

Motherwell and Wishaw
Citizens Advice Bureau



2022 Annual Report 2023



FREE CONFIDENTIAL IMPARTIAL INDEPENDENT

Scottish Charity SCO09733



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Chair, Finance & BDM



I cannot believe I am once again writing my submission for the Annual Report. This year Motherwell and Wishaw Citizens Advice Bureau celebrated its 80th anniversary and the cost-of-living crisis has shown that we are needed more than ever. We have seen more clients and dealt with more issues. The statistics go some way to illustrate the level of hard work from staff and volunteers, however, much of the work is not measurable; it is no exaggeration to say that our help can be life changing.

On behalf of the board of directors, I thank all staff and volunteers. Your continued commitment to the bureau has not gone unnoticed. This year has been a challenge for everyone, and we are grateful for your efforts and professionalism. Each team member is integral to our success, and you should take great pride in what you have achieved this year. We also thank the management team who have not only ensured that the bureau can meet the level of demand but continued to innovate and expand so that help is available to those who need it. This would not be possible without funding. The funding landscape is becoming increasingly competitive, and we are grateful to all our funders for allowing us to continue with our important work.

On a personal note, I would like to thank my fellow board members for their continued support. I invite you to read the Annual Report of 2022/2023 highlighting the bureau's excellent achievements.

Jennifer Brennan, Chair

During the past year the Bureau has successfully managed the funding for a wide range of new and existing projects as well as delivering core Bureau operations. There has been a 10.5% increase in the grant income received in the year versus prior year with a corresponding increase in operating expenditure of 10%. This is mainly driven by an increase in the staff costs. Overall the Bureau is reporting a net movement in funds of £12,186 this year. The future for the Bureau continues to be bright, we enter the new financial year in a satisfactory financial position with good reserves and a strong portfolio of projects delivered by dedicated and capable staff and volunteers.



Jim Hume, Finance Director



As I reflect on the past 12 months, our team of Volunteers and Staff at MWCAB continue to amaze me, as they adapt and embrace new and existing projects. To celebrate our 80 years of advice, we took our Bureau on the road (quite literally), connecting communities, having conversations with people, reaffirming why we do what we do. As the challenges of 2022 unfolded, the cost of living crisis has had a disproportionate impact on our clients, with our services needed more than ever. We secured funding allowing us to re-establish and grow our community outreaches and continued to secure further funding for a number of established projects, whilst expanding our service delivery, developing new projects. CAB2Careers funded by Scottish Government No one Left Behind, administered by North Lanarkshire Local Employability Partnership has been an exciting project to establish, launch and deliver. While employability is perhaps not recognised as a core element of CAB service provision, we have a proud record in supporting individuals achieving better employability outcomes. An accredited SQA Centre, we have been able to further expand our offering of SQA accredited courses, aiming to support unemployed people to move towards and into work. Committed to a partnership approach in the design, delivery, implementation; we continue to work collaboratively with our partners and stakeholders ensuring we strengthen relationships, maximise our funding income and diversify our portfolio of funding sources.

Susie Paterson, Business Development Manager

CEO REPORT



This financial year marks our 80th anniversary since our opening in 1942. I am truly humbled and privileged to be part of an organisation celebrating such a significant milestone. Our life changing services are needed more than ever. In 1940s clients presented at crisis and we helped to deal with the impact of the war: food rationing, evacuation, losing homes, 80 years later, clients still present in crisis: in food, fuel, in-work poverty impacted by the cost of living crisis which drove unprecedented level of demand on our services.

Motherwell & Wishaw CAB continued to evolve, modernise the multichannel advice service delivery to meet the needs of the community, but our main component remained unchanged, the face to face advice to support the most vulnerable clients.

From the beginning, reaching those who need us most with free, confidential, highly accessible, empowering advice has been at the heart of what we do. We will continue to give local people the knowledge, skills and confidence to find the best way forward and make a life changing difference in the local community.

In 2022/2023, the Bureau supported 4,345 clients with 27,124 multifaceted, complex issues. The cost of living crisis significantly changed the type of advice people needed. The demand for advice around food and fuel poverty has significantly increased in light of soaring energy bills, rising inflation, mortgage, rent costs and flat or falling incomes.

The overall value of unaffordable debt renegotiated was over £2.42 million. We improved clients' financial position by £3.51m. Evidence shows that the majority of benefit income is spent within the local area, further benefitting our communities. In terms of value for money to North Lanarkshire Council, for every £1 invested by NLC, MWCAB was able to secure £30.22 in income for local people.

