

The logo for Citizens Advice Bureau, featuring a blue circle with a white vertical bar on the left and the text 'citizens advice bureau' in white lowercase letters.

citizens
advice
bureau

A photograph of the Almondbank Centre building, showing the entrance and the name 'Almondbank Centre' in large white letters on a dark grey facade.

Almondbank Centre

2023/24

ANNUAL REPORT

People are valued,
informed and empowered
to live comfortably and be
in control of their lives

Contact Us



01506 432977



enquiries@cabwestlothian.casonline.org.uk



Almondbank Centre, Shiel Walk,
Livingston, West Lothian, EH54 5EH

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MESSAGE FROM THE CHAIR

This is my first year as Chairman. I'd like to record my personal thanks and those of CAB West Lothian to Caron Quinn - our previous chair person - who so ably and personably steered us over the last few years.

We continue to expand our services to the benefit of our clients. In particular, the team of volunteers and staff are delighted to have built on our face-to-face provision with more drop-in

sessions and the return of our Saturday morning sessions. Accessibility is a watchword and that means being aware of the different channels of access that suit and meet the needs of our clients. Our client numbers have increased over all channels: face-to-face, phone and email/internet.

Post COVID, many charities have found it difficult to recruit volunteers. We are exceptionally proud to have bucked that trend with a very substantial increase in our volunteers at CAB West Lothian. I believe this is a testament to the ability of our managers, our Volunteer Development Officer and the excellent training we provide.

But it is also a recognition that volunteers see the very profound value in the ethos, practice and unstinting work of Citizens Advice and CAB West Lothian in particular.

As we review our forward strategy this year, we have engaged even more with our volunteers and staff; our partners; our funders; West Lothian Council and the general community to ensure we continue to learn, to understand and to plan on how to do the best for West Lothian and our clients. I am grateful for the time everyone has devoted to this and the feedback has been invaluable. We aim to do more in years to come.

We live in difficult financial times with complex issues that can just emotionally drain folk. Citizens Advice stands as a force for person-centred goodness.

Finally, thanks are due to our experienced and knowledgeable Board and our excellent and hard working Chief Executive. Their vision guides our future ability to empower all equally.

Graham Turnbull
Chair



MESSAGE FROM OUR CEO

At the heart of the service we deliver at CAB West Lothian is our clients. We work hard to ensure that clients have the best and most accessible service and that this service meets the complex needs of our communities. We have had another crazy busy year, and we are proud to report that we have helped more people with more issues and increased access across communities in West Lothian with a focus on communities who we know need the service the most.

I cannot help but be struck by the case studies I hear on a weekly basis and the stories are about real-life people and the struggles they face some of which you will read our in this report. You will also see the positive change and difference our advice can make.

Our community relies on the vital service we offer. No other agency in West Lothian offers a holistic wrap around service that is available to clients through any stage of their lives. It is incredible the difference an accessible, relevant advice service makes in our community: a service that offers clients a lifeline of support and assistance achieving positive outcomes that are long lasting. You cannot truly understand the difference our service makes to clients until you feel and see the client's relief and a weight lifted off their shoulders.

During the year we assisted 13,010 clients and dealt with 26,438 issues/problems. This is combination of face to face, telephone and e-mail advice. Our clients were better off by just over £3.5 million: confirmed gains back in client's pockets which is a huge help to people as they struggle with the costs of basic daily living.

We recognise that we cannot meet the advice demands alone. We must continue to work in partnership to develop the best possible access to advice services in West Lothian. Funding is under pressure and funders expect greater outcomes as well as higher service delivery standards. The Bureau wants to meet these expectations with effective advice and preventative services that targets clients who need the service the most. We are grateful to all our funders, partners, stakeholders to have shared aims and vision that really improves the client journey.

There is a huge effort that goes into what we do, this is down to a team effort.

Our team consists of Board of Directors, Volunteer staff and a paid team of staff. This team is the best combination of skills, lived experience, passion and determination to deliver the best CAB service. It is a great honour to work alongside this team daily and their commitment to the service.

