

Western Isles Citizens Advice Service



Annual Report 2024 to 2025



Orasay, Boisdale, Isle of South Uist

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Great Bernera, Isle of Lewis

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OUR PURPOSE

The company has been formed to benefit principally the area of The Western Isles of Scotland (the “Area of Benefit”) with the following objects:

- The advancement of education through (but not limited to) providing individuals with information, clarification and understanding of legislation and their legal rights and responsibilities;
- The relief of those in need through (but not limited to) (i) assessing individuals’ entitlement to welfare benefits; (ii) providing assistance in claiming benefits; and (iii) assisting individuals to appeal against refusal of benefits;
- The advancement of health through (but not limited to) providing a comprehensive advice service which seeks to address individuals’ problems and thereby alleviates the injury to health, stress and anxiety caused by unsolved problems; and
- The advancement of community development through (but not limited to) recruiting, training and developing local citizens to be volunteers in and for the Bureau, who in turn assist members of the public within the Area of Benefit, and in doing so contribute to the development of the Area of Benefit.



Lochs, Isle of Lewis

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OUR AIMS AND PRINCIPLES

Twin Aims of WICAS

1. 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
2. To exercise a responsible influence on the development of social policies and services, both locally and nationally

The 14 WICAS Principles

1. **A free service:** *CAB clients aren't charged for advice, regardless of their income.*
2. **Confidential:** Clients' details and circumstances are not disclosed to anyone outside the service without the client's express permission.
3. **Impartial:** Listening with an open mind and not being judgemental, putting the client's side of the case forward to the best of your ability.
4. **Independent:** No outside agency influences the advice that is given to clients.
5. **Right to Decide:** The client has the right to decide what they want to do. The role of a CAB adviser is to advise the client about their options and possible implications.
6. **Empowerment:** Help client to help themselves by providing them with the information and support that they need to deal with their situation.
7. **Accessible:** Services is available to all.
8. **Accountable:** Bureaux are accountable to the communities that they serve and also accountable as members of the Scottish Association of Citizens Advice Bureaux.
9. **Effective:** Meets the needs of its clients.
10. **Generalist:** Provide information, advice and assistance on any topic.
11. **Information retrieval:** Influence the development of social policies and services, both at local and national level.
12. **Voluntary:** Is a voluntary service of advice and assistance provided by individuals serving their communities in a formal, unpaid capacity. Volunteers are therefore crucial to the work of the bureaux.
13. **Brand Protection:** Bureaux have systems and policies in place to ensure the protection of the Citizens Advice network brand.
14. **Funding:** Bureaux must comply with the UK Code of Fundraising Practice and the SACAB Funding Framework which details how bureaux can fundraise in alignment with our values and principles.

THE WICAS TEAM 2024-2025

WICAS BOARD	
Murdo MacLean	Chair
Dez Cross	Vice-Chair/Treasurer
Erica Geddes	Director
Fiona MacLeod	Director
Kath Duce	Director (resigned August 2024)
Kevin Long	Director (appointed August 2024)
Lynda Cooper	Director (resigned February 2025)
Marie Campbell	Director
Peadar Smith	Director
Susan MacAulay	Director
Cllr Iain M MacLeod	Local Authority Representative

WICAS STAFF & VOLUNTEERS	
Anna MacNeil	Domestic Supervisor
Anne Bird	Money Adviser & Management Support
Anne Ryan	Energy Project Officer
Anne Wilson	Volunteer
Arün Smith	Legal Adviser (until September 2024)
Catherine Muir	Income Maximisation Officer (from March 2025)
Del Gunn	Pension Wise Guidance Specialist
Donna MacLeod	Domestic Supervisor
Flora Matheson	Volunteer (until October 2024)
Isabel Morrison	Income Maximisation Officer
Kathryn Morrison	Energy Project Officer (from March 2025)
Ken Kennedy	Volunteer (until December 2024)
Kenneth MacLean	Money Talk Plus Adviser
Kenny MacLeod	Service Coordinator (from December 2024)
Kirsty MacKay	Senior Adviser
Linda MacLeod	Volunteer
Lorna Steele	Finance and Administration
Lynda MacLean	Chief Executive Officer
Mairi Montgomery	Money Adviser
Malcolm MacLeod	Volunteer (Until September 2024)
Margaret MacLeod	Volunteer
Murdo MacKenzie	Patient Advice and Support Service Adviser
Norah MacPhee	Training Officer (until October 2024)
Rose MacDougall	Senior Adviser
Sara Gore	Money Adviser (from February 2025)
Sharon Lloyd	Volunteer
Susan Jones	Money Talk Plus Adviser
Susanne Smith	Money Adviser (retired January 2025)
Willie Foulger	Volunteer

