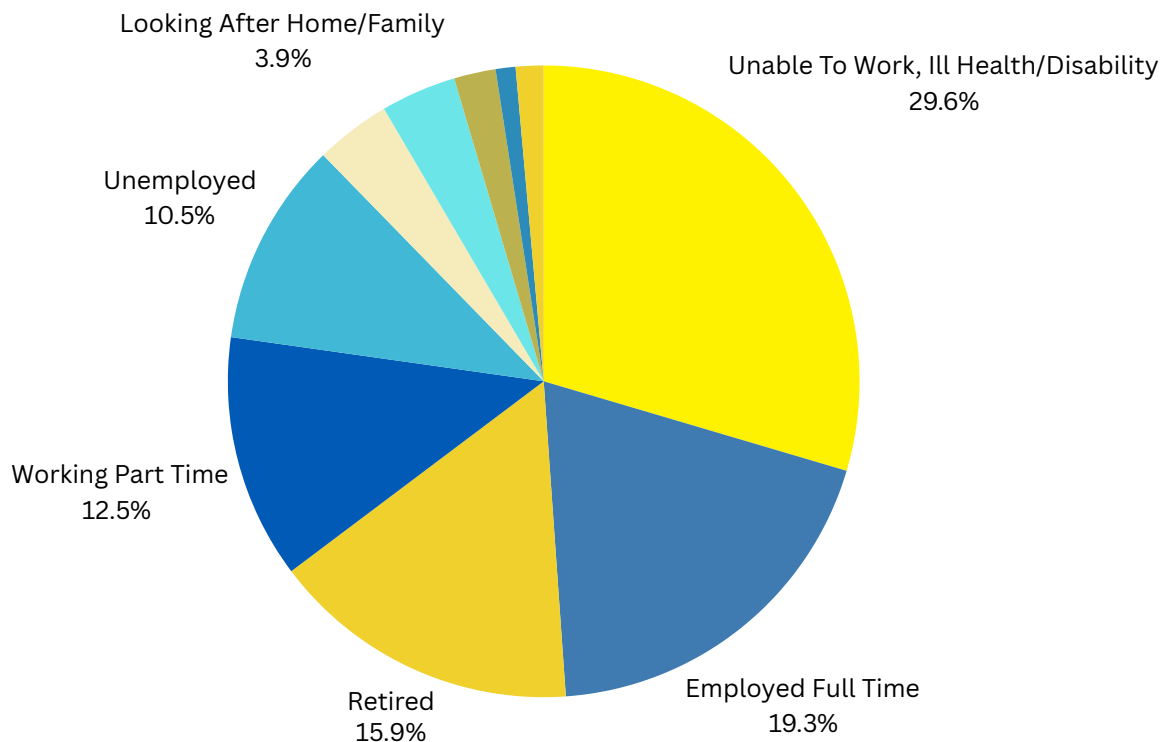
(3,192 clients were recorded as "unknown")



**Clients employment status:
Of the 3,605 clients who
responded:**

(1,862 clients were recorded as "unknown")

29.6% of clients were unable to work due to ill health or disability, 19.3% of clients were working full-time (30+ hours), 15.9% of clients were retired, 12.5% of clients were working part-time (less than 30 hours), 10.5% of clients were unemployed, 3.9% of clients were looking after home/family, 3.9% of clients were self-employed, 2.1% of clients were students, 1% clients preferred not to answer and 1.4% weren't seeking work.



Volunteer Recruitment and Development

Angela Mather coordinates our volunteer recruitment and development.

Renfrewshire CAB continues to be a Volunteer-Led Service so we provide one which is mainly delivered by a highly skilled volunteer workforce, supported by paid staff. Volunteers play an important role within the organisation which makes a real difference to people's lives. In fact, around 72% of the people involved in the CAB Service are volunteers.

We currently have 48 Volunteers within the bureau which consists of 26 Trained Advisers, 18 Trainee Advisers which include 3 law students, 1 IT Support, and 3 Admin assistants.

Our volunteers come from all different backgrounds allowing the bureau a wealth of knowledge and insight. Having a varied group of volunteers allows us to deal with a diverse group of clients.