The future of our service is uncertain. In the last few years, we have been successful in attracting new funding allowing us to develop our service which basically has helped us do more for our clients and the challenge will be for us how we sustain and continue to develop. We do not know what the future holds for us, but we will battle on to deliver this life saving and life changing service.

Karen Nailen
CEO



OUR VISION, AIMS AND PRINCIPLES



“People are valued, informed and empowered to live comfortably and be in control of their lives”

In common with all members of Citizens Advice Scotland, CAB West Lothian has twin aims

“To ensure that individuals do not suffer through ignorance of their rights and responsibilities, and of the service available, or through an inability to express their needs”

& equally

“To exercise a responsible influence on the development of social policies and services both locally and nationally”

CAB West Lothian, as a Citizens Advice Bureau, abides by the following principles

A free service
Confidentiality
Independence
Accessibility

Community accountability
Impartiality
Empowerment
Effectiveness

Client right to decide
Voluntary
Information retrieval
A generalist service

Our Values

- Impartial and non-judgmental
- Openness and honesty
- Empathy
- Trust and respect
- Passionate and driven
- Continuity and reliability
- Interested
- Supportive but empowering

OUR VOLUNTEERS



Volunteering is the backbone of our service.

Currently, we have 41 dedicated individuals contributing their valuable time and expertise each week to ensure our bureau operates smoothly. Our volunteers play a crucial role not only in providing advice and information but also in managing our CAB and offering support services, including administration, IT, marketing, and promotional activities. Additionally, we are supported by 10 volunteer Board members who provide strategic guidance and direction.

Our volunteers undergo a comprehensive and professional Adviser Training Programme, and they commit to ongoing training to stay informed about any legislative changes. This ensures that clients visiting the bureau receive a highly professional service delivered by members of the community for the community.

During the year 2023-2024, our volunteers contributed over 10,000 hours of their time to the bureau. In monetary terms, this would amount to over £250,000; however, the true impact our volunteers have on their local community extends far beyond financial measures.

We extend our heartfelt gratitude to all our amazing volunteers for generously donating their time, empathy, and expertise to assist individuals in their local community.

Ann Taylor
Operations Manager

OUR VOLUNTEERS

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

I feel that I am giving back to the community

I have learned new things and improved myself- the training is excellent

The staff are very helpful and there is excellent support. The other volunteers are all interesting, with very different backgrounds and experience.

I like the wide variety of subjects we encounter at CAB. The problems are on a spectrum from very complex to fairly straightforward. I like the chance to deal with a wide variety of issues.

It's also great to be able to mix with staff and other volunteers - the importance of that social aspect can't be underestimated.

Each day is different and I have learned lots.

I'm still in training but I like being able to help people with their problems.

LOUISE'S STORY

Many of our volunteers progress to paid work within the bureau.