A MESSAGE TO OUR VOLUNTEERS

Volunteers are a very important part of the Citizens Advice Network in Scotland. At the Western Isles Citizens Advice Service, we value the time that our volunteers have collectively given freely over the last year and want to take this opportunity to express our gratitude for their hard work and dedication.

Volunteers support us in all aspects of the work we do as advisers, receptionists, administration support, and not forgetting our team of dedicated Trustees without whom we could not operate.

To all our past and present volunteers - ***Mìle Taing dhuibh uile!***

If you are interested in volunteering, please feel free to get in touch with any of our Bureaux, to find out what opportunities may be available please check out: [Volunteer in a Citizens Advice Bureau | Citizens Advice Scotland](#)



Some of our Volunteers during National Volunteers Week 2025



WICAS Board members, along with CAS representative and our Service Coordinator at a Development Day

REPORT FROM THE CHAIR

It may sound repetitive, but once again we find ourselves facing an ever-increasing demand for our services. Each year brings new records in both the volume and complexity of cases, and what were once considered exceptional challenges have now become the norm. The pressure on our team has reached unprecedented levels, with more clients seeking support than ever before. At the same time, our funders are under growing strain, which threatens their ability to sustain current levels of financial support.

In response, our dedicated staff and volunteers have adapted their working practices, embraced new technologies, and adopted innovative approaches to service delivery. They have extended our reach into the community to address unmet needs and continue to explore ways to enhance accessibility while remaining cost-effective.

The cases we encounter are increasingly complex, and viable solutions are becoming harder to identify. Meanwhile, other organisations and charities are referring more individuals to our service. The ongoing cost-of-living crisis, coupled with rising energy costs, mounting debt, and housing instability, has left many in our communities feeling overwhelmed. When they see no way forward, they turn to Citizens Advice. While we cannot assist every individual, we remain committed to advocating, through Citizens Advice Scotland, for systemic changes in the benefits system and energy markets—changes that could alleviate many of these pressures.

Despite these challenges, the team at WICAS continues to deliver exceptional value. We consistently generate a sixfold return on the cost of the service. While the financial impact is measurable, the emotional and mental wellbeing outcomes are equally significant. Many clients have shared that their mental—and in some cases physical—health was deteriorating until they received support from a WICAS adviser. These testimonials are deeply humbling and underscore the transformative power of our work when properly resourced.

Change is both inevitable and essential. Like many charities, WICAS must evolve to survive and thrive. Though change can be difficult, it presents an opportunity to reimagine how we operate and prepare for future demands. Strengthening our partnerships with other third sector organisations and funding partners, will be key to maximising impact and making our resources go further.

We extend our sincere thanks to the Western Isles Islands Council for their continued support during what are undoubtedly challenging times for local authorities. Their confidence in our service is deeply appreciated. We are also grateful to the Scottish Government and Citizens Advice Scotland for their ongoing funding and support.

To our staff: thank you for your unwavering dedication and tireless efforts. Your resilience and commitment to your clients and community are truly inspiring.

To our volunteers: your contributions are invaluable. Each of you makes a meaningful difference, and without your generosity, we simply could not deliver this service.

