



**By the community  
for the community**

**Motherwell &  
Wishaw  
Citizens Advice  
Bureau  
Annual Report  
2019 - 2020**

**citizens  
advice  
bureau**

Registered Charity SC009733  
Company Limited by Guarantee SC173485  
Authorised by FCA FRN 617467

# Welcome

## Board Chair Report

### Welcome to our 2019/20 Annual Report

The year began in April 2019 with its usual CAB freneticism with bold ideas, new projects and a full waiting room. It ended with the lights going out and the door being locked, as COVID-19 took hold in our community. Someone once said at the heart of community is **U** with **I** providing the backbone, but only when **You** and **I** work together do we achieve a complete community.

Our CAB delivered services freely, impartially, independently and confidentially to you, our community. We provided invaluable support and advice to the most vulnerable residents through our community outreach clinics, drop-in services and in residents' own homes. Our specialist sector specific advice services were provided through a range of different projects.

All of these could only have been achieved through the dedication and hard work of our volunteer staff, our paid staff, our volunteer Trustees and with the financial support of our funders. Together they have all worked tirelessly in their own ways providing the backbone to our community.

When I wrote earlier that we turned the lights off and locked the door what I didn't say was that our CAB made up of You and I unlocked the doors in our own homes and put our individual lights on making sure that our community remained whole and continued to deliver our services for, by and most certainly in our community.

Please take the time to read our Annual Report, which highlights all the excellent work that has been delivered during the past year. It will make you, as it does me, feel very privileged and proud to be part of such a great community.

**Maria-Claire Cushley - Acting Chair**

## Executive Manager Report

2019/20 was a year of continuous change and challenge. The annual report provides a snapshot of the service but cannot tell of all of the work carried out by the Board, volunteers and paid staff throughout the year. A number of new funding streams became available to us and consequently time was spent developing new relationships and forming partnerships to support successful implementation. We continued to champion a well coordinated multi agency approach, working in partnership with a range of statutory and voluntary organisations. A notable development was the introduction of multi-channel advice across a range of our services. To better meet the needs of local people, we set up phone, email and webchat to improve access to advice. Our volunteer and paid staff rose to these new challenges and feedback from clients confirm their efforts have been worthwhile. Local people are now able to access quality advice using a method that suits them at a convenient time encouraging more people to reach out for advice and support.

The challenge for our clients is constant as new barriers and difficulties arise. Whilst most of our time is given to advising people on welfare benefits and money related matters there are often people facing hardships in other areas of their life such as health and relationships. Many people are falling through the system and like many other third and public sector organisations, we help widely in terms of advice, information, advocacy and representation.

We remain fortunate that people are still happy to come forward and volunteer to give of their time, talents and commitment to the organisation and the people of Motherwell, Wishaw & Shotts. Without their dedication we simply couldn't deliver invaluable work across the community.

We were delighted to receive confirmation of re-accreditation to Scottish National Standards in Welfare Rights, Debt and Housing advice, confirming our ongoing commitment to delivering quality advice to the highest standards. We maintained our Health Working Lives, Volunteer Friendly and Disability Confident awards which remain important in our commitment to support the people that deliver our services.

I would like to express my extreme gratitude to our Board of Trustees, my colleagues and our many funders and partners who seek to make life better. We are a charity facing the same financial challenges and opportunities as others and collectively we strive to deliver a service that is second to none. We know that the difference a warm welcome, a listening ear and quality advice and information makes is life changing. I have been humbled by the monumental efforts of everyone in our organisation who have untiringly supported our community and each other in these incredible times.

**Alana Forsyth - Executive Manager (Acting)**

**Kinga Kosakowska—Executive Manager**

# Key Outcomes

## Finance Director Report

### Summary Financial Position 2019/20

Total Income	£886,421
Total Expenditure	£906,462
Net movement in funds	-£20,041
Total funds brought forward	£625,107

The Bureau has continued to deliver financially this year, managing the funding for a wide range of new and existing projects as well as delivering core Bureau activities. There has been a slight increase of 6% in the grant income received in the year versus last year, with a corresponding increase in operating expenditure of 9%. This is mainly driven by an increase in staff costs associated with the delivery of new projects. Accounting regulations require the recognition of income when

it is received rather than in the period when we are delivering the service that the funds relate to. This requirement has contributed to a small deficit this year of £20,041.

