

Airdrie Citizens Advice Bureau



Annual Report 2022-2023

Advice and Support at the Heart of the Community

September 2023

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CAB Aims and Principles

The aims of the Scottish CAB network are:

"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 on the development of social policies and services, both locally and nationally."

Citizens Advice Bureaux work according to the four main principles:

- Free – the service to clients is provided free of charge
- Impartial – advisers give information and advice in a non-judgmental way
- Confidential – advisers keep confidential all that clients tell them, only disclosing with a client's permission
- Independent – CAB are independent organisations which owe no allegiance to any government or political party

History of Airdrie Citizens Advice Bureau

Citizens Advice Bureaux first appeared in 1939 and were part of the United Kingdom government's response to the public's need for advice and information during the Second World War. Many enquiries were connected to wartime issues - tracing relatives and lost ration books. Other enquiries, though, related to income tax worries and employment issues.

The first Scottish bureau was in Glasgow, but further bureaux were set up in Edinburgh, Aberdeen and elsewhere. When the war ended, the CAB remained a familiar, independent place where people could turn for help – so they did, and bureaux continued to be part of the daily life of Scotland.

There had been a Citizens Advice Bureau in Airdrie, but it had ceased to operate sometime in the 1950's. On Monday 15th November 1971, a new Citizens Advice Bureau opened. Originally based in the Parochial Board offices in North Bridge Street, it relocated to the former Anderson Street Post Office in 1983 before moving in August 2020 to its current home in Stirling Street.

Our Values

- **Professionalism** - we take pride in our work and use our knowledge and skills to take ownership for providing high quality advice
- **Partnership** - we are committed to making a positive difference through our actions and take a flexible approach to working with and helping others
- **Teamwork** - we support each other to achieve our goals whilst demonstrating trust, integrity and respect
- **Equality** - we treat all clients and colleagues with sensitivity and compassion without judgement

Our Purpose

Using our knowledge and expertise to bring about positive, sustainable improvement to people's lives in Airdrie and the surrounding community.

Our Vision for Our Clients

Through the provision of general and specialist advice, combined with support and guidance we will achieve positive outcomes for everyone in Airdrie, and the wider community whenever they need us.

Our Vision for Our Operating Environment

When making decisions locally and nationally, policy makers understand the impact of their decisions on the people who rely on and deliver our services.

Our Vision for Our Team

Our volunteers and employees feel valued, have confidence in their knowledge and skills, and are passionate about offering advice, which makes a real difference to our community.

Our Mission

To be of value to our clients, through understanding the challenges they face, then providing appropriate advice, support, and where possible, empower them at their time of need.

Chairpersons Introduction



Welcome to our annual report!

Airdrie Citizens Advice Bureau (CAB) is part of the network of 61 bureaux across Scotland. Every year thousands of people come to the CAB for help and we're justly proud of what Airdrie bureau has achieved since it was established in 1971.

I think it is important to emphasise that whilst we are a member of the wider CAS network, we are an independent charity, solely responsible for raising the funds that enable us to provide our vital services and I would like to thank our supporters and funders - together we make it happen.

The charity continues to be in robust financial health, despite facing the same cost pressures as everyone else; unfortunately, the next few years will likely be challenging in terms of funding. All at a time when our services are needed more than ever. The cost of living crisis, especially in food and energy costs will continue to have an extensive and substantial impact on our community, particularly the most vulnerable.

We take pride in responding to local needs and our specialist projects complement our generalist advice service and through raising social policy issues, we are able to ensure issues affecting our communities are raised at both local and national levels

People rely on CAB because we're free, independent and totally impartial. Every client has their own story and with so many different kinds of problem, we give people the knowledge and the confidence they need to find their way forward - whoever they are, whatever the issue.

The volunteers and staff are to be commended for their dedication on delivering a quality service, ensuring that everybody could access the help and advice they needed when they needed it. I'd also like to extend my thanks to my fellow board members for their tireless efforts.

With your continued support, the bureau will continue to be here for the people of Airdrie for many years to come.

Ronnie Miles
Chairperson

Chief Executive Officer Report



In my contribution to the previous annual report, I reflected that the country was just emerging from Covid, but that a surge in the cost of living was rapidly approaching. That wave hit CAB in 2022 - many that hadn't needed our services before turned to us for help.