Volunteers are trained to deal with enquiries in many different ways to ensure we reach all clients that need support and assistance. They are guided throughout their training and we have created a comprehensive, integrated training programme to prepare our Volunteers. We use a clear, staged approach and help them develop the skills and knowledge they will need. The programme uses observation, shadowing, and supported interviewing. We also offer additional training sessions within the bureau to ensure volunteers skills and knowledge are kept up to date.

Our current volunteers have been unrelenting in giving their valuable time to ensure the bureau is able to provide an important service. This year volunteers have provided 7,567 hours of their time. Due to the commitment and dedication of our volunteers we are able to support more clients each year.

Renfrewshire Citizen's Advice Bureau would like to take the opportunity to thank the following volunteers for their support 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 2023/24.

Ada Osakwe, Allan Robertson, Ann Kitchen, Anne-Marie Boyle, Asma Afridi, Avril Syme, Barbara Perrie, Becky Potts, Calum Moffat, Charles Sermanni, Christine Hughes, Cody Wilson, David Hughes, David Morrison, Dawn Kyne, Dominika Wirkus, Eatisam Niazi, Eilidh Flanagan, Eryka Kobelczuk, Finn Loveman, Helen Martin, Jack Quigley, Jodie Miller, John Gallacher, Joseph Ogbeche Augustine, Judy Raphael, Juliet Addo, Ken Moody, Mary Dargie, Max McGill, Mercy Kareem, Michael Stone, Paul Murdoch, Pauline Sherry, Prim Rattan, Rhona Hayton, Ria Midha, Richard Miller, Rimla Ali, Scott Freckingham, Scott Leonard, Sean McGovern, Shirley Ann Cowden, Shirley McKay, Szymon Urbanski, Stella Cojocar, Tricia Thomson and Vicky Martin.

I started volunteering in 2003 as I am unfit to do paid work due to severe health issues. However, I felt I needed to do something worthwhile with my time so started volunteering for CAB in 2011.

Before that I volunteered in a cancer research shop for seven years which I enjoyed but after completing my HND in Social Sciences I wanted to do something more challenging which helped the community.

I worked in the North Ayrshire and Kilmarnock bureaus before moving to the Paisley office and I'm so glad I did. Everyone is lovely and so helpful and there is lots of help available through our hub too.

During my time with CAB my confidence has grown and I have learned so many things I'd never have known about any other way. You aren't put under any pressure to learn quickly or be perfect dealing with clients, you can go at your own pace.

I enjoy meeting the public face to face best but I also love solving an issue for a client, it gives such a feeling of satisfaction and the clients are so grateful.

Having two serious health problems it's a challenge going into the office every week as I am often in pain and exhausted after my shift but I love the job so much it's worth suffering a little to help others a lot.

Shirley Ann Cowden

"I am often asked if I enjoy working as a volunteer for CAB to which I respond that it offers a sense of self-worth and being valued when clients bring their problems to us and we do our best to resolve them.

I have been working with CAB for just over 18 months now and, in my semi-retirement, I was looking for an outlet to continue to exercise the "grey matter".

My experience with CAB certainly offers this and more.

The training materials are superb and the camaraderie from colleagues is second to none - there is no such thing as a "daft question" and I have found that colleagues are always happy to engage in helping to resolve client's issues with the best of intentions.

I would thoroughly recommend volunteering in the CAB and applying your life experiences to helping others."

Sean McGovern

Thank you!

Money and Debt Advice

It has been another busy year for the Ren CAB debt advice team. We had 1255 enquiries from client's struggling with managing their debt and household bills. This can be a wide variety of things including loans, credit cards, car finance, energy bills, council tax bills, income tax arrears or a combination of these.

We are still finding the cost of living to be having a big impact on our clients. Previously manageable bills are now a struggle to keep up with and they are looking for help. We also know that changes in circumstances such as a breakdown of relationship, ill-health or redundancy can significantly impact our client's finances and ability to maintain ongoing commitments. Client's are often very stressed and feel ashamed they are struggling with money. We know there is still a lot of stigma around financial difficulties and so ensuring we are non-judgemental and confidential is essential. We assist clients with a variety of debt options to suit them. This can include negotiating with creditors, applying for a statutory debt option such as the Debt Arrangement Scheme or sequestration, asking for debts to be written off and asking creditors for time to allow client's circumstances to improve. The option is dependent on the client's circumstances and is led by their choice in how they want to progress. Because CAB is a holistic service we will also assist with budgeting, checking benefits to make sure a client isn't missing out and raising complaints if we feel a creditor is acting unfairly.

