

Western Isles Citizens Advice Service

Annual Report 2023 to 2024



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A Message to Our Volunteers

All over Scotland, people volunteer in their local Citizens Advice Bureau (CAB), helping in lots of different ways depending on the volunteering opportunities available. Their fantastic contribution is the lifeblood of the Scottish CAB Service.

In the Western Isles we are fortunate to have a dedicated team of volunteers in the offices providing support with reception work and advising and we also have the team of volunteers that make up the WICAS Board.

Without these volunteers the CAB could not function as it does with everyone working together to get the best possible outcomes for people in the Western Isles.

Mìle Taing !

More information on volunteering opportunities here:

[Volunteer in a Citizens Advice Bureau | Citizens Advice Scotland \(cas.org.uk\)](https://cas.org.uk)



Volunteers are an essential part of the WICAS team - the service would not exist without them.



Celebrating our volunteers on National Volunteers Day.

The Scottish Citizens Advice Bureau Service has 2 aims :

The first aim: Enabling people

“Provide free, independent, impartial and confidential advice and information to ensure that people are not disadvantaged by lack of knowledge of their rights and responsibilities, or through difficulty in expressing their needs effectively.”



The second aim: Social Policy work

“Campaign and influence to tackle the root cause of the problems people face, and to work to strengthen their rights.”



The Scottish Citizens Advice Bureau Service is guided by 13 principles:

- **A free service:** *clients aren't charged for advice*
 - **Confidentiality:** *clients' details are not disclosed to anyone without permission*
 - **Impartiality:** *clients are not judged*
 - **Independence:** *no outside agency influences the service offered*
 - **Accessibility:** *the service is available to all*
 - **Effectiveness:** *in meeting clients' needs*
 - **Community accountability:** *open and democratic, responsible to the community*
 - **Client's right to decide:** *all options are explored, and the client makes the decision*
 - **A voluntary service:** *whenever possible, the service is provided by unpaid members of the community*
 - **Empowerment:** *to help clients help themselves*
 - **Social Policy:** *using client experience to influence change*
 - **A generalist service:** *not restricting the topics we are prepared to give advice on*
 - **Brand protection:** *bureaux have systems and policies in place to ensure the protection of the Citizens Advice network brand*
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Scottish Citizens Advice Bureau - our principles / Citizens Advice Scotland (cas.org.uk)

Report from the WICAS Chair Murdo Maclean



Previous years have been challenging but the increasing challenges and harder conditions seem to be the norm now. Every year is setting new records in terms of demand on the service and the complexity of the cases. Demand for our services, which was already at an all-time high, has seen the pressure on the team increase to unprecedented levels and our team assisting more clients than ever before. The pressures and demands on our team continue to grow while the pressure on our funders is now threatening their ability to maintain the same levels of funding.

The team of staff and volunteers have had to change their working practices to meet the new demands placed on them as well as having to adopt more technology and innovative ways of working. They have taken the service into the community to meet the unmet demand identified there and are constantly looking to see how else the service can be more accessible and still be cost effective.

The cases we are dealing with are more complicated than ever, the solutions to them are becoming harder to find and all the while others in society are signposting more and more people to the service. Those caught in the early stages of the 'cost of living crisis' and who got some help initially are finding that it is not getting any better and they are coming back to us again, while a whole new section of society who coped better initially, are now turning to us for help. As always, the team have come through and shown our funders that we really are providing them with an exceptional return on their 'investment'.

We continue to bring a sixfold return on the cost of the service, while the financial return is easier to calculate, the emotional and mental 'return' is huge. Those who have taken advantage of the service tell us that their mental health, and sometimes their physical health, was suffering until they the intervention of a WICAS adviser. It is quite humbling to hear these types of testimonies from clients and just shows what this dedicated team of staff and volunteers can do when given the resources.

Change is inevitable, and indeed necessary, and WICAS are no different to other charities, we need to change to survive and improve our service. Change is always difficult, but it is also an opportunity to set ourselves up to meet and cope with new demands and new challenges of the years ahead.

I'd like to thank all of our staff and volunteers for their hard work over the last year to get us this far. They have shown resilience and just how dedicated they are to their community and clients. Thanks must also go to the Trustees, past and present, who support this front line team and who help keep this essential service moving forward.

Murdo MacLean

WICAS Chair



A few words from the WICAS Chief Executive Officer Lynda Maclean



As I sit here on a what seems like a winter's day in the middle of summer reflecting on the last year, I wonder how it can possibly be a whole year since I wrote my last report!