Our Help to Claim Co-ordinator Louise tells the story of her CAB journey



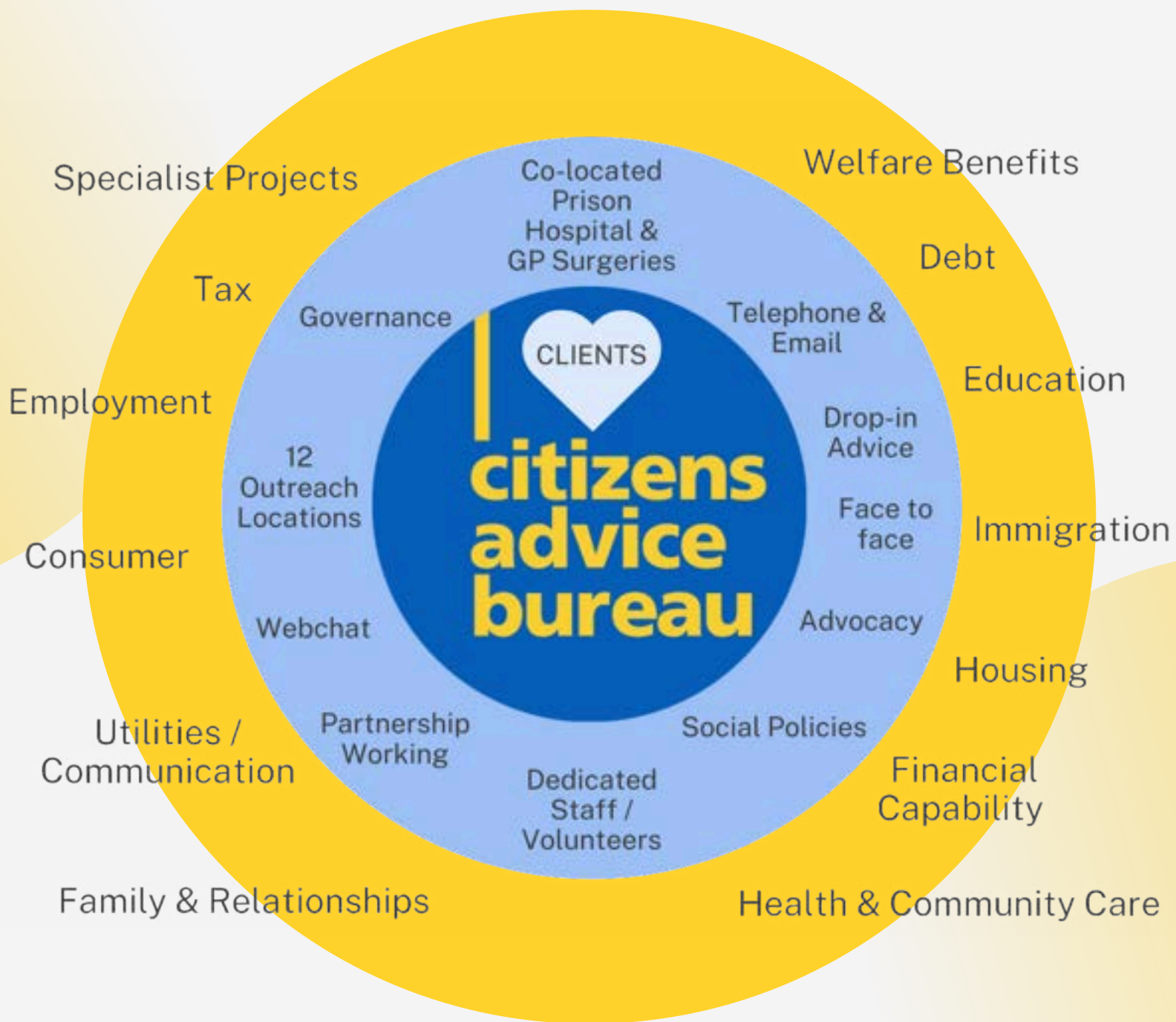
I began volunteering at the bureau in June 2022. I chose CAB as I had used their service previously, wanted to gain experience and knowledge to change career path, and I also wanted to support my local community. When I began my confidence was low, however full training was given, and support is available at all times.

For me, the most rewarding part of volunteering was seeing the clients leave with a sense of relief that they have been helped or best supported with their issues. I gained further passion to help others and knew that working in the third sector was the right direction for me. The staff also support all volunteers to reach their full potential and progress via employment opportunities if they chose to do so.

In September 2022 I began working at the bureau as a Help to Claim adviser which allowed me to support even more clients and progress in my own career path. I gained more confidence personally and enhanced my knowledge by completing training in complex subjects to allow me to better understand and support clients.

In April 2023 I was promoted to Regional Co-ordinator within the Help to Claim project and I currently support and provide training to a team of 10 advisers. Current issues for clients are especially challenging and often complex, but knowing we are making a difference, allowing people to be heard and showing that people do care is very rewarding; the appreciation and thanks received from our clients ensures we strive to always do our best to achieve positive outcomes.

OUR ORGANISATION





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

SIMPLE PROCEDURE

To provide advice, assistance and support to clients who wish to raise a Simple Procedure claim or for those who have had a Simple Procedure claim raised against them.

