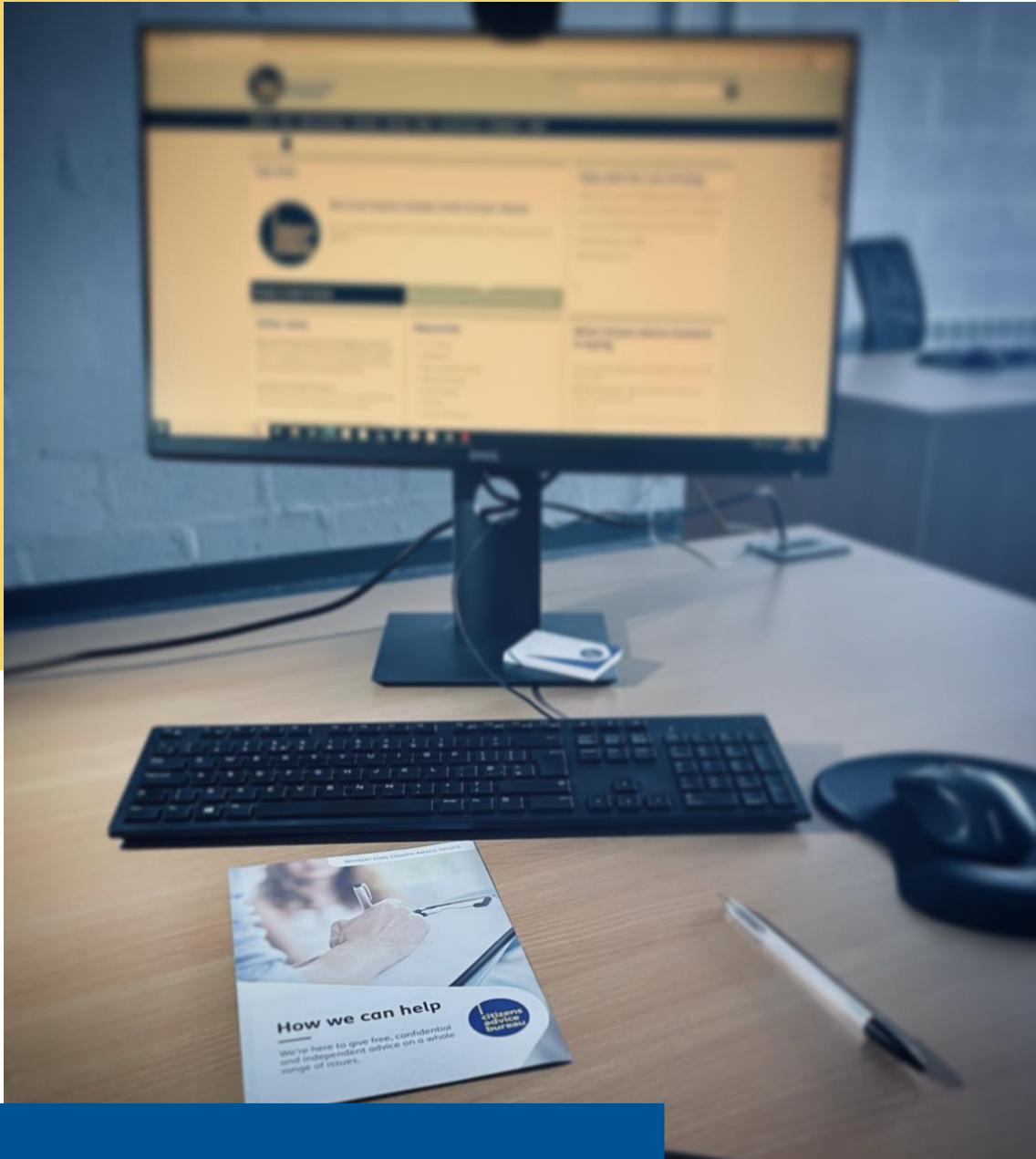


# Western Isles Citizens Advice Service



## ANNUAL REPORT 2022-2023

Company Limited by guarantee no: 270038

Recognised as a charity by Inland Revenue SCO No: SC015018

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



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*“As I've found in the past Western Isles CAB were very helpful and efficient, knowledgeable and I'm relieved they've help ease the stress I was feeling about the issue concerned. I'm very grateful for the help provided.”*

*“I really don't know where I would be without the help of CAB. There was no one else I could turn to for support, their assistance and the amount of help given to me has turned my life around - I will forever be indebted to the advisor.”*