As many know, the CAB service is an integral part of the Western Isles community offering a free, confidential, impartial and independent holistic advice, assistance and information service to all who seek it. The Western Isles Citizens Advice Service (WICAS) is a charity who strives to ensure that no-one misses out on this vital and respected service in accessing their rights to advice and assistance.

WICAS client numbers have remained high, we have assisted 1,978 clients with 7,834 issues in the last year. With our total client contacts reaching 4,336, which indicates that a number of clients are returning to CAB or require frequent visits with their particular enquiry, mainly due to the increased complexity and urgency of their needs. It is good to see 629 new clients using the service.

Client Financial Gain (CFG) for the year is £1,262,397.41. This means for every £1 of core funding received WICAS regenerates £5.47 back into the local community. The real CFG figure is anticipated to be in excess of this amount, as not every financial gain is able to be captured. However, the advice and information provided by WICAS has much wider impact on people's lives. Reducing stress and worry and empowering clients to make decisions are essential contributions to health and wellbeing. These impacts are often not illustrated, though clients frequently speak about our 'lifeline service' and many comment 'I don't know what I would do or where I would be without CAB'.

We understand the financial pressures that are on the Local Authority, as we too resonate with our funding having to stretch more than ever, with WICAS becoming reliant on using core funding to lever in additional funds to support and enhance our core service to secure the future of a sustainable, accessible and comprehensive Citizens Advice Service in the Western Isles. We are extremely grateful to Comhairle nan Eilean Siar for the continuation of our core funding to enable us to provide communities of the Western Isles with our essential service.

We are having to change and adapt the way we work to meet different challenges, one area we are looking to concentrate on in the up-coming year is to build on outreach work in communities across the Western Isles. We held a very successful Pilot Outreach Project this year which took our service to a local community, many who hadn't used our service previously made contact due to WICAS being in their local area, creating a new access route for them. WICAS have delivered talks and held stalls at various events while working closely with many community groups and organisations, we plan to expand on this in the coming year.

As is normal in my end of year report I would like to take this opportunity to sincerely thank all our volunteers without whom WICAS would not function, along with our experienced and knowledgeable staff, the vital contribution which they all make to our local community is astonishing. I also want to take this opportunity to thank the WICAS Board for their valuable support and contribution.

The year ahead is not going to be without its challenges which includes sustaining our core funding, leveraging in additional funding, increasing and retaining volunteers to name a few, all of which we are so reliant on to ensure we are able to continue delivering the life changing service that our clients require.

Lynda MacLean

WICAS CEO



The WICAS Team

- *Murdo Maclean: Chair*
- *Erica Geddes: Vice Chair*
- *Lynda Cooper: Vice Chair*
- *Dez Cross: Treasurer*
- *Fiona Macleod: Director*
- *Councillor Iain M Macleod: local authority representative*
- *Kath Duce: Director*
- *Marie Campbell: Director*
- *Peader Smith: Director*
- *Susan MacAulay: Director*
- *Anna Maclean: Domestic Supervisor*
- *Anne Bird: Money Adviser*
- *Anne Ryan: Energy Project Officer*
- *Anne Wilson: Volunteer*
- *Arün Séamus Smith: Legal Adviser*
- *Del Gunn: Pension Wise Guidance Specialist*
- *Donna Macleod: Domestic Supervisor*
- *Flora Matheson: Volunteer*
- *Isabel Morrison: General Adviser/Energy Project Officer*

- *Ken Kennedy: Volunteer*
 - *Kenneth Maclean: Money Talk Plus Adviser*
 - *Kirsty Mackay: Senior Adviser*
 - *Linda MacLeod: Volunteer*
 - *Lorna Steele: Finance and Admin Assistant*
 - *Lynda Maclean: Chief Executive Officer*
 - *Mairi Montgomery: Money Adviser*
 - *Malcolm MacLeod: Volunteer*
 - *Murdo MacKenzie: Patient Advice and Support Service Adviser*
 - *Norah MacPhee: Training Officer*
 - *Rose MacDougall: Senior Adviser*
 - *Sharon Lloyd: Volunteer*
 - *Susan Jones: Money Talk Plus Adviser*
 - *Susanne Smith: Money Adviser*
 - *Willie Foulgar: Volunteer*
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Senior Adviser Jeanne Christie, a much-valued member of the WICAS team who retired from the Barra CAB in 2023 to pursue her many interests.

