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**Ross & Cromarty  
Citizens Advice Bureau  
Annual Report  
2023-2024**



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**Your Local Independent Advice Charity**

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# Introduction from the Chair

With this being my first report as the incoming chair, I would like to pass on my sincere thanks to the outgoing chair, Carol Greer, for her tireless work over her term.

Fortunately, Carol has agreed to stay on as a director, and I would like to thank all of the directors who have provided their time voluntarily to ensure the Ross and Cromarty Cab has the correct level of over-sight and support.

We have also had a change in bureau manager, as our long-time manager, Mary MacDonald, stepped into well-deserved retirement, and Chris Spence stepped up to take on the role. Once again, huge thanks is due to Mary for her work over the years, and we are very pleased to have secured Chris, as a very capable replacement for the post.

The previous manger and chair have ensured we inherited a well-managed bureau, with great staff, and that is an achievement they can be very proud of.

Demand for our impartial advice services on benefits, debt, housing, employment, legal matters and energy costs, continue to increase as economic times get harder. In direct opposition to that, the funding available is becoming ever more uncertain.

As such, the main objectives of the management and board remain to:

- Secure grant funding where possible
- Look to secure alternative sources of funding that are in keeping with the bureau ethos
- Endeavour to provide stable and secure employment for our paid staff
- Look to attract more volunteer staff advisors,
- All with the goal of meeting as large a proportion of the demand as possible, with the resources available.

With the team we have in place, at both board and bureau level, I feel we are well placed to meet those objectives.

**Brian Munro**  
Chair

# Background

Citizens Advice Scotland and its 59 member CABx, which includes Ross & Cromarty CAB, form the largest independent advice network in Scotland.

Good advice services can prevent outcomes that are both expensive for the tax payer and for statutory agencies such as The Highland Council, and devastating for the individual and the family experiencing homelessness, poor mental health, bankruptcy and unemployment. Advice work pays for itself through better outcomes for clients, the local economy and the public purse.

Most CABx in Scotland, including Ross & Cromarty, are individual Companies either Limited by Guarantee, governed by boards of directors and regulated under the Companies Act 2006. CABx are also independent charities and are regulated under the Charity and Trustee Investment (Scotland) Act 2005 by OSCR, the Scottish Charity Regulator. All are members of Citizens Advice Scotland (CAS - the CABx umbrella/support organisation), and as such must all comply with policy, guidance and operate according to the same rules and procedures.

All CABx in Scotland, including Ross & Cromarty, are managed on a day-to day basis by a Bureau Manager. The Manager is, supported by casework specialists dealing in complex money advice, welfare rights and housing issues (some of which are funded by local authorities and some by other funders). We also heavily rely on our volunteers who give their time to both provide direct advice to the public and for their assistance in various support roles.

Ross & Cromarty Citizens Advice first opening its doors in 1976 and has been proudly providing free, confidential and impartial advice for almost 50 years.

We've seen many changes over this time but continue to see similar issues impacting people locally and even more so in recent times with rising costs.

# Our Team\*

## Trustees

Brian Munro	<b>Chair</b>
Michael Beveridge	<b>Vice-Chair</b>
Sheona Mackintosh	<b>Treasurer</b>
John Godfrey	
Carol Greer	
Eileen Wilson	

## Volunteers

### **Generalist Advisers**

Evelyn Brown  
Stuart Brown  
Christine Graham  
John McHarg  
Judith McKelvie  
Isa Rees

### **Employment Adviser**

John Godfrey

### **Administration Assistants**

Kyle Guichot  
Jackie Leitch

### **Housing Support**

Elaine Hillis

## Staff

Manager: Chris Spence

### **Specialist Advice Team**

Co-ordinator: Hazel Mackay  
Welfare Rights Officer - Jenna McCluskey  
Money Adviser: Tina Cranwell  
Money Adviser: William Durrand

### **Generalist Advice Team**

Co-ordinator: Ross Brannen  
Session Supervisor: Claire Lamont  
Outreach Adviser: Nicola Campbell  
Outreach Adviser: Christine Macdonald  
Receptionist: Dawn Shepherd

### **Housing Team**

Team Leader: Alison MacRury  
Housing Adviser: Martin Rattray  
Housing Administration: Bruce Smith

### **Cleaner**

Linsey Whyte

\*Team as of date of publication - April 2025

## Income and expenditure account 31 March 2024

	2024	2023
	£	£
<b>INCOME</b>		
Grant income	428,788	381,644
Other income	3,190	263
	<u>431,978</u>	<u>381,907</u>
<b>EXPENDITURE</b>		
Charitable activities	427,844	417,516
	<u>427,844</u>	<u>417,516</u>
<b>(DECREASE) INCREASE IN FUNDS</b>	<u>4,134</u>	<u>(35,609)</u>

