



**Orkney
Citizens Advice Bureau**



**Annual Report
2024–2025**

CHAIR'S REPORT

The year **2024/2025** has been another busy and highly impactful one for Orkney Citizens Advice Bureau.

For the first time, our advisers helped clients achieve over £2 million in financial gains – a remarkable milestone which represents a return on investment of £4.50 for every £1 spent. During the year, **1,203** individuals were supported through **5,213** client contacts, reflecting the ongoing demand for our services across Orkney. These achievements stand as a testament to the professionalism, commitment and compassion of our team, who continue to work tirelessly towards our core aim: ensuring that people in Orkney do not suffer through lack of knowledge of their rights and responsibilities or the services available to them, or through an inability to express their needs effectively.

The continued cost-of-living crisis has placed significant strain on households, with many struggling to afford food and other essential items. Simultaneously, changes to the welfare benefits system have created additional pressure on our Benefits Service. As a delivery partner for Orkney Money Matters, we continued to provide shopping vouchers to clients facing financial crisis. The introduction of a local Cash First Fund, administered locally by THAW Orkney, further enhanced our ability to provide clients with emergency financial support when it was needed most.

During the year, we were pleased to welcome Carolyn Chalmers as our new Patient Adviser, and delighted to see the return of three dedicated volunteers - Derek McLean, Sandy Dennison, and Jodie Mainland whose enthusiasm and experience have greatly enriched our service. Sadly, we also said farewell to several valued colleagues: Hilary Allen (Patient Adviser), Morag McCall (Benefits Adviser), Janice Annal (Volunteer Adviser), and Bill Barbour (member of Board of Directors). We extend our heartfelt thanks to each of them for their significant contributions and wish them every success in their future endeavours.

We remain deeply grateful for the ongoing support of our funders, including Orkney Islands Council, the Scottish Legal Aid Board, and the Trussell Trust. We were also fortunate to receive continued funding from the British Gas Energy Trust and Advice UK, in partnership with THAW Orkney, enabling us to deliver an income maximisation service that has provided vital assistance to low-income households.

At Orkney Citizens Advice Bureau, our small but dedicated staff team is strengthened by the invaluable support of our volunteers. Together, they form the backbone of our service and make a meaningful difference to the lives of people across Orkney every day.

Finally, I would like to take this opportunity to encourage anyone interested in supporting their community to consider volunteering with us. Full training and ongoing support are provided, and the rewards of helping others – and seeing the positive impact of that work first-hand – are immeasurable.

George Vickers
Chair of the Board of Directors

WHO WE ARE

OCAB PAID STAFF

Bureau Manager

Alison Gunn

Deputy Manager

Barbara Brown

Bureau Admin Assistant

Sharon Craigie

Money Advisers

Judith Sinclair

Denise Brown

Income Maximisation Adviser

Ian Johnston

Health Projects Worker

Hilary Allen

Carolyn Chalmers

In-Court Adviser

Steven Dunbar

Casework Assistant

Sharon Neish

Benefits Advisers

Morag McCall

Fiona Bradley

Catherine Hine

Lorraine Campbell

Money Matters Links Worker

Coral Cumming

BOARD OF DIRECTORS

George Vickers - Chair

Dorothy Taylor - Vice-Chair

Carla Tannous - Treasurer

William Barbour

Geraldine Ferguson

Carolyn Wilson-Smith

Barbara West

OCAB VOLUNTEERS

Generalist Advisers:

Stephen Fraser

David Swales

Pam Marwick

Isabelle Heyerdahl-King

Derek McLean

Admin/Reception:

Christine Malesa

Dorothy Taylor

Barbara West

Sandy Dennison

Helen Stacey

Lesley-Ann Raeburn

Jodie Mainland

Moyra Carlyle

WHAT WE DO:

Welfare Benefits Service

The Bureau's Welfare Benefits Service provides specialist casework at claim, review and appeal level in relation to incapacity, disability and poverty-related benefits, including representation for clients at First Tier Tribunals.