Our team consists of Alison Clunie, Mari Cummings, Sarah Boyd, Monika Szczekotova and Irene Barbour. Monika joined us in 2023 and has been a great asset to our team.

Patient Advice Support Service

Julie Ann McHale and Ashleigh Young manage the 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 Advisers are available to support clients in the areas of Renfrewshire, East Renfrewshire, Greater Pollok, and Inverclyde. In the year 2023-2024, our Patient Adviser has supported 116 clients in Renfrewshire with 653 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 is our free and impartial government-funded service which allows us to help people understand their options in relation to accessing their pensions. The demand for the service has continued to remain high, due to increased cost of living costs. The service aims not only to provide customers with an overview of the different pension options available to them, but also to highlight potential income shortfalls, pension scams and the tactics scammers use, and how to effectively budget for retirement.

Our Pension Wise Guidance specialist Danielle continues to meet with clients in the Renfrewshire and East Renfrewshire area and works at a national level providing telephone appointments for customers across the UK. Within this report period, Danielle has provided guidance to over 120 face to face customers and over 700 customers by telephone.

An example of a positive outcome that Danielle witnessed as a result of the service has been provided below:

'I met with a customer who was 73 years old and still working full time. She hadn't accessed any of her workplace pensions because she did not think she'd be able to afford her living costs on her company pension income alone. I explained that she was eligible for her state pension from the age of 60, which would provide her with a guaranteed income for life, but the customer assumed she would not be entitled to any state pension because of her other pension savings. As a result of the guidance given, the customer was able to make plans to retire and start claiming her state pension, providing her with an extra £10,000+ per year and a backdated amount in addition for the unclaimed years of State Pension.'

Greater Renfrewshire Advice on Debt and Eviction (GRADE)

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

The GRADE project improves the lives of those at risk of mortgage repossession or rent eviction. The team had another successful year in 2023-24.

The demand for the service has increased with 1273 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 £238,822. We are pleased with this positive outcome for our clients, significantly improving the lives of those at risk of mortgage repossession or rent eviction.

During this period the GRADE team prevented 64 evictions and helped these people stay in their homes. We look forward to another successful year and working with clients' with the aim that they remain in their homes.

Case Study

“George” came to our project for help as he had debts totalling £46,071.73, accrued from credit cards, a personal loan and a previous mortgage debt. George had to leave work due to ill health, and claimed social security benefits, which left him with debts he could not afford to pay back.

However, he was not getting his full entitlement of benefits when he came to us so we assisted him with claiming these. We also helped him with cost of living support whilst he was awaiting the correct benefits as he was struggling to meet essential basic needs such as buying food and having enough gas/electricity. Due to the pressure and stress of having to give up work, and the negative impact on his finances that this caused, George began to develop a severe addiction to alcohol. We assisted George in finding local addiction support groups. Even when in receipt of full benefit entitlement, George was still not in a position to re-pay his debts. After discussing options with George, it became apparent that a bankruptcy was his best option, as due to his increasing health issues, his financial circumstances were unlikely to improve as he was unfit for work.

Whilst working with George his mental and physical health were deteriorating and he ended up in hospital after collapsing. We continued to give George financial and emotional support whilst assisting him in the bankruptcy process, and his mental health did improve once his bankruptcy was accepted and his debt of £46,071.73 was written off. Client then continued to seek addiction support and appeared to be managing his benefit income well and was aware of all services which could be of benefit to him in the local area before we closed his case.

During the past year, North Ayrshire Debt Project has assisted 54 client's and has achieved total CFG (client financial gain) of £88,220.71

The North Ayrshire Debt Project has been running since 2022. It consists of one Approved Money Adviser, Caroline Mckeague, who manages the project.