The bureau has always been committed to meeting the needs of its most vulnerable clients, who, for whatever reason, struggle to resolve issues without face-to-face support. With the reestablishment of in-person advice, I believe that Airdrie CAB is a much stronger and responsive organisation.

Despite a slight drop in the number of volunteers, the bureau managed in 2022-2023 to help over **3,400** people with nearly **28,000** issues. Welfare benefits comprised the largest proportion at 42% of subjects followed by utilities, debt and legal proceedings. Confirmed client financial gains were some **£2.2 million**.

Airdrie CAB continues to be innovative and develop projects that complement and enhance both the general advice service and the needs of clients. More information on these project and services are contained within this report. Equally important to our advice work is social policy, one of the twin aims of the CAB network and Airdrie bureau will strive to improve research and campaign work in the coming years.

The bureau is both a charity and a voluntary organisation, something that is often forgotten. Many view Airdrie CAB as a statutory service. Its continued existence, however, depends on securing donations, grant funding or tendering for, and winning, contracts. In the last few years, to improve resilience, the bureau has been focussing on funding and more importantly on the widening of its funding base.

It goes without saying that bureaux would be unable to deliver services without the support of funders and I would like to extend my sincere thanks to our many funders for their generous financial contributions. Despite pressures, the charity continues, as it always has, to maintain a strong financial position.

Of course, none of the bureau's work could be carried out without volunteers. The CAB operational model requires volunteers to join in order to sustain the service - as advisers, administrators, trustees and social policy workers.

Like many third sector organisations, Airdrie CAB lost some volunteers due to lockdown, but retained a dedicated core team of skilled individuals who continue to

devote their time to helping others. The bureau's response to recruitment and retention of volunteers is under review - there is a lot to be done - but with commitment and hard work, we will make progress.

Building upon the excellent work achieved in recent times by involving the wider bureau team (volunteers, staff and trustees) in driving improvements and the way in which the charity operates, the bureau in the last year formulated an exciting business plan that will take the organisation forward to 2025.

I would like to thank all those who have supported me throughout my first year as Chief Executive Officer and to all those who continue to support Airdrie Citizens Advice Bureau.

Elaine Tock
Chief Executive Officer

Social Policy

Social policy work is an important part of the work of the Scottish Citizens Advice network and CAS carries out work to influence social policy in the UK. It is the second, but equally important, of our two organisational aims. But what is social policy?

Social policy is, in general terms, public policy that relates to social issues. These issues relate to wellbeing and include things like debt, housing, money, benefits - the types of problems brought to all bureaux.

Collectively, bureaux identify trends in issues. Once a problem is recognised as being prevalent, CAS then investigates why it is causing individuals adversity or difficulties.

When volunteers begin their CAB journey, they learn about social policy and the importance of raising it. The work our advisers do is vital. Using the data and insights of Scotland's bureaux, CAS then work out what course of action to take in helping provide an answer to the problem. Such as informing the media, holding meetings with government - briefing politicians.

The work is evidence-based, which makes a genuine difference in our ability to achieve positive change. The bureau will continue to participate in national campaigns in the year ahead, highlighting evidence built from clients across Scotland on a range of issues.

Volunteer Recruitment & Development

The CAB service is powered by an army of volunteers of all ages and from all walks of life. Without volunteers, there would be no Citizens Advice Bureaux. Thousands volunteer all over Scotland, helping in lots of different ways. They act as advisers and administrators, or get involved in social policy, fundraising, IT, social media and governance.

A significant number join CAB to gain valuable work experience or to take up a new challenge and gain immense satisfaction in helping their community. However, circumstances frequently change, meaning that they are no longer able to dedicate their time. It is, therefore, vital that bureaux prepare and train their successors so that the service can meet the ever-increasing demand.

Training consists of practical and tutor-led sessions which introduce all aspects of advice work. The training is supported by Citizens Advice Scotland's online learning management system CASLearn. This provides flexibility and access to e-learning at a time that suits individual needs.

Airdrie CAB is very fortunate to have a number of dedicated volunteers, who bring a wealth of life and work experience to the bureau. They provide invaluable mentoring skills for our new trainee advisers and contribute so much to our success.