Finally, to our Trustees—past and present—thank you for your steadfast support of both myself and the frontline team. Your guidance helps ensure this essential service continues to move forward.



Murdo MacLean

Chair

REPORT FROM THE CHIEF EXECUTIVE OFFICER

As another year passes us by, we use this time to reflect on the valuable work that the Western Isles Citizens Advice Service (WICAS) have conducted over the last 12 months.

WICAS is an integral part of the Western Isles Community covering all four Island locations, offering free, confidential and impartial advice, assistance and information to all who require. WICAS pride themselves in being inclusive and available to everyone, ensuring those in the Islands are not excluded and can access valuable advice and support.

Our staff and volunteers have been remarkable as they continue to cope with ever-challenging circumstances in supporting our clients ensuring that they provide a high-quality service with the advice offered remaining outstanding. At our heart, we are about people – it is easily seen that helping each client is the core aim of every person who works with WICAS. I cannot begin to list the many great outcomes that I have seen WICAS achieve and I am in awe of how hard our advisers work in order to get the very best results for our clients.

The cost-of-living has had a huge impact on our clients, it is especially hard for our advisers when at times they are limited in what they can offer to ease the strain, but we will always do our best to talk through the client's situation and to help them see a way forward, even being a listening ear can mean so much to our clients. Our Food Insecurity Project was invaluable through the winter of 24/25, being able to offer support for necessities with many positive outcomes achieved.

WICAS have assisted 1,115 clients with 4,016 pieces of advice in the last year. With our total client contacts reaching 3,423, this shows the increased complexity of advice giving with many clients returning to WICAS to enable a successful outcome to be achieved. With 460 of those 1,115 clients being new to WICAS. The ongoing cost of-living crisis, driven by rising energy costs, increasing food prices and inflation, has placed significant strains on households, making our work more vital than ever; 40% of all advice given related to benefits with 14% relating to accessing charitable support, 11% to energy advice and a further 11% was related to debt.

Though our reported Client Financial Gain (CFG) for the year is slightly lower than previous years at £830,234.24, it is still a phenomenal achievement and a great benefit to those in our community.

For every £1 of core funding WICAS received in 24/25 it has generated £3.58 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. Though the CFG is only a small scale compared to the wider impact the advice and assistance provided has on a client's health and wellbeing, though some of these impacts are much harder to capture.

Recent survey feedback from our clients has been overwhelmingly positive, with 98% of clients reported to be satisfied with the service provided by WICAS, would use WICAS

again and would recommend WICAS to others. This success is a testament to the incredible dedication of our volunteers and staff. With 95.1% of survey results noting an improvement in piece of mind, 79.4% recording an improvement in Mental Health and 69.7% noticing an improvement in their wellbeing.

We continue, in what is a challenging environment, to raise the funding required to continue and develop WICAS. We are grateful for the support we have received over the year especially from our core funder Comhairle nan Eilean Siar, who have been able to continue our grant funding at the same level for another year to ensure the continuation of our essential service. We are also most grateful for the other funding levered in from a variety of charitable sources and other contracts, including Citizens Advice Scotland.

Membership of the Citizens Advice Scotland (CAS) network provides us with invaluable support which we are most thankful for, this year particularly has been challenging and it has been advantageous having the expertise available to us. The regular evaluation of our work helps us to ensure that we are maintaining and improving the quality of our service and to identify areas for training and development. It also enables us to use our local experience to inform CAS' national campaigns on issues which affect the lives of Western Isles residents.

I would like to take this opportunity to give a massive THANK YOU to all staff, volunteers and Board Members who all make a vital contribution to WICAS in many different ways. The WICAS team is one I am proud to be part of and know any challenges we face in the year ahead will be tackled head on with a committed team, all who have the same goal of improving lives of those in our local communities.



