

# Coatbridge Citizens Advice Bureau



## We Can Help!



## Annual Report 2019/2020



**“Working for and supporting the Community,  
Within the Heart of the Community”**

SC017271

FRN 617444



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## **COATBRIDGE CITIZENS ADVICE BUREAU**

**\*Free \*Confidential \*Impartial \*Independent**

**“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; and equally to exercise a responsible influence on the development of social policies and services both locally and nationally.”**

**Coatbridge Citizens Advice Bureau – Services include access to:-**

- A free, confidential, impartial, independent, holistic local service.
- Highly trained advisers able to deal with a wide variety of enquiries; accredited to Scottish National standard level in advice and information provision.
- Comprehensive and regularly updated information systems.
- Outreach Surgeries throughout Coatbridge.
- Home visits for the elderly and infirm.
- North Lanarkshire MacMillian referral partner for clients diagnosed with cancer.
- Services of Housing Network Support Officer.
- Pension Wise – guidance for people who have access to defined contribution pension scheme.
- Benefit Tribunal Representation
- Patients Advisory Support Service to assist clients experiencing issues with NHS services.
- Welfare Benefits Checks.

**Coatbridge Citizens Advice Bureau is a member of the national network of Citizens Advice Bureaux.**

# COATBRIDGE CITIZENS ADVICE BUREAU

## Hours of Business

### MAIN BUREAU

Unit 10, Fountain Business Centre, Ellis Street, Coatbridge ML5 3AA

Enquiry Telephone No: 01236 421447

Monday- Thursday 9:30 -15.15

Friday 9:30- 12:00

### OUTREACH SURGERIES (Currently suspended due to Covid 19)

Tuesday Evening Glenboig Community Centre 17.00- 18.00

Tuesday Evening Chryston Cultural Centre 18.00- 19.00

(Tuesdays temporarily closed due to renovation work)

Thursday Bargeddie Safety Zone 10.30- 11.30

1st Friday monthly St James Way Sheltered Housing (SH) 13:00 -14:00

Afton Gardens (SH) 14:15 -15:15

3<sup>rd</sup> Friday monthly Shawhead Community Centre 14:00 -15:00

Dundyvan Gardens (SH) 14:15 -15:15

Last Monday monthly Townhead Parish Church 15:00 -16:00

Every 2<sup>nd</sup> Wednesday Community Health Team 14:00 -15:00

Buchanan Centre

### Home Visits Available on Request (currently suspended due to Covid 19)

### HOUSING, PASS, WELFARE RIGHTS,

**MONEY ADVICE** Coatbridge Bureau Monday – Friday

### PENSIONWISE PROJECT

Every 2<sup>nd</sup> Tuesday Coatbridge Bureau 10:30- 16:30

**ARMED FORCES PROJECT** Coatbridge Bureau Arranged appointments  
(ASAP)

## Bureau Personnel as at March 2021

### *Board of Directors*

Tom Clarke CBE KSG	Jim Kane	Heather Doig
Donald Craig	Stewart Dempsie	Craig Russell
Willie Mc Donald	Margaret Ewing	Trish Mc Donnell
Julie Mc Anulty		

***Staff Representative*** Jacqui MacLeod      ***NLC Councillor*** – Tracy Carragher

***CAS Development Officer*** Yvonne Stevenson      ***Board Minute Taker*** – Jim Melvin

### ***Main Bureau***

Marian Tobin	Bureau Manager
Pauline McLeod	Office Manager
Tommy King	Adviser Support/Admin
Maura Mc Mahon	Admin (Community Jobs Scotland)

### ***Welfare Rights***

Jacqui Macleod	Senior Welfare Rights Officer
Carol Cameron	Welfare Rights Officer

### ***Housing Network Support Project***

Jim Melvin	Senior Housing Network Officer
Elsbeth Campbell	Housing Network Officer

### ***Patient Advice Support Services (P.A.S.S.)***

Val Costello	PASS Adviser
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### ***Money Advice***

Lynsey Blue	Money Advice Adviser
Alastair Peat	Debt Admin/ Bookkeeper

### ***Help to Claim (HTC)***

Colin Adams	HTC Adviser
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### ***Money Talk Team (MTT)***

Angela Cowan	MTT Adviser
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## Volunteer Staff

Citizens Advice Bureaux are reliant on the crucial role performed by unpaid volunteer staff. The following Bureau Staff volunteered their service to the public of Coatbridge during the period covered by the report and currently.