Housing and Homelessness Service

We assist clients who are experiencing housing problems, including those threatened with homelessness, to maximise their household income by claiming their full benefits and other financial entitlements, and by providing advice on housing options and security of tenure.

We also provide representation in housing cases that involve local authority appeals, tribunals or civil court action.

Money Advice Service

The Bureau's Money Advice Service supports clients who are facing financial difficulty due to multiple debts to achieve debt relief through various debt remedies, including voluntary repayment plans, Debt Payment Programmes under the Debt Arrangement Scheme, and sequestration/bankruptcy.

In-Court Advice Service (ICAS)

ICAS provides advice and lay representation for clients facing civil legal action under Summary Cause and Simple Procedure. The service also assists clients who are under threat of eviction due to accumulating debts to achieve sustainable outcomes to their financial issues and ultimately to remain in their homes.

Patient Advice and Support Service

The Patient Advice and Support Service (PASS) is an independent service which provides NHS patients, their carers and their families with information, advice and support that is free, accessible and confidential.

PASS can:

- provide you with information, advice and support if you want to give feedback, make comments, or raise concerns or complaints about NHS healthcare;
- help you to understand your rights and responsibilities as a patient; and
- work with the NHS in Scotland to improve healthcare provision – work that can be done as a result of patient/client feedback.

OUR SERVICES

Orkney Money Matters

Orkney Money Matters is a partnership project between local support organisations. Orkney CAB is one of three main delivery partners along with THAW Orkney and Orkney Blide Trust.

The aim of Money Matters is to reduce the levels of financial insecurity in Orkney by increasing access to advice and cash-based support.

Through wider partnership working, the project will also develop frameworks and resources to support closer working between organisations, as well as developing a centralised promotion campaign to raise awareness of the support available to anyone worrying about money.

Pension Wise

Pension Wise is a government service set up to assist people in understanding the pension options available to them. It offers guidance to help empower people to make informed pensions decisions that are best for their individual circumstances.

People approaching retirement with a defined-contribution pension pot can get help from Pension Wise.

Generalist Advice Service

Orkney CAB offers generalist advice on a wide range of subjects, including benefits, debt, disability issues, employment, housing, relationships, education and health.

The Generalist Advice Service is delivered by a team of highly skilled volunteer advisers who have access to Citizens Advice Scotland's Comprehensive electronic information system "AdviserNet".

During the year our volunteer advisers dealt with **259** client contacts, which generated a Client Financial Gain (income secured for clients) of **£4,256.35**.

New Volunteers

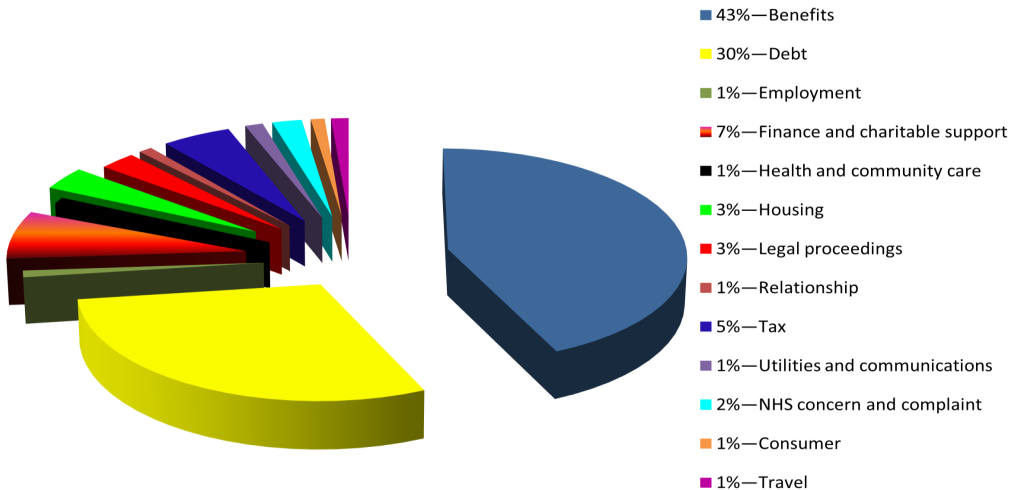
We are delighted to report that this year **3** former volunteers returned:

Sandy Dennison
Derek McLean
Jodie Mainland

WHAT WE DID

We continued to provide the local community with free, independent, confidential and impartial advice and information on a wide range of issues.

Breakdown of client enquiries during 2024–2025:



During the year, **1,203** clients, including **492** new clients, contacted the Bureau with **5,213** wide-ranging issues. Once again, the majority of the issues we helped our clients deal with centred on welfare rights, debt, legal issues and employment.

The advice and information we provided led to financial gains for our clients amounting to **£2,108,109** made up of refunds, benefits awards, written-off debt, sums of money owed by employers, as well as many other entitlements. This Client Financial Gain is

IN 2024–2025

We continued to be a member of Citizens Advice Scotland, the national network of Citizens Advice Bureaux.

Membership of Citizens Advice Scotland (CAS) has continued to benefit us, and we availed ourselves during the year of the many resources available, which include:

- a range of expert back-up services to help with particularly complex cases, namely WorkNest (advice and support on employment issues), MATRICS (Money Advice Training, Resources, Information and Consultancy Service), SHAS (Scottish Housing Advisory Service), CLAO (Civil Legal Assistance Office) and CPAG (Child Poverty Action Group);
- access to AdviserNet, the CAB service's web-based information system;
- access to the latest in information & communications technology, including a remote IT support service;
- a training programme for Bureaux staff that is renowned in the voluntary sector and beyond, covering all sorts of topics related to the delivery of advice and the management of bureaux;
- the assistance of our CAS Network Services Manager; and
- a range of networking opportunities to keep us in touch with what is happening nationally.

We continued to deliver an outreach service to the isles.

Between April and October each year, we provide an outreach service to the outlying isles, making regular visits to Sanday, Stronsay, Rousay, Hoy, and Westray. Additional outreach trips are arranged as needed, and we continue to offer advice to island residents via phone and email.

Over the course of the year, our advisers completed **12** outreach trips, supporting **25** clients who might otherwise have been unable to access the Bureau's services due to their remote locations.

WHAT WE DID

Benefits Service

This year, our Benefits Service dealt with **1,900** enquiries relating to benefits issues. We submitted **10** formal appeals to HM Courts & Tribunals Service, **11** Mandatory Reconsiderations to the Department for Work and Pensions, and **14** Redeterminations to Social Security Scotland. We represented **4** clients at First Tier Tribunals, all of which were successful. An additional **22** cases were won before reaching tribunal.

In total, we completed **734** benefit forms on behalf of clients, generating **£2,047,980** in Client Financial Gain for the year - an average of **£170,665** per month.

Changes to the universal Winter Fuel Payment rules this year, limiting eligibility to those on Pension Credit, prompted Orkney CAB and Age Scotland Orkney to launch a joint campaign encouraging pension-age benefit uptake. This initiative was highly successful, as demonstrated by the case study that follows, and we are grateful to Age Scotland Orkney for their valuable partnership.

Between 1 October 2024 and 31 March 2025, we carried out **133** benefits checks for pension-age clients and completed **72** disability forms, **22** Pension Credit claims, and **6** Council Tax Reduction or Housing Benefit claims where there was no entitlement to Pension Credit.

Housing & Homelessness Service

During the year, our Housing & Homelessness Service handled **224** housing advice enquiries, **83** of which related to homelessness.