As part of a Governance review the Bureau changed auditors this year and the financial audit was successfully completed by Wylie & Bisset Audit Ltd. Looking to the future, we enter the new financial year in a satisfactory financial position with good reserves and a strong portfolio of projects. Through the hard work and dedication of all staff and volunteers, the Bureau will continue to provide an essential service to the community.

**Fiona Sharkey – Finance Director**

**£4.7m**

Of income secured for our  
local residents  
("Client Financial Gain")

**£35.60**

For every £1 of NLC core  
funding we generated £35.60  
of income for local people

**£3.7m**

Debt value renegotiated  
for client  
("Rescheduled Debt")

**5,535**

Clients contacted us for  
help

**106**

Tribunals attended to support  
clients challenge detrimental  
benefits decisions

**18,093**

Issues dealt with

**582**

Home visits carried out to  
our most vulnerable clients

**£5.75**

We secured an additional  
£5.75 of external funding for  
every £1 invested by NLC

**4,729**

Hours gifted to the Bureau  
by volunteers

Statistics, whilst essential to ensure that we continue to provide value for money, are only part of our story. Behind every statistic is a client in need, as well as staff and volunteers giving support, encouragement and advice.

In normal circumstances our Annual Report gives details of our outcomes in financial terms, as well as details of the many ways we are able to support a diverse range of clients, build and maintain partnerships with other organisations and deliver innovative, forward thinking projects.

However, in the far from normal circumstances of 2020 we have extended the scope of this report. Our figures rightly cover the period from April 2019 to March 2020, however given the Covid-19 outbreak at the start of 2020, lockdown in March and continuing restrictions at the time of writing in November 2020 we have also included a page of information on our response to the Covid-19 situation.

We are proud that our Board, Management, Staff, Volunteers and Funders met this challenge head on, adapted quickly



# Services

## Front-line Advice

Motherwell CAB has served our community for 70 years' providing free, confidential and impartial advice. We are community based and actively promote volunteerism to support our work locally. Our holistic approach - which deals with the presenting issue as a priority but actively seeks to identify any assistance we can offer-is key to our success

The bedrock of our provision is the drop-in service available for generalist advice at our Motherwell office and in our outreach locations, making sure that we are as available as possible.

We have a network of CAB projects to which we can refer clients for specialist advice, including Energy as an example — a comprehensive service which many other advice agencies are unable to provide, requiring instead to refer clients to additional agencies for support. This long-standing support has seen us deliver local, regional and national projects. We are committed to encouraging clients to help themselves, where they are able, with our support and guidance, or to offer one-to-one support and home visits if this extra level of support is required.

Our Aims and Principles include Tackling Inequality, Empowerment and Volunteerism and we feel fortunate to bring those qualities to our own community.

## Social Policy

### Advice changing lives

Social policy is, in broad terms, public policy that relates to social issues. These social issues relate to our wellbeing and include things like housing, healthcare, education, money, jobs, welfare benefits - in short, the types of issues brought to Citizens Advice Bureaux and to our consumer service. Citizens Advice Scotland undertakes work to influence the development of social policy in the UK.

Our part in this, along with other Scottish bureaux and CAS's consumer service, is to identify trends in the kinds of problems that people bring to us. Once a problem has been identified as being prevalent, CAS then investigate why it is causing people hardship or difficulties.

Once we work out why the issue is a problem, we can then work out what course of action to take in helping provide a solution to the problem. Ways we do this include:

- Media coverage
- Consultation with government agencies
- Raise awareness with our network of contacts
- Participation in official government and parliamentary working groups
- Meeting and briefing politicians

All of our work is based on evidence - evidence that makes a real difference.