The project is operates two days a week and includes a community drop-in at The Ayrshire Community Trust, Saltcoats every Wednesday morning between 9 am and 1 pm. Clients can drop in or have pre-arranged appointments.

This community presence is essential in North Ayrshire, as many clients are digitally excluded and it is important that they are able to provide us with the necessary paperwork and documentation, in order for us to help them.

We also offer help via phone and email etc. A full financial assessment is carried out including assessing benefit entitlements where appropriate. The most common areas for which people seek help continue to be council tax, energy, rent, and credit cards. We can assist by helping with re-payment plans, budgeting, cost of living support, or more formal approaches where appropriate, such as bankruptcy or debt arrangement schemes. These issues affect clients both in and out of employment.

Throughout the year, the Cost of Living crisis appears to have compounded the need for a bankruptcy solution for many clients, whose financial circumstances were unlikely to improve.

In addition, during the past year, the project has seen more homeowners seeking our help, who are struggling to meet their mortgage repayments. Also, there has been an increase in debt problems resulting from death of a partner over the last year.

In summary, our client base continues to be forced further into poverty. Our client base is also widening to include more people in work and more home-owners. Surplus income is declining as bills are rising. The financial stability of our client's will only decline further if this trajectory continues, and the amount of people needing debt assistance will inevitably continue to increase.

European Union Support Service (EUSS)

Throughout the last Fiscal year 2023-2024, there were 260 client contacts within the EU National Support Service Project.

These statistics have been broken down into the following enquiry categories:

RCAB EUSS NATIONAL SERVICE PROJECT 2023-2024

Client contact

Entry to the UK - 2
Family, dependents and partners - 50
Immigration procedure - 34
Indefinite Leave to Remain (Non EUSS routes) - 7
Irregular immigration status - 3
Nationality / citizenship - 54
Other - 2
Pre-settled status - 26
Refugees - 5
Settled status - 77

Of the settled status enquiries received, 40 applications were successfully submitted on behalf of clients and their dependant family members. There was a high volume of clients seeking advice on bringing family members to the UK and those eligible under the EUSS, were supported to apply for EUSS family permits within the Bureau. Family members who successfully obtained permits were then further assisted by the EU project, to apply for pre-settled status. 2023 brought saw a vast number of existing clients returning to the Bureau, for assistance in switching from PSS to Settled status and maintaining/ proving their status. Many non-EU clients with status were given help to renew their Biometric residence cards, to ensure their status was up-to-date.

The EU National Support Service Project continued to prioritise clients requiring advice and guidance on the EU Settlement Scheme, while aiding Renfrewshire Citizens Advice Bureau with non-EU immigration also. Enquiries which fell under this category ranged from: Citizenship and Nationality, Biometric residence permits, Travel Documents to various visa applications. With the increase of nationality enquiries received throughout the year, 14 British Citizenship applications were submitted with the assistance of our EU adviser.

While funding has been granted until March 2025, monetary restrictions has resulted in a reduction to the number of hours dedicated to this project within RCAB per week. The EU National project will continue to support all Bureau enquiries to the EU Settlement scheme, with all other Immigration enquiries being dealt with internally.

The Armed Services Advice Project (ASAP)

The Armed Services Advice Project (ASAP) is a CAB service which caters to the needs of the Armed Services community including both those who are currently serving and veterans. This project is funded primarily by Poppy Scotland who promote the services through frequent referrals for clients requiring assistance with debt, benefits, energy issues and more. Over the last year, this project has been run by Carla Ferguson and more recently has been taken over by Caitlyn Gray and Grace Deighan.

From April 1st 2023 to the 31st of May 2024 ASAP supported 329 clients across East Renfrewshire, Renfrewshire and Inverclyde. ASAP advisers offer clients support through outreach services, telephone appointments and face to face meetings, enabling greater access to the service across these areas. Notably, ASAP continues to attend popular outreach centres including Erskine's Reid Macewan Activity Centre and Sight Scotland's veteran facility in Paisley. Here the ASAP advisers offer not only practical support but build positive relationships with the armed services community which in turn continues to make this project extremely successful.

