

EAST AYRSHIRE CITIZENS ADVICE BUREAU



ANNUAL REPORT
2017 - 2018

EAST AYRSHIRE BUREAU

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.

And equally

To exercise a responsible influence of the development of social policies and services both locally and nationally.

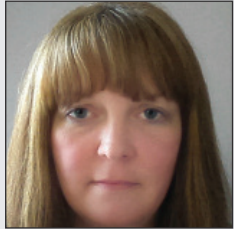
LIST OF BOARD MEMBERS

- Karen Dawson - Chair
- Marilyn Clarke - Vice Chair
- Graham Michie - Finance Director
- Rose-Ann Cuninghame
- David Fraser
- John Kelly
- Donald Lees
- Andrew Lennie
- Grace Manyika (resigned 28/8/17)
- Joe Morton
- Barbara Reid
- Fiona Robson

PRINCIPLES OF THE BUREAU

FREE SERVICE
CONFIDENTIAL
IMPARTIAL
INDEPENDENT
ACCESSIBLE
EFFECTIVE
ACCOUNTABLE TO
THE COMMUNITY
CLIENT'S RIGHT TO DECIDE
VOLUNTARY
EMPOWERING
FEEDBACK TO INFLUENCE CHANGE

CHAIR'S MESSAGE



KAREN
DAWSON

CHAIR

Welcome to this year's Annual Report, covering the period April 2017 to March 2018.

By the time you read this report, it will have been my privilege to be Chair of East Ayrshire Citizens Advice Bureau for almost a year, following election after AGM 2017. Joe Morton, our long-standing Chair, stepped down from this role but remains committed to the bureau, is still a board member and indeed, was still performing his duty as Chair for around half of the period this report covers. Both he and I are grateful to be supported by a committed team of board members who have worked hard and cohesively to ensure that we have a service to be proud of and which is of huge benefit to the residents of East Ayrshire.

Just looking at the statistical data and the case studies presented in this report re-enforces our belief that our service is absolutely essential to the well-being of our community.

Partnership working and positive engagement with our stakeholders is fundamental to our day to day business, our future plans and enables our vision "An East Ayrshire where people as citizens and consumers are empowered and their rights are respected". We cannot overstate the thanks due to all of our funders for their belief in our service and particular thanks must go to our principal funder, East Ayrshire Council, for their continued support, particularly during a time widely acknowledged to be difficult financially for all 32 local authorities in Scotland.

2017 saw us develop a 3 year plan with 6 strategic aims, namely;

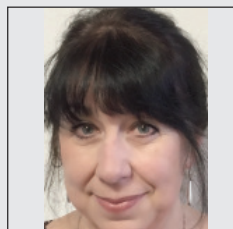
1. We will provide multi-channel access to information, advice and representation for the people of East Ayrshire
2. We will work in partnership with the wider third sector, local government and private sector to mitigate the harmful impacts of social security changes on the East Ayrshire economy, communities, families and individuals
3. We will work in partnership with the wider third sector, local government and private sector to further enhance the debt management ability and financial capability of East Ayrshire communities, families and individuals
4. We will take action on the issues faced by the citizens and consumers of East Ayrshire
5. We will build capacity to meet the demands on the service in order to deliver an exemplary service to the people of East Ayrshire
6. We will put in place a long-term funding strategy to ensure the long term sustainability of the service for the people of East Ayrshire

Whilst we acknowledge our strategic plan is an ambitious one, our indicators show we are making progress and we believe East Ayrshire deserves no less than our best efforts to make these plans a reality. It is this plan that drives us to continuously improve and develop our services, and it is only possible to do all this because of the fantastic support that is provided to us.

To our team of wonderfully dedicated volunteers and to our skilled, professional employees, from all of us on the Board, we thank you all for the contribution you made which enabled the results you will see set out over the ensuing pages.

**Karen Dawson,
Chair**

MANAGER'S REPORT



SARAH
HAMMOND
MANAGER

This year has been the most challenging year I have experienced in my role as manager of East Ayrshire Citizens Advice Bureau so far.

We have moved into digital recording and reporting whilst retaining the necessary face to face advice and support for the people of East Ayrshire, assisting them to contend with one of the biggest changes provided by the new welfare reforms “Full Service Universal Credit”.