## Quality of Advice

We work to and are quality assured to the highest standards. We are audited by Scottish National Standards every three years on Information and Advice up to level III and successfully achieved re-certification this year

We are audited by Citizens Advice Scotland on a quarterly basis, ensuring that, robust external checks are carried out along with our own internal quality checking which is routinely performed by peer quality checkers.

Advisers who were working on the National Advice Helpline were independently quality checked and found to have a high level of competency by Citizens Advice Scotland.

# Project Work

## Money Talk



Our team assist individuals and families to deal with poverty related issues (benefits, employment, housing, debt, consumer, family, utilities etc.) affecting their daily lives. We provide effective holistic generalist advice sessions to clients with a main focus on proactive income maximisation, focussing especially on families and the elderly who are often under-claiming benefits to which they are due. The advice service has had a challenging year, we have had to adapt, train and provide advice on welfare reforms, the new Scottish Social Security devolved benefits, Brexit and of course the effect of COVID-19 on our clients.

**361 Clients / 1269 issues / Client Financial Gain £74,736**

## Energy Advice



Many households within our region find rising energy costs a real struggle. As part of the AFTAR project, and in dealing with other clients referred to us by our drop-in service, we ensure clients are using energy effectively and economically, help them to switch suppliers to obtain best pricing where possible. We also help them understand how to use their heating system most efficiently and explain grants such as Warm Home Discount, Winter Fuel Payment, Cold Weather Payment etc.

In partnership with Citizens Advice Scotland and Home Energy Scotland we help resolve more complex energy related issue(s) and can help eligible clients access help with practical issues such as free boiler replacement. We regularly contribute material on energy matters to Citizens Advice Scotland as part of their Social Policy work.

**188 Clients (186 home visits) / Client Financial Gain £46,479.40 / Rescheduled Debt £1,590**

## Advice in Mind



Navigating the complex world of benefits, form filling and meetings can be very daunting for most of us, but when you are struggling with a mental health issue, this can become overwhelming (and perhaps lead to people simply giving up trying to access this help). Our Advice in Mind project (AIM) helps clients referred from our local Community Mental Health Nurses, Airbles Road surgery and Wishaw General Hospital to understand the support available to them, and practical support to access this – helping to complete forms, communicate with landlords and put on-going support in place to ensure that clients feel able to cope with their health and practical money needs.

**218 Clients / 1,030 Issues / Client Financial Gain £148,204.89**

## Debt Advice

Debt is very much a fact of life for many people within our community. The effects and consequences of debt should never be underestimated as apart from causing financial difficulties it can impact on other things like relationships, well-being and health. We are therefore committed to providing free, impartial, quality, non-judgemental advice which allows people to make informed decisions on how best to deal with their debts and obtain debt relief. Our service has a multi-channel approach and can be accessed through our free telephone helpline, on line, web chat or face to face where we will provide support and guidance throughout the process.

**187 clients assisted with money advice, 302 calls to helpline, £3.7m rescheduled debt**

# Project Work

## Tribunal Unit (Welfare Rights)



This project provides clients with a range of ideas to help them make more of their financial situation. This can be via a Benefits Check, to ensure that everyone in a household is in receipt of all relevant benefits, as well as practical advice on changing energy suppliers or mobile phone provider.

Our Tribunal Representation service provides much needed support to individuals wishing to challenge a decision on their benefits. Through provision of direct representation, referrals to other organisations or second tier support to our CAB Advisers we aim to ensure that clients have the capacity to understand the appeals process and get support if they need it at the Tribunal itself.

One to one working with clients forms a key part of this service, understanding the background for the initial benefits claim and talking the client through what to expect from the appeals process and the Tribunal. Often we accompany the client to the Tribunal for vital support and the work covered by the service often contributes to our social policy work.