## Balance sheet 31 March 2024

		2024	2023
	£	£	£
<b>CURRENT ASSETS</b>			
Debtors	38,471	-	-
Cash at bank and in hand	145,071	212,955	212,955
	<u>183,542</u>	<u>212,955</u>	<u>212,955</u>
<b>CREDITORS</b>			
Amounts falling due within one year	11,423	51,698	51,698
	<u>11,423</u>	<u>51,698</u>	<u>51,698</u>
<b>NET CURRENT ASSETS</b>		<u>172,119</u>	<u>161,257</u>
<b>REPRESENTED BY</b>			
Restricted funds		174,667	177,748
Unrestricted funds		225,150	217,935
		<u>399,817</u>	<u>395,683</u>
<b>TOTAL FUNDS</b>		<u>399,817</u>	<u>395,683</u>

The figures contained within the income and expenditure account and the balance sheet shown above were extracted from the charity's financial statements.

These were approved by the Board of Directors on 7 August 2024.

A copy of the charity's financial statements for the year ended 31 March 2024 can be obtained from our main office or by writing to the following address: Companies House, 4th Floor, Edinburgh Quay 2, 139 Fountainbridge, Edinburgh EH3 9FF (quoting ref SC176909)

# Case Studies

Female, over-80, living in a rural area, recently widowed

Client is recently widowed. Client is in receipt of basic SRP (old) but no other benefits. Client has not inherited any of her late husband's pension. Client receives a small works pension. Client owns the house. Client is receiving a 25% single person discount for council tax. Client has health conditions that affect her daily life.

- Conducted a Benefit Check with the client.
- Supported client to apply for Pension Credit, Attendance Allowance and for Council Tax Reduction
- Client was awarded Pension Credit, Attendance Allowance (lower rate) and full Council Tax Reduction

The support from the bureau has had a significant impact on the client's financial situation. Client feels less anxious, more financially resilient and better able to cope now that she is living alone.

Total Client Financial Gain £11,200

Male, age 64, lives alone.

Client had lived with his mother for most of his adult life and was her full time carer prior to her death in 2023. Client's mother had managed all of the household finances. Client had long term mental health issues in addition to some physical health problems. Client was claiming Carer's Allowance but no other benefits and was unable to work due to his health problems. After the client's mother passed away, he was responsible for managing the household bills. Client's Carer's Allowance stopped and client had no income. Client contacted the bureau because he needed support to contact utility companies and organise his financial situation.

- Supported client to telephone utility companies and set up direct debits.
- Supported client to review his household bills and draft a monthly expenditure plan.
- Supported client to claim Universal Credit and to complete the Work Capability Assessment.
- Supported client to apply for Council Tax Reduction.
- Supported client to apply for Adult Disability Payment.

Client was awarded Universal Credit with LCWRA, full Council Tax Reduction, Adult Disability Payment. At the end of the process, the client felt more in control of his situation, and more resilient to cope in the future.

Client stated that he owes his life to CAB because he would never have coped in the months following his mother's death, and never managed to sort out his financial situation without our support.

Total Client Financial Gain £19,360

# Holistic Advice in Action

Client had separated from their partner and has shared custody of their 2 children. The client is unable to work due to significant mental health issues and struggles to take things in.

The client presented to the CAB with several issues relating to housing, debt and benefits. Due to the client's health taking a turn, they were unable to attend their JobCentre appointments for their Universal Credit claim. This led to the client losing their claim and then building a large amount of rent arrears due to no longer getting support with their rent. The client ignored the issue until they were threatened with eviction, at which point they approached CAB. Upon further investigation, we found the client had several debts, no benefit claims and was at imminent risk of homelessness.

Referrals were made to our Housing, Money Advice and Welfare Rights teams who worked together with our Generalist advice team to tackle the various issues the client presented with.

- The Housing Team worked with the client to halt eviction proceedings to secure their tenancy
- The Money Advice Team assisted the client with their debts
- The Welfare Rights Team assisted the client in appealing the decision to halt their UC Claim
- The Generalist Advice Team assisted the client in applying for eligible benefits

Our Welfare Rights officer appealed the decision to close the client's claim on the grounds of their health. This was successful and the client's claim was backdated to its closure date. Our Generalist Advice Team then assisted the client with an application for Adult Disability Payments, Council Tax Reduction and Discretionary Housing Payment as to improve their financial situation.