Our partnerships have developed significantly during the operational year and activity increased by 27% over the course of the reporting period. I am glad that our partners trust in our ability to provide the professional support to their clients and I am pleased that the bureau provides reciprocal trust to our partners and their ability to provide specialist support when required. It is through our embedded partnership working and robust referral pathways that together we are able to provide a totally holistic service for the people of East Ayrshire.

During the operational year the bureau achieved client financial gains in excess of £4.7million, provided advice 13,495 times of which 56% was in respect of benefits - a rise of 4% from the previous operational year. Preparation of appeal paperwork and attendance at appeal tribunals has risen by 50% which has impacted on resources due to the complexity and time required in this particular area of work. That said, our success rate still remains high at 70%, demonstrating a real need to continue this service for our clients so they retain benefits that assist them, often relating to ill health and disability. Over the course of the year, some of our volunteers have been specifically trained to assist with issues related to benefit appeals which has helped in this area.

The bureau has also assisted our clients to bring £3,045,795 worth of debt under control with an average debt totalling £12,797. Overall the bureau provided debt advice 3,009 times, of which 238 were complex cases and referred for debt options such as Bankruptcy and Debt Arrangement Scheme.

Training has been a key priority during the operational year to ensure that our staff and volunteers are equipped to provide accurate advice to our clients in East Ayrshire. Staff and volunteers attended courses supplied by both Citizens Advice Scotland and Child Poverty Action Group on Universal Credit (with a particular emphasis on our key client group being those with ill health or disability). Training relating to a major change in recording and reporting systems half way through the reporting year was also carried out. In addition, the bureau had 22 new volunteers start CAB training over the course of the year. Whilst a number of these volunteers are still with us, some have found work and bureau volunteering has acted as a positive springboard into paid employment.

Activity in both Cumnock and outreach locations remains high and alternative accommodation for Cumnock remains a key strategic priority for the bureau as is the provision of outreach services in the Irvine Valley.

As ever the pace of change within the bureau has been non-stop over the course of the operational year and it is testament to the EACAB team that they have risen to this ever present challenge to provide the best advice and support for our clients in East Ayrshire.

Sarah Hammond,
Manager

OUR STATISTICS

Thanks to our funders and our approach to partnership working, we have been able to provide advice and support to our clients in East Ayrshire.

In 2017/18 East Ayrshire Citizens Advice Bureau helped **3,089 clients** make a gain of **£4.7 million**, through the resolution of the following issues:

- Benefits (7,604)

Consumer (142)

Debt (3,009)

Discrimination (4)

Education (22)

Employment (355)

Finance and Charitable Support (321)

Health and Community Care (87)

Housing (451)
- Immigration, Asylum and Nationality (21)

Legal Proceedings (457)

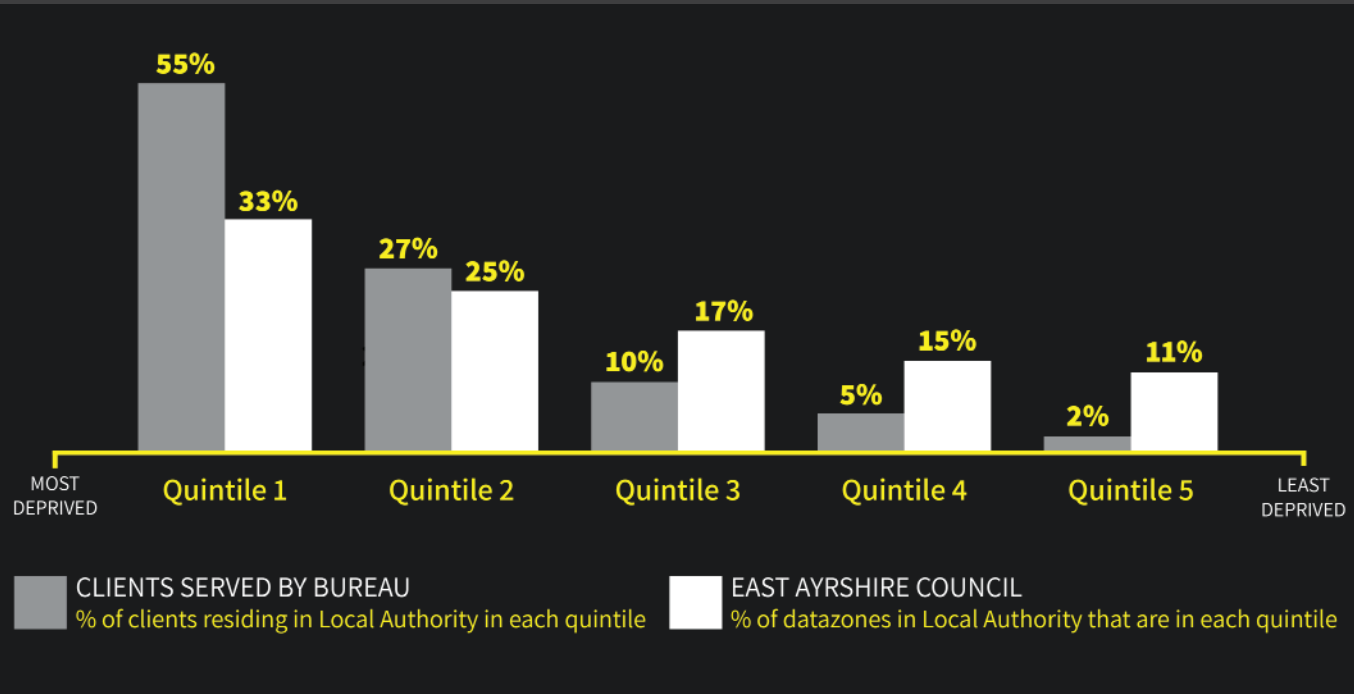
NHS Concern or Complaint (75)