Lynda Maclean

Chief Executive Officer

PROJECTS AND FUNDING

PROJECT	FUNDER(S)
Citizens and Money Advice (Core Funding)	Comhairle nan Eilean Siar
Food Insecurity Project	Comhairle nan Eilean Siar
Help Heat Homes	Comhairle nan Eilean Siar Urras Oighreachd Ghabhsainn Stòras Uibhist
Legal and Court Services Project	Scottish Legal Aid Board
Aviva	Citizens Advice Scotland
Energy Best Deal	Citizens Advice Scotland
Campaign Funding	Citizens Advice Scotland
Local Impact Grant	Citizens Advice Scotland
Financial Health Grant	Citizens Advice Scotland
Gamble Aware	Citizens Advice Scotland
Money Talks Plus	Citizens Advice Scotland
Patient Advice & Support Service	Citizens Advice Scotland
Pensionwise	Citizens Advice Scotland
SSEN – Energy advice	Citizens Advice Scotland
Income Maximisation	Robertson Trust Stornoway Trust Citizens Advice Scotland Lewis Wind Power AMW Trust WM Mann Foundation



Harris hills, Isle of Harris

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CASE STUDIES

Couple under pension age. Own the house they live in and have another property they rent out. Both have worked all their lives but now both have health conditions which mean they have had to give up work altogether. Because they own a second property, they cannot get Universal Credit or Council Tax Reduction.

Ran benefit check and the wife can claim Employment and Support Allowance. Filled in application and first payment should come shortly.

Had already helped husband with claim for Adult Disability Payments and agreed to ask for change of circumstances to see if we can increase claim in light of health deterioration. If he gets the Daily Living element of ADP, his wife can claim Carer Support Allowance. Support Allowance.

Plan to put in application for wife to get ADP as well and then her husband could possibly also claim CSP for caring for her.

School girl estranged from family and temporarily living with grandmother. Still at school. Ran benefit check and signposted her to Universal Credit link for application and advised she would need to prove estrangement by getting statements from school, GP, social work etc. UC is not usually available to those in education. She will need to make the case for exceptional circumstances. Suggested she let school know as soon as possible and put in application for school meals and clothing. She is already registered with homeless officer and HHP but advised that additional funds may be available if house is allocated. Offered to help with any applications.

Couple who own a car and recently had a “no drive” safety reclaim. The company has asked them to transport the car to the mainland for the work to be carried out. They have to arrange the transport themselves, and pay for it, and the company will only give them £50 and £1 per mile towards costs. They have also offered £22 per day for car hire but their own car will not be repaired until the middle of the month and they cannot afford the £20 extra per day they would need to pay for car hire locally. I have raised complaint with the company and will take the case to the Motor Ombudsman. Have also passed details on to local MP who is interested in trying to use the Island Equality Act to address issues such as this where islanders are disadvantaged.

CLIENT FEEDBACK

The support I received from the adviser has been excellent, she is informed, caring and very helpful

Amazing help

I don't know where else I would get such thorough help and assistance. I really don't know where I would be without the CAB service.

Happy as always with service provided. Very helpful.

I cannot praise the adviser enough for all her help.

I was amazed at the support I was given, I was very happy with the service I received.

A lifeline service.



South Uist Hills from Isle of Benbecula

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SELECTION OF PHOTOGRAPHS FROM THE YEAR



Uist Advisers meeting with Anne from the Western Isles Volunteer Centre

Adviser Kirsty presenting Susanne with a gift upon her Retirement



Lewis advisers Catherine and Anne, along with Partner Agencies promoting the Help Heat Home Project



Adviser interview with client

STATISTICS

Advice Code ▲	Number of Clients	No. of Times Used
☐ Benefits	154	332
☐ Consumer	20	26
☐ Debt	33	64
☐ Discrimination	1	1
☐ Education	1	1
☐ Employment	19	29
☐ Energy, utilities and communications	81	147
☐ Finance and Charitable Support	38	47
☐ Health and community care	12	15
☐ Housing	22	26
☐ Immigration, Asylum and Nationality	5	5
☐ Legal Proceedings	22	36
☐ NHS Concern or Complaint	14	19
☐ Relationship	18	23
☐ Tax	49	66
☐ Travel, transport and holidays	13	14

