

# Citizens Advice Bureau West Lothian



**citizens  
advice  
bureau**

**Annual Report  
2022-2023**

# Citizens Advice Bureau West Lothian

## Chair Report

2022/23 saw us moving ahead with the implementation of our strategic and operational objectives and finding a stable rhythm of working, following the 'COVID years' – we have had a busy and very productive year.

The year saw us continue to adapt to our changing customers' needs and the challenges around us – with the Cost of Living Crisis hitting many within our community extremely hard.

Securing adequate funding for the vital services that we provide remains our key focus - as well as looking for ways to maximise the value that we provided to our customers and stakeholders.

As a Board and Senior Management Team, we have refocussed on our vision, strategies and objectives to ensure our Bureau remains fit for purpose, not only for today but also for the years to come.

As this is my last AGM as Chair, I would like to take this opportunity to thank:

- my fellow Board members for their support, commitment, focus and professional input – giving of their time and expertise so freely;
- our Staff Team and Volunteers who do wonderful, life-changing work for our customers;
- our Admin team who provide excellent support to the staff, volunteers and the Board;
- our partners, stakeholders and funders, including: West Lothian Council and Citizens Advice Scotland - who all contribute to making the Bureau a success; and last but by no means least
- our CEO Karen Nailen. Her on-going dedication and commitment to the Bureau is unwavering and she continues to inspire us all. I would particularly like to highlight that Karen's professionalism and enthusiasm for the work that she does has made my role as Chair significantly easier.

Stepping down as Chair, I would like to wish the in-coming Chair all the very best and hope they will get as much satisfaction from the role as I have had.

It has been a privilege to have been the Chair of this amazing Bureau – we have had highs and lows but throughout it all, the Bureau has remained solidly committed to making a positive difference. I am extremely proud of us all.

Caron Quinn

Chair



# CEO Report

Every year I report how vital our service is.

This year I highlight more than ever how vital it is; a life changing, lifesaving service delivered by the most dedicated and knowledgeable team.

I admire everyone who is involved in the delivery of our service.

The biggest challenge this year was the increased demand for our service.

We struggled to meet the expectations and our willingness to re-introduce a face to face service that was "extra work" as the calls and e-mails were still as popular as they had been during the pandemic.

This level of demand will continue, our service is not just expected, our service is essential and needed by so many. In order to ensure that we are reaching the clients we need to the most, we set up a number of new outreach sessions across West Lothian.

The case studies within this report demonstrate the difference we make. As well as increased income clients report that they have improved health, well-being and have more choice to often basic provision that can be taken for granted.

We have also experienced a change in demographics of the clients using our service. Families who are working full time and have less access to support often can have additional challenges and they struggle to survive from pay day to pay day. The increased costs in utilities, travel, childcare and borrowing have exacerbated an already difficult situation.

As you would expect to see the main areas of enquiries are money related as communities struggle with the devastating impact that the Cost of Living crisis is having on clients. In the 25 years I have worked with CAB I have never known a time when life has been so difficult. This crisis has impacted on every family and household and will be long lasting; it will be a very uncertain future for many.

We work with multiple partners delivering the work that we do, a strength of our service is our ability to form partnerships to deliver improved service and support to clients. We are grateful to all our partners, stakeholders and funders for their support throughout the year.



As we began to recover from the pandemic we lost volunteers.

This was concerning, our volunteers are very important to our service, they bring skills and knowledge and commitment that are priceless and they deliver the highest quality of advice to their own communities.

They are the backbone of our service and we value and appreciate all their efforts.

We are planning to increase our volunteer numbers and provide better support for the volunteers we already have in place.



Our team of specialist advisers deliver our projects providing specialist and complex advice for clients from across West Lothian.

Our outreach bases include GP surgeries, St. John's, The West Lothian Foodbank and a presence in all Community Development Trusts in West Lothian.

The team do most tremendous work. It takes special people to do special work.

I would like to recognise how challenging it has been for our teams in the last few months. They are working under immense pressure and dealing with the most difficult cases and often absorbing the emotions of clients, it is very difficult not to be affected by this.

My job would be much more difficult if not for the Bureau's Management Team. They are the glue that holds us together and I cannot thank them enough for everything they do on a daily basis, they are brilliant.

Our Board who behind the scenes giving the most expert advice and support. Particular mention to Caron Quinn, our Chair who is standing down; you have taught me so much and under your leadership the Bureau has become the wonderful service that it is today.