Projects and Funding

WICAS are very grateful for the funding that is awarded annually by Comhairle nan Eilean Siar which funds the running costs and funds 9 of the full time and part time positions in WICAS, with the remaining staff funding coming from a variety of sources:

Western Isles Citizens Advice Service Legal and Court Services Project: Funded by the Scottish Legal Aid Board for over 12 years, this has been a hugely valued project within WICAS serving Western Isles clients and supporting other WICAS staff and volunteers with advice work. SLAB recently announced that funding is coming to an end, but WICAS are continuing to look for an alternative funding source. <https://www.slab.org.uk/advice-agencies/grant-funding-programmes/current-projects/>

Money Talk Plus: funded by the Scottish Government and administered by Citizens Advice Scotland, this project pays for 2 part-time posts, funding is reviewed on a yearly basis. <https://www.moneytalkteam.org.uk/>

Patient Advice & Support Service: PASS provides information, advice and support to patients, their carers and families in their dealings with the NHS. Funding for this part time post based at WICAS comes from the Scottish Government, administered by Citizens Advice Scotland and reviewed on a yearly basis. <https://pass-scotland.org.uk/>

Pension Wise: Pension Wise is a service from MoneyHelper, backed by UK government and administered by Citizens Advice Scotland. Advice is offered to the over 50s to look at their options to take money from defined contribution pension pots. Funding for this full-time post is reviewed on an annual basis. <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise>

SSEN – Energy Advice: 2 part-time Energy Advice posts are funded by Scottish and Southern Electricity Networks (SSEN) and Citizens Advice Scotland under a long term project which has been extended until March 2026 <https://www.ssen.co.uk/news-views/2021/2021-citizens-advice-scotland/>

Income Maximisation Project: this is a full time post funded by grants from The Robertson Trust, The Stafford Trust and Citizens Advice Scotland and is due to begin in September 2024 for a 3-year period. <https://www.wicas.uk/>



Case Studies and Feedback

'I can't thank you enough for all your unconditional kindness and help.'

A client came to CAB after they had agreed to a new contract their satellite tv provider. The client had realised that they really couldn't afford the larger package but was unsure about how to cancel. CAB helped the client to call the provider, and they established that it was still within the cooling off period. The client was able to cancel the package that they didn't want and the adviser gave them information on the 'social tariffs' that might be available to them because of their circumstances.

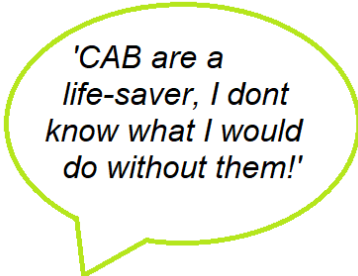
'Thank you so much, I hate to think what would have happened if I hadn't come to CAB.'

A vulnerable adult was seeking budgeting help from CAB. As a monthly budget was being prepared with the client, the adviser noticed a recurring payment on the client's bank statement for an online shopping site. CAB helped the client to phone the firm and discovered that it was a monthly subscription to their 'Shopping Club' which seemed to have no particular benefit to the client. The adviser explained to the firm that the client was vulnerable and did not fully understand what they had subscribed to. The firm agreed to cancel the subscription and refund the fees that had already been taken which amounted to over £1000.



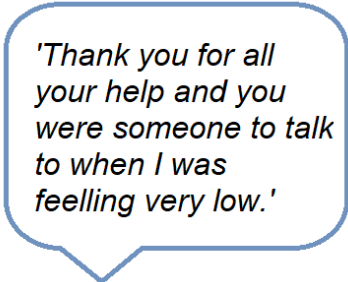
'The adviser was amazing.... so patient with me and easy to understand.'

A client decided to take the State Pension but reduce their working hours to part time. At the end of the financial year, there was a tax bill from HMRC Simple Assessment. The client asked CAB to check the details on the bill. The client was registered to view the Personal Tax account through Government Gateway which showed that some of the wage figures for the previous tax year were duplicated – pushing up the tax bill. Also, the payslips showed that the client had still had the full tax allowance in the job, even though the State Pension was using up most of the personal tax allowance. This had led to an underpayment of tax. CAB helped the client to phone HMRC who confirmed that a new tax code was issued to the employer when the State Pension started but this had not been used. HMRC asked that the client contact the employer with the information about the duplicated wage figures and ask them to make corrections in their systems – this will allow HMRC to make reductions to the tax bill, making it more affordable for the client. CAB helped the client to collate the information for the employer and offered further assistance if needed.