Case Study:



Following the publicity about changes to eligibility for the Winter Fuel Payment and the joint campaign being run by Orkney CAB and Age Scotland Orkney, a client contacted the Bureau to request a benefits check.

The Adviser identified that the client might be eligible for a disability benefit and submitted an application on their behalf. Six weeks later, the client got in touch to say that their claim had been successful, so the Adviser arranged to meet with them again and re-ran the benefits check. Because of the additional disability premium, the client was now eligible for Pension Credit, which in turn led to full Housing Benefit and Council Tax Reduction. The claim was made with the client.

It took two months for the Pension Credit claim to be processed, and the Adviser met with the client again to ensure that the award was correct. During this appointment, the Adviser also assisted the client in claiming the free TV Licence for over-75s and confirmed that the Winter Fuel Payment would now be paid to the client as well.

The total Client Financial Gain for this case was **£11,651.20**.

Our Benefits Advice Service encourages everyone to attend the CAB for a free benefits check to ensure that they are not missing out on any money to which they are entitled.

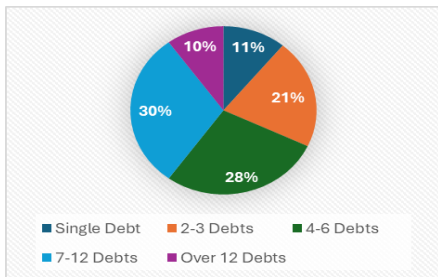
IN 2024–2025

Money Advice Service (MAS)

During the year, our Money Advice Service assisted **266** clients to manage their debts which involved **1,245** client contacts. These figures are similar to last year.

MAS clients received support for **1,003** individual debts, totalling **£2,134,910.57**, with an average debt of £9,202 per client – a 12% increase compared to 2023/24.

As illustrated in the chart below, nearly 60% of clients have between 4 and 12 debts on average. This increases the complexity of each case due to the need to liaise with multiple creditors.



Orkney Islands Council remains the creditor with whom we have the most contact, as debts owed to them account for almost 25% of the individual debts the service assisted with. These include rent arrears, council tax arrears, benefit overpayments, and invoices from debtors.

As in previous years, the majority of clients opted for either Token Offers or Pro Rata Payments as their preferred method for addressing their debts.

Case Study:

The Money Advice Service was approached by a client struggling with mortgage and Council Tax arrears. Due to long-term health issues, the client was unable to work, and their financial situation was unlikely to improve.

The Money Adviser discussed various options with the client, including selling the property to downsize. However, there was insufficient equity to buy another suitable home, and the client's main priority was to remain in their current property, where they had lived for decades and raised their family.

The Adviser therefore explored the Scottish Government's Mortgage to Rent Scheme, which allows local authorities or registered social landlords to purchase a property from the homeowner, who can then remain as a tenant. The client's application was successful, and a formal offer to sell to the local authority was made.

Under the scheme, there is a limit on the equity an applicant can retain. From this, the Scottish Government deducts the cost of necessary repairs to bring the property up to social housing standards, as well as any debts owed to the local authority. In this case, the client's Council Tax arrears would be paid.

Although the client did not receive any equity from the property, they were able to stay in their family home as a social tenant, with their housing secured and priority debts resolved.

In-Court Advice Service (ICAS)

During the year, ICAS assisted **146** clients, which involved **821** individual client contacts.

The service supported **45** clients at risk of eviction from their tenancies due to rent arrears. Of these, **17** clients were represented in **25** civil court hearings. Since 2020, the majority of civil court hearings have been conducted online via Webex technology.

As part of ICAS, the Income Maximisation Adviser provided detailed and complex debt advice and casework for 61 clients experiencing significant financial difficulties due to multiple debts. These clients were also assisted to maximise their household income by claiming all of their eligible financial entitlements. This income maximisation work is crucial for both pre-court negotiations and court representation, as it ensures that any repayment plans proposed on behalf of ICAS clients are realistic, affordable, and sustainable, helping prevent further financial hardship.