Finally, I am worried about the year ahead, I am worried as I know the situation for our clients will continue to be very challenging. I worry about our service and its future and we need to keep ahead of the game, attract new funding and continue partnership working to always ensure that we are able to continue to deliver the life changing and lifesaving service that clients need.

**Karen Nailen**  
CEO

Volunteering is at the heart of our service here at CAB West Lothian. We currently have 32 people giving their invaluable time and experience each week to keep our bureau running. We rely on our volunteers not only to deliver advice and information, but also to help manage our CAB and provide support services such as administration, IT, marketing and promotional activities. Over and above this we have 10 volunteer Board members providing strategic support and direction.

Our volunteers complete a lengthy and highly professional Adviser Training Programme and also commit to ongoing training to keep up to date with any changes to legislation. As a result, clients attending the bureau experience a highly professional service that is delivered in the community, by the community.

In 2022-2023 our volunteers donated over 7000 hours of their time to the bureau. In monetary terms, the cost would equate to over £100,000, however, purely financial terms cannot measure the impact our volunteers make on their local community.

As part of our commitment to Volunteering and for support to our network we run the Increasing Volunteer project which provides virtual training opportunities to volunteers across Scotland. This project has trained 220 volunteers for other Bureaux and we are working on ways to look at sustaining this project long term.

We would like to thank all our wonderful volunteers for the generous donation of their time, empathy and expertise in order to help people in their local community.

### **This is what our volunteers have to say about their experience of working at Citizens Advice Bureau West Lothian**

I like the challenges and it is a very comfortable and friendly and helpful environment

I enjoy helping others and this gives me an opportunity to do so. Training was good and I feel able to make a good contribution to the aims of CAB now. There is a good atmosphere in the Livingston CAB office and I like my colleagues.

The management is approachable and helpful and the level of support from management, paid staff and peers is excellent. It is a happy place to volunteer and I feel not only supported but valued.

When I decided to retire, I knew I would need something to do which would keep my mind active and also keep my interest. I have found volunteering with my local Citizens Advice enjoyable, rewarding, challenging and definitely varied. There is a great team at West Lothian who give me all the help and support I need to deal with my clients. As a generalist advisor I deal with all kinds of issues on the phone, email or face to face. Although it's not possible to get the result the client wants all the time, there is no better feeling than when you help someone get their problem resolved or help get them in a better financial position.

I think being a volunteer at CAB is a great way of helping others in the community, being part of a great team, and contributing in some way towards improving life for those with real problems especially locally. I like the policy work CAB does to raise awareness in the government and locally about social issues. I feel you can learn so much at CAB and you're supported in your learning and role as a volunteer.