Robin Harbour	Nan Fotheringham	Moira Stephenson	Laura Black	Ellen Harrower
Brenda Gallagher	Patricia Lochhead	Lee McAlwane	Willie McDonald	Julie McAnulty
Andrew Burrows	Lorraine Buchanan	Ian Stirrat	Eric O'Hara	Andy McGhee
Janette Raeburn	Felix O'Hagan	Hilde Ann Quigley	Margaret Mole	

We are extremely grateful for the hours that our fantastic volunteers give us



## **Bureau Chair's Statement**

Coatbridge Bureau provides free, independent, confidential and impartial advice to the residents of our town and nearby villages, on their rights and responsibilities. Its values diversity, promotes equality and challenges discrimination and is proactive in highlighting social policy issues. The service aims to provide the advice people need and to deal with the problems they face in their day to day lives. This has been another year as Chairperson of Coatbridge Citizens Advice Bureau (CAB) and it has been an interesting year as I get to know more about the different projects and areas of advice that the bureau is involved with. I am amazed at all the different enquiries they get and this has only reaffirmed what I knew when I was the MP for this area in that this is a worthwhile and necessary service for the Coatbridge community. Within 2019/20 and to date The Board of Directors have continued to meet bi monthly and we're having these meetings via zoom and we continue to help our Bureau Manager, Marian Tobin, to move the bureau forward into the future along with the current difficulties Covid 19 has placed on us.

During 2020 it was with great sadness that our longest and oldest serving volunteer passed away and her presence and contribution to Coatbridge CAB is greatly missed. Ellen Harrower (known as wee Ellen) had been with Coatbridge CAB since 1987 and still came into CAB before lockdown at the age of 98 as admin support which she started to do after her generalist adviser days ended several years earlier. She was honoured for her long service in November 2016 when HRH The Princess Royal came to our CAB to present Ellen with a token of gratitude from Staff, Volunteers and Board of Directors and she was quick enough to ask if it was a retirement gift but was pleased to find out she was still part of Coatbridge CAB and it was just a show of thanks.

From a personal point of view, this year has been a great honour to myself as I have been granted a knighthood by "HM The Queen" for services to my town and country and I hope that this will also reflect as a positive achievement for Coatbridge CAB as I continue to serve as it's Chairperson.

Life within Coatbridge CAB as you can imagine has been very different over the last year because of the pandemic and we've embraced the challenges and made substantial changes to our premises in order to have it fully PPE compliant when we can get our clients back. We have seen a small number of clients face to face, obviously through screens in line with Scottish guidelines when it has been the only way to support them. Thankfully we have been able to support our clients through telephone and e mail channels and have continued to deal with enquiries either in the office or by staff and volunteers working remotely at home. We have been in a fortunate position that our telephones and e mail support has been accessible every working day and our admin staff have passed the enquiries out to advisers working from home. This means that our clients, many of them are new who haven't contacted us before, get the full and quality advice service that we provided before lockdown. This has been really well received by the local community who as you can

imagine need us as much if not more than before we closed our doors in March 2020.

We cannot thank our staff and volunteers enough for adapting to the challenges over the last year, some have used their own IT laptops to continue to work, we've also purchased new laptops through covid funding so that we could get them onto remote access and still be able to provide a quality and confidential advice service. Our thanks also to Citizens Advice Scotland for setting up remote access to thousands of colleagues across the country along with a national helpline so that people in need had someone to help them. Never would we have imagined prior to lockdown that we could work from home but we also realise that the most vulnerable need to see us face to face and we will return to this along with our new way of working as soon as we can do so safely.

We also expect the demand for our advice and information services to increase dramatically as we emerge from lockdown as DWP benefits and their relaxations move back into normal service. A concern we have is that there will be an increased demand for support to claim Universal Credit as furlough eases and employers start to bring employees back to work and may consider redundancies, thankfully we have secured a further year funding for an adviser through Help to Claim and will monitor this closely. We also believe that there will be an increase in demand for debt advice but current funding for this that we've had for a few years is due to cease and we may have to look at other organisations that can support these clients.

Statistics showed that recorded financial gain for our clients within 2019/2020 was £2.2 million which although high isn't a true reflection of the actual amount which will be much greater but we often cannot find out from clients the outcome of the help we gave them. This demonstrates that the work we do puts a great deal of value back into the community and has a huge impact on the day to day lives of those most vulnerable.

As detailed in the media, benefit changes, furlough and general difficulties through the pandemic has resulted in an increasing need for assistance from food banks. We have an excellent relationship with our main local food bank run by Conforti (Monday, Wednesday and Friday (10:00 -14:30) as well as the other 2 food banks, Peoples Pantry in Blairgrove Shopping Centre opened on a Thursday (12:00 -15:00) and Drumpellier Christian Fellowship opened on a Tuesday (9:00 -12:00).

We also work closely with the Scottish Welfare Fund who operate a food poverty pathway referral process where clients in crisis can get financial support or a food supply if they aren't able to provide money.

Coatbridge CAB offers an excellent professional advice and Information service as confirmed by our accreditation in 2018 by Citizens Advice Scotland Audit for both the quality of advice provided and policies and procedures held. We were also accredited in January 2019 with Scottish National Standards status operated



through Scottish Legal Aid Board, which is a great achievement . Both of these accreditations are due for renewal in the forthcoming year and we will work towards this over the next few months. Our achievements are a credit to our specialist staff and our fantastic hardworking and dedicated volunteers who provide our frontline generalist advice. Scottish National Standards is an accreditation that isn't held by every advice organization and demonstrates the high standard of quality advice we provide.