ASAP clients often have complex needs meaning they use the service for a multitude of issues; however, the most common form of support continues to be benefits. ASAP assists clients through the whole benefit process: from application forms to representation at First Tier Tribunals, where we have a 100% success rate. From April 2023 to May 2024, 83 ASAP clients had a financial gain through benefit applications, gas and electricity grants, welfare grants etc with the total CFG (client financial gain) for this period being £643,099.84.

Under the Unforgotten Forces umbrella, we work closely with numerous other charities and organisation committed to helping the Armed Forces Community in various ways and ASAP continues to receive referrals from Armed Service charities including SSAFA, Sight Scotland, Erskine and Poppy Scotland.



Outreach

Our outreach program has experienced significant growth over the past year, with increasing demand for our services. The venues we visit include Renfrew Library, Johnstone Library, Bishopton - The Cornerstone, and the STAR Project, all of which have proven to be highly popular. These locations offer comfortable and accessible environments for clients who have difficulty traveling into our main office in Paisley.

Throughout this year, we have provided valuable information on a wide range of topics including benefits, debt, employment, housing, and consumer issues. We continue to adapt and improve our outreach services to better meet the needs of our community. Recently, we trialed extending the outreach service by offering one additional appointment per session. This extension was well-received, and with the appropriate funding, we hope to make this a permanent feature.

During this period, our outreach service assisted 95 clients.



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
- Tenancy fees and premiums
- Letting agency complaints & letting agent code of practice cases

The year 2023-24 in housing advice was dominated by issues related to the Scottish Government's emergency Cost of Living (Tenant Protection) (Scotland) Bill. Protection from evictions and restricted rent rises were major sources of enquiries as a result. There are also an increasing number of enquiries related to housing allocation and accessing accommodation.

Case Study

Client had multiple items of disrepair throughout their property and the windows did not close and some radiators did not work. They had asked letting agent to carry out repairs but despite promises no work was ordered. The letting agent did not respond to the Bureau writing on client behalf so the client wished advice on her escalation options.

The client was advised on how to seek repair enforcement through the First Tier Tribunal. The bureau was able to assist with this including representing client at the hearing. The Tribunal visited the property and following a hearing placed a Repair Standard Enforcement Order on the property. This obligated the landlord to carry out the repairs within a month of the hearing and the landlord subsequently fixed all the issues.

Fuel and Energy Support

This year, Renfrewshire CAB had four energy advisers Jack Quigley, Sean Clarke, David Morrison, and Joe Penders. We participated in four key energy projects: BESN (Big Energy Saving Network), EBD (Energy Best Deal), Fuel Insecurity Project, and SGN (Scottish Gas Network) Outreach. Our team of four energy specialists successfully assisted 810 clients with 1,256 enquiries and delivered 11 energy presentations. Through our energy advice services, we helped clients to receive financial gains of over £68,000.

BESN Project

The BESN Project focused on advising households on energy-saving measures, switching energy suppliers, understanding different energy tariffs, and accessing available support to help vulnerable households stay warm and reduce energy bills. The project aimed to assist vulnerable consumers in saving money on their energy costs.

EBD Project

The EBD Project supported vulnerable clients and those at risk of fuel poverty to manage and afford their energy bills. This was achieved by providing comprehensive advice and support on various energy-related issues, maximising client incomes, and helping them access additional support services available.

Fuel Insecurity Project

The Fuel Insecurity Project provided essential advice and support to residents of Renfrewshire who were struggling with their energy bills. Advice and support was offered relating to billing issues and complaints with support being offered in raising complex cases with the energy ombudsman.

SGN Outreach

The SGN Outreach initiative offered energy appointments at various outreach locations across Renfrewshire. The project ensured clients were aware of the priority services register, carbon monoxide safety, and income maximisation opportunities through benefit checks.

Across all these projects, RCAB energy specialists deliver individualised support to vulnerable clients on a range of energy issues, including:

- Accessing assistance programs like the Warm Home Discount and priority services register
- Reading meters and bills
- Exploring different payment methods
- Implementing energy efficiency measures to reduce costs.
- Understanding terms and conditions of energy contracts, such as fixed-term deals and penalties for early termination
- Addressing supplier debts and handling complaints

For clients facing financial hardship due to energy issues, we also facilitate access to resources such as fuel vouchers, food parcels, and grants.