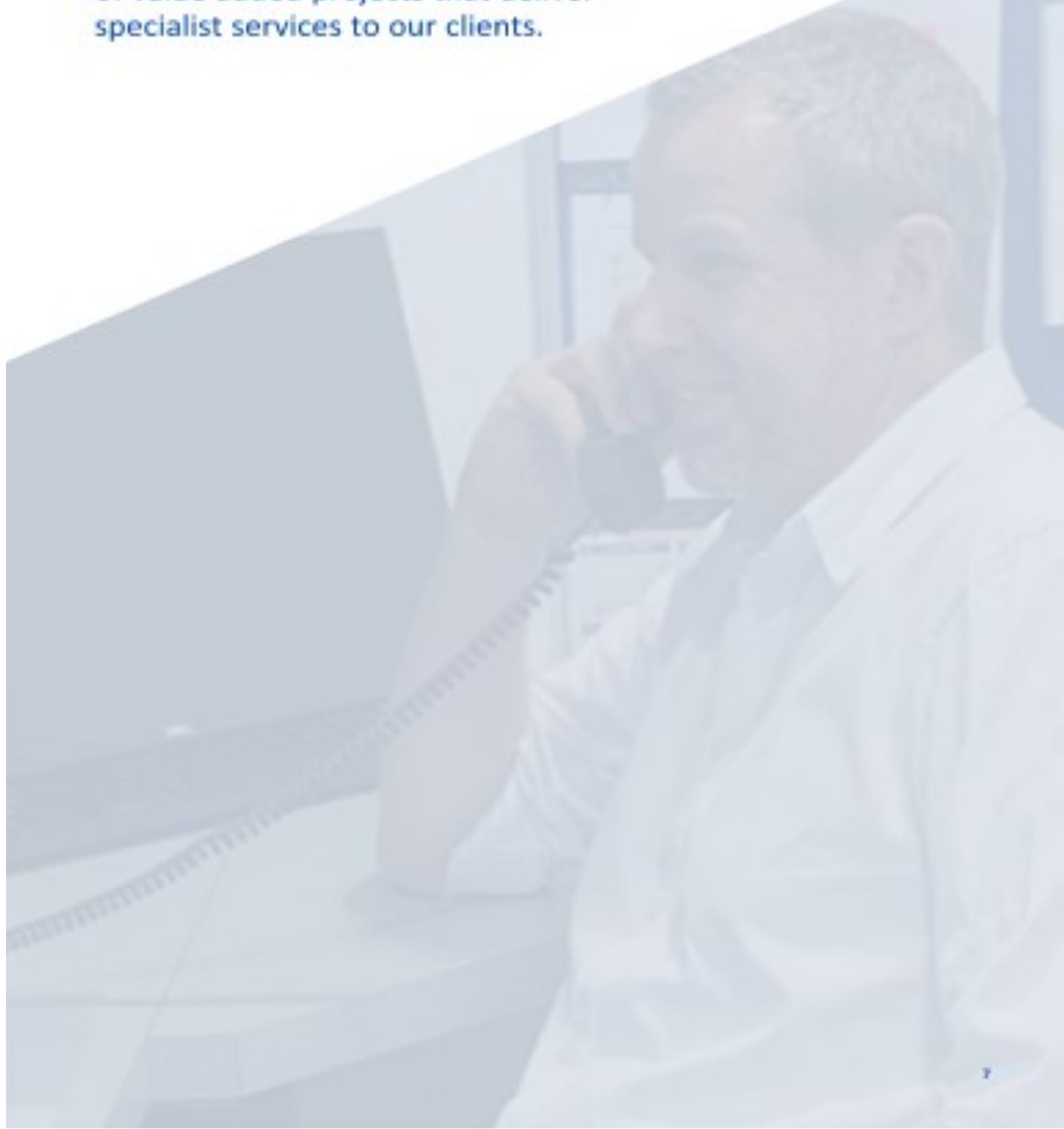
A friendly, inclusive environment - and cream cakes!

**We are always looking for new recruits to join our happy group of volunteers. If you are interested in joining us, please contact our Volunteer Development Officer by email:**

**[Volunteer@CABWestLothian.casonline.org.uk](mailto:Volunteer@CABWestLothian.casonline.org.uk)**

## Value Added Projects

As well as providing our core generalist advice service we have a number of value added projects that deliver specialist services to our clients.



## Prevention and Intervention Money Advice Project (Child Poverty)

The project primarily works with midwives and other health professionals in areas identified as having high child poverty levels. The project assists families with young children in areas of income maximisation, debt, housing and benefits and tailors advice to the family's needs and circumstances.

## Court Advice Project

The project provides advice and support to clients about Simple Procedures for those who wish to raise a Simple Procedure action and clients who have had a Simple Procedure action raised against them.

## Armed Services Advice Project

The project provides information, advice and support to members of the Armed Forces Community in Scotland. The project works closely with many organisations and charities, both service related and others, to provide support to clients.

## Outreach in GP Surgeries

The project assists individuals and families with poverty related issues affecting their lives with a particular focus on clients affected by welfare reforms. The project operates in Medical Centres across West Lothian.

## HMP Addiewell

The project provides advice and support to residents of the Prison and works in partnership with other agencies to look at ways of reducing reoffending.

## Whitburn Project

The project provides a locally based Income Maximisation and Financial Inclusion service to the residents of Whitburn and surrounding area.

## Debt Project

The project offers an end to end Debt advice and support service covering initial triage to specialist Money Advice covering all statutory debt remedies.

## Spina Bifida Hydrocephalus

This project delivers specialist advice for clients with Spina Bifida and/or Hydrocephalus, working in partnership with SBH Scotland

## HMRC Project

The project provides free, independent and confidential information and advice to vulnerable clients with tax related enquiries.

## Pensionwise

The project is part of a free and impartial National Government service to provide advice on the benefits and potential risks of making choices with regard to pensions.

## Help to Claim

Part of a DWP funded national project to assist clients to claim Universal Credit. The project can assist clients from the initial claim up to the first properly assessed payment and /or the first appointment with a work coach.