We have enjoyed strong partnership with NLC for decades, working collaboratively to tackle the poverty and develop services for the benefit of our communities. Following the Review of Advice Services by NLC, the bureau embarked on competitive funding application process and secured a grant for 2 years until 2025. The grant supports the bureau to provide information and advice on Welfare Benefits, Money Advice and Housing for the Motherwell & Wishaw area. The NLC grant is fundamental in our continued ability to secure external funding to increase capacity for services and develop specialist services in line with the changing needs of our local community. MWCAB continued to secure external funding from a wide range of funders for existing and new flagship projects to support specific client groups, particular social issues, locality specific work, campaigning, educational work, social policy or simply increased capacity to meet the gaps in service provision. All the projects continued to achieve excellent outcomes for clients and they are outlined in the section below.

Over last 80 years we supported nearly 100 million clients, improved clients' financial position by over £57m and rescheduled £88m of unaffordable debt. We are incredibly proud to celebrate 80 years of impactful advice service in the local community and could not achieve this without the passion, dedication, support of our volunteers, paid staff and trustees.

Kinga Kosakowska, CEO

This Year At A Glance

Our Vision

We support you until you are empowered to support your life

Our Mission

To give holistic, tailored advice, support and training, wherever and however you need it

FOR EVERY £1 INVESTED BY NLC,
MWCAB WAS ABLE TO SECURE
ADDITIONAL EXTERNAL FUNDING
OF

£9.12



£30.22



FOR EVERY £1 OF CORE FUNDING FROM
NLC, WE GENERATED A FURTHER £30.22
OF INCOME FOR LOCAL PEOPLE

DEBT VALUE RENEGOTIATED
FOR CLIENTS

**£2.42
MILLION**



('Rescheduled Debt')

('Client Financial Gain')

£3.51



MILLION

OF INCOME SECURED FOR
LOCAL PEOPLE

4,345

ASSISTED CLIENTS



27,124

MULTIFACTED ISSUES
DEALT WITH



TRIBUNALS ATTENDED TO SUPPORT
CLIENTS TO CHALLENGE DETRIMENTAL
BENEFITS DECISIONS

46



VOLUNTEERS CONTRIBUTED



3396

HOURS

NUMBER OF CONTACTS



721 Emails



5651 Telephone



105 Letters



3023 Face to Face
contacts

Our Projects

Clients Supported
855



Client Financial Gain
£6,174.14

Advice for Tenants and Residents (AFTAR) Project Digital Inclusion

In partnership with five Registered Social Landlords: Trust Housing Association; Lanarkshire Housing Association; Garrion People's Co-operative; Forgewood Housing Co-operative and Abronhill Housing Association, AFTAR employs a Digital Inclusion Officer to deliver interactive group workshops as well as one to one digital training.

Clients Supported
1336



Client Financial Gain
£349,772

Armed Services Advice Project (ASAP)

Working with serving and ex-serving members and their families, since 2010 the ASAP project, funded by Poppy Scotland, now has well-established partnerships with a wide range of armed services welfare services.

This project is managed by MWCAB and is the Lanarkshire Regional arm of a Scotland-wide project which delivers advice and support to clients of the nine Lanarkshire CABx. The project continues to deliver excellent outcomes for clients in partnership with a range of organisations who support veterans. Funding has been extended until March 2024.

Clients Supported
60



Building Employability Skills for U25 Project

Funded by Baird Watson delivered employability courses to young people with an option of completing relevant qualification which will improve their employability skills and support participants to move on to a positive destination, training, employment or college, together with increasing their self-confidence, skills and overall wellbeing. Funding ended in 2022

Our Projects

Clients Supported
1573



Client Financial Gain
£482,200

CARES

Funded by Energy Redress, in partnership with Airdrie CAB, MWCAB have developed a new model of multi-channel energy advice in response to rising fuel poverty and complex energy markets. Referrals come from the North Lanarkshire CABx network, social landlords and local foodbanks. Project ended in September 2022.

Clients Supported
78



Clients moved to positive
destination
82%

CAB2Careers North Lanarkshire Local Employability Partnership

Successfully secured funding to deliver a highly flexible, participant-led, employability programme; targeting the most vulnerable service users residing in the most deprived areas of Motherwell & Wishaw. The Employability Programme will target unemployed people with physical or learning disabilities, able and wishing to progress/return to work, unemployed residents of the 5% most deprived data zones and unemployed or employed parents with low incomes in the following categories: lone parents, disabled parents or parents with a disabled child; parents with three or more children.