*“Absolutely outstanding service received from the adviser at WICAB. My mum was made aware of help towards energy costs she had no idea about prior to her appointment. The advisor also provided support to her when she had issues with the slow payment from the Energy Provider to her account. In a word - Outstanding. They could not have been more helpful.”*

## CONTACT DETAILS AND OPENING TIMES

### Barra Citizens Advice Bureau

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

Tel: 01871 810608 Email: [bureau@barracab.casonline.org.uk](mailto:bureau@barracab.casonline.org.uk)

Monday	1.30pm - 4.00pm (Telephone and email advice only)
Tuesday	10am - 1.00pm & 2.00 - 4.00pm (By appointment only)
Wednesday	10am - 1.00pm & 2.00 - 4.00pm (Open for walk-ins)
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@uistcab.casonline.org.uk](mailto:bureau@uistcab.casonline.org.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@harriscab.casonline.org.uk](mailto:bureau@harriscab.casonline.org.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@lewiscab.casonline.org.uk](mailto:bureau@lewiscab.casonline.org.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)

# 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.



Baleshare Beach, Isle of North Uist

# 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 12 WICAS PRINCIPLES

1. Free Service
2. Confidentiality
3. Impartiality
4. Independence
5. Accessibility
6. Effectiveness
7. Community Accountability
8. Client's Right To Decide
9. A Voluntary Service
10. Empowerment
11. Information Retrieval
12. A Generalist Service



Looking towards Liniclate, Isle of Benbecula



# THE WICAS TEAM 2022-2023

WICAS BOARD	
Murdo MacLean	Chair
Erica Geddes	Vice-Chair
Lynda Cooper	Vice-Chair
Paul Finnegan	Treasurer
Kath Duce	Director
Iain A MacNeil	Director
Fiona MacLeod	Director

STAFF AND VOLUNTEERS	
Anne Bird	Money Adviser
Anne Ryan	General Adviser
Anne Wilson	Volunteer
Del Gunn	Pensionwise Guidance Specialist
Dez Cross	General Adviser
Donna MacLeod	Domestic Supervisor
Flora Matheson	Volunteer
Hector MacLeod	Strategic Manager
Isabel Morrison	General Adviser
Jane Ballantyne	General Adviser
Jeanne Christie	Senior Adviser
Julia Lisowska	Legal Adviser
Ken Kennedy	Volunteer
Kenneth MacLean	Welfare Rights Adviser
Kenneth MacLeod	Fuel Adviser
Kirsty MacKay	Senior Adviser
Linda MacLeod	Volunteer
Lorna Steele	Finance and Admin Assistant
Lynda MacLean	Operations Manager
Mairi Montgomery	Money Adviser
Malcolm MacLeod	Volunteer
Murdo MacKenzie	Pass Officer
Norah MacPhee	Training Officer
Sandra MacRae	Volunteer
Sharon Lloyd	Volunteer
Susan Jones	General Adviser
Susanne Smith	Money Advice Manager
Victoria Coyne	Volunteer
Willie Foulgar	Volunteer

*“What CAB does  
is invaluable in  
our Community”  
Partner agency*

# CHAIRS REPORT

Another challenging year with demand for our services at an all-time high and our team seeing more clients than ever before. The pressures and demands on our team are growing exponentially while the pressures on our finances and fundraising are stretching us more than ever before.

The team of staff and volunteers are now dealing with more cases, more complex issues and all this while plunged into a cost of living crisis. But the team have come through, as they always do, and shown our funders that we really are providing them with an exceptional return on their investment. For every £1 of funding we received we took a further £6 back into the communities we work for, a phenomenal return of £50 for every person in the Western Isles but even greater when the added benefits to the mental health and wellbeing of clients is taken into account.

We are having to change and adapt to meet the different challenges but this team are coping well with the demands placed on them and I'd like to thank them all for their hard work over the last year to get us as far as they have. They have shown how resilient and 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.

We now look forward with optimism, we have new staff and volunteers and are working together to transform WICAS and continue to provide an excellent service to the people of the Western Isles.

*Murdo MacLean*

Chair



# MANAGERS REPORT

It doesn't seem a year ago since I was writing an article for last year's Annual Report, it has indeed been another busy year for the service. With the cost of living crisis affecting the Western Isles, it is no surprise that all our offices have seen the level of work increase; not just by seeing more clients but having to deal with the increased complexity of the advice being sought.

The service we provide as a Citizens Advice Bureau is vital for the people of the Western Isles, we are well known within the community and respected by our clients. This is shown with our incredible Client Financial Gain of **£1,471,351.16** for the year! We will not be able to capture every financial gain, and the real figure is likely to be much higher, but we are very proud of the help our advisors have been able to give to the community. It should also be remembered that in most cases, the piece of mind delivered for clients, in terms of mental and physical health impacts, far exceeds any quantifiable financial gain.