ICAS also provided guidance to **18** clients on matters relating to Simple Procedure (previously known as Small Claims). Unfortunately, since September 2024, ICAS has been unable to provide assistance with Simple Procedure cases due to a reduction in SLAB funding, which has negatively impacted ICAS projects across Scotland.

Nevertheless, the Bureau continues to offer general advice on Simple Procedure through our volunteer-led Generalist Advice Service.



Case Study:

A client approached the In-Court Advice Service because their landlord had taken court action seeking to evict them due to substantial rent arrears.

The client was wholly dependent on benefits and had significant mental health and addiction issues, which caused considerable difficulties maintaining their ongoing claim for Universal Credit. They were repeatedly subject to 'sanctions,' leaving them without any income whatsoever for long periods, during which they relied heavily on food banks and other emergency support services for survival. This situation also caused their rent arrears to increase even further over time.

The In-Court Adviser successfully persuaded the Sheriff, against the landlord's strong opposition, to continue the case to allow the client to apply for limited capability for work-related activity which, if awarded, would take full account of their particular difficulties and help ensure they were not exposed to repeated cuts to their benefit and the resultant collapse of prior payment arrangements with the landlord.

The Income Maximisation Adviser assisted the client in making a successful application, and the client is now able to rely on a stable, regular income and make consistent rent payments, which both the client and landlord are satisfied with. This has greatly improved the client's overall wellbeing and has significantly reduced their financial stress.

Patient Advice and Support Service (PASS)

PASS is a statutory service funded by the NHS, dedicated to supporting patients, their families and their carers in navigating NHS services and other health-related matters. This includes raising concerns and, where necessary, making complaints about healthcare provided by NHS Scotland.

Over the past year, the Patient Adviser assisted **24** local clients through **119** contacts. In addition to handling local casework, the Patient Adviser contributes to the national PASS Helpline rota, ensuring consistent advice and support across Scotland.

Collaboration remains central to PASS. The service works closely with the Scottish Public Services Ombudsman, Action Against Medical Accidents, local advocacy services, Orkney Blide Trust, Crossroads Orkney, the local MSP, the Department for Work and Pensions, and the Orkney Islands Council Social Work Department.

In April, we bid a fond farewell to Hilary Allen. We are immensely grateful for her 15 years of dedicated service as Patient Adviser and wish her every success in her new role as Patient Adviser with Citizens Advice Edinburgh.

In June, we were delighted to welcome Carolyn Chalmers to the team. Carolyn brings extensive experience from her time with NHS Orkney, further strengthening our ability to provide high-quality support to patients and their families.

Case Study:



A client contacted PASS regarding the cessation of the local Pain Clinic. For several years they had been receiving pain management injections, but when the doctor who had been treating them retired, their injections had stopped, and they had not been offered any alternative. The lack of effective pain management treatment had seriously impacted the client's everyday life. They were unable to work, and they were also struggling to care for their children due to their reduced mobility.

The Patient Adviser wrote to the NHSO Complaints Officer to request a referral to a different NHS Board if the client could no longer receive pain management treatment in Orkney. The NHSO Medical Director responded to explain that referral to another NHS Board was, unfortunately, not possible in that situation, but that the client was on the Inpatient Waiting List and would be allocated an appointment the next time the Pain Service visited Orkney. The response also explained that NHSO had established a Multi-Disciplinary Review Group for the Pain Management Service and was proactively exploring options to increase local capacity and reduce waiting times.

The client was relieved to hear that they would not have to wait too much longer for treatment, and felt reassured that NHSO was aware of the issues and taking action to resolve them.

WHAT WE DID IN 2024-2025

Orkney Money Matters

Through our role in the Orkney Money Matters (OMM) partnership, we received continuation funding from the Trussell Trust and the Scottish Government LACER Fund. Orkney Money Matters aims to reduce levels of financial insecurity in Orkney by increasing access to advice, guidance, and cash-based support for individuals and families experiencing difficulties.