## Money Talk Plus

Part of a Scottish Government funded national project to assist clients in certain target groups who may be experiencing financial difficulty or who want an independent examination of their finances.

## Gamble Aware

Part of national gambling industry sponsored project to raise awareness of problems in the community associated with gambling. Our adviser covers the Central and Southern Scotland area.

## St John's

This project is a partnership between CAB West Lothian and NHS Lothian to offer hospital based welfare advice in St John's Hospital, Livingston.

## Volunteer Training Project

Led by CAB West Lothian this is a centralized project operated jointly by Motherwell and Wishaw CAB and ourselves. It offers comprehensive training based on the Citizens Advice Adviser Training Programme it is mostly delivered digitally and is available for volunteer training to other Bureaus in the Scottish network.

## NHS - Cost of Living Project

This project provides advice to NHS employees affected by the Cost of Living Crisis throughout NHS Lothian



# Annual Report Highlights



**Client Financial Gain**  
**£1,738,703.50**



**Total Issues**  
**18,777**



**Advised Face to Face**  
**1,612**

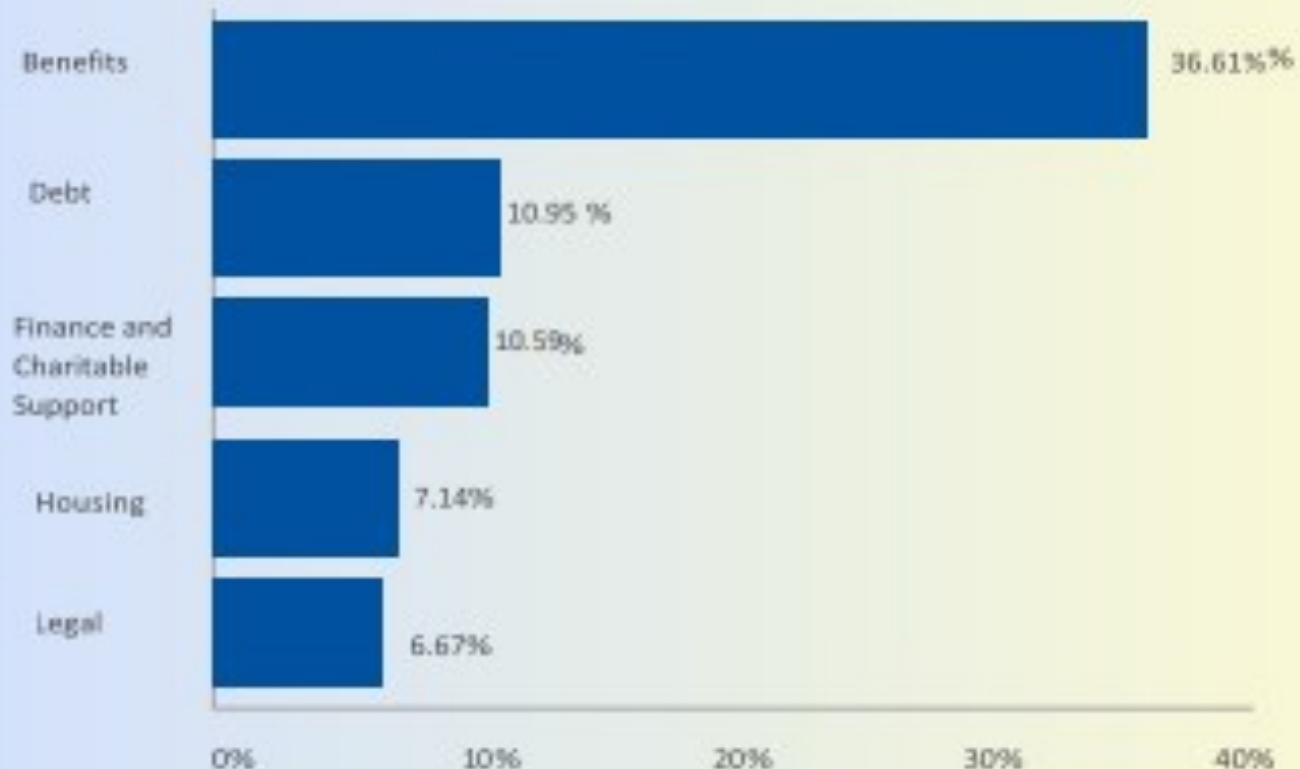


**Advised by Email**  
**2,660**



**Advised by Telephone**  
**5,067**

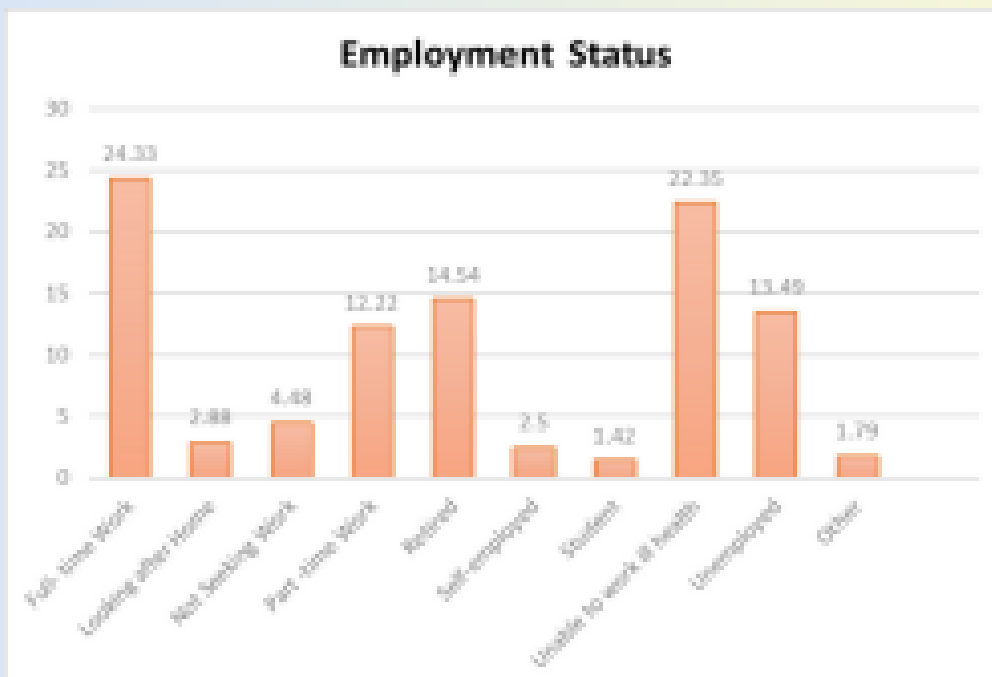
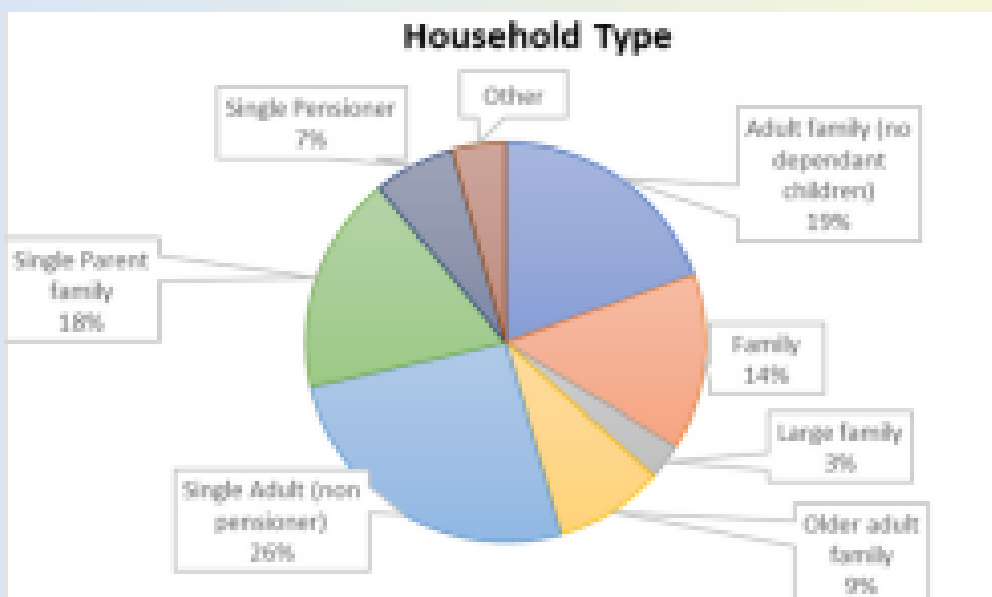
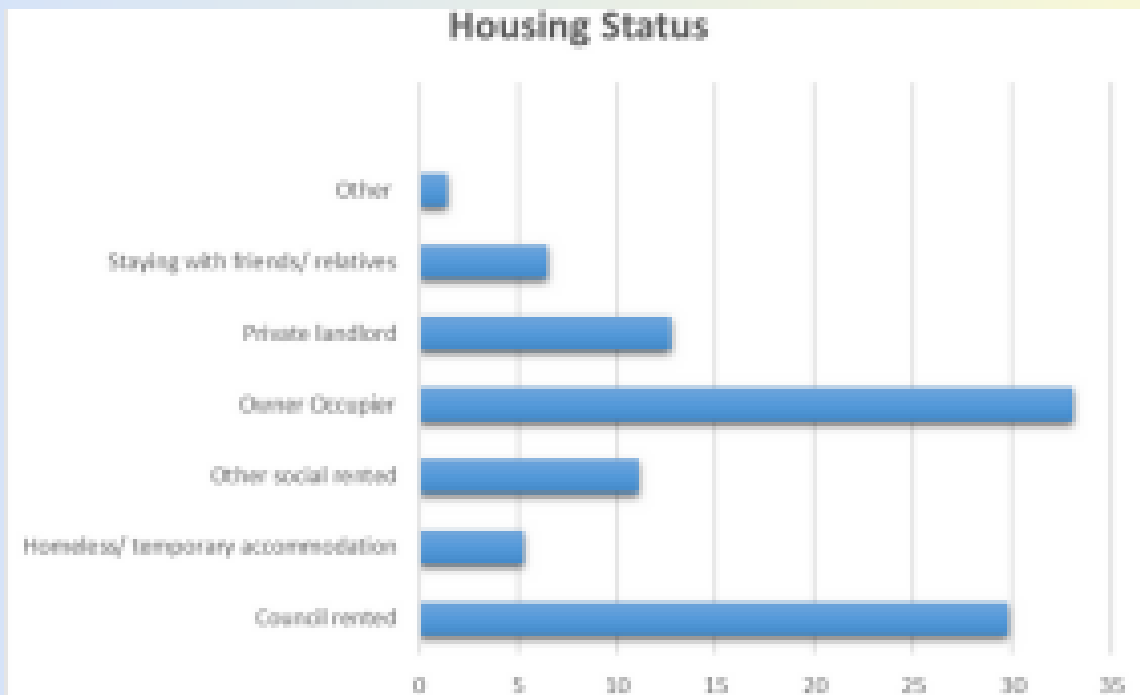
## Top 5 issues