Clients Supported
1070



Client Financial Gain
£58,536.72

Energy Advice - EBD, BESN, SGN Outreach, Safe & Warm.

The cost of living crisis has put a real emphasis on the need for continued energy advice and support. We have a number of funded projects specifically focused on energy issues, we were able to deliver a combination of community based group sessions, one to one energy advice and training to frontline agencies and staff in other organisations. The funding enabled the bureau to promote a programme committed to educating clients on the merits of being more energy efficient and by extension saving money on energy bills. We help resolve more complex energy related issue(s) as well as access to fuel vouchers. We regularly contribute material on energy matters to Citizens Advice Scotland as part of their Social Policy work.

Safe and Warm project provides advice for vulnerable clients to support them to use energy efficiently, affordably and safely and to increased awareness of carbon monoxide (CO) safety issues. Holistic advice and support for clients who access the service, by signposting into the CAB for support with issues other than energy. Without doubt, the presence of a visible and accessible service dedicated to assisting those clients who are suffering financial hardship due to fuel poverty can be seen as a lifeline.

Our Projects

Clients Supported
572



Client Financial Gain
£605,408.70

Engage Advice Support Empower (EASE Project) National Lottery Community Fund

The project aims to help break the cycle of poverty by offering an enhanced access route to advice and support. The project will target a range of vulnerable groups who are finding themselves in challenging circumstances and facing financial hardship. It is aimed at providing a lifeline to those experiencing child poverty, food, fuel and in work poverty, and clients who are at crisis point. Advisers will work directly with clients at their place and point of need, co-locating with 5 registered social landlords, local foodbanks and outreach centres in the most deprived and disadvantaged community areas.

Clients Supported
1241



Client Financial Gain
£207,340.97

Frontline

To provide effective holistic generalist Multi-Channel advice service to clients via the bureau drop-in service, over the telephone, video, webchat and by email with a main focus on proactive income maximisation. To assist individuals and families to deal with a range of poverty related issues that affect their daily lives such as benefits, employment, housing, debt, consumer, family, utilities etc.

Clients Supported
630



Client Financial Gain
£1,766,366.64 *

Help to Claim

Funded by UK Government, the bureau continued delivery of a range of Universal Credit support activities. As the Lanarkshire regional telephony and webchat hub we delivered advice on eligibility criteria, practical support to make the claim online or over the phone, guidance on claimant commitment implications as well as income maximisation.

**The Client Financial Gain is calculated from CAS National Statistics using National Client Search, specific to Motherwell and Wishaw locality.*

Our Projects

Clients Supported
179



Client Financial Gain
£95,459.66

Health Project

This project is operated in conjunction with North Lanarkshire Council's Financial Inclusion Team. GP Link Workers are situated in GP Surgeries to make referrals for patients who require benefit/money advice. Client contact is then made to offer holistic, empowering advice and assistance.

Volunteers Supported
184



Increasing Volunteering Project

In partnership with CAB West Lothian we launched a network-wide project to increase volunteering capacity. We focused on delivering CAB network adviser training programme to Bureau across the network with the aim of attracting an additional 200 volunteers to our network. Volunteers will be recruited and trained from across Scotland and the project will also assist to build capacity of Tutors from other Bureaux. Funded until June 2024.

Clients Supported
1223

JPMORGAN

Rescheduled Debt
£12,964,280.00

JP Morgan Chase Foundation Specialist Debt Helpline

This project was led by MWCAB, WLCAB in partnership with CAS and CAB consortium. Delivered a new multi-channel national debt advice service beyond our existing clients to a wider demographic and volume of people in Scotland, ensuring that everyone can access debt advice in a convenient way, at the point in their life when they need help. The statistics reflect the duration of the project and its national reach. Funding ended in July 2022.

Our Projects

Clients Supported
1106



Client Financial Gain
£579,714.85

Money Talk (PLUS)

The Money Talk team assists individuals and families to deal with poverty-related issues (benefits, employment, housing, debt, consumer issues, family, utilities etc.) affecting their daily lives. The team provides effective, holistic, generalist advice sessions to clients with a main focus on proactive income maximisation. The project focusses especially on families and the elderly, who are often under-claiming the benefits to which they are due.