Renfrewshire Council funds the Renfrewshire Citizens Advice Legal Advice Service project. It employs one full-time legal adviser, Robert McGirr, who also supports volunteer law students, and delivers advice and representation at Simple Procedure and Summary Cause court action.

The Legal Advice Service is free to use. It provides (non-solicitor) legal representation in court or supports clients in finding the right help at the right time. We believe that everyone deserves 'Access to Justice'.

Some of the areas we cover are:

- Receiving refunds for goods not received
- Examining consumer contracts to check if the terms are fair
- Challenging a neighbour's right to carry out work on your property
- Explaining the process of tying up a deceased person's estate
- Poor repairs carried out on a vehicle
- Complaints to Ombudsman services
- Advice on unfair dismissal and discrimination
- Debt advice, including rent arrears, mortgage arrears and sequestration
- Representation in court for Simple Procedure (We do not represent in cases that involve two private individuals as this would leave one party at a disadvantage)
- Representation in court for eviction proceedings (Local Authority, Housing Associations and Mortgage Arrears)

We have recently contacted Paisley Sheriff's Court to offer a once-a-week legal clinic presence in the court. This will allow us to provide 'on-the-day' representation to clients who have found the process daunting and stressful, causing a delay in court proceedings. We look to start this service in May 2024.



Case Study

The client contacted us regarding the DVLA withdrawal of her driving licence on medical grounds.

The client had 21 days to appeal the decision in the Sheriff Court; the Legal Clinic had previously turned clients away and was forced to refer them to a solicitor for this type of work. Our Legal Adviser completed extensive research and, upon completion of that research, submitted an Initial Writ to the court, which started the appeal process.

In this case, the client's case was complex, and after multiple hearings, a proof hearing was set; in discussions with the Legal Services Agency ("LSA"), our external legal partners, it was decided that an experienced solicitor should conduct the proof hearings, the Legal clinic used its contacts in the local legal field to source the most appropriate solicitor for this type of work, the solicitor accepted the referral and is now working closely with the client.

The Welfare Rights Team this year has consisted of Fiona Wilson, Keena Sefton (advisers) and Calum Moffat (admin).

This service is funded through a combination of the continuation of BOS Invest Fund and Council funding. There has been uncertainty over the continuation of the council funding but this is now resolved.

In addition to supporting clients with accessing appropriate benefits and challenging incorrect decisions, up to representation at the tribunal level, the team also provides advice, support & training for staff & volunteers on complex benefit issues & on updates to the ongoing changes to benefit administration & legislation.

23-24 has been a particularly busy & challenging year for several reasons including:

- The ongoing cost of living crisis means more and more people need to maximise their benefit income.
- The continued devolvement of benefits to Social Security Scotland - with inevitable teething issues and anxiety for claimants.
- The start of Managed Migration from legacy benefits to Universal Credit – causing huge panic and anxiety to claimants, massive confusion and misinformation, and many processing errors significantly impacting financial situations.
- The DWP's increase of work requirements for many claimants & the increases in sanctions.

Over the year we have advised 355 clients, with 838 client contacts resulting in client financial gains of £55625.

Case Study

A client with a severely disabled child contacted, via our outreach in Carer's Centre, as she had been informed (July 23) of an overpayment of Carer's Allowance (CA). The overpayment (£4400) was over a period of 3 years and her ongoing claim had also been stopped, causing severe financial hardship and worry.

The client had, in addition to caring for her child, undertaken a mixture of self-employed and sessional work which could be adjusted to fit in to her caring responsibilities. She was aware that there was an earnings threshold for claiming CA and that, if work was irregular, the earnings could be averaged out – ie. She could undertake more work if available, and if/when she had sufficient family support to provide the care for the child.

The overpayment was appealed at tribunal with RCAB representing. It was a complex, technical case which involved proving that the DWP had not made clear the rules and implementations re variable earnings.

The case was won and the overpayment was deemed non-recoverable by the judge and it was recommended that ongoing payments should be resumed and backdated. Total CFG £10884.



The Money Talk project continued in the 2023-2024 period. Money Talk focuses on helping clients receive as much income as possible and helping them find ways to spend less each month.