During this period we have seen 2081 clients, dealing with 4539 contacts who raised 7638 issues. The main areas of advice given were benefits, utilities and debt. Further statistics can be found on page 11; which confirms the crucial need and importance of the work carried out by WICAS - some clients have commented that the assistance provided to them has been life changing! It is clear that from the enquiries we deal with, there are still many in our communities who almost certainly are not receiving all they are entitled to, we would always encourage anyone who is not sure of their entitlement or requires any assistance to not hesitate in contacting us. We deal with enquires by various means to suit our clients, the majority of our contacts are face-to-face in our Bureaux, via telephone or email.

We are all aware of the pressures on Comhairle nan Eilean Siar with a reduction in budget, we are grateful to them for maintaining our core grant at its current level of £230,875; nonetheless due to rising costs and the demand for the service we are now much more dependent on income sought from projects and other sources which remains a fundamental part of our annual budget. I would like to take this opportunity to thank all of our funders and those who support WICAS in many different ways.

WICAS would not be successful without my colleagues, our valued volunteers and paid staff who carry out various roles within the organisation. Their expert knowledge and the assistance and support which they provide to our clients is outstanding.

Thanks also goes to our Board of Directors and other partnership organisations for their support and guidance throughout the year.

We look to build on our successes and continue to ensure we provide a vital service to those in our local community in the coming year.

*Lynda MacLean*

Operations Manager



## CASE STUDIES AND FEEDBACK

Single, retired client with health issues, no longer allowed to drive and suffering from memory lapses.

WICAS successfully applied for Attendance Allowance, a grant towards replacement of doors and windows, 2

Oil refills and a monthly hardship payment over 12 months. This assistance equates to a sum of £7,610 over 12 months.

Client feels better equipped to face the future with their house soundly weather proofed and some extra money coming in to allow them to get help in the house or taxis when needed.

Client with severe mental health problems and unable to work. WICAS assisted with debts and budgeting including getting a better deal for phone, obtained grants for replacement white goods and flooring, made referrals to the food bank, secured grants for energy from Home Heat Fund and negotiated council tax relief. This invaluable assistance was worth £1,566.

Client regularly contacts WICAS for support and is always extremely grateful for any assistance given.

A family, with one long term sick parent and 5 children.

WICAS has gained £884 in financial support for the family, which includes food bank referrals and obtained funding through the Lacer fund, the Calmac Community Fund, UCVO and the Food Insecurity Pilot. While advising the family about employment difficulties, consumer issues and housing problems.

Family always extremely grateful for any help given to sustain them through a very difficult period.

# PROJECTS AND FUNDING

<u>Project</u>	<u>Funder</u>
Citizens and Money Advice	Comhairle nan Eilean Siar
European Social Fund	Comhairle nan Eilean Siar
Scottish Legal Aid Advice	Scottish Legal Aid Board
Covid Debt Advice	Scottish Government <i>Administered by Citizens Advice Scotland</i>
Money Talk Plus	Scottish Government <i>Administered by Citizens Advice Scotland</i>
Patient Advice & Support Service	Scottish Government <i>Administered by Citizens Advice Scotland</i>
Pension Wise	UK Government <i>Administered by Citizens Advice Scotland</i>
SSEN – Energy Advice	Scottish Government <i>Administered by Citizens Advice Scotland</i>
Welfare Rights	Scottish Government <i>Administered by Citizens Advice Scotland</i>

# STATISTICS

Advice Code ▲	Number of Clients	No. of Times Used
☐ Benefits	644	2,246
☐ Consumer	60	98
☐ Debt	164	637
☐ Discrimination	3	3
☐ Education	24	32
☐ Employment	77	140
☐ Finance and Charitable Support	188	313
☐ Health and community care	71	122
☐ Housing	123	181
☐ Immigration, Asylum and Nationality	39	72
☐ Legal Proceedings	92	168
☐ NHS Concern or Complaint	147	249
☐ Relationship	80	128
☐ Tax	191	279
☐ Travel, transport and holidays	63	96
☐ Utilities and communications	376	780