This has again been a challenging year for funding especially with the pandemic and we are thankful for funding through Citizens Advice Scotland, Bank of Scotland Foundation, Robertson Trust, Henry Smith Charity, Tesco Community Grant, The Stafford Trust, Foundation Scotland and donations from other grant trustees which has enabled us to retain our full Welfare Rights Team. We have recently applied for continuation of funding as the external provider for North Lanarkshire Council for Coatbridge locality in order to provide advice and information and we hope, if successful, that we can continue to work together to meet the challenges ahead in the forthcoming years.

I would like to record our appreciation to North Lanarkshire Council for their support with our core funding up to May 21 which provides our frontline services. I would also like to thank Bank of Scotland Foundation, Henry Smith Charity, Corra Foundation, Tesco Community Grant, The Stafford Trust, Foundation Scotland. and Robertson Trust for funding grants along with Asda and Tesco who support us with our community events. This support has enabled us to give our staff continued employment and maintain our advice services to the public.

I look forward to forthcoming years when we can build on our current successes and remain a trusted and vital service to the Citizens of Coatbridge.

Sir Tom Clarke CBE KSG

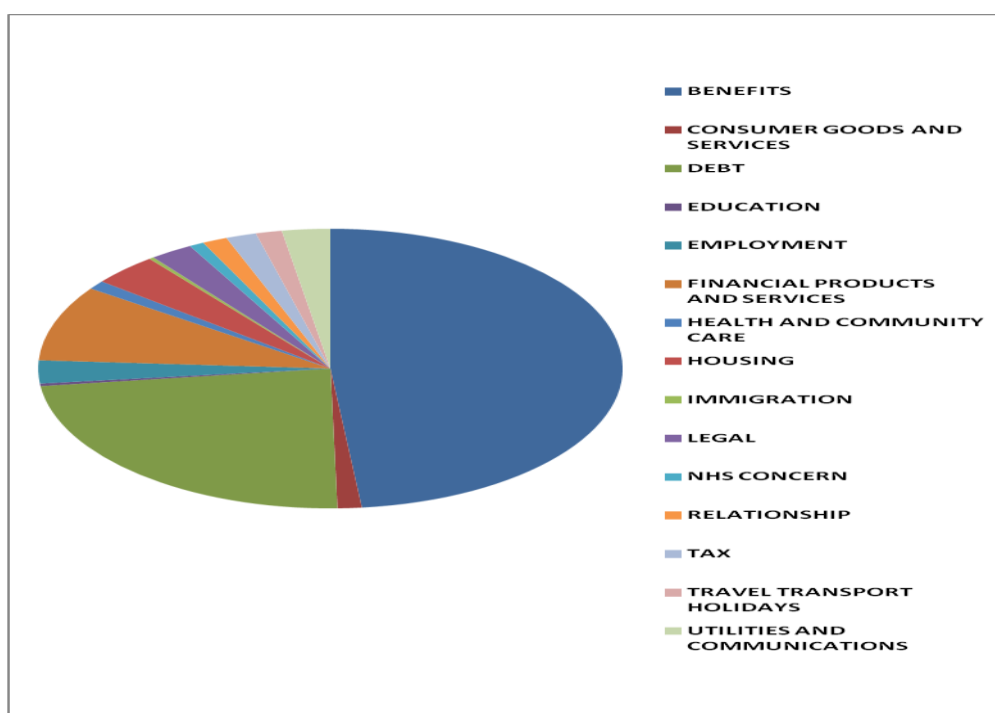
Board Chairperson



BENEFITS	5,912
CONSUMER GOODS AND SERVICES	187
DEBT	1,647
EDUCATION	24
EMPLOYMENT	336
FINANCIAL PRODUCTS AND SERVICES	794
HEALTH AND COMMUNITY CARE	59
HOUSING	502
IMMIGRATION	39
LEGAL	673
NHS CONCERN	318
RELATIONSHIP	114
TAX	334
TRAVEL TRANSPORT HOLIDAYS	140
UTILITIES AND COMMUNICATIONS	269
TOTAL	11,372

The Bureau had 3,007 clients, many who contacted us several times presenting resulting in us dealing with 11,372 areas of advice in the year to 31<sup>st</sup> March 2020

**Highest Issues: Benefits 5,912 (52%):**



## Bureau Manager's Report

Another year has past, since our last report and AGM and what a year it's been because of Covid 19 and all the physical, financial and operational challenges it's brought. As in previous years, difficulties around funding are as a result of the current climate and also that many believe that we are a statutory authority with funding to cover all our work, this is untrue, we are an independent charity working for the good of Coatbridge Community but still have to find funding ourselves. We have to pay bills such as rent, utilities, salaries and many other things in a similar way to a business and if it wasn't for our fantastic volunteers helping us and some funding trusts, we could not survive. We do get funding from North Lanarkshire Council, which we're grateful for, to help with rent costs and outgoings but this does not cover all our bills or staff salaries. We use this to meet our operational core day to day work so we have to look elsewhere for funding to continue the work of our projects and specialist staff who along with our volunteers provide the excellent service to the locality of Coatbridge and neighbouring villages. We strive to do as much as we can within funding constraints and continue to provide a high quality service. For every £1 of our core funding received in 2019/20 we were able to secure £32 of client financial gain for our clients.