Relationships (126)

Tax (403)

Travel, Transport and Holidays (168)

Utilities and Communications (250)



WELFARE REFORM

Welfare reform continues to impact upon our clients, in the main, in a negative and stressful way. We have seen over the years, since the legislation was introduced in 2012, many aspects of a Social Security system under attack and the most vulnerable in our society bearing the brunt of these changes.

In the past year, the most noticeable aspects of the reforms have been Personal Independence Payment (PIP); Employment and Support Allowance (ESA) and the continued roll out of Universal Credit (UC).



PIP appeals have dominated the project in the last financial year and in particular what the DWP calls “planned interventions”. This is where an award of PIP is given to a client for a period of time and then towards the end of the award period a review of the current award is carried out. The volume of clients who lose points at the review and subsequently lose benefit has been unprecedented.

The rate of appeals allowed has been consistently above the national average, and speaks volumes about the quality of the decision making process.

The biggest impact that the introduction of UC has had upon our clients with ill-health and disabilities is the continued use of the Work Capability Assessment and the waiting times for UC. Where a client has been found “fit for work” for ESA and they have no other means of financial support they are required to claim UC. This results in our clients waiting at least 5 weeks for payment of UC and the loss of Housing Benefit (HB) whilst waiting for the housing element to be paid towards their rent. The loss of financial support for personal needs and essentials and the loss of support towards paying rent, albeit for a number of “waiting weeks”, has not only been distressing for our clients but has also contributed to increased levels of vulnerability. (The number of waiting weeks were reduced from the original drafted legislation in 2018 due to this very problem).

The scale of the reforms have influenced the way that Scottish Government has consulted and changed elements of legislation where permissible ie; UC flexibilities. The bureau has played a part in the consultation exercises and remains active in providing evidential experience to inform future changes to social security legislation for Scotland. The Manager sits on the national expert advisory group for Disability and Carers benefits.

CASE STUDY: WELFARE REFORM

Our client was in receipt of Personal Independence Payment and Employment and Support Allowance due to longstanding anxiety and depression. Both conditions administered with the use of medications and psychiatric input. She was re-assessed for both benefits two weeks before Christmas 2017 and lost both of them because the assessments deemed her well. She challenged both of them with the help of the Bureau by way of Mandatory Reconsiderations and the DWP maintained their position. With the help of the Bureau, we took both matters to appeal. In terms of Employment and Support Allowance, the DWP refused to allow her to go back to Employment and Support Allowance during the appeal stage, as she was legally entitled to, forced her to claim Universal Credit (UC) and subjected her to UC’s conditionality regime. This had a deleterious impact upon her already fragile mental health.