Advice Category ▲	Number of Clients	Outcome Count	Client Financial Gain
☐ <b>Benefits</b>	<b>605</b>	<b>800</b>	<b>£1,027,012.94</b>
☐ <b>Consumer</b>	<b>39</b>	<b>41</b>	<b>£8,949.73</b>
☐ <b>Debt</b>	<b>99</b>	<b>108</b>	<b>£205,846.64</b>
☐ <b>Discrimination</b>	<b>4</b>	<b>4</b>	
☐ <b>Education</b>	<b>19</b>	<b>19</b>	<b>£10,760.00</b>
☐ <b>Employment</b>	<b>96</b>	<b>101</b>	<b>£17,478.53</b>
☐ <b>Finance and Charitable Support</b>	<b>97</b>	<b>147</b>	<b>£18,340.20</b>
☐ <b>Health and community care</b>	<b>34</b>	<b>36</b>	<b>£720.00</b>
☐ <b>Housing</b>	<b>83</b>	<b>87</b>	<b>£400.00</b>
☐ <b>Immigration, Asylum and Nationality</b>	<b>31</b>	<b>33</b>	
☐ <b>Legal Proceedings</b>	<b>61</b>	<b>66</b>	<b>£1,200.00</b>
☐ <b>NHS Concern or Complaint</b>	<b>83</b>	<b>100</b>	
☐ <b>Relationship</b>	<b>64</b>	<b>67</b>	
☐ <b>Tax</b>	<b>90</b>	<b>97</b>	<b>£22,657.57</b>
☐ <b>Travel, transport and holidays</b>	<b>50</b>	<b>54</b>	<b>£240.00</b>
☐ <b>Utilities and communications</b>	<b>304</b>	<b>365</b>	<b>£157,745.55</b>
<b>Total</b>	<b>1,433</b>	<b>2,125</b>	<b>£1,471,351.16</b>

# 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 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	-	-	-	856
<b>Charitable activities</b>	4				
Advice services		402,212	199,204	601,416	491,342
Investment income	3	1,464	-	1,464	10
Other income	5	12,860	-	12,860	4,000
<b>Total</b>		<u>416,536</u>	<u>199,204</u>	<u>615,740</u>	<u>496,208</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	6				
Advice services		382,414	200,617	583,031	588,484
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	17	34,122 (159)	(1,413) 159	32,709 -	(92,276) -
<b>Net movement in funds</b>		<u>33,963</u>	<u>(1,254)</u>	<u>32,709</u>	<u>(92,276)</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		190,302	124,263	314,565	406,841
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>224,265</u>	<u>123,009</u>	<u>347,274</u>	<u>314,565</u>

Balance Sheet (extracted from annual accounts)

WESTERN ISLES CITIZENS ADVICE SERVICE

Balance Sheet 31 March 2023					
	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	13	3,204	112,290	115,494	120,050
<b>CURRENT ASSETS</b>					
Debtors	14	76,354	-	76,354	53,453
Cash at bank and in hand		162,488	10,722	173,210	160,968
		<u>238,842</u>	<u>10,722</u>	<u>249,564</u>	<u>214,421</u>
<b>CREDITORS</b>					
Amounts falling due within one year	15	(17,784)	-	(17,784)	(19,906)
<b>NET CURRENT ASSETS</b>					
		<u>221,058</u>	<u>10,722</u>	<u>231,780</u>	<u>194,515</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>224,262</u>	<u>123,012</u>	<u>347,274</u>	<u>314,565</u>
<b>NET ASSETS</b>					
		<u>224,262</u>	<u>123,012</u>	<u>347,274</u>	<u>314,565</u>
<b>FUNDS</b>					
17					
Unrestricted funds:					
General				144,488	110,528
Designated Restructuring Fund				79,774	79,774
				<u>224,262</u>	<u>190,302</u>
Restricted funds					
				<u>123,012</u>	<u>124,263</u>
<b>TOTAL FUNDS</b>					
				<u>347,274</u>	<u>314,565</u>

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

.....  
M M Maclean - Trustee

# A MESSAGE TO ALL OUR VOLUNTEERS

On behalf of the Western Isles Citizens Advice Service, we would like to take this opportunity to express our sincere thanks to all our volunteers, for their loyalty, support and dedication to the service and their commitment to help those in their local community.

Your willingness to give your time and service is greatly appreciated and supports us in continuing to serve those most at need in the Western Isles.

Volunteers support us in all aspects of the work we do as advisors, receptionists, admin support, and not forgetting our Trustees whom we could not operate without their support.

If you would like to meet new people and lend a hand, we would love to hear from you!







## VOLUNTEER WITH Western Isles Citizens Advice Service

ADVISER TRAINING  
PROGRAMME

### Learn New Skills

gain new experiences

### Get Involved

work within the local community

### Help People

tackle inequalities in poverty

### Meet New People

make new friends

For further information please contact Norah MacPhee  
[norah.macphee@lewiscab.casonline.org.uk](mailto:norah.macphee@lewiscab.casonline.org.uk)