'CAB are a life-saver, I don't know what I would do without them!'

A client who was unable to work due to illness was struggling with debt after some lenders had allowed them to borrow an inappropriate amount of credit and there was no prospect of it ever being repaid. The debt was causing disproportionate anxiety to the client and was making the health condition worse. CAB worked with the client's health professional to complete the Debt and Mental Health Evidence Form which was then submitted to the lenders with the request that the debts be written off. After months of perseverance, all the creditors eventually agreed to write off the debts and the client was able to put the experience behind them and concentrate on the things that helped to improve their overall health.



'Thank you for all your help and you were someone to talk to when I was feeling very low.'

CAB helped a client to launch a review complaint to their home insurer when the insurer refused to pay towards a claim after storm damage to their home. The cost of repairs was estimated to be over £17,000. After negotiations involving the CAB adviser, the insurer agreed to a payout that will cover the majority of the costs to the internal and external repairs.



'Thank you sincerely for all your help and advice, I appreciate it a great deal.'

A client bought a nearly new car from a mainland dealer, still in its manufacturer warranty period and mileage range. When a fault developed the client contacted an agent-garage on the mainland who suggested the client could bring it to them to take a look, but they suggested that the servicing that had been done at a non-agent garage may have invalidated the warranty.

CAB advised the client not to drive the car because driving with the fault could impact on the insurance. Looking at the warranty, the client was advised that it should not be affected by servicing at a non-agent garage if any parts used were made by the vehicle manufacturer.

The client had the car transported to the mainland agent-garage and the repairs were completed at no cost. A claim was also submitted for the cost of transporting the vehicle to the agent-garage.



'Thank you for your help, I feel as if a load has been lifted off me.'

A single parent with school age children was working part time and struggling to keep up with ongoing bills. They had a benefit check with CAB which confirmed that the household were already getting all the benefits they were entitled to. CAB checked that the client was on the correct tax code so was not paying more tax than they should. The client was determined not to fall behind with priority bills of electricity, rent and Council tax. The client was also offered a referral to the local food bank and CAB helped them to access some shopping vouchers from the Food Insecurity Project to do a big food shop. Then CAB helped the client to set a budget with the money they had coming so that the bills could be paid on time

'Thank you so much for what you do, I would be lost without you.'

A client had started working part time for cash and asked CAB if they should be registered for self-employment with HMRC? CAB advised that they should be keeping records and went through the criteria and confirmed that they should be registered as self-employed. CAB then helped the client to register as self-employed and advised on record-keeping, allowances and the online tax return process.

'I always appreciate what you do and I'm sure many others do to!'

Statistics

Advice Code	Number of Clients	No. of Times Used
Benefits	573	1,941
Consumer	68	99
Debt	148	557
Discrimination	6	18
Education	13	21
Employment	81	174
Finance and Charitable Support	287	603
Health and community care	58	73
Housing	128	226
Immigration, Asylum and Nationality	26	41
Legal Proceedings	111	243
NHS Concern or Complaint	181	199
Relationship	73	128
Tax	154	208
Travel, transport and holidays	68	109
Utilities and communications	294	637

Advice Category	Number of Clients	Outcome Count	Client Financial Gain
⊕ Benefits	277	389	£715,943.06
⊕ Consumer	37	41	£30,971.76
⊕ Debt	44	49	£262,438.34
⊕ Education	1	1	£390.00
⊕ Employment	30	33	£39,764.98
⊕ Finance and Charitable Support	229	451	£56,924.22
⊕ Health and community care	18	19	£100.00
⊕ Housing	52	55	
⊕ Immigration, Asylum and Nationality	11	16	£28,235.00
⊕ Legal Proceedings	40	40	£5,659.38
⊕ NHS Concern or Complaint	105	105	
⊕ Relationship	29	32	£15,731.00
⊕ Tax	42	44	£28,593.00
⊕ Travel, transport and holidays	20	23	£560.00
⊕ Utilities and communications	197	252	£77,086.67
Total	892	1,550	£1,262,397.41