We supported our client by seeking further medical evidence and the appeal hearing dates for both benefits were a week apart. Both appeals were allowed. Our client’s benefits were re-instated with a financial gain of £11278.20. Whilst a successful and satisfactory outcome, the stress and anxiety plus the financial loss over a 6 month period is a position no-one with such health issues our client was suffering should be subjected to.

PATIENT ADVICE AND SUPPORT SERVICE (PASS)

On 1st April 2017, a new upgraded National PASS website and National PASS helpline went live. This was followed shortly after by the launch of webchat on 20th April. As a result, our patient advisers were asked to work in a new and “different” way, with the emphasis on the helpline and the provision of what has been termed a “national service delivered locally”. Improving the routes of access into the service has made it easier for clients to access PASS, particularly the “click to call” facility on the website. This has resulted in more clients than anticipated using the service, and coming to us with the non-straightforward questions we expected people to ask on a helpline, but with the same complex enquiries we had always supported clients with face to face. Whilst the client loads increased, the number of patient advisers did not and during 17/18 work has been ongoing to identify how advisers manage the increases in demand brought about through the introduction of new technology and subsequent increased access to the service.

East Ayrshire CAB manage the pan-Ayrshire project assisting clients with health complaints from all parts of Ayrshire. The bureau has two part-time PASS workers whose resource equates to one full time member of the team.

During 2017/18, our PASS workers dealt with 410 health issues of which 173 related to the provision of advice and 47 to the supply of assistance with complex casework including referrals to the SPSO. Most of the issues raised related to Hospital acute

services and clinical treatment, but there was also high numbers that related to staff attitudes and behaviours.



Confidence of service users remains high within this project, with 98% of respondents providing a satisfied or very satisfied rating to the service.

In addition

- 90% of clients felt that they had an improved knowledge of patient rights and responsibilities
- 89% reported improved peace of mind
- 81% had an increased ability to help themselves
- 79% said that their mental health had improved
- 30% received assistance with other aspects of their life (in their local CAB)

CASE STUDY: PATIENT ADVICE AND SUPPORT SERVICE (PASS)

Mr B contacted the PASS service following a stay in hospital for surgery. After surgery, Mr B suffered with pain and bleeding but assumed that this would heal in due course. Mr B did not heal as expected and his situation became much worse causing incontinence and also lack of advance notice when his bladder became full. This had a major impact on all aspects of his life, including his ability to sleep and attend work. The client had a follow-on appointment with a consultant, who further determined that Mr B would need additional surgery to repair the situation. It was at this point Mr B sought help from the PASS service to make a formal complaint about the NHS.

The PASS adviser drafted a complaints letter for Mr B and, as a result, was invited by Mr B to support him at a meeting with the client's consultant, the service manager and a representative of the complaints department. Following this meeting, Mr B was offered a four-step resolution plan to achieve the treatment he wanted and help solve the issues he had been suffering from. The client and his wife were extremely happy with the outcome achieved.

ENERGY ADVICE AND FUEL PROJECTS

The Local Energy Advice Project concluded in September 2017 and we were delighted to have delivered 15 workshops to a variety of local service providers. The workshops allowed us to engage with 139 young people aged 16-25 who were either in, or aiming for, independent living. Focus was given to budgeting for fuel, getting the best deal and accessing additional support e.g. Warm Homes Discount. We saw a small uplift in the number of young people that accessed the bureau for advice services during the project period and were able to build new relationships with local service providers.



Energy Best Deal, funded by Citizens Advice Scotland and Ofgem focuses on helping consumers to get the best deal on their energy and advice on reducing energy use in the home in order to see cheaper fuel bills. This funding allowed us to deliver 8 workshops to 93 delegates from various backgrounds. We were able to provide 44 unique one to one appointments with a focus on comparisons and supplier switches, applications to the Warm Homes Discount and getting consumers onto Priority Services Registers. As in previous years, this funding allows us to engage closely with our partnership agencies including the Local

Energy Advice Forum, Carers, Crossreach, Ayrshire Colleges and local seniors groups.

Demand for smart meter advice has increased dramatically. With the support of Smart Energy GB we were able to create, develop and deliver a smart meter project, BeSMART East Ayrshire 2017, which gave good quality advice and information to those over the age of 65 who may not have internet access. BeSMART focused on supporting consumers to make an informed choice about smart meters and this included educating consumers on their rights about smart meters as well as how to avoid being scammed. We ran workshops, public events and offered one to one appointments. The engagement with the project was excellent and we were able to make contact with over 460 consumers and give information on smart meters. We developed a Smart Meter Fact Sheet and had this and the project featured in the CAS Snapshot newsletter and the Energy Action Scotland newsletter also. Both newsletters are circulated throughout the whole of Scotland.