# Client Profile Statistics

Annual Report 2022/23

CAB West Lothian works for all citizens of West Lothian. Here is a selection of our client profile statistics, as a percentage of all clients who were willing to provide us with the relevant information.



# Outreach Locations



CAB West Lothian have several outreach locations in addition to our base in Craigshill, Livingston

Over the year 2022-2023, our bureau saw the Cost of Living Crisis impact our clients. Enquiries relating to emergency food and fuel provision increased dramatically and show no sign of reducing into 2023-2024.

Most of our case studies below reflect the need for emergency food and fuel provision.

Alarmingly, not all of these clients are on benefits.

We now see an increased number of working clients who are unable to maintain their households on the income they receive.

### CASE STUDY 1

Client contacted us regarding a housing issue, which we supported her with. During the appointment client and adviser spoke generally of the rising energy prices and the cost of living, and as a result client was offered a benefit check. A check was carried out which showed client to have no entitlement to means tested benefits.

However, the check highlighted that client had not claimed any disability benefits despite using walking aids and needing some help with daily tasks.

We supported client to make a claim for Attendance Allowance. This was successful and client received the higher rate of £92.40 weekly.

We completed a further benefit check when Attendance Allowance was awarded, with the result that the client was now entitled to Pension Credit of £59.43 weekly.

This has increased the client's income by £151.83 weekly.

As a consequence of being awarded benefits, our client will now qualify for the Warm Home Discount of £150.00, the Cost of Living Payments of £900.00 in 2023/24 and £150.00 Disability Payment.

**Total Annual Increased Income: £9,095.16**

We were also able to advise her of a new initiative where the Community Fridge would deliver free lunches to vulnerable clients for a period of 6 months, and gave her information about a fortnightly coffee morning in a local café where elderly people can go along and meet other people in the community and have a coffee in a warm place and some company. The client has started going to this.