106 clients support at Tribunals

## Armed Services Advice Project



Members of the Armed Forces community are supported across Scotland by ASAP (the Armed Forces Advice Project) and Unforgotten Forces. **ASAP's national helpline** is run from our Motherwell office, where we deal daily with a wide range of queries giving initial support and advice and referring clients to local Regional Support Officers for ongoing assistance. Our local RSO also receives referrals from a wide range of local partners and is able to offer one to one support, home visits and help to complete official forms in order that veterans receive all relevant benefits and additional assistance available via Forces charities. Our **Unforgotten Forces** (veterans over the age of 65) many of whom have additional age-related needs. Primarily through home visits we help our clients and their families to understand additional financial and welfare support available to them, and support them to apply for these. ASAP celebrated 10 years of supporting our Armed Forces during 2020 and looks forward to many more years assisting our Veteran community to settle into our community.

349 clients / 1101 issues / Client Financial Gain £53,160

## Pensionwise



Here to talk through your options when it comes to managing your Defined Contribution pension and simplify an often complex process. We deliberately do not give "Financial Advice" – our sole aim is to give you the information you need specialist guidance and full range of information to empower you to use your pension in the way that suits you best.

This year we provided this vital information to 3,231 clients. Most appointments are completed over the telephone at a time to suit you, and usually take about an hour or so. You are informed about what information you need to have to hand for your appointment, to make sure that we can cover all relevant topics with you. Face to face appointments at your local CAB office are also available.

3,231 Client appointments

# Project Work

## Digital Inclusion



Gives residents of five local housing associations access to basic and essential computer skills via workshops and individual sessions. We give clients an opportunity to participate in the digital world around them, access learning or online services and play a full role in the new digital society.

We can help with Jobcentre related tasks, CV's and online job applications and access to work related courses to help clients find jobs. Session attenders have also learned how to video call family and enjoyed saving money with an introduction to comparison sites e.g. energy savings sites, car & home insurance and phone.

Sessions are held in various outreach locations across Motherwell and Wishaw.

**750 clients helped via 200 one-to-one and sessions**

## Advice for Tenants & Residents



Our AFTAR project, now in its sixth year supports tenants and residents of five partners, all of whom are Registered Social Landlords. Maria co-ordinates the project from our Motherwell office, helping Robert, Ian and John to support clients across a wide range of issues, designed to help tenants to maximise their income, understand (and save money on) their energy bills and gain the IT skills so necessary in the modern world.

This partnership supported over 800 clients in the year to March 2020 with income maximisation, benefits advice, form filling and support with debt issues. The project carried out energy audits and gave practical help to help residents understand energy bills, reduce usage and change suppliers.

We ran regular IT sessions to help clients become more comfortable with the digital world – whether that be applying online for Universal Credit, writing CVs and applying for jobs or learning how to shop online.

**811 clients (116 home visits) / 2,656 issues / Client Financial Gain £404,629.71 / Debt £47,168.80**

## Help to Claim (Universal Credit)



Based in Motherwell, our Scotland-wide team of advisors working via phone, email, webchat and face to face meetings helping clients to fully understand how to apply and maintain their Universal Credit claims. This recently launched benefit can seem very complicated, as it brings together seven previously separate benefits (such as job seekers allowance, tax credits and housing support) into a single, monthly payment.

Careful gathering of relevant details and clear and simple explanation means that our team can ensure that clients understand whether they are eligible for Universal Credit, how this will impact their household income and can talk them through the online claims process. If it becomes apparent that Universal Credit is not the most relevant benefit, clients will be referred to another Advisor to help with the next steps.

They help clients overcome digital access issues and give practical advice on how to navigate the initial five week waiting time for a first payment.

**329 Clients / 934 Issues / Client Financial Gain £232,114.28**

# Volunteering

## Training

Training plays a crucial role in the development of our volunteers to provide a service which operates to National quality standards. Volunteers need to be satisfied that the Adviser Training Program (ATP) equips them for the responsibilities they accept when they advise and inform bureau clients on ways and methods of dealing with the range of problems that are presented. We offer paid staff and volunteers opportunities for continuing development by providing ready access to relevant training.