Over and above this work, we were involved in the Big Energy Savings Week (BESW) campaign and have attended forums and conferences on energy and related topics. Lastly, recognising the issue of the mis-selling of the Green Deal, East Ayrshire CAB are now a member of the Cross Party Working Group at Holyrood Parliament ensuring that local consumers are represented and that their issues are understood. In order to take this forward, we will be undertaking a research piece and will produce a Local Impact Report once the research is complete.

CASE STUDY: ENERGY ADVICE AND FUEL PROJECTS

The client attended the bureau to see if he could get a better deal on his energy costs. The energy adviser met with the client and after reviewing the clients income, it was advised that a benefit check may be an option to the client as it was identified he could potentially qualify for Pension Credit Savings and Attendance Allowance. The client however, was very clear that he only wanted to explore his options for his energy costs, although was encouraged to return to the bureau to explore a benefits check in the future. The energy adviser was able to use the clients current energy supply details to make a fuel comparison using the Citizens Advice Comparison Tool. This showed a range of suppliers who could offer savings to the client.

The client chose the top result from the comparisons and a supplier switch was completed during the appointment. The client went from billing of £200 - £250 per quarter to monthly Direct Debits of £31.37. The annual saving for the client was £316.90 and the client would also be sent free LED lightbulbs as a thank you for switching to the new supplier.

INDEPENDENT HOUSING ADVICE PROJECT



The Independent Housing Advice Project is primarily aimed at the prevention of homelessness.

This project is funded to provide specialist support and advice to clients and advisers within East Ayrshire CAB. Our specialist Independent Housing Advice Project worker is accredited to level 8 – representation through SHELTER. Our project allows us to represent at Ayr Sheriff Court on matters relating to possible eviction.

The bureau works closely with organisations such as the local authority In-court advice team,

Money Advisers, Addiction Services as well as local authority housing officers and housing benefit and legal teams.

During the operational year, the team have dealt with 501 housing benefit enquiries, 255 rent arrears enquiries (of which 164 related to local authority properties) and 64 cases relating to threatened homelessness. Overall, the bureau has dealt with 1385 issues that relate to housing during the year which include benefits, debt, housing and legal matters.

CASE STUDY: INDEPENDENT HOUSING ADVICE PROJECT

Mrs C had been issued with a court Summary Cause summons in relation to recovery and possession for her tenancy. Mrs C had rent arrears specified as £824.21 on court papers, however she had receipts for payments totalling £500 and stated that the balance would be paid off in full by the end of January 2018. The court calling date was set for February 2018 and the client requested CAB assistance to negotiate with the local authority on this matter. Arrears arose when the client's daughter moved into the property with her, but the client didn't maintain non-dependent contribution nor provide income details initially to allow housing benefit to be recalculated. This has now been undertaken. The client didn't pay anything towards rent or arrears during the time of dispute and accepts she did not notify the local authority of information required to allow her housing benefit claim to be processed and updated.

The adviser took copies of payment and court papers and advised that the bureau would contact her housing officer and legal services in East Ayrshire Council (EAC) regarding this matter, with a view to having the court case dismissed. The client was worried she would have additional court expenses and was advised that this may be the case, as she did not dispute she accrued the rent arrears and failed to maintain payment or engagement with the Council. Mrs C was in receipt of disability benefit and carers allowance at this time.

With the client's agreement, the adviser spoke with the housing officer at EAC. The housing officer confirmed that if arrears were paid off by 29 Feb 2018, court action would be dismissed but expenses may be sought. The adviser arranged for the housing officer to attend Mrs C's home for a pre-court visit and the housing officer also agreed to explain the process to the client at that time.

Mrs C was very happy with this response and stated that she would ensure that any arrears would be cleared, in full, by the end of January.

HOLISTIC PARTNERSHIP WORKING IN ACTION

Mr G, 64, is an Army veteran living in East Ayrshire, who fought in the Falklands, and has experienced periods of ill health after injuring his leg and ankle. After being in hospital with sepsis for 5 weeks, the Red Cross crew bought him home and assessed with him at length, what help he thought he might need.