It is important the client gained financially from our contact but the support with lunches and having somewhere to go and meet with people is also invaluable.

## CASE STUDY 2

Our client was an employed lone parent with a four-year old child, who was seen at a food larder outreach. Client had been struggling to support his child as his ex-partner was still in receipt of the child benefit, despite no longer caring for the child. This meant that the client was missing out on a range of benefits and entitlements. Adviser helped client with his immediate crisis by applying for foodbank, fuel bank and referring him to Advice Shop for the energy grant and Data Allowance payment. In order to provide the client with increased income in the longer term we supported him to apply for the Child Benefit, and Universal Credit. This additional income also opened up his eligibility for Scottish Child Payment and help with nursery fees. Client also decided to reduce his hours to 21 hours in order to spend more time with his child.

Client received one-off payments of £212.42 and increased annual income of £13,346.92 as a result of our adviser's intervention.

## CASE STUDY 3

Client was a young single man living in homeless accommodation. Prior to becoming homeless he had worked full-time for the NHS, developed mental health issues which led to him becoming alcohol dependent and losing his home.

Our adviser first completed a benefit check to assess client's benefit entitlement, then supported client to claim Universal Credit by completing a 3 way call with DWP. On our adviser's request, DWP accepted client as a vulnerable person so that a case manager would be appointed to him more quickly in order to better support the client.

With client's UC claim in process our adviser explained that client may be entitled to Adult Disability Payment, and offered immediate assistance with a Crisis Grant claim.

The adviser also signposted the client to other supporting agencies.

Lastly, when our adviser contacted client to ensure his claim was in payment client also advised he has accepted professional help and has been referred by his doctor and is currently waiting to attend rehabilitation and access Mental Health support services. The client advised he can now start to look forward to rebuilding his life, alongside starting his journey to recovery, with his goal of finding a new home.

# Client Feedback



Can't say enough about this place the volunteers are brilliant and very helpful

You recently helped me and my children. I just wanted to let you know the impact that had on us as a family.

We were able to eat very well and I wasn't watching the electric meter afraid to do a washing. My son had packed lunches for school and the girls could make lunch without asking if they needed to watch how much bread was left.

I slept, knowing that in the morning there was food and the lights would go on when I hit the switch.

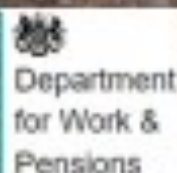
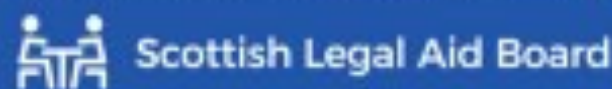
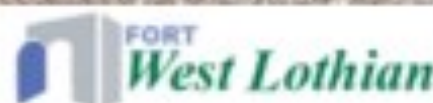
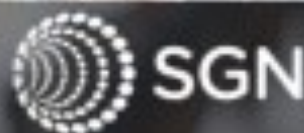
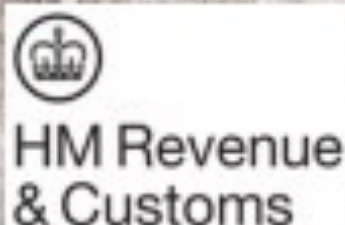
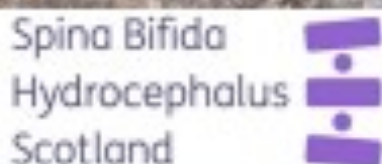
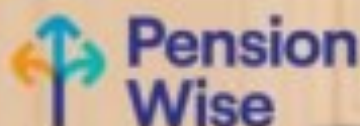
I am trying really hard to make our situation better and my rent arrears are still there but better than they were.

To give a mum the ability to sleep at night is priceless and you did that for me. I can't thank you enough for your help and I hope to pay it forward as soon as I am able.

Very helpful and knowledgeable, most importantly for me though was that they genuinely seemed interested in helping me and my wife.

# We Work With

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## **Citizen Advice Bureau West Lothian**

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**Web: [www.cabwestlothian.org.uk](http://www.cabwestlothian.org.uk)**

**[www.cabwestlothian.org.uk](http://www.cabwestlothian.org.uk)**



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For further details on this report or if you are interested in being a Company member contact the Bureau Manager