Despite the fact that we closed our doors to face to face advice in March 2020, we have still been kept busy at Frontline with general enquiries as well as referrals to our specialised projects which you'll read about later in this annual report. We supported 3,007 clients in 2019/2020 with advice on 11,372 topics. (for statistical purposes we count a client once no matter how many times they present as many return throughout that year with other enquiries or issues) Financial gains for our clients for the period are reported at £2.2 million. During lockdown we have supported 2,060 clients., 1,277 are new clients with 7,599 enquiries resulting in advice on 14,455 topics and this has been done within the constraints of organising and setting up It and upskilling staff and volunteers on remote working from home. We also had to make adjustments within our offices by redecorating the CAB, installing PPE, having a deep clean, setting up screens, undertaking some building work to adapt our interview rooms, renting another office to comply with social distancing to ensure that we are fully PPE compliant This is all in preparation to returning to some kind of normality when we can return to having the CAB fully staffed and seeing clients.

The highest query in the year to end March 2020 was again benefits at 5,912 (52%), this is an indication of the impact of Welfare Reforms on the community of Coatbridge and with full service for Universal Credit (UC) introduced for new claims for all "means tested benefits" including Housing Benefit. We expect UC claims this to increase as furlough ends and some employees are made redundandant due to financial constraints as lockdown eases and thankfully we have our Help to Claim project funded for another year. An increae in benefit claims, the easements with DWP benefits being removed can only increase the demand we expect which makes our jobs and the support we give even more essential. Without our fantastic trained volunteers, many who have continued to work from home over the last year, we

would not have been able to provide this service and that's why we have our adaptations and risk assessments in place to welcome them back into the CAB when it's safe to do so..

The increased demands for our advice services is not only due to the changes to welfare benefits by the UK Government but also the vulnerability of some clients who can't go online to make benefit claims or can't contact utility providers through the maze of numerous telephone options when they call. We have adapted to how we can support our clients, we deal with enquiries over the phone, even completing disability forms through a telephone interview, deal with e mail enquiries and we're currently trialling video interviews. As well as these multi channels, we are also supporting Citizen Advice helplines for Patient Advice Support Services (PASS), Help to Claim (UC claims) along with the general enquiry helpline as we want to ensure that we meet the needs of all our clients as well as helping out the full Citizens Advice Network across Scotland

Our statistics are indicative of the need as well as the trust and high regard that our clients have for our service. The number of issues we deal with also illustrates the value of our holistic advice service to the community as a client may present with one issue but by gaining their trust we are able often to identify underlying issues especially around debt and budgeting which is why our advice is more than the enquiries we receive. In these present times more and more of our clients are experiencing problems with delays in payments of welfare benefits especially the difficulties with UC, sanctions, being refused disability benefits, in danger of losing their homes through mortgage or rent arrears or multiple debt problems, often for the first time in their lives and they turn to us in desperation. We have definitely seen an increase in new clients coming to us as well as many returning clients.

The commitment and dedication of our staff and particularly our team of volunteers has enabled the Bureau to maintain our advice services during which has been a difficult year

We are continuing to recruit and train volunteers of all ages and from all walks of life within the community which in itself is a challenge and we're doing this through online learning and producing video training sessions which is again credit to our staff for doing this. It is a massive commitment to volunteer with us as the training is very thorough but it is worthwhile and rewarding for them if they complete it and consolidate within the bureau. We are also indebted to the volunteers who remain with us, often for many years, giving up their spare time to help others. All our volunteers are highly trained to achieve competencies in information and advice provision, this is a credit to them as there are often numerous changes throughout a year in the benefit system or where legislation has changed with money advice and consumer to name a few. Thankfully we do provide training courses either face to face or online to support this.

In these difficult and changing times our volunteers and staff are to be commended for finding alternative sources of assistance in the form of grants from other charities for vulnerable clients, who are not able to get help from the statutory

organisations for household items which they sorely need, this along with referrals for crisis grants or foodbank referrals and covid related payments through the Scottish and UK Government via the Local Authority give clients a safety net when most needed.

I continue to be amazed at the range of work a CAB does as it's often so complex and varied and I would like to take this opportunity to thank the staff and volunteers for their commitment and support to the service, to myself and to our Board of Directors. It is their skills, knowledge and passion for the service that helps the Bureau continue to provide a quality advice and support service to our community. Thanks are also due to them for their assistance and support in mentoring our new volunteers as the trainees have often said that they have found the training sessions, e learning and workbooks useful but it's sitting with the experienced staff/volunteers that they learn the most. Without them, our Bureau could not operate and most importantly the Citizens of Coatbridge could suffer both financially and emotionally through lack of knowledge of their rights and responsibilities.

The Bureau provides Welfare Rights which includes supporting clients through the benefit appeal process and Generalist Services throughout Coatbridge and the village communities within our catchment areas. Our Generalist Service manned by volunteers is our first point of contact and usually can deal with any enquiry, no matter how varied they receive. We also have various specialist projects when it's a more complex enquiry involving a level of casework such as The NL CAB Housing Advice Network Team which is based in Coatbridge but covers all of North Lanarkshire and is highly regarded by the staff and volunteers in North Lanarkshire Bureaux. They work closely with North Lanarkshire Council, local landlords and Housing Associations to provide support and assistance to clients with complex housing issues.