Mr G was living on income of just £110 a week, and had accrued a number of debts which made him feel overwhelmed and depressed. Some of these were priority debts including gas and electricity meters which couldn't be completely paid off. He often ran out of money to pay for any heating and electricity. He also told the Red Cross that he did not have enough money to feed himself properly and was consequently living on low cost food, which wasn't nutritious for his health. He sometimes ran out of food in order to try to keep his heating and electricity going. Mr G said that his environment reflected his mood and means, and as a consequence, he felt it was shabby and not a place he could really call home. He was unable to go out as he couldn't walk very far and felt a prisoner in his own home.

The Coordinator visited, and on that day, found Mr G hadn't eaten and had no food aside from two tins of soup in his cupboard. Hardship money (from donations) was accessed to buy essentials for him, with some healthy food to last him for a few days. Contact with the Citizens Advice specialist workers was made, detailing the urgency of the situation, resulting in Mr G receiving support to address his debts and to maximize his income.

Mr G has a significant disability and the CAB team supported him with a PIP application and also helped him address his debts into affordable repayments, negotiating with those companies who were owed money. They also referred him on

to SSAFA who awarded a grant for new furniture for his home. Mr G's neighbour and children then became involved and painted inside his home for him, helping him improve his environment.

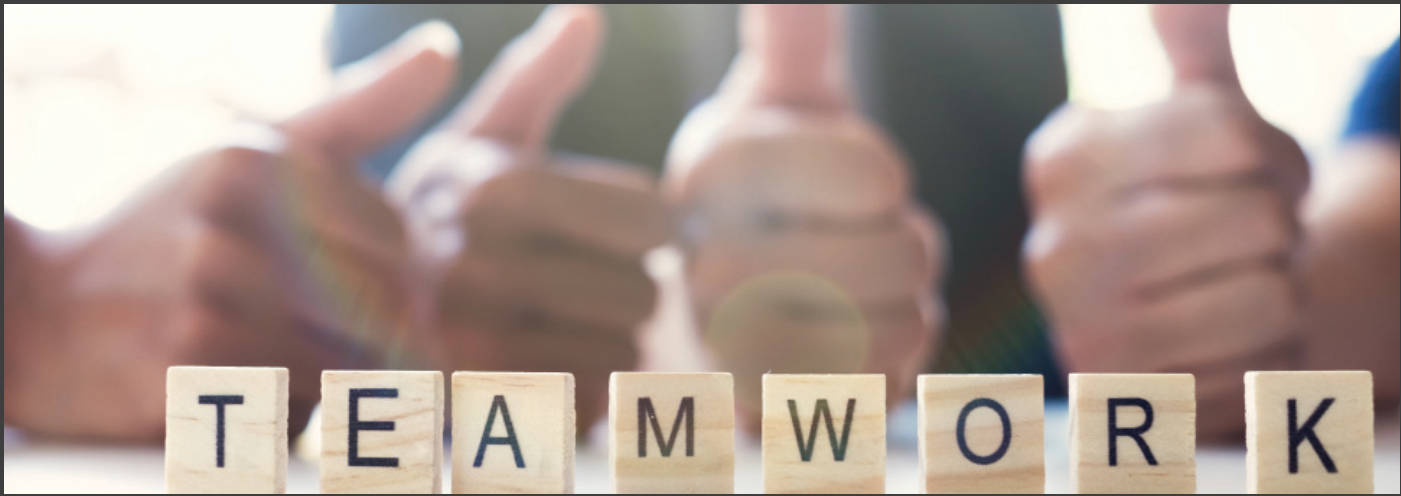
The CAB team were successful in securing Mr G a home discount from his electricity provider which meant he could pay more towards his gas. They were also successful in securing his personal independence payment and improved his weekly income from £110 per week, to a healthier £259.45 per week – an increase of £771.40 per year.

Mr G was also referred to another military charity, who will support him with future hospital appointments and befriending. This will be a longer term support mechanism ensuring that he has good support networks, reducing the possibility of him encountering so many problems in the future.

'Before I got the Red Cross ambulance home, I was floundering, just treading water and was on my own. I never knew about the help I could get and often think about how different my life would be if I had just got the NHS ambulance home. I was heading for a breakdown.'