Motherwell & Wishaw CAB completed an ATP in September 2019 and we welcomed 5 trainees. Our first programme of 2020 was due to start in March just as Covid19 restrictions were put in place. As we moved to remote working and using new technologies, we decided to press ahead and adapted our ATP to Zoom, an interactive digital platform.

Our first remote training session was in July. Sessions were condensed to cover key learning points and consolidate learning. Trainees completed their online learning alongside the sessions and felt part of the Bureau due to the diverse training team and interactive Zoom platform.

We are now moving on the shadowing part of our remote adviser training programme so that we can fully train and support our volunteers on their path to becoming a Generalist Adviser.

Our trainees consist of students and graduates who have a strong desire to make a difference to their community; local residents who have decided to use their time during lockdown constructively and recognise that the need for advice and support is more relevant than ever; previous volunteers who want to refresh their knowledge in the ever changing advice landscape and previous clients who now feel ready to give back to their community.

### Case Study

*A newly graduated law student decided to join MW CAB in March 2020 as a trainee adviser in order to have a better understanding about the barriers and issues people face in daily life. She was also keen to gain interpersonal and diagnostic skills in a client-facing volunteer role and to understand how partners and agencies work together. She was able to attend some shadowing sessions prior to lockdown and continues with remote shadowing on her volunteer journey. (KM)*

## Volunteering



We are a community led organisation where local people are involved at every level of the Bureau - Board of Trustees, Advisors, Administration, Support, Training and Information Technology. 4,629 hours were gifted to the Bureau by our volunteers in this year and we could not provide our services without this on-going dedication.

As well as our trainee Advisors, volunteers have helped us to efficiently run the organisation giving their valuable, time commitment and knowledge to our community.

We have been awarded Volunteer Friendly status, in recognition of the high regard we have for our volunteers and our commitment to engaging, encouraging and actively appreciating them.

"It has been an extremely rewarding experience being a volunteer at CAB. In addition, the adviser training programme was thorough, and the team has been very friendly and supportive." (FC, Volunteer Adviser)

**4629 volunteer hours gifted, 26 Adviser training session delivered**



# Future Planning

## Planning for the future

### Opportunities

The company moving forward into 2020/2021 is strong operationally, financially and in governance. 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.

- Working with Bank of Scotland to secure funding for continuation of key elements of AFTAR and AIM.
- Developing a new model of multi-channel energy advice with the support of Energy Redress Fund in response to rising fuel poverty and complex energy markets
- Developing our training centre to provide young people and veterans with vocational qualifications with the support of Baird Watson and the Covenant Fund
- Applying to become an Independent Training Account (ITA) provider.
- Continuing to improve employability skills for local people via placements, training and qualifications.
- Developing our new Business Plan with the organisation's strategic aims beyond 2021
- Updating our Memorandum & Articles of Association to reflect current best practice in the charity sector
- Carrying out a recruitment campaign to further strengthen our Board of Director team.

## Challenges ahead

### Funding

The current grant from North Lanarkshire Council is due to end in March 2021. COVID 19 has delayed the competitive grant application process and at the time of writing it is not clear what model NLC will adopt in securing external advice services which leads to uncertainty about future service provision. We will work closely with our partners in NLC to understand what this means for bureau services and continue to try and ensure we meet the challenges posed and provide valuable services to often the most vulnerable of our communities.

### Post Covid-19 Delivery

At the time of writing we are still in the midst of strict restrictions and need to plan our future service delivery around various scenarios. In future we expect that some portion of the working week for all staff will still continue to be delivered from home and we will work with staff and health and safety advisors to ensure that staff health and welfare issues are at the forefront of our thoughts. When we are able to offer a full drop-in service at our Bureau again we will ensure that this is managed to protect both staff and clients. We expect challenging times, with changing requirements and know that our Board, Staff and Volunteers will work together to ensure that our service delivery continues to serve our communities in the most accessible way.

# Accessibility

## Easy to Reach

In order to ensure that clients are able to contact us in a way that suits them best we are accessible in person, over email and web chat, via online information and via our social media channels.

Our Motherwell office has a chairlift for clients unable to manage stairs to our office and outreach and home visits are options for clients unable to reach us in person.