During this period our adviser has dealt with 275 cases. The theme of this year has been a continuation of clients who are struggling with the cost of living and finding it hard to make ends meet. During the winter particularly we have seen clients who have needed referrals to the Bureau's energy team as they needed emergency energy support such as fuel vouchers.

The Money Talk project also offers a drop-in advice session at Session Seven in Johnstone which coincides with their community pantry opening hours, this has proved popular and helps us reach clients in need.

During this period the project has helped clients to secure financial gains of £79,804.83.

Case Study

The client attended an appointment in early September 2023 looking for help to claim Pension Credit. The client had turned 66 in June of that year. The client has been living and working in the UK since 2015 and has successfully applied for Settled Status in the UK.

A benefit check showed that the client qualified for Pension Credit and this was applied for in September. The client didn't receive a response to his claim after a month so returned to the Bureau where contact was made with the Pension Service. The Pension Service confirmed that a claim had been received and was with a decision maker and that a decision should be made within the next 7-10 days. Unfortunately, a decision wasn't forthcoming, the adviser suggested the client raise a complaint, but the client wasn't keen to do this.

The client retired from his job shortly after applying for Pension Credit and due to the delay in processing his Pension Credit, he had to return to work as he began to fall behind with his rent and Council tax. The client was in a private let and his letting agency started pursuing him for rent arrears. The client was also falling behind with his Council Tax.

Our Adviser was able to negotiate with both the letting agency and the Council to put his account on a 60-day hold whilst his Pension Credit claim was being decided. Finally, at the end of January, the client received his first payment of Pension Credit alongside a backdated sum of £3,800. The client was able to use the money to clear his rent arrears and Council tax arrears.

Our adviser recorded this as a social policy issue.

Increase your income

The "Increase your income" project, funded by Independent Age and carried out in collaboration between Renfrewshire Citizens Advice Bureau and Roar - Connections for Life, aimed to address the longstanding issue of older adults in Renfrewshire not applying for entitled benefits, particularly Pension Credit.

The project operated from January 2023 to December 2023, with four dedicated project workers are various times during the project - Fiona, Margaret, Dominika and Joe.

Support provided included benefit checks, advice on claiming benefits, support with claiming benefits e.g. form filling, advice on budgeting and household costs, advice on energy efficiency and information on financial issues.

Over the course of the project 207 clients received 1-to-1 support and 586 clients received "light touch support" at events such as Roar footcare clinic and the Strengthening Opportunities for Older People in Renfrewshire (SOOPIR) events.

Our increase your income project helped client to obtain £163,125 in financial gains.



Case Study

Mr and Mrs Jones* are a retired couple who have lived in Paisley for many years, both have health problems. Mr Jones was already in receipt of Personal Independence Payment. We assisted with Mrs Jones's Attendance Allowance application, which was successful, this then resulted in an entitlement to Pension Credit, which included two severe disability premiums and two carers premiums, in addition to an entitlement to a Council Tax Reduction.

The increase in additional income for the couple was worth £18,462.60, with a backdated amount of £4,250 giving a total financial gain for this couple of £22,271.60.

*names changed for anonymity

Multiply



Multiply – Figure it out! is a project aiming to help people impacted by the cost-of-living crisis and at risk of debt. It is offered to people at the age of 16-19 who are not in employment, education, or training (NEET), and older, having a National Qualification 5 for Maths or lower.

Clients have a choice of attending individual sessions, or a group workshop running on 1st and 3rd Friday of the month.

Participants learn how to manage their budget, maximise income, shop smart, understand bills, and develop positive relationships with money, even with a small income. Through Multiply, clients gain practical knowledge about money management and saving. During one-to-one sessions, those with debt can seek help with Income and Expenditure and Financial Assessment Form, whilst others tailored advice on budgeting.

In the year 2023/24 118 clients received help from a Multiply adviser, Suzanne Baxter and, since November 2023, Patrycja Dynowska. The project is managed and delivered by the Renfrewshire Council and partners, including Renfrewshire CAB, and funded by the UK Government's Shared Prosperity Fund. The project is set to run due 31 of March 2025, however, as demand for money advice remains high, it may be extended for another year.