Social Media

Over the years, the bureau has built on its social media presence - operating over Facebook and Twitter. These platforms are updated regularly; posts and tweets highlight specialist projects - offering advice, tips, and local and national campaign messages; overseen by our Social Media Coordinator Leeanne, whose commitment is greatly appreciated.

The Airdrie CAB website continues to be a fully functioning, brand-consistent, and engaging platform, for clients, volunteers, staff, and stakeholders.

The bureau has always been innovative, embracing new opportunities to serve and reach the community in ways that will make a real positive difference. Social media provides opportunity for development.

Specialist Projects Delivered by Airdrie CAB

The specialist projects seek to enhance the bureau's general service provision.

Befriending Project

Funded by National Lottery Improving Lives, this service was established to provide a befriending service to those suffering from isolation and loneliness due to disability and/or poor mental health. Service users are matched with a CAB befriender who builds trust and rapport - having someone to talk to can be a boon, especially in difficult times.

The bureau secured funding for this project until August 2023.

CAS Welfare Reform

The Welfare Reform Service ensures that individuals impacted by the reforms are supported and receive advice to minimise the impact of change. Support can be advice on entitlements, completing applications for financial assistance and challenging decisions.

Advisers are supported by the Session Supervisor, who provides second-tier advice and one to one support. They also provide group (post-basic) training on a wide range of topics. The project was funded until September 2022 when a new amalgamated service (Money Talk Plus) including the Money Talk Team, Welfare Reform Mitigation Fund and Welfare Reform commenced in October 2022.

Energy Advice

Hundreds of consumers seek assistance for help with their energy issues every day. Many find their bills hard to understand or find it hard to talk to their supplier. Fuel and energy enquiries have increased significantly over the past few years and constituted the second largest issue dealt with by Airdrie CAB in 2022/2023. The bureau participates in energy campaigns, such as Big Energy Saving Winter 2022/2023 to raise awareness.

Energy Advice – Safe and Warm (SGN)

The Safe and Warm Advice Service aims to ensure more people are advised on how to use energy safely and efficiently in their homes in order to help reduce their energy bills. The project also raises awareness of the dangers of carbon monoxide

poisoning, by explaining how people can spot the symptoms and what to do if they are concerned.

The energy advisers engage with local communities to support vulnerable people, as well as hard-to-reach groups and digitally excluded people. The energy advisers also undertake community engagement by delivering energy workshops for frontline workers.

Community Action to Reduce Energy Spend (CARES)

This energy project, which ended in November 2022, was in collaboration with Motherwell and Wishaw CAB, funded by Energy Redress, it provided information and assistance on all aspects of energy consumption within the home.

EU Citizens Support

EU Advice Project (Scottish Government)

CAS received funding from the Scottish Government to help EU, EEA, and Swiss citizens apply to remain in the UK after it left the European Union. The project supported the most vulnerable groups to complete the UK Government's Settlement Scheme (EUSS) application form. OISC (Office of the Immigration Services Commissioner) (Level 1) advice was provided via a national telephone helpline. Funding for this project continued until March 2023.

EU Advice Project (Home Office)

This was a consortium bid with three other bureaux across the west of Scotland (with Airdrie CAB acting as the lead) to provide face to face advice to help EU, EEA, and Swiss citizens apply to remain in the UK after it left the European Union. As the bureaux were able to demonstrate consistent demand, funding was extended to March 2023.

Gambling Support Service

The Gambling Support Service (GSS), is operated by the Citizens Advice network, which works to raise awareness of, and reduce the effects of, gambling harms in Scotland. Around half of adults in Britain take part in some form of gambling without any harm being caused. But for some people and their families, gambling harms are a serious issue, with wide-reaching consequences.

The service supports people who are facing debt, eviction, homelessness, relationship breakdowns, mental health illnesses, drug and alcohol addictions. These harms can be the cause, or the result, of their gambling - or both.

The effects of gambling harms are often hidden. Many of our clients haven't spoken to anyone about their gambling because they fear what people will think; that they won't understand.

In addition to GSS providing advice to individual gamblers, the service also provides free training on gambling support to anyone who works with the public, whether that be a charity, a church, a college or a shop. The training is very flexible and can be adapted to a smaller or larger number of people. This project has now been extended until March 2025.

Help to Claim (Universal Credit)

A free service delivered by the CAB network across Scotland, UC Help to Claim was designed to support people making their initial application for Universal Credit (UC) up to the point of first payment. UC is a government welfare benefit payment intended to help with living costs, paid to individuals on a low income or who are out of work.