PARTNERSHIP FOR PARENTS

A third sector employability consortium delivering upskilling interventions as part of the Scottish Government's parental employability provision. We work together to support West Lothian parents improve their life opportunities and financial security by progressing towards employment. To enhance the experience, CAB also provide income maximisation assessments to ensure that parents are aware of entitlements both now and as they progress towards employment to ensure that work benefits their family financially

ST JOHN'S

This project, funded by the NHS Lothian Charity provides hospital based welfare advice in St John's Hospital, Livingston.

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.

MONEY TALK PLUS

Part of a Scottish Government funded national project to assist families to budget, maximise incomes, access benefits and entitlements and identify solutions for debt problems.

VOLUNTEER TRAINING PROJECT

The project provides a digital volunteer recruitment and training programme delivered flexibly in partnership with bureaux across the network. The project offers both standard and bespoke training packages as well as supporting local tutors to develop confidence in their skills and online delivery.

ARMED SERVICES ADVICE PROJECT

The Armed Services Advice Project offers information, advice and support to people in the Armed Forces community across Scotland, covering benefits, work, debt, consumer, family and housing issues.

WHITBURN PROJECT

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

GP OUTREACH

The aim of the GP surgeries outreach is to bring the CAB service to patients in 5 GP surgeries in West Lothian who may for various reasons, be unable to make their way to CAB in Craigshill, Livingston.

These outreaches are delivered at West Calder, Dedridge, Strathbrock, Carmondean, and Ashgrove.

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.

HMRC PROJECT

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

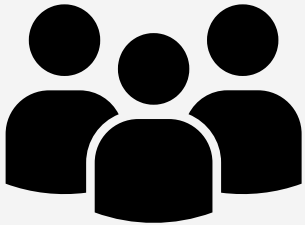
PIMAP (CHILD POVERTY)

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.

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.