Throughout this time, we have also aided the client with several food parcels and fuel vouchers as there were several times they had no money to afford food or heat.

As a result of joint work across the various teams within the bureau the client's tenancy has been saved and they are no longer at the risk of eviction. The client's Universal Credit claim has been reinstated with them getting full rent assistance with Housing Element and Discretionary Housing Payment. They have also been successful in being awarded Adult Disability Payments.

The client's debts have had payment plans set up as to make them more manageable and less stressful. The client no longer has a risk of being made homeless and can afford essential living expenses.

The client initially contacted us in August and ongoing casework took place up to the start of January the following year. Collectively, 8 staff and volunteers have assisted the client over 6 cases and 64 contacts totalling over 10 hours of direct face to face client contact and significant additional time spent acting on behalf of the client and completing casework.

The Client Financial Gain as a result of our assistance was £25,713.08.

# 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 service. An absolute must for help with benefits, rent, debt advice"**

# Client Statistics

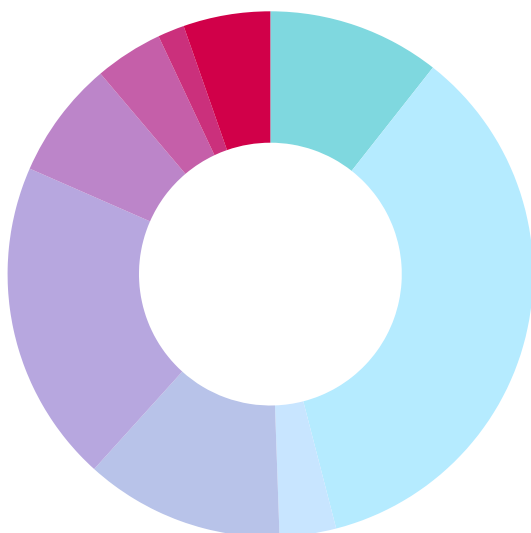
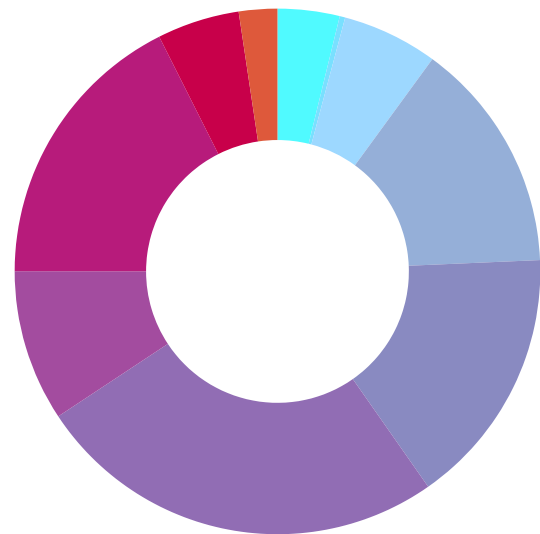


Throughout 2023-24 we assisted 2,073 clients.

Out of these 1,134 were 'existing' clients who we had provided advice and support for in previous years. 939 were new clients who we helped for the first time.

We advise citizens of all ages

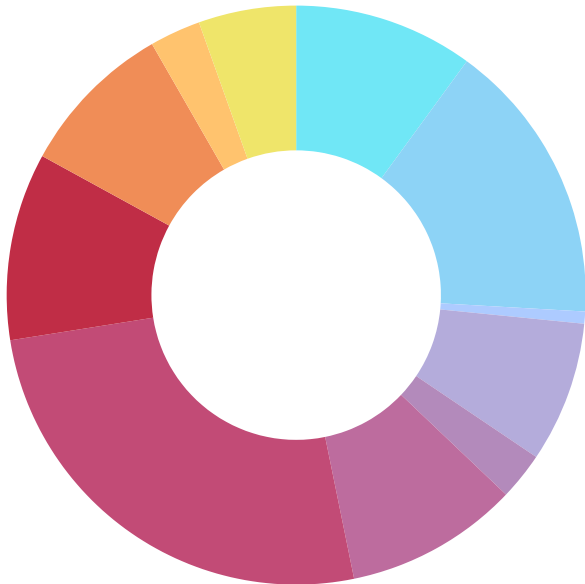
- 16-17 7
- 18-24 122
- 25-34 296
- 35-44 331
- 45-59 527
- 60-64 193
- 65-79 364
- 80+ 105
- Unknown 128



And all types of households

- Council Rented 733
- Homeless 72
- Housing Association 254
- Owner Occupier 412
- Private Landlord 150
- Staying with Friends/Family 87
- Other 34
- Unknown 331