Accounts

WESTERN ISLES CITIZENS ADVICE SERVICE

Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	3				
Advice services		240,609	224,218	464,827	601,416
Investment income	2	5,625	-	5,625	1,464
Other income	4	21,041	-	21,041	12,860
Total		<u>267,275</u>	<u>224,218</u>	<u>491,493</u>	<u>615,740</u>
EXPENDITURE ON					
Charitable activities	5				
Advice services		<u>306,471</u>	<u>212,577</u>	<u>519,048</u>	<u>583,031</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	16	(39,196) 6,886	11,641 (6,886)	(27,555) -	32,709 -
Net movement in funds		<u>(32,310)</u>	<u>4,755</u>	<u>(27,555)</u>	<u>32,709</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		224,262	123,012	347,274	314,565
TOTAL FUNDS CARRIED FORWARD		<u>191,952</u>	<u>127,767</u>	<u>319,719</u>	<u>347,274</u>

WESTERN ISLES CITIZENS ADVICE SERVICE

**Balance Sheet
31 March 2024**

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	12	1,943	108,993	110,936	115,494
CURRENT ASSETS					
Debtors	13	9,017	-	9,017	76,354
Cash at bank		197,941	18,775	216,716	173,210
		<u>206,958</u>	<u>18,775</u>	<u>225,733</u>	<u>249,564</u>
CREDITORS					
Amounts falling due within one year	14	(16,950)	-	(16,950)	(17,784)
NET CURRENT ASSETS		<u>190,008</u>	<u>18,775</u>	<u>208,783</u>	<u>231,780</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>191,951</u>	<u>127,768</u>	<u>319,719</u>	<u>347,274</u>
NET ASSETS		<u>191,951</u>	<u>127,768</u>	<u>319,719</u>	<u>347,274</u>
FUNDS	16				
Unrestricted funds:					
General				112,177	144,488
Designated Restructuring Fund				79,774	79,774
				<u>191,951</u>	<u>224,262</u>
Restricted funds				<u>127,768</u>	<u>123,012</u>
TOTAL FUNDS				<u>319,719</u>	<u>347,274</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30 August 2024 and were signed on its behalf by:

M M Maclean - Trustee

Barra Citizens Advice Bureau

The Street, Castlebay, Isle of Barra, HS9 5XD

Tel: 01871 810608 Email: bureau@wicas.uk

Monday	10am - 1.00pm & 2.00 - 4.00pm (Open for walk-ins)
Tuesday	10am - 1.00pm & 2.00 - 4.00pm (By appointment only)
Wednesday	10am - 12.00pm (By appointment only)
Thursday	Closed
Friday	10am - 1.00pm & 2.00 - 4.00pm (By appointment only)

Uist Citizens Advice Bureau

Liniclate, Isle of Benbecula, HS7 5PJ

Tel: 01870 602421 Email: bureau@wicas.uk

Monday	10.00am – 1.00pm & 2.00pm – 4.00pm (By appointment only)
Tuesday	10.00am – 1.00pm & 2.00pm – 4.00pm (Open for walk-ins)
Wednesday	10.00am – 1.00pm & 2.00pm – 4.00pm (Open for walk-ins)
Thursday	10.00am – 1.00pm & 2.00pm – 4.00pm (Open for walk-ins)
Friday	10.00am – 1.00pm & 2.00pm – 4.00pm (By appointment only)

Harris Citizens Advice Bureau

Pier Road, Tarbert, Isle of Harris, HS3 3DG

Tel: 01859 502431 Email: bureau@wicas.uk

Monday	Closed
Tuesday	Closed
Wednesday	10.00am - 1.00pm & 2.00pm - 4.00pm (Telephone and email)
Thursday	10.00am - 1.00pm (Telephone and email)
Friday	10.00am - 1.00pm & 2.00pm - 4.00pm (Open for walk-ins)

Lewis Citizens Advice Bureau

41-43 Westview Terrace, Stornoway, Isle of Lewis, HS1 2HP

Tel: 01851 705727 Email: bureau@wicas.uk

Monday	10.00am – 1.00pm & 2.00pm – 4.00pm (Open for walk-ins)
Tuesday	10.00am – 1.00pm & 2.00pm – 4.00pm (Open for walk-ins)
Wednesday	2.00pm – 4.00pm (Open for walk-ins)
Thursday	10.00am – 1.00pm & 2.00pm – 4.00pm (Open for walk-ins)
Friday	10.00am – 1.00pm & 2.00pm – 4.00pm (Open for walk-ins)

Company Limited by guarantee no: 270038

Recognised as a charity by Inland Revenue SCO No: SC015018

Registered office: 41-43 Westview Terrace, Stornoway HS1 2HP



[Citizens Advice Scotland](#)