We used this funding to employ one full-time and one part-time Money Matters Links Worker, who provide tailored advice, practical assistance, and ongoing support for clients experiencing financial hardship and related challenges.

Following a successful pilot last year, we continued to issue shopping vouchers as an alternative to the foodbank for anyone facing financial crisis. The vouchers are designed as a cash-first, dignity-based response to food insecurity, allowing clients to choose what they eat and where they shop, and retain personal autonomy in difficult circumstances. Every client experiencing financial issues is also offered a comprehensive benefits check, budgeting guidance, and long-term debt support if required, ensuring their immediate and longer-term needs are addressed.

During the year, the OMM Links Workers assisted **193** clients, work which involved **405** client contacts. Additionally, **101** households received shopping vouchers totalling **£3,650**, providing crucial support to families and individuals struggling with financial difficulties, and helping to prevent further financial distress.



Case Study:

A client got in touch via the Orkney Money Matters crisis helpline. They had recently reduced their hours at work in order to care for their partner, meaning their household income had dropped significantly and they were struggling to afford essentials such as food, household bills, and other necessary living costs.

The Bureau had previously assisted the client's partner to apply for Adult Disability Payment, but they were still waiting for the outcome. The couple already had a joint Universal Credit claim in place, but had only been receiving a very small amount of Universal Credit, due to the client's earnings.

The OMM Links Worker explained that the couple's Universal Credit UC would increase in response to the client's reduced wages, and that this adjustment would happen automatically.

However, as the couple were not due to receive their next Universal Credit payment for another 2 weeks, and their rent was due before then, they would not have enough money to buy food.

The Links Worker issued a shopping voucher and also made a referral to THAW Orkney for cash-first support. The client and his partner were eligible for cash-first support, and they subsequently received a payment which would cover the cost of food and other essential household items while they waited to receive their increased Universal Credit payment.

SUMMARY OF ANNUAL ACCOUNTS

Income and Expenditure Account for year ended 31 March 2025

	2025	2024
	£	£
<u>Income</u>		
Donations	5,380	10,200
Grants	479,495	461,173
Fundraising	2,303	-
Miscellaneous Income	1,270	-
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	488,448	471,373
<u>Expenditure</u>		
Staff and Volunteer Costs	418,911	466,670
Office Overheads	39,397	47,356
Fees	5,605	5,807
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	463,913	519,833
Net Income	24,535	(48,460)
Revenue Reserves b/fwd	217,362	265,722
Revenue Reserves c/fwd	241,897	217,362

Balance Sheet at 31 March 2025

	2025	2024
	£	£
<u>Fixed Assets</u>		
Tangible Fixed Assets	1,075	2,083
<u>Current Assets</u>		
Sundry Debtors	7,282	1,251
Cash at Bank and in Hand	330,728	335,487
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	338,010	336,738
<u>Creditors</u>		
Amounts falling due in one year	(13,207)	(14,846)
Amounts falling due after one year	-	-
Net Current Assets	<u>324,803</u>	<u>321,892</u>
Total Assets less Current Liabilities	325,878	323,975
Accruals and Deferred Income	(83,981)	(106,613)
Net Assets	<u>241,897</u>	<u>217,362</u>
Represented by:		
Revenue Reserves	<u>241,897</u>	<u>217,362</u>

Orkney Citizens Advice Bureau

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**Website: www.orkneycommunities.co.uk/cab/
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Reception opening times are:

10 a.m. to 2 p.m.

Monday to Friday

Appointments can also be made by emailing:

bureau@orkneycab.casonline.org.uk



Orkney Citizens Advice Bureau is a Company Limited by Guarantee

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Recognised by the Inland Revenue as a Charity No SC026265

Authorised and regulated by the Financial Conduct Authority FRN 617471