# Client Statistics



We support many different households

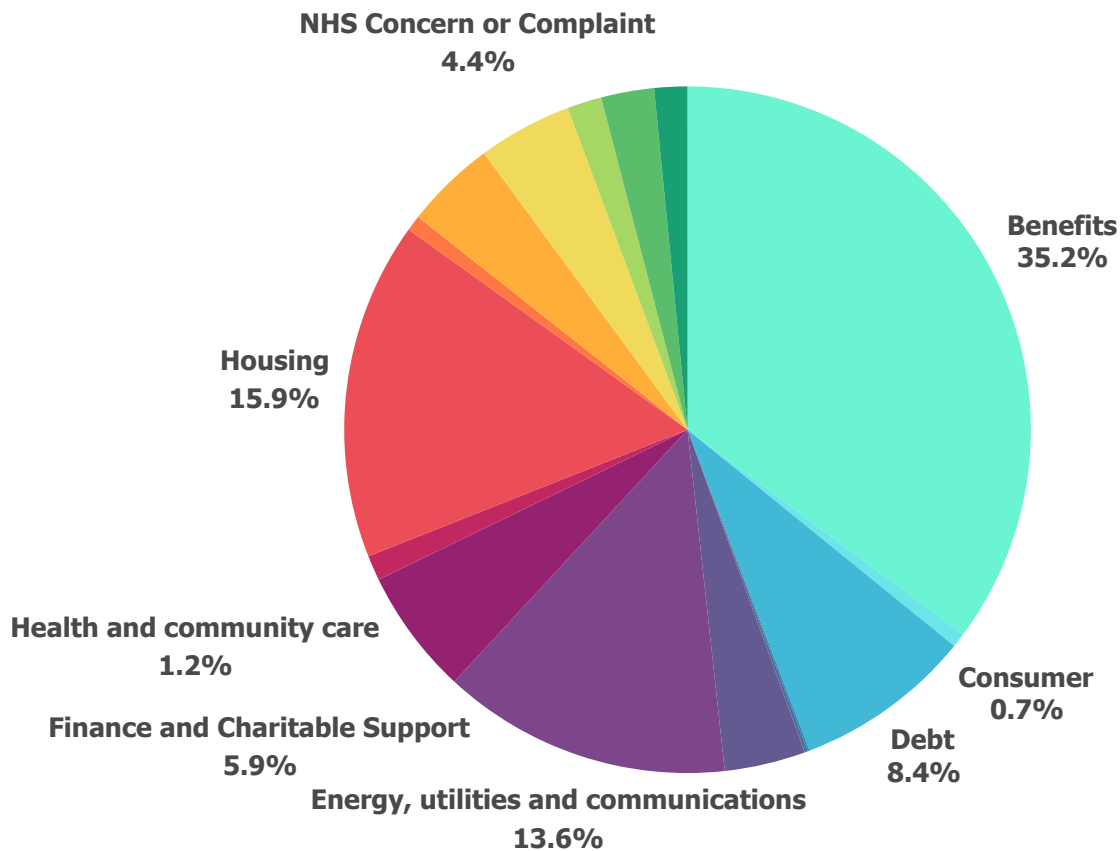
- Couple (working age) 329
- 1 Child Family 14
- 2 Child Family 163
- 3 or more Child Family 55
- Couple (non-working age) 201
- Single Adult 533
- Single Parent Family 217
- Single Pensioner 181
- Unknown 380

And all employment types

- Full Time Work 260
- Looking after Family 64
- Not Seeking Work 96
- Part Time Work 153
- Retired 383
- Self-Employed 51
- Student 13
- Unable to work 372
- Unemployed 337
- Other 42
- Unknown 302