Clients Supported
325



Rescheduled Debt
£845,349.77

North Lanarkshire Community Legal Service (NLCLS)

Debt is a crippling fact of life for many people within our community. The effects and consequences of debt should never be underestimated, as debt does not only cause financial difficulties but also impacts on other aspects of life such as relationships, well-being and health. Funded by SLAB and delivered in partnership with Airdrie CAB. The project has a North Lanarkshire remit to provide clients with debt advice related to housing issues with the aim of preventing evictions and avoiding emergency situations.

Clients Supported
146



Client Financial Gain
£64,115.88

Outreach Foodbank Services

In partnership with Feeding Britain to provide expert advice services within Motherwell Foodbank to maximise incomes and tackle the underlying causes of food poverty and financial hardship.

Our Projects

Clients Supported
3058



Pension Wise

Following changes to pension legislation in April 2015, Pension Wise was developed to ensure people were fully informed about the new pension freedoms. Free guidance is provided for those retiring or accessing their pension and eligible clients are offered guidance via phone or face to face appointments. The service offers free and impartial information and guidance to retirees on the options available to them. Clients are referred to the service via our CAB partnership network, pension providers, DWP, wide range of pension advisory services or can self-refer. Funded until March 2025.



Supporting Clients with long term Health Conditions

In partnership with North Lanarkshire Advice Network, the bureau continued to support clients diagnosed with cancer via home visits. This service is unfunded and is supported by volunteer effort. we also provided patients and out-patients with mental health issues access to advice, often when they are at their most vulnerable. The bureau provides advice and assistance face to face, telephone and email – primarily on benefits and form filling.

Volunteers

The organisation receives help and support in the form of voluntary assistance in advising the public and administering the charity. The value of this help was estimated to be 3396 hours, worth £33,600 (based on NLW). This costing includes time given freely by volunteers and trustees. Volunteering continued to play a vital role in our service delivery. Trained to very high standards, volunteers deliver an empowering, holistic advice service to local people. We welcome people from every sector of our community to shape, deliver and govern our organisation.

“ I started off as a volunteer at Citizen’s Advice Bureau during the last year of my undergraduate degree. I began my journey through CAB2Careers which enhanced my employability and interviewing skills. This opened an opportunity to begin the Advisor Training Programme (ATP) and work alongside the frontline advisors at the bureau. ATP provided me with the knowledge and confidence to help the general public and give back to my community.

After I graduated, a part – time Generalist Advisor position at the bureau became available. This job is allowing me to continue the rewarding work as an advisor whilst pursuing a masters degree at university. I am excited for my new journey at the CAB tackling a multitude of problems from relationships, benefits, property, energy and financial insecurity.

These opportunities would not have been available without the kindness, flexibility and support of the staff at the bureau. I cannot thank them enough. ”



“ When I first began as a volunteer, I was put through the ATP training programme. This consisted of going through PowerPoint presentations as well as completing coursework to gain SQA employability certificate. Nearing the end of the course I shadowed Generalist Advisers on a weekly basis watching them deal with complex issues, giving holistic advice and completing benefit forms etc.

Once I had completed shadowing and building up confidence, the opportunity is there to complete a first and second assessment, taking the lead in a client interview, whilst a trained adviser observes. Once I passed those assessments, I became a trainee volunteer. I loved how flexible the bureau was with choosing my days and hours. This suited me as I have a daughter and could only do the days I had childcare. Once I became a trainee volunteer I had to complete 30 competent cases, before becoming a fully trained adviser.

One of the biggest enquiries CAB deals with on a day-to-day basis is financial assistance. Once I heard the Help First Project was being launched, I jumped at the chance to apply for a role. The best part about my job is I get to be a Generalist Adviser as well as be out in the community as an Engagement Officer. I currently work 11 hours whilst completing the SQA Assessor Award within the bureau. Motherwell/Wishaw CAB is an amazing place to work and ultimately a place with many opportunities in different avenues. ”

Through the Eyes of a Client

Client Circumstances

Ethnic Minority Family (2 adults, 3 children (aged 5, 2 and 1)), caring for 5 year old child with ill health, adult with health issues. Client assisted at the hub based in the most deprived locality

Presenting Issues

The client presented as he was off work due to ill health and his SSP was shortly about to come to an end. The client advised that his wife works 11 hours a week and was their eldest daughter's full-time carer. The families only income consisted of his wife's wages, SSP and CB. As a result, the family was under exceptional financial pressure.