We are able to access translation services for other languages, including British Sign Language to ensure all clients benefit from our “one stop” approach.



## Multi Channel Helplines

In order to increase the ways in which clients are able to access our services, we continue to innovate with a number of Helplines. These enable clients to call or webchat at their convenience, breaking conversations into several parts if they need to, if they are unable for any reason to come into our bureau waiting room.

Currently clients can access specialist advice on:

- Money and Debt Advice
- Assistance for Veterans
- Help to Claim and maintain Universal Credit
- Money Talk – income maximisation
- Pensions

A General Advice helpline was originally being explored for 2020/2021 but due to Covid-19 restrictions was fast tracked in April with some Motherwell Advisors giving their time to the national helpline too.

Through all of these services we have reached significant numbers of clients who had never used CAB services before, proving their worth in offering assistance to a wider range of local residents.

## Helplines during Covid-19 Restrictions

We have kept clients up to date with changes in legislation and benefit entitlement. And managed through national team effort to make sure that emergency assistance in terms of fuel vouchers and food has been provided to clients. We have helped ensure that the transition into the benefit system has been as smooth as possible, not only gaining income for clients but going some way to alleviating stress as well as poverty.

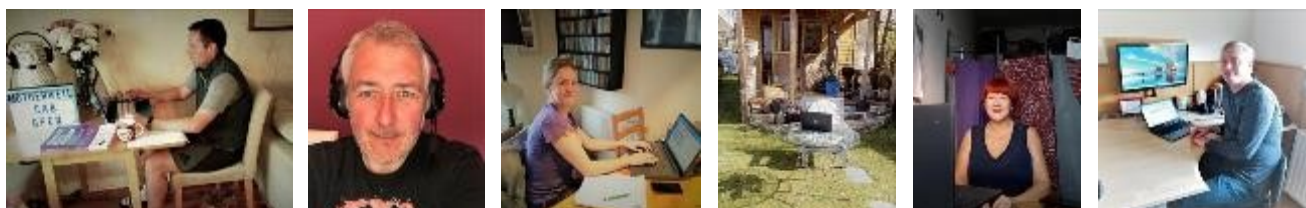
# Covid-19 Response

In response to COVID 19, the bureau swiftly moved all paid staff and volunteers to home working. Within a two week period every member of the team was fully operational and had all of the necessary equipment and support functions in place to continue to support clients via a combination of phone, email and webchat. All home visits and outreach work was postponed in line with Scottish Government guidance. People worked tirelessly to establish new protocols and referral processes in order to ensure that clients were still able to access high quality advice at a time when it was most needed.

In line with Scottish Government guidelines, we will re-introduce face to face appointments for clients in situations where we cannot effectively support using remote channels. All precautions will be taken and the health and safety of clients and staff remains our first priority.

We have been incredibly well supported by our funders throughout the crisis, with no funder withdrawing grants already committed. We are very grateful for this support and are delighted that this allows us to continue to support the often most vulnerable during these incredible times. This commitment ensures that there are no financial risks during the reporting period. In order to better understand the longer term advice funding landscape, we will engage the services of a consultant to apprise the Board of Trustees of potential risks and opportunities and allow them to make positive, informed longer term funding and financial decisions.

Moving forward we will continue to review and adapt our service provision in line with Scottish Government guidelines and in conjunction with key stakeholders and funders. 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. Future funding bids will undoubtedly include a blend of multi-channel offerings that can be adapted depending on the length and extent of the control measures, in line with the aims and activities of the charity.



## Working At Home

**On the Advice “front line” - from our front rooms, kitchens, spare rooms and gardens**

Under COVID-19 restrictions our staff continue to provide the local community with comprehensive advice and support, working from home and above and beyond their usual remit. New technology had to be sourced and put in place quickly, with advisors training on how to use the equipment itself and gaining in-depth knowledge of employment law, furlough, self employment, new debt rules and housing options.