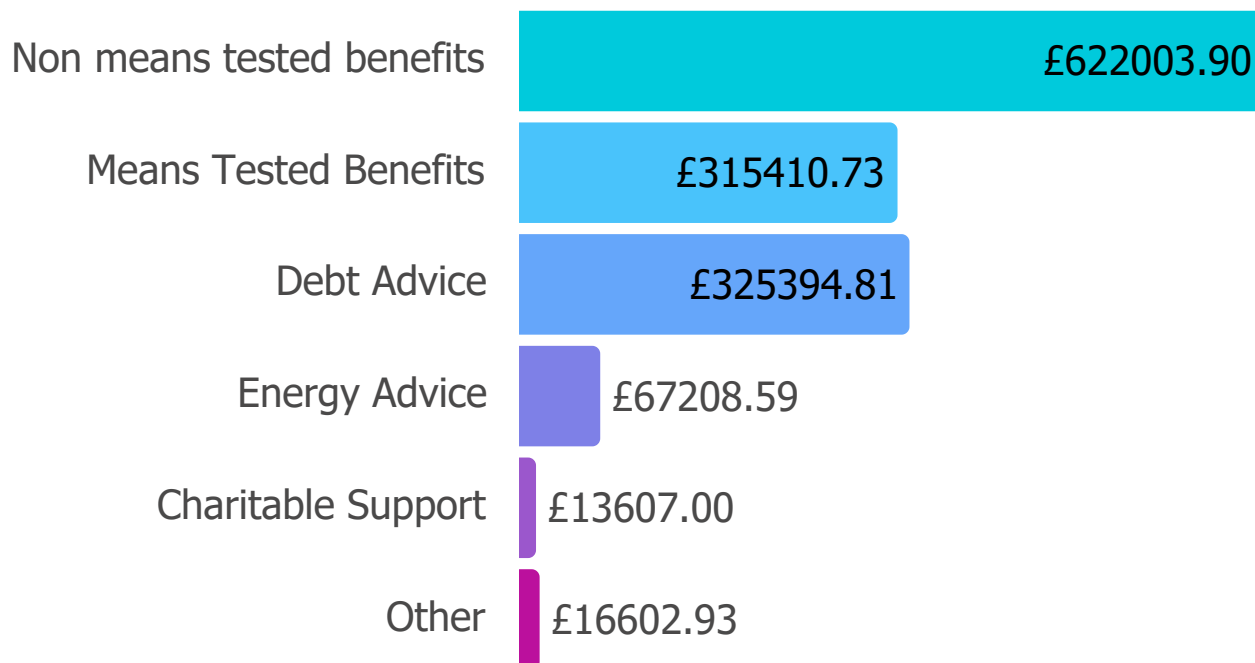
# Advice Statistics



In 2023-24 we supported our clients with the following:

- 2,466 Benefit issues
- 955 Energy, Utilities and Communications issues
- 1,116 Housing issues
- 587 Debt issues
- 415 Food parcels
- 310 NHS Concern or Complaint issues
- 299 Legal Proceedings issues
- 109 Travel, Transport and Holiday issues
- 267 Employment issues
- 175 Tax issues
- 114 Relationship issues
- 83 Health and Community Care issues
- 51 Immigration, Asylum and Nationality issues
- 47 Consumer issues
- 17 Other issues

# Client Financial Gain



Throughout 2023-24 we achieved over £1.3 million of financial gain for our clients through direct advice and support. 561 of our clients (over 1 in 4) were financially better off after our assistance.

The main area where financial gain was achieved was in supporting clients in claiming non-means tested benefits such as Adult Disability Payments and Attendance Allowance. Totalling £622,003.90

However, significant financial gain was also achieved in assisting clients with applying for or resolving issues with their means tested benefits. Totalling £315,410.73

Our Money Advice team also assisted clients in resolving their debt issues to a total financial gain of £325,394.81

We continue to see an increase in demand for food parcels and fuel vouchers which combined saw a financial gain for our clients of £80,815.59

# **Join the Team!**

**Do you enjoy helping all kinds of people?**

**Are you a good listener?**

**Can you commit 6-8 hours per week?**

## **Volunteer for your local CAB**

- **Meet new people**
- **Learn new skills**
- **Make a real difference in your community**

**No special skills or knowledge needed. You will just need good communication skills and to be able to use the internet, email and Word.**

**Contact us to find out about the training and support we can offer.**

**Travel expenses paid.**

**Contact Ross & Cromarty CAB today**

**01349 883333**

**[bureau@alnesscab.casonline.org.uk](mailto:bureau@alnesscab.casonline.org.uk)**

# Funders and Partners

**In order to deliver the best possible service to our clients many of our added value projects are funded by external agencies or are delivered in partnership with other organisations.**

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

**Thank you to all our funders and partners for their support!**

Highland Council  
Scottish Legal Aid Board  
Robertson Trust  
NHS Highland  
AVIVA  
Changeworks  
Pension Wise  
Gamble Aware  
Scottish Government  
Fuelbank Foundation  
The Trussell Trust

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# Ross & Cromarty Citizens Advice Bureau



**citizens  
advice  
bureau**

## **Contact Details**

Suie House, Market Square, Alness, IV17 0UD

[www.rossandcromartycab.org.uk](http://www.rossandcromartycab.org.uk)

01349 883333

[bureau@alnesscab.casonline.org.uk](mailto:bureau@alnesscab.casonline.org.uk)

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