2023/24 REPORT HIGHLIGHTS



**WE HELPED 13010
PEOPLE BETWEEN APRIL
2023 AND MARCH 2024**

**WE INCREASED OUR
CLIENTS INCOME BY OVER
£3.5 MILLION**



**WE HELPED OUR CLIENTS
FIND THE ANSWERS TO
26438 PROBLEMS**

**WE ADVISED 2586
CLIENTS BY EMAIL**



**WE ADVISED 3004
CLIENTS IN PERSON**

**WE ADVISED 7334
CLIENTS BY TELEPHONE**

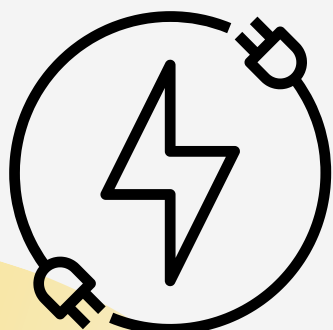


2023/24 TOP 5 ISSUES



**WE ASSISTED WITH
13045 BENEFITS ISSUES**

**WE ASSISTED WITH 3390
APPLICATIONS FOR FOOD AND
OTHER CHARITABLE SUPPORT**



**WE GAVE ADVICE ON
1990 UTILITIES ISSUES**

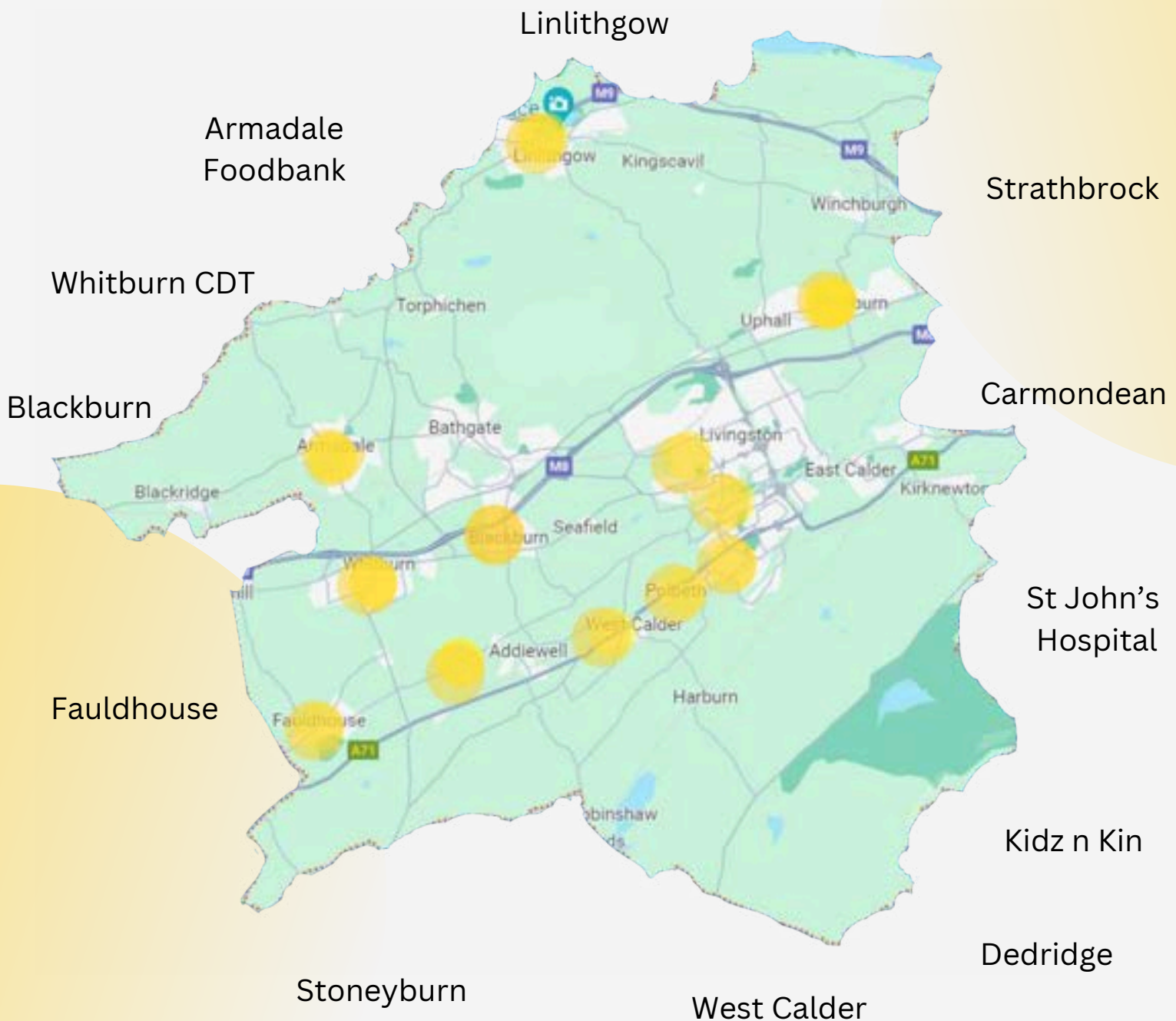
**WE ADVISED ON 1456
HOUSING ISSUES**



**CLIENTS CAME TO US
FOR ADVICE ON 1100
LEGAL ISSUES**

OUTREACH LOCATIONS

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



CASE STUDIES

During the year 2023–2024, the financial climate continued to be difficult for our clients. Again, the majority of our enquiries related to benefits, charitable support and utilities as clients continued to seek emergency food and fuel provision. However, every client has their own reason for coming to Citizens Advice Bureau West Lothian
Here are a selection of their stories.

(All names have been changed)

SARAH

Sarah came to the bureau as she and her two-year-old child were homeless due to a relationship breakdown. She was living temporarily with family in accommodation which was not suitable to her needs. She was struggling financially, working part time in a low paid job which she was reluctant to leave due to training opportunities for future development.

Sarah was assisted to:

- Find out her entitlement to benefits.
- Apply for the relevant benefits. Sarah's entitlement to Universal Credit, Best Start Grant, Best Start Foods and Scottish Child Payment meant that she could stay in her current job and work towards career progression
- Secure housing for herself and her child
- Add the Housing Element to her Universal Credit claim when allocated her property
- Apply for Council Tax Reduction and a Community Care Grant to help her set up her new home

Sarah is awaiting the outcome of the most recent benefit applications but the recorded financial gain to date is over £9,100.