Tailored to the individual claimant, support was available face-to-face, over the telephone and online through webchat. Assistance ranged from quick questions or help with the online application process to step-by-step support and advice on providing evidence such as childcare costs. The service continued post March 2023.

Lanarkshire Community Law Centre

Lanarkshire Community Law Centre (LCLC) offered legal advice and representation at court hearings/tribunals to bureau clients. The model of service delivery changed in 2022 with the representational aspects outsourced to the Legal Services Agency (LSA).

Money Talk Team

The Money Talk Team (MTT) funded by the Scottish Government was built upon the experience of CAB in helping individuals with money problems and aims to support people to decrease outgoings and increase their income.

The benefits system is complicated - many disengage due to the complexity of information and do not claim what they're entitled to. The MTT aims to cut through all the complexity and help service users make the right choices.

The service is open to everyone and individuals can access personalised advice on a range of money matters, from reducing household energy costs to accessing grants. Money issues are not isolated; the advisers provide holistic support.

Since 2018, the MTT has supported over 55,000 people in Scotland, helping them put over £50 million of extra money into their pockets. A chat with MTT is free, confidential and impartial.

Following negotiations with CAS and the Scottish Government, a six-month extension was granted until September 2022. A new service commenced in October 2022; an amalgamation of the Money Talk Team (MTT), welfare reform/mitigation and debt advice and is called Money Talk Plus.

Monklands Hospital Outreach (NHS Mental Health Project)

This service provides 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.

North Lanarkshire Community Legal Service

North Lanarkshire Community Legal Service (NLCLS) is a project funded by the Scottish Legal Aid Board and managed by Airdrie Citizens Advice Bureau, in partnership with Motherwell and Wishaw CAB.

The project comprises of five services:

- Referral Service
- Debt Advice
- In-Court Advice Service
- Simple Procedure Service
- Solicitor

The objective of the project is to provide a point of access to people in North Lanarkshire for advice and assistance with legal issues. Primarily, the service exists to prevent homelessness by intervening in situations where clients are facing the

repossession of their homes by lenders or eviction from their tenancies. NLCLS strives to provide integrated support to clients.

The simple procedure adviser provides specialist advice and assistance to those pursuing and defending simplified procedure claims in the Sheriff Court. The service deals with a number of cases each year on a variety of different issues ranging from consumer issues to neighbour disputes.

North Lanarkshire Debt Advice Service

Initially as a pilot, the five bureaux in North Lanarkshire launched a multi-channel, collective approach for debt advice. Helpline advisers supported clients via telephone, email and webchat or directed them to online self-help material, thus empowering clients to resolve simple debt enquiries.

For more complex situations, the helpline adviser initiated the debt advice process, identifying any immediate actions. Clients had a choice of bureaux in the local authority area, based on proximity or the earliest available appointment.

Clients were prepped for their appointment by administrators, and advised to gather all the necessary information. This enabled better use of the debt adviser's time and quicker progression to debt solutions. Although the majority of issues were debt related, other topics covered included foodbank referrals and utilities.

The initial funding for this project ended in March 2021, but the service model continued under extra funding until June 2022. Due to funding received from the Robertson Trust and CAS, Airdrie Bureau was able to deliver debt advice locally.

North Lanarkshire Tribunal Unit

Airdrie Citizens Advice Bureau has provided representation for clients challenging social security decisions for many years. North Lanarkshire Tribunal Unit continues this work. The unit takes referrals from Airdrie, Bellshill, Coatbridge, Cumbernauld and Motherwell & Wishaw bureaux.

Throughout the pandemic, the unit supported individuals by providing representation at both first tier and upper tribunals. The team also give second-tier advice on welfare rights to generalist advisers.

The majority of appeals are against decisions around sickness and disability benefits, mainly Personal Independence Payment and Employment Support Allowance. An essential part of the service is the provision of emotional support to vulnerable

clients. The service provides reassurance and build relationships which allow our clients to access justice.

Successful appeals give appellants funds that they are entitled to, with the additional monies helping to improve their lives. The project was funded by Scottish Government until April 2023.

Parent Partnership Project

The Parent Partnership Project is a partnership between the bureau and Covey's family support team. It delivers holistic person-centred support to families referred from educational establishments.