The PASS service for NHS complaints continues to be in demand and both part time workers (based in Coatbridge and Lanark) are kept increasingly busy dealing with clients Lanarkshire wide. PASS now provides a health complaints service to prisoners in Shotts.

We have a Money Advice Team who support clients through financial difficulties as well as the North Lanarkshire Debt helpline on 0800 328 1131.

National media has been highlighting The Money Talk Team helpline on 0800 085 7145, this is a project where clients get advice on maximising their income or if they prefer they can phone us for a telephone appointment and we will undertake a full check based on their circumstances.

As previously mentioned, if someone needs support to make a new claim to Universal Credit which is done online then they can phone the HTC helpline on 0800 023 2581 or again we have appointments available every day to support them make the online claim.

We also get involved in national campaigns to promote the various services CAB have to offer from raising awareness around scams to Energy Best Deal where we promote grants, initiatives and help to switch suppliers.

We continue to be members of several community based organisations such as Voluntary Action North Lanarkshire (VANL), North Lanarkshire Poverty Group comprising members from North Lanarkshire Council, NHS, DWP, and other independent agencies, to look at the impact of welfare reform and poverty on the residents of the area. We also attend partnership meetings with DWP to ensure our clients and staff are fully aware of benefit changes or issues. Another group is North Lanarkshire Advice Network (NLAN) which has many different organisations involved and is there to provide the best information and advice services to our community including a referral protocol to us for home visits for patients affected by a cancer diagnosis.

We also have partnership agreements with other organisations such as Moira Anderson Foundation who support survivors of Childhood Sexual Abuse, Turning Point who support clients with mental health issues, Reach Advocacy and Phoenix Future who provide support to people affected by alcohol and drug issues. These partnerships enable us to support our clients in the best possible way by working together to help the client with any issues they have. Referrals to our partners and them to us are treated in total confidence.

We are usually out and about in Coatbridge in order to help the most vulnerable and promote the services we provide and pre covid we did this by having information tables in local supermarkets, attending jobsfayres and information days at New College Lanarkshire as well as presentations to local church groups, local schools to discuss financial capability and attend various events throughout the year. We are happy to come out to any group or organisation to give a presentation on our services. We also try to raise our profile to encourage more people to use our services and find out useful information by creating a facebook page (Cab Coatbridge) and have we have our website ([www.coatbridgecab.org.uk](http://www.coatbridgecab.org.uk)) .

It's been, as in similar years, a full year with many challenges and many achievements and we hope with the continued support of funders and the community of Coatbridge that we continue to provide these worthwhile services.

As our strapline says "We're working for and supporting the Community within the Heart of the Community"

Thank you.

*Marian Tobin*

*Bureau Manager*

*March 2020*

## The Housing Advice Network

North Lanarkshire CABx Housing team consists of Jim Melvin and Elspeth Campbell and although based in Coatbridge CAB, they cover all of North Lanarkshire with surgeries in the other bureaux.

The Network has continued to provide a programme of support training sessions in Bureaux as well as supporting bureaux workers with difficult housing problems and they continue to refer any difficult or salient cases to them. We have also provided resources to support workers providing advice services to individual clients through a telephone consultancy service.

The team has also provided representation in a number of Housing Benefit Tribunal cases and continues to make applications to the First Tier Tribunal for clients in private tenancies which include providing representation. Jim also provides training sessions in all of the 5 Bureaux for new volunteers as part of their skills training. During this year he has provided 12 training sessions.

The Network also provides updates regarding housing when rules/laws change and have been able to provide support to Bureaux for at least 1015 new and existing clients advising on 2,606 issues between April 2019 and March 2020. The Network has assisted over 500 Clients within these figures who were facing eviction whether they live in Council/RSL tenancies, Private tenancies or are home owners.

Many of our Clients involved are very vulnerable and suffer from physical and mental health illness. Many of the housing situations are on an emergency basis requiring immediate or speedy action to prevent imminent eviction and the crisis are triggered by loss of employment, poor benefits administration, relationship breakdown and multiple debt and budgeting chaos.

They assist clients and families threatened with eviction because of rent arrears and have taken steps to ensure that their eviction does not take place. Most or all of these families would have been evicted without their intervention, they support clients to challenge unfavourable Local Authority homelessness decisions often leading to the applicants being properly re housed or accessing solicitor's advice to take legal proceedings.

They support clients to make applications to the Scottish Government Homeowner Support Fund which has meant that the families concerned have been able to remain in a home they would otherwise be forced to leave. Public funds have been accessed to repay the mortgages and the families have become tenants of public sector landlords. The homes will become available for other families in need when they are no longer required by our clients. We make sure that our Clients are able to access Money Advice and budgeting services and relevant charitable trusts for direct financial assistance together with foodbanks.