'Thank you for referring me to the Citizens Advice team, I can't thank both of your organisations enough'.

Mr G.



SUMMARY FINANCIAL REPORT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2018

	2018		2017	
	£	£	£	£
Income				
East Ayrshire Council - Main Funding	350,796		350,796	
East Ayrshire Council - Independent Housing	36,000		36,000	
East Ayrshire Council - Welfare Reform	100,000		74,783	
East Ayrshire Council - Foodbanks	31,947		22,262	
CAS - PASS	16,932		29,227	
CAS - Welfare Reform	34,105		34,105	
CAS - Pension Wise	4,410		4,375	
CAS - Local Energy Advice Project	7,710		15,419	
CAS - Universal Credit	6,197		-	
CAS - Other	935		-	
Energy Best	6,900		4,900	
Scottish Association - Rural Consumers Group	500		-	
Scottish Association - Green Deal Grant	1,150		-	
CAF - Smart Meters Survey	3,389		-	
DWP Access to Work	1,290		-	
Employment Allowance	3,000		3,000	
Training Room Hire	2,880		465	
Sundry Income	1,205		3,984	
Bank Interest	66		67	
	609,412		579,383	
Expenditure				
Staff costs	459,399		431,943	
PASS outsourcing	2,911		4,844	
Rent	15,942		15,133	
Water and sewerage costs	2,788		3,336	
Insurance	3,931		3,324	
Heat and light	7,142		9,477	
Cleaning expenses	8,083		9,266	
Repairs and maintenance	3,598		2,281	
Stationery, office supplies and postage	6,462		7,092	
Publicity and advertising	2,599		3,443	
Recruitment expenses	1,003		249	
Information and membership	5,804		4,320	
Telephone	7,633		7,759	
IT support costs	938		2,691	
Equipment leases and contracts	8,650		9,843	
Training and travel	14,319		13,220	
Payroll bureau	600		750	
Accountancy support services	2,310		1,980	
Statutory accounts fees	840		840	
Auditors fees	5,500		5,000	
Licences	509		-	
Legal and professional fees	-		870	
Bank charges	363		333	
Sundry expenses	1,658		1,592	
Subscriptions	-		256	
Depreciation	2,993		2,400	
Amortisation of leasehold improvements	40,460		40,460	
	606,435		582,702	
Overall result for the year	2,977		(3,319)	

The purpose of this summary financial information is to show the company's overall income and expenditure for the year. This has been extracted from the company's formal statutory accounts which are subject to an independent audit by JRD LLP. A copy of the company's formal statutory accounts is available on request from the company secretary at the registered office.

ACCESS OUR SERVICE

DAY	LOCATION	TIME
MONDAY	CUMNOCK 77a Townhead Street	10:00am - 1:00pm
	KILMARNOCK 3 Foregate Square	9:30am - 2:30pm
TUESDAY	KILMARNOCK 3 Foregate Square	9:30am - 3:00pm
	DALMELLINGTON Area Centre	10:00am - 1:00pm
WEDNESDAY	KILMARNOCK 3 Foregate Square	Appointments only
	CUMNOCK 77a Townhead Street	10:00am - 1:00pm
	MUIRKIRK Community Library (1st & 3rd Wednesday of each month)	10:00am - 12:30pm
	NEW CUMNOCK Town Hall (2nd & 4th Wednesday of each month)	10:00am - 12:30pm
THURSDAY	KILMARNOCK 3 Foregate Square	9:30am - 3:00pm
	PATNA Community Centre (closed last Thursday of every month)	10:00am - 12:30pm
FRIDAY	KILMARNOCK 3 Foregate Square (closed last Friday of every month)	9:30am - 2:30pm
	CUMNOCK 77a Townhead Street	10:00am - 1:00pm
	DRONGAN Medical Centre (closed last Friday of every month)	10:00am - 12:30pm



East Ayrshire Citizens Advice Bureau

East Ayrshire Citizens Advice Bureau is a company limited by guarantee
Registered Number 194707 | Scottish Charity Number SC 028817
Registered Office: The Gateway Centre, 3 Foregate Square, Kilmarnock, KA1 1LN
Authorised and Regulated by Financial Conduct Authority: FRN 617451
Programme Design - MD-DESIGN (donnellym1@gmail.com)