Delivered in North Lanarkshire, as part of the Scottish Government's Social Innovation Partnership, the project seeks to reinforce links between school, home and the community.

The project is a wrap-around service where the families can be helped by CAB with advice on money matters. Support on self-esteem, self-sufficiency and goal setting is provided by Covey.

Funding had been extended from one to three years, until March 2023.

The Patient Advice and Support Service

The Patient Advice and Support Service is an independent service which provides free, accessible and confidential information, advice and support to patients, their carers and families in their dealings with the NHS.

The service:-

- provides information, advice and support for anyone who wants to give feedback, make comments, raise concerns or make a complaint about treatment and care provided by the NHS in Scotland.
- help people to understand their rights and responsibilities as a patient.
- works with the NHS in Scotland to improve healthcare provision - work that can be done because of the feedback that is provided

The Lanarkshire PASS continues to be one of the busiest in Scotland. The service is managed by Airdrie CAB and delivered by the network of nine Lanarkshire bureaux, it is available to anyone who uses the NHS.

Pension Wise

Pension Wise is a free and impartial government service that offers people guidance on their defined contribution pension options. Airdrie bureau is responsible for delivering this service across the network of bureaux in North Lanarkshire.

Guidance is offered on pension options, tailored to an individual's circumstances, e.g. how each option can affect their tax and benefits, how to shop around and avoid scams. Clients receive a summary of the pension options and the next steps they need to take after their appointment.

Funding for this project has now been extended until September 2024.

Private Rented Sector North Lanarkshire

The bureau secured funding (until March 2023) from Safe Deposit Scotland to advise clients and landlords across the private rented sector. Due to low numbers of social housing, clients seeking accommodation turn to the private rented sector as an alternative.

This can sometimes provide difficult living circumstances such as insecure tenancies; properties which do not meet the tolerable standard etc. The bureau offered advice and support to clients who were facing financial difficulties or threatened eviction.

Routes to Work

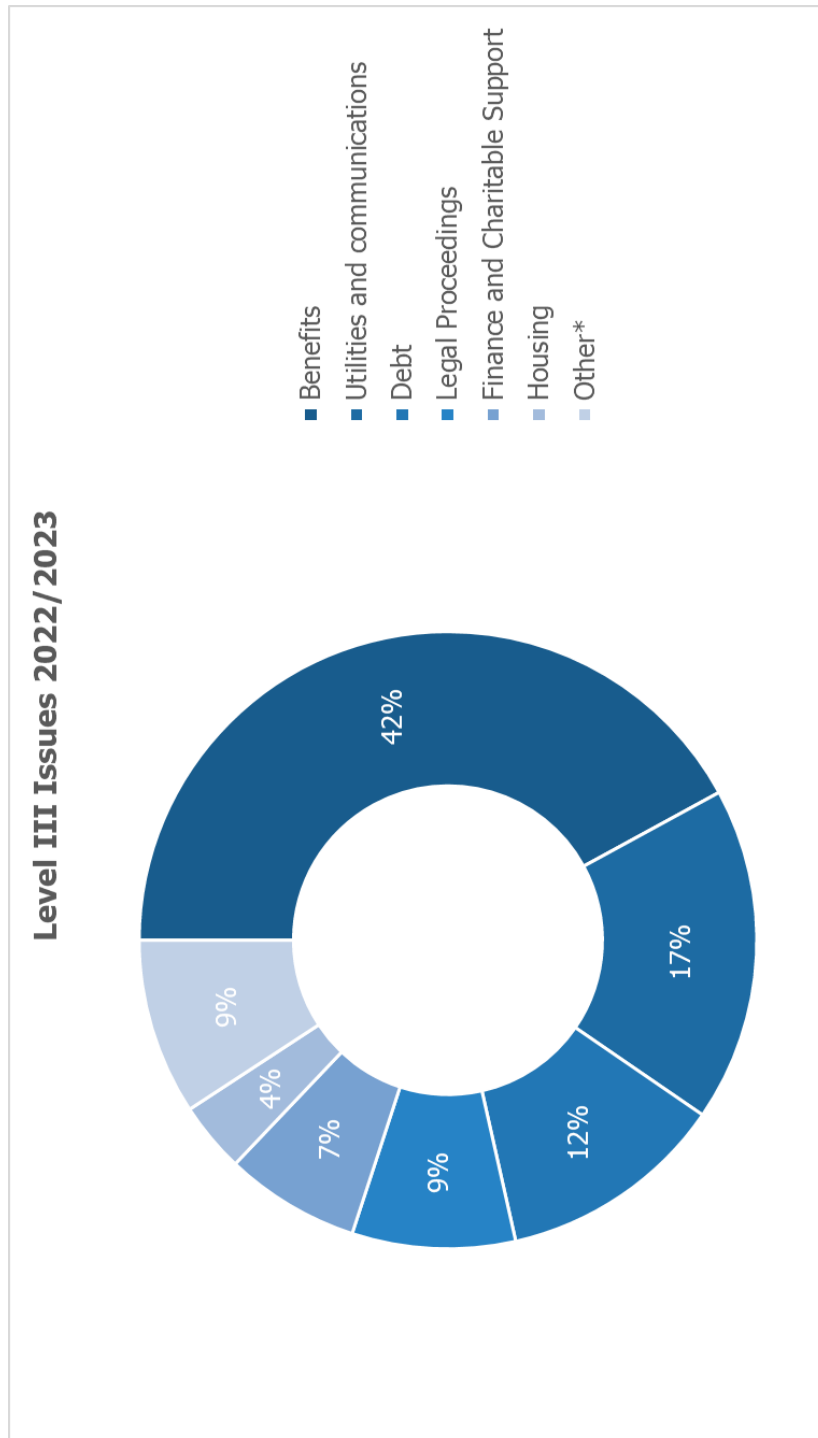
This project commenced in February 2022 and was a collaboration between Airdrie CAB and Routes to Work. The partnership provided financial wellbeing advice to individuals attempting to get back into the world of work. Initially a six-month pilot project to August 2022, it ended in March 2023.