## Welfare Rights Project

Coatbridge Citizens Advice Bureau continues to offer the local community benefits advice and representation at Level 111 and successfully achieved Type 111 under Scottish National Standards. The Advisers within the project are Jacqui MacLeod and Carol Cameron with part of Carol's time funded under the North Lanarkshire Tribunal Unit (NLTU), a project funded through Aspiring Communities. The majority of the Welfare Rights Project is funded through Robertson's Trust, The Henry Smith and Welfare Rights Mitigation Money from Citizens Advice Scotland. The project also enables people in the outlying villages to access our services and offers home visits to disabled people and their carers, a service not offered by the Local Authority. We rely solely on funding, from outside bodies, to maintain our ability to provide the benefits advice service along with outreach surgeries and home visits to those who are unable to get access to the main office.

The project continues its vital work for the people of Coatbridge by assisting with application forms, asking for Mandatory Reconsiderations and representing client's at Benefit Appeal hearings. The Welfare Rights Officers also challenge First-tier Tribunals' (F-TT) decisions by asking the Judge to provide the reason for the Tribunal's decision in writing. We then have to identify errors of law and write to HMCTS to ask for the decision to be set aside. With the new Data Protection Regulations we are now able to access our client's medical records for free which helps with applications and appeals.

Although the project concentrates on Disability and Sickness benefits we also assist people to appeal overpayment of benefits, Industrial Injury & Disablement Benefits, Tax Credits and Universal Credit. The NLTU project is for all benefit appeals so we can offer a full service to our clients

Pre Covid and will resume post Covid, they also carry out home visits and outreach surgeries in order to reach the most vulnerable clients. We continue to work with MacMillan Lanarkshire Services to assist cancer patients and their families to get through the quagmire of benefits that they are suddenly faced with. We can also help them to access the many other services we offer within Coatbridge Bureau, i.e. Money Advice, Housing, Employment, Income Maximisation, etc. Income Maximisation (benefit checks) are very important as there are still so many benefits unclaimed in the UK.

The project continues to do Social Policy on cases which help to influence local, regional and national policies.

During 2019/2020 we have managed to help local people to access benefits amounting to **£1,809,705.91.** and that's only the clients that told us how they got on, it will be much higher than that.



## **NHS Lanarkshire Patient Advice and Support Service**

The Patient Advice and Support Service (PASS) replaced the Independent Advice and Support Service in April 2012. The PASS service is included in the Scottish Government's Patient Rights Bill. The service is available to anyone who uses the NHS. Val Costello is the PASS Adviser operating predominately within North Lanarkshire, based in Coatbridge CAB working with her colleague Isabelle Callis based in Clydesdale for South Lanarkshire. The project is managed by the lead Bureau, Airdrie CAB and each Patient Adviser is line managed by their respective employing Bureau, Coatbridge and Clydesdale.

The service (Lanarkshire wide) aims to provide advice and support to patients, their carers' and families to raise concerns or complaints about the NHS. This could include a hospital, GP, pharmacist, a neighbouring health board or other NHS service providers. The service also provides information and advice on how to access health and community services that offer additional support with health care needs.

The Patient Advisers' have experience in dealing with people who are often upset by problems affecting their health and by aspects of their care and treatment. They provide information and advice, can act in a mediatory capacity and provide one-to-one support. The officers spend a great deal of time dealing with complex cases, and undertake a wide range of work such as gathering and accessing medical records, making phone calls and writing letters as well as accompanying clients to meetings. The service aims to provide significant support to clients or their relatives who have received poor treatment and want an explanation and/or assistance to progress to the SPSO.

The service also takes a holistic view and where appropriate provides information and assistance with benefit, debt and employment issues.

The PASS Advisers receive feedback from the NHS on changes that have been made to practice(s) as a result of the complaints raised.

PASS is also a valuable resource for frontline NHS staff as it offers a wide range of support to patients in relation to health and health care, freeing up NHS staff time.

PASS smoothes the patient journey, whether patients are being discharged from hospital, treated in the community or simply seeing their GP.

In addition to this service, the PASS national helpline was launched on 1<sup>st</sup> April 2017. This is a national helpline telephone number, which the general public can telephone Monday – Friday 9am until 5pm. They can also email or use web chat. All PASS advisers have been trained on how to operate the PASS helpline and web chat facility and all the PASS advisers work on a rota system to cover the helpline.

## **Money Advice Project**

We were successful through funding from The Bank of Scotland Foundation from August 2018 with 2 year funding which was then extended through additional covid funding to remain in place till April 2021 for money advice and financial capability in order to help clients manage their finances better. This was a well needed project as we lost funding for this work in October 2016 due to Local Authority (LA) austerity cuts. This meant that we had to let clients know that we couldn't help them with complex or multiple debts and could only offer them help through North Lanarkshire Council.

Many of our clients didn't want to go to the LA as often their debts were with them and they perceived that they wouldn't get independent help which was untrue. As a result of the funding Lynsey joined us from Step Change, another money advice charity, and has always been kept busy which is an unfortunate indication of debt levels within North Lanarkshire.