Advice Category ▲	Number of Clients	Outcome Count	Client Financial Gain
☐ Benefits	291	367	£539,978.55
☐ Consumer	76	79	£9,625.56
☐ Debt	28	30	£28,404.87
☐ Education	7	8	£1,976.00
☐ Employment	34	35	£6,116.03
☐ Energy, utilities and communications	153	174	£122,761.52
☐ Finance and Charitable Support	269	433	£57,105.44
☐ Health and community care	13	13	£138.36
☐ Housing	62	67	
☐ Immigration, Asylum and Nationality	8	8	
☐ Legal Proceedings	39	39	
☐ NHS Concern or Complaint	12	12	
☐ Relationship	22	24	£58,353.02
☐ Tax	38	43	£5,594.89
☐ Travel, transport and holidays	39	40	£255.00
Total	871	1,372	£830,309.24

ANNUAL ACCOUNTS

Statement of Financial Activities (*extracted from annual accounts*)

WESTERN ISLES CITIZENS ADVICE SERVICE

Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	387	-	387	-
Charitable activities					
Advice services	4	266,387	333,116	599,503	464,827
Investment income	3	6,986	3	6,989	5,625
Other income	5	12,377	-	12,377	21,041
Total		<u>286,137</u>	<u>333,119</u>	<u>619,256</u>	<u>491,493</u>
EXPENDITURE ON					
Charitable activities					
Advice services	6	257,517	274,691	532,208	519,048
NET INCOME/(EXPENDITURE)					
Transfers between funds	18	28,620 <u>133,292</u>	58,428 <u>(133,292)</u>	87,048 <u>-</u>	(27,555) <u>-</u>
Net movement in funds		<u>161,912</u>	<u>(74,864)</u>	<u>87,048</u>	<u>(27,555)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		191,951	127,768	319,719	347,274
TOTAL FUNDS CARRIED FORWARD		<u><u>353,863</u></u>	<u><u>52,904</u></u>	<u><u>406,767</u></u>	<u><u>319,719</u></u>

Balance Sheet (extracted from annual accounts)

WESTERN ISLES CITIZENS ADVICE SERVICE

Balance Sheet 31 March 2025					
	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	14	106,380	-	106,380	110,936
CURRENT ASSETS					
Debtors	15	3,903	-	3,903	9,017
Cash at bank		257,801	52,903	310,704	216,716
		261,704	52,903	314,607	225,733
CREDITORS					
Amounts falling due within one year	16	(14,220)	-	(14,220)	(16,950)
NET CURRENT ASSETS		247,484	52,903	300,387	208,783
TOTAL ASSETS LESS CURRENT LIABILITIES		353,864	52,903	406,767	319,719
NET ASSETS		353,864	52,903	406,767	319,719
FUNDS	18				
Unrestricted funds:					
General				252,440	112,177
Designated Restructuring Fund				79,774	79,774
Designated Fund - Project Fund				21,650	-
				353,864	191,951
Restricted funds				52,903	127,768
TOTAL FUNDS				406,767	319,719



Fuday, Sound of Barra

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CONTACT DETAILS & OPENING TIMES

Barra Citizens Advice Bureau

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

Tel: 01871 810608 Email: bureau@wicas.uk

Monday	10.00am – 1.00pm & 2.00 – 4.00pm	(Open for walk-ins)
Tuesday	10.00am – 1.00pm & 2.00 – 4.00pm	(By appointment only)
Wednesday	10.00am – 12.00pm	(By appointment only)
Thursday	Closed	
Friday	10.00am – 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 appointments 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 appointments 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	(By appointment only)
Thursday	10.00am – 1.00pm	(Telephone and email advice)
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	10.00am – 1.00pm & 2.00pm – 4.00pm	(Open for walk-ins)
Thursday	2.00pm – 4.00pm	(Open for walk-ins)
Friday	10.00am – 1.00pm & 2.00pm – 4.00pm	(Open for walk-ins)



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