VANL – Action Beyond Courage

Funding was obtained from Voluntary Action North Lanarkshire and the AB Charitable Trust to provide the Action Beyond Courage (ABC) project.

Statistics

In 2022-2023 Airdrie CAB services assisted around **3,400** individuals with just over **10,100** enquiries which in turn generated **27,700** issues (Level III). Confirmed Client Financial Gains were **£2.2M**.



*Tax; Immigration, Asylum and Nationality; Employment; Travel, transport and holidays; Consumer; Relationship; Health and community care; Education; NHS Concern or Complaint and Discrimination

Client Comments

- With great thanks and much appreciation for all the help.
- Thank you for a quick and professional service. Lovely premises too.
- I think the CAB do a good job. They should get more praise for the work that they do.
- Full satisfaction. If it wasn't for CAB, I wouldn't know what to do.
- More than happy with today's service.
- Well done.
- It was quick and efficient and the staff were friendly and lovely.
- All good, all round.
- Excellent service!
- Great service.
- Thoughtful, helpful information.
- Made you feel comfortable and welcome.
- Would recommend to friends and family.
- Very professional.
- Very helpful and made welcome.
- Extremely grateful that CAB is here to assist people who are struggling to cope.
- Staff were lovely. Received very useful advice and contact details who may be able to help and resolve my problem.
- Very helpful and received information needed to move forward with my problem.
- 10 out of 10 as always.
- I received good service and understand more about my rights.
- Excellent support and advice, given lots of time spent going through relevant information and print outs given.
- I was very comfortable with my adviser, she was very helpful.
- I think everyone does a great job under a lot of pressure.
- There was a queue when I arrived. I was seen quicker than I thought.
- It's good that we still have CAB in Airdrie, especially in these tough times.
- Thanks for all your help.
- Place looks good, much more modern.
- Excellent. Can't thank you enough.

Thanks to Funders

Thanks to the following organisations for grants/donations made during 2022/23

- AB Charitable Trust
- Befriending Networks
- Citizens Advice Scotland
- Covey Befriending
- DWP
- Energy Redress Trust
- Foundation Scotland
- Home Office
- National Lottery
- NHS Lanarkshire
- North Lanarkshire Council
- Safe Deposit Scotland
- Scottish Government
- Scottish Legal Aid Board
- Robertson Trust
- VANL

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Airdrie Citizens Advice Bureau is authorised and regulated by the Financial Conduct Authority FRN 617437

Supported by North Lanarkshire Council