CLAIRE

Claire, a married mother of two children with additional support needs, came to the bureau for advice when she was considering ending her marriage.

During the first meeting with our adviser, it became apparent that Claire was experiencing financial abuse. She did not have control over her own bank account and gave examples of her husband being verbally abusive. Claire did not recognise this as abuse.

Claire was unsure if she could leave the relationship and be financially stable, she was mostly concerned about supporting her children and ensuring their emotional safety and stability in school.

Claire was:

- Advised that financial and verbal abuse is also classed as domestic abuse
- Given details of Women's Aid, and the Domestic Abuse and Sexual Assault Team (DASAT) in order to gain specialist support.
- With the support of our adviser, able to explore options for gaining financial independence, a crucial step towards securing a stable future for her family.
- Supported to apply for a Community Care Grant to fund essential household items
- Supported to make benefit claims in order to supplement her existing income, resulting in a newfound financial stability.

Through the support she received, Claire regained control over her finances and secured independent accommodation for herself and her children

In total, Claire gained £22,390 in annual income, and she explained that using our service has been life-changing for her.

She feels emotionally safe and happy.

Claire was surprised to learn of the support that is available and said if she had known, she would have sought our help much sooner.

ANDREW

Andrew was referred to the bureau by his support worker. Both him and his partner have physical and mental disabilities and live with their three children in a two-bedroom house which is damp and not suitable for the client's needs. Two of the children are being assessed for ASD and being supported by healthcare professionals.

The family were struggling financially, in receipt of adult disability benefits and ESA but have also received a letter regarding managed migration to Universal Credit – the family are reluctant to switch as they feel they may be worse off. The family wanted to know if they are entitled to further support.

The family were supported to:

- Contact the landlord to fix the damp in the property and provided with information on tolerable standards.
- Apply for housing to suit the family needs.
- Explore benefit entitlement and discuss changes in relation to the Adult Disability benefits.
- The clients were provided information on the importance of completing the managed migration and referred to the bureau's Help to Claim Team for specialist assistance.
- Provided information on Child Disability and assistance given to complete applications for both children.
- Contact Social Security Scotland to assist with client verification as the client was advised the applications for Child Disability would be cancelled as he had no accepted ID documents. This was rectified due to current Adult Disability claims.
- Assistance to apply for school clothing grants.
- Information on energy savings, warm home discounts, and the priority services register.
- Applications to River Kids to support with gifts and clothing for Christmas.

The client was awarded Child Disability for both children and a back dated payment of £11,000 received.

The total additional income Andrew and his family received was over £29,000. Andrew cancelled the applications to River Kids for help saying

"It was such a shock, we couldn't believe it, my partner was crying. So please take us off the Christmas list and let someone else use it. We will have a good Christmas"

CLIENT FEEDBACK

"Thank you so much, I don't know what I would have done without your help. I was totally lost, I just don't understand how these things work, it's such a relief to have it sorted!"

"Made to feel very comfortable and my issue was handled in a very professional way"

"Very helpful, and very knowledgeable"

"Cannot fault this facility. An absolute must for help with benefits, rent, debt advice"

A background image showing several people sitting around a table in a meeting, with their hands and pens visible as they look at documents. The image is slightly blurred and has a warm, golden light effect.

OUR PARTNERS

In order to deliver the best possible service to our clients we deliver many of our added value projects in partnership with other organisations.

These partnerships ensure that our clients benefit from our shared knowledge and experience

Thank you to all our partners for their support!

Bank of Scotland
Fuelbank Foundation
HMRC
DWP
SGN
The Larder
NHS Lothian
Pension Wise
FORT West Lothian
NHS Lothian Charity
The Schoolbank West Lothian
Whitburn CDT

Gamble Aware
Riverkids
West Lothian Council
Scottish Government
Poppy Scotland
Spina Bifida Hydrocephalus
The Trussell Trust
The Advice Shop
Voluntary Sector Gateway
Sodexo
Kidzeco

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CONTACT US



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