Lynsey (Money Adviser) and Alastair,(Admin coordinator), have supported some clients through the bankruptcy process, arrange for some to sign up to a Debt Arrangement Scheme (DAS) which is a formal solution for people struggling with unmanageable debts and ensures that interest and fees on the unsecured debts are frozen and the client pays a single monthly payment towards them and is based on the client's affordability Lynsey has also been successful in re-negotiating or even getting some debts written off.

As part of increasing financial capability amongst young people, Lynsey has also attended a few schools within Coatbridge to give presentations to the children (age appropriate) about saving and bank accounts and these have been well received as well as attending several parent's nights to give advice and promote the work of the CAB.

Unfortunately we have found it difficult to secure further funding for money advice and will have to refer any clients onto other organisations that can provide this specialist advice from May 2021.

## **Help to Claim Project**

In April 2018, DWP through Citizens Advice Scotland funded CABx to provide support to vulnerable clients who could not make claims to Universal Credit (UC) online by themselves. We set up a mini computer suite and employed Colin who was previously a volunteer with us to support clients to make their claims and support them with any help they required up to the first payment.

This was done face to face using the computers we had set up, unfortunately as a result of Covid 19 we had to offer this support via a telephone interview and our intention is to offer video interviews as we progress our video trial and also face to face appointments when it is safe to do so. Colin has also been manning the HTC helpline on 0800 023 2581 and it is expected that future support to clients will be done within this hybrid process to whatever suits the client. .

During 2019/2020 he had 588 enquiries, mostly face to face amounting to 429 on how to make a claim and further enquiries around what ID was needed, setting up a bank account, and claiming an advance as well as numerous contacts with the local jobcentres in Airdrie and Bellshill where he created an excellent relationship which could only help his clients to get their claims sorted and during 19/20 the client financial gain for the project was £446,755.39 which is included within the benefits gain reported earlier.