## Communication

Through our social media channels we kept local residents up to date with safety messages from government and let them know that are still “Open for Business”. We even managed to help Audrey from our ASAP team celebrate her Golden Wedding Anniversary !

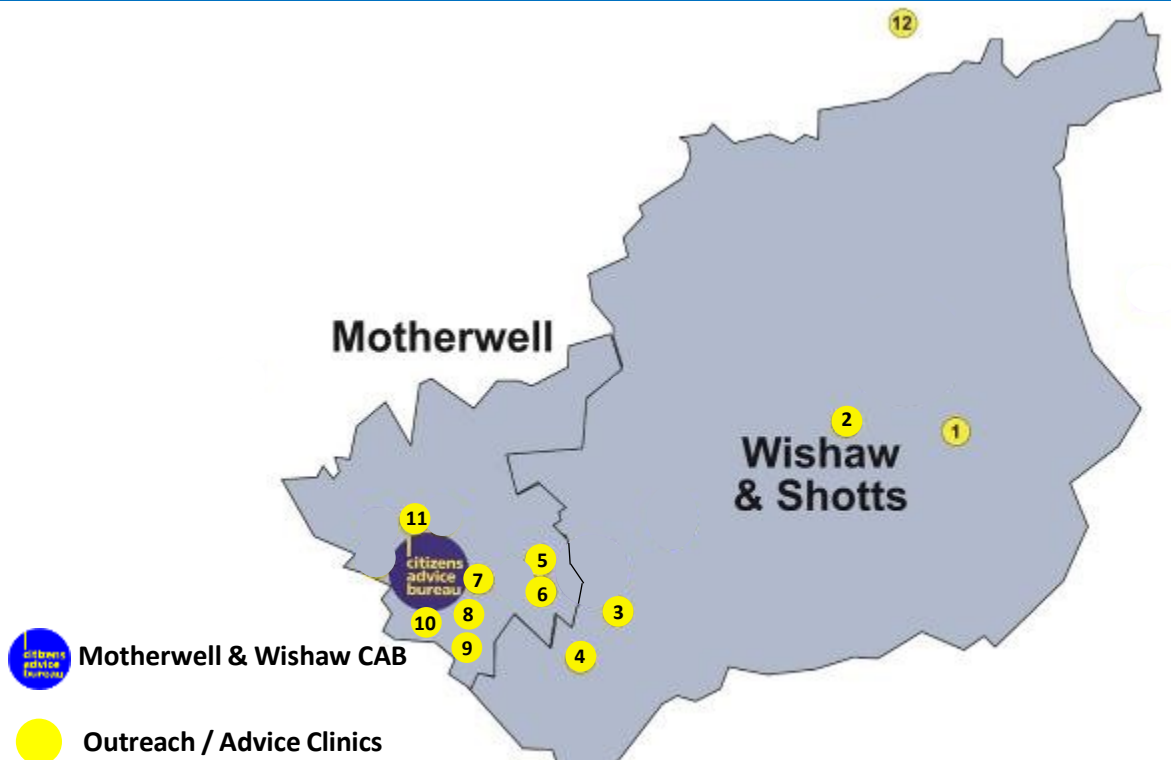


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You can view videos at <https://youtu.be/r41p-N4B61w> and <https://youtu.be/jIXs3hLsjxg>

Through our Multi-channel services and as part of Citizens Advice Scotland' TV and Radio campaigns we sought to ensure that clients could readily access our support throughout the most challenging of times for our community.

# Locality



- |  |                                    |
|--|------------------------------------|
| 1: Shotts Getting Better Together          | 7: Motherwell Jobcentre            |
| 2: Shotts Health Centre                    | 8: Lanarkshire Housing Association |
| 3: Trust Housing Wishaw & District         | 9: Windmill Hill Health Centre     |
| 4: Garrion People's Housing Co-operative   | 10: Community Mental Health Team   |
| 5: Craigneuk Lifelong Learning Association | 11: Forgewood Housing Co-operative |
| 6: Wishaw General Psychiatric Ward         | 12: Abronhill Housing Association  |

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