A benefits check was initially carried out for the client, establishing an entitlement to Universal Credit, Carers Allowance, Council Tax Reduction, Scottish Child Payment, and Best Start Foods. The client was given full advice in relation to how he can make an application for all of the benefits.

The client was provided with full advice in relation to Adult Disability Payment (ADP). The client advised that he intends to make an application for ADP and appointment made to progress it. The client was advised of any grants which are available for their family, and advised that they would apply for the School Age Payment.

The client advised that they have multiple debts. The client was referred for specialist debt advice. Appointment will be made at the hub to increase the accessibility. The client advised that they were currently struggling with essential costs. The client was advised about how to make an application for a Crisis Grant, the client was previously unaware of the support available from the SWF. Supported to apply for Crisis Grant. The client was also provided with £125 worth of shopping cards to assist with shopping whilst awaiting the outcome of their Crisis Grant application.

Advice in Action

Financial Outcome

Total Client Financial Gain

£27,018.82

“I can't thank the advisor enough, she was very helpful and her treatment towards me was like nothing else. I'm overwhelmed by how caring she was on a personal level, she was outstanding. I can tell she is driven by her work and showed a lot of compassion for me. In all my days, I have never seen such a woman with such a heart and such an attitude for the client. I've ran out of words to say about the way she was to me. All I can say is I was very overwhelmed by her kindness, it was all about the client, the words fail me, it's amazing the way she works with the people, she went over and beyond for her job.”

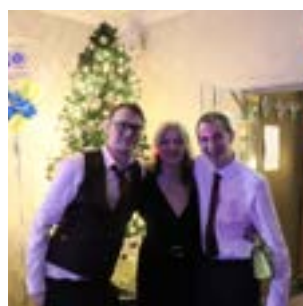
Client's Praise

Celebrating



14th December

1942



What's Next



Future ahead

The company moving forward into 2023/2024 is strong operationally, financially and in governance. The charity will continue to deliver our core services, complemented by existing value-added projects.

Opportunities

In the next year we will seek to enhance our existing services with a number of new and exciting projects in prospect in the year ahead:

- Cash First Approach
- Cost of Living Direct Action
- Community Engagement
- Improving Client Journey and Enhancing Debt Advice Service
- SGN Safe & Warm Outreach Project
- Garrion & Forgewood Housing Coop Energy Savings Advice Project
- Volunteer Development Project
- Food Insecurity Pilot Project
- Gambling Support Service
- AVIVA

Looking ahead the cost of living crisis will continue to have detrimental impact on our communities. Our priority will be to rebuild our volunteering capacity and to further strengthen the frontline delivery to mitigate the impact of it.

We are committed to improving our current provision and ensuring the gaps are addressed.

In the current climate of increasing living costs, challenging funding landscape, constant legislative changes, shortage of skilled, talented employees, volunteers, trustees, pursuit of tackling poverty and net zero agenda we need to continue to position ourselves locally, regionally and nationally as:

- A go to community embedded, independent, multichannel, holistic one-stop-advice-shop. Whilst representing the best value for money and as an employer of choice in the community.
- A strategic partner for the key stakeholders, whilst attracting new and sustaining existing funding from local authorities, Scottish Government and private trusts.
- As an advice agency at the forefront of tackling child, food, fuel poverty and supporting Net Zero agenda locally
- We will continue to implement our ambitious Strategic Plan 2022-2025.
- We will aim to revamp our NLCAB wide marketing, communication strategy – modernise our digital media presence by working closely with the consultants to further enhance our brand

Challenges

Funding

We recognise that competition for grant funding is increasing, coupled with a potentially reduced pool of funds available. We will continue to diversify our portfolio of funding.

Demand

It is widely accepted that demand for advice services will increase exponentially during 2023/24 as a result of the current cost of living crisis. Moving forward we will continue to review and adapt our service provision. We will work with funders to demonstrate the ongoing impact and effectiveness of our service for local people during these times, demonstrating resilience and adaptability.

It is crucial people have access to the free, impartial and confidential advice that CAB provides, and that the issues they experience are highlighted to government and industry to develop better policy.

CEO, Kinga Kosakowska

Outreach Locations



Lanarkshire Housing Association
Isa Money Community Centre -
Muirhouse
South Wishaw Parish Church
Forgewood Housing Co-Operative
Garrion Peoples Housing Co-Operative
Abronhill Housing Association
Maranatha Centre, Motherwell
Jerviston, Motherwell
The Venny Centre, Craigneuk, Wishaw
Holdsworth Centre - Library
Newmains Community Trust Centre



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