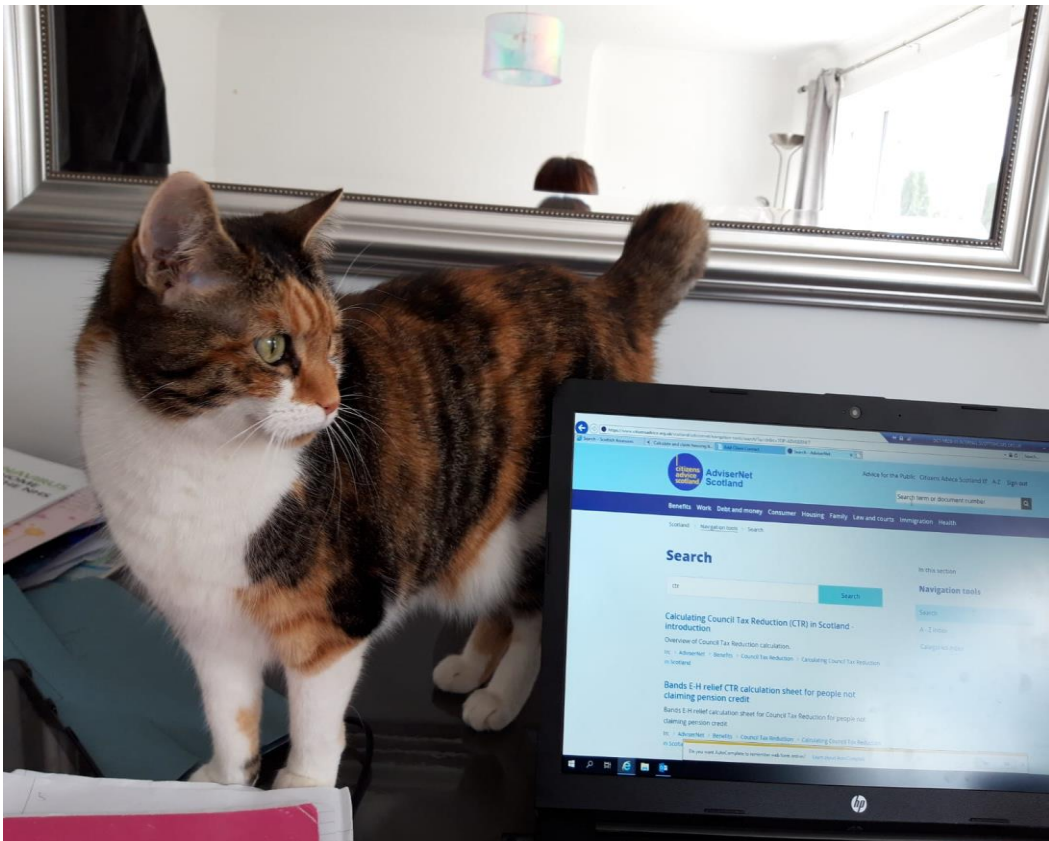
## **Money Talk Team Project**

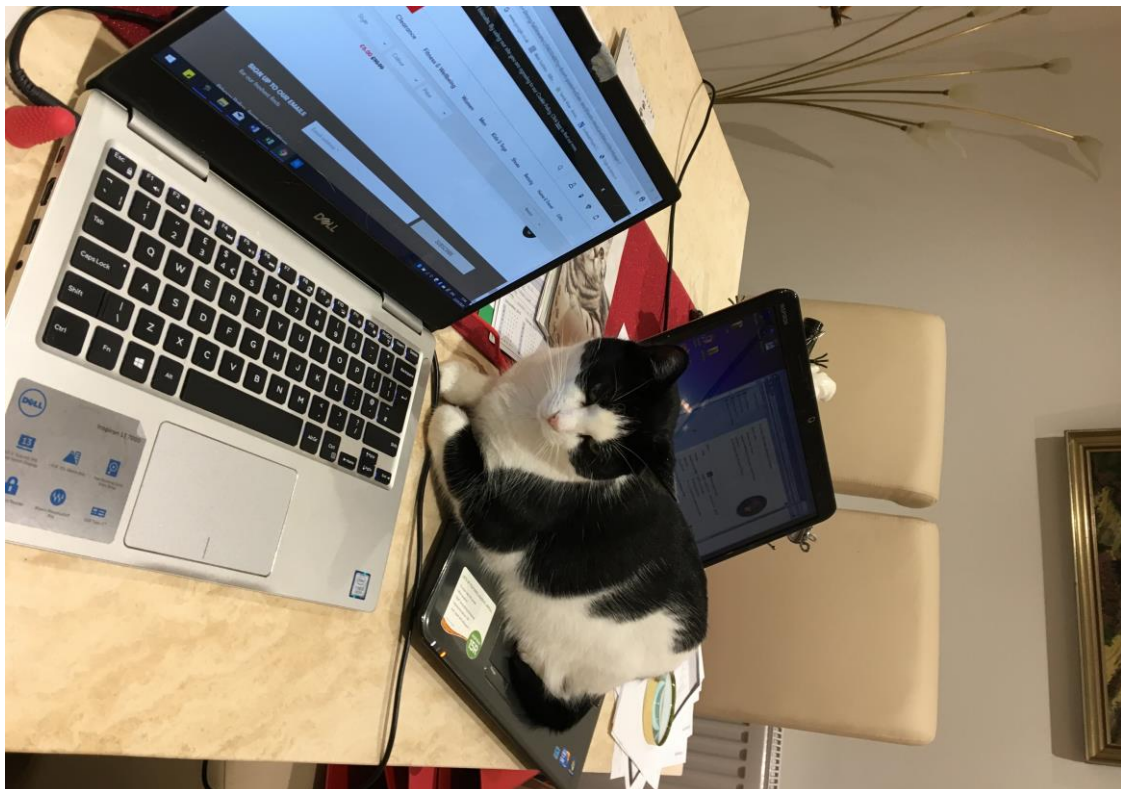
From November 2018, Financial Health Checks were introduced throughout CAB and this became Money Talk Team and has been publicised on all national media platforms and has been funded by Scottish Government through Citizens Advice Scotland to ensure that vulnerable clients especially families, young parents and older people are getting all that they are entitled to or information to find ways of saving money such as access to free school meals, help with uniforms, better energy suppliers as well as grants available to them. We have a helpline number on 0800 085 7145 or we have experienced advisers (Angela and Carol) who will take appointments and check out benefit entitlement as well as signposting to both internal and external organisations if they have money issues etc. We have circulated leaflets to local schools as we really want to support families who may be experiencing money worries.

**Some pictures showing how are staff are set up for home working, sometimes with a little help from their pets.**









## What our Clients tell us

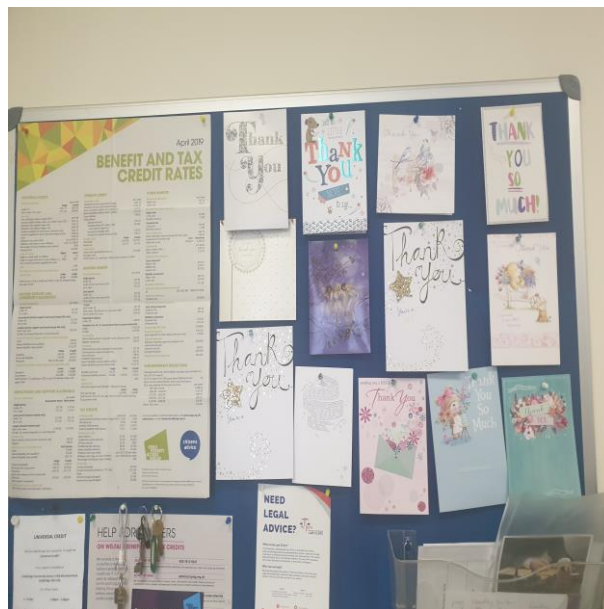
*“We would like to take this opportunity to thank you for your help; it was very much appreciated as we know we couldn’t have managed on our own”*

*“Many thanks for all your hard work over several months, much appreciated. Thank you and Best Wishes”*

*“Thank you for all your help, you have no idea how much it has meant to us”*

*“Can’t thank you enough for your help!”*

*“Thanks for help completing my PIP form, I couldn’t have done it and I don’t think I would have been successful without your support”*





# **Appendix 1**

## **Audited Bureau Accounts**