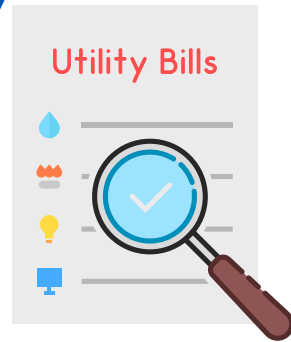
Case Study

Jon is a photographer from Ireland, moved to the UK few years ago. Jon opened his business in 2019, offering services to families and children, and occasionally free sessions for those in need. Jon was working minimum 70 hours a week, and his small business started to grow. "Sometimes I was working 100 hours a week. Now I know that was crazy but at the time it felt right." Then, first lockdown in 2020 forced him to temporarily shut the studio. He did not give up and continued his mission to provide best experience to customers whilst helping the poorest. Jon was hoping for the best and took £12,000 loan to purchase new equipment and accessories. Jon made calculations and was certain that he can afford such loan and will be able to pay it back within reasonable period. "I've always thought I'm quite good at maths and budgeting."

Unfortunately, businesses like his were forced to shut again for a few months due to the second lockdown. After this, Jon was unable to regain his position on the market and had to close the business permanently. Due to stress and working many hours for excessive period, his health worsened. Despite young age, Jon had 2 heart attacks and has several other conditions.

Unable to work full-time, he noticed that his financial situation is worsening and the debt increasing. Jon was trying his best to reduce monthly spending, he had no money to pay the debt. "At my GP I noticed a poster advertising Multiply – Figure it out! I called the Citizens Advice Bureau, and they told me to come to the workshop on Friday." The bureau invites people across Renfrewshire to the free workshop on 1st and 3rd Friday of the month. "Basically, it was 1.5hour-long chat about money and spending. I loved it! They helped me to increase my income and gave me practical advice on smart spending."

Safe and Warm



Amanda Mackie was our Safe & Warm energy adviser in North Ayrshire during this period. The project was delivered throughout North Ayrshire including at local libraries, and Millport & Arran. During the year, 95 clients were helped with 587 pieces of advice given and of those, 72 clients received £48,151.77 worth of financial gain.

Clients often had many other queries in addition to energy. Usually, the energy queries we received at our weekly drop I were the really difficult ones other agencies had not managed to fix. North Ayrshire would really benefit from a full CAB service – a one stop shop for all their problems.

Case Study

We helped one client who was quite poorly and had not been attending to her bills. OVO were sending bills for over £9000, when in fact they owed the client over £7436.10 from the switchover from SSE to OVO, they had moved they client's debt from SSE to OVO, but not all the client's credit paid. This case took a year of work to resolve, liaising between Solicitors and Powers of Attorney, as unfortunately the client took unwell. I then helped the solicitor still to get the credit paid back to the client.

Another case where an energy company went out of business and 2 years later started chasing the client for her debt. The debt was incorrect. The client had submitted meter readings as soon as she saw the company had fell into administration, however this was never applied to the final bill despite the client phoning and sending Recorded delivery letters with the meter readings taken.

The final bill had a ridiculous estimate in the final reading for the gas bill meaning the client 'owed' over £2700. This client is of advanced years and has a long-term illness and the stress this caused was immense.

After tracking down the administrators and emailing them the figures with the correct meter readings, it transpired the client was owed £450. Then client said she did not know what she would have done if she had not found me to help her and was extremely grateful.

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.

Financial Statement

STATEMENT OF FINANCIAL
ACTIVITIES FOR THE YEAR
ENDED 31 MARCH 2023

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:	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Donations and Legacies	21	-	21	340
Charitable Activities (General)	184,684	1,035,684	1,220,368	975,688
Investment Income	6,170	-	6,170	1,664
Total	190,875	1,035,684	1,226,559	977,692

Expenditure on:				
Charitable Activities (General)	187,950	1,005,235	1,193,185	907,176
Net Income/ (Expenditure)	2,925	30,449	33,374	70,516

Reconciliation of Funds				
Total Funds Brought Forward	289,339	85,453	374,792	304,276
Total Funds Carried Forward	292,264	115,902	408,166	374,792



RENFREWSHIRE