



Shetland Islands  
Citizens Advice Bureau

# Annual Report

2023-2024



# Introduction from the Chair



I have recently become Chair, taking over from Fiona Robertson after eight years of dedicated support, service and passion for the work of CAB and the benefits that it brings to people of Shetland. Fiona is a hard act to follow and I shall do my best to continue the excellent way in which she chaired Shetland Islands CAB.

There remains a high demand for our services with the number of client contacts rising from 6,377 in 2019/20 to 8,707 in 2023/24. This demonstrates the continuing impact of the cost of living crisis on so many here in the Islands. We continue to see large numbers of people seeking support with fuel and energy costs. In 2023/24, our advisers supported 516 people to keep their households warm by resolving billing problems, helping them to access financial support, providing energy efficiency advice and tackling fuel debt, of which £94,351 was written off with the help of our energy advisers. Meanwhile demand continues to be high for advice about benefits, money and debt and housing.

The work of Shetland Islands CAB in 2023/24 has resulted in the Shetland community receiving over £1.7m, transforming the lives of many as a direct result of the work of the Bureau. You can read more about the impact of that advice in the Case Studies in this report.

In addition to a new Board Chair, we have recently seen further staff changes and are delighted to have recruited a new Assistant Session Supervisor and new Advisers for Energy, Welfare Rights, a Triage Adviser, and I am delighted that one of our volunteers has now qualified as a Generalist Adviser. Change always brings with it a time of excitement alongside apprehension and the Board will continue to support the team to enable it to continue to deliver the first class service Shetland Islands CAB are known to provide.

I would like to take this opportunity to highlight the significant service given by our team of volunteers, without whom Shetland Islands CAB could not function. We recognised this invaluable part of our service as part of Volunteers Week, from those who have recently completed their volunteer training to those like Malcolm who have volunteered with Shetland CAB for 28 years. In fact, our Bureau has over 74 years volunteering service within our generalist advisory team.

We have also seen changes to the Board of Directors with Jane Morton and Lucy Flaws stepping down, both of whom have made such a positive impact on the Board and they will be really missed.

I am delighted to welcome Christine Cossor to our Board. Christine brings with her a wealth of financial and accounting experience that will be invaluable as we seek to secure funding to deliver our services and develop our future business strategy.

I must thank Shetland Charitable Trust and Shetland Islands Council, along with the Scottish Government and Citizens Advice Scotland, for the continued investment and support they provide. As we look to the future some of our funders have already indicated that they face pressure on budgets. We will be looking for alternative sources and will be one of many organisations who will be considering first time applications to funds such as the Shetland Community Benefit Fund.

We will do all we can to ensure we are able to continue delivering advice and financial benefit to the people of Shetland.

**Denise Bell**  
Chair

# 2023/24 Our year in numbers

We supported  
**1,579**  
individual clients

**636**  
of whom were  
new to the  
service.

We had  
**8,707**  
contacts  
with clients

**40%**  
by phone

**46%**  
by email

**6%**  
by letter

**8%**  
face-to-face

We advised on **7,490** issues

**53%**  
Benefits

**18%**  
Utilities and  
Communication

**11%**  
Debt / Financial  
Products & Services / Tax

**4%** Housing  
**3%** Legal  
**4%** Employment  
**2%** Relationship

**1%** Travel & Transport  
**1%** Health & Community Care  
**2%** NHS Concern or Complaint  
**1%** Consumer

**£1,708,207**

financial gain was achieved for

**608**

clients supported by CAB

This included

**£1,422,825**

gained through successful benefit applications, appeals and back payments. Half a million of this was for Attendance Allowance, which provides extra money for people over 65 with long term physical or mental health conditions or disabilities.

The CAB  
service was  
accessed  
by folk from  
across the isles

**13%**

NORTH ISLES

Unst, Yell, Fetlar,  
Whalsay and  
Skerries

**12.5%**

NORTH  
MAINLAND

**9%**

WEST MAINLAND,  
FOULA AND  
PAPA STOUR

**10.5%**

CENTRAL  
MAINLAND

**43%**

LERWICK AND  
BRESSAY

**12%**

SOUTH MAINLAND  
AND FAIR ISLE

Our advisers supported 516 people to keep their households warm by resolving billing problems, helping them to access financial support, providing energy efficiency advice and tackling fuel debt. 444 people were supported to access fuel vouchers to keep their energy on, and £94,351 of fuel debt was written off with the help of our energy advisers.



Our volunteer advisers and board members donated more than

**7,000**

hours to the work of CAB.

If we had to pay them – even if it was only at the National Living Wage level of £10.42 per hour – this would cost more than

**£70,000**



**58** People assisted with complex debt problems

**£452,376**

total debt we helped clients with

**£7,799**

Average debt per client

**£170,610**

total of debt written off for 53 clients

# Volunteering Voice

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I retired from full time work in the year before Covid. When the first lockdown started, I was invited to be part of our local Community Anchor Organisation and, as part of that, was asked to undertake the Connecting Scotland Digital Champion training so that I could help people get, and stay, online when other communication was hard or even impossible. When we were allowed out again, I had a catch up lunch with our local Community Involvement and Development Officer when we reflected on what we had learned from the experience. After that conversation, I decided that I would apply to be a volunteer at CAB. I read up about the different roles and the time commitment needed and thought that, if accepted, I could try and train to be a voluntary generalist advisor.

I was given a very warm welcome when I went for my initial interview in the CAB office in Market House, and was soon signed up for the online training and the remote tutor led training which came towards the end of the online units, this gave me a strong introduction to the different areas of advice that CAB offers. I had previous experience of taking part in self-managed online training, so I knew the challenges of getting on with that, even when it got a bit lonely, so I really enjoyed the few weeks of sessions towards the end when I was part of a group of trainee volunteers from all over Scotland, with tutors who gave us more in-depth training, including one-to-one role playing of client and advisor, followed by detailed assessment.

Once that part of the training ended, I was invited into the CAB office and one of the volunteers, who had been working from home since the pandemic, very kindly came back into the office to be my mentor. She was invaluable in helping me understand how things worked in the Shetland CAB, as we had been told on our training that every Bureau works differently according to their size and resources. I worked alongside my mentor for a few sessions slowly taking on aspects of research and case recording, whilst all the time being given support and encouragement from her and from the staff. It didn't seem too long before I was being given my own cases and the observations I needed to become a qualified generalist advisor.

**"it's great to feel that in retirement I can still make a contribution to the community."**

Even though I am now a fully certified Generalist Adviser, every volunteer session is a learning experience as the area of advice may be similar to something I have worked on before, but every client's needs are different and the advice must be tailored accordingly. I have been surprised by the range of advice areas I have worked in, and have become much more aware of the impact that changes in legislation can have on us all. I really enjoy the variety of work and the different ways of communicating with clients that have now become part of that. I live in the North Isles and appreciate that I can work from home when the weather is poor or the ferry interrupted. It's also great to see how the different agencies in Shetland work together to do the best they can for the community. I have enjoyed the opportunity to do some outreach work in the North Isles when joining some of the drop in sessions organised by Community Development.

I always feel welcome and valued by everyone in the Bureau and the level of support is second to none; it's great to feel that in retirement I can still make a contribution to the community.

**Caroline Breyley**



# 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 and learn new skills
- Make a real difference in your community
- Volunteer in the bureau or from your own home

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 Shetland CAB on 01595 694696  
or by emailing: [sicab@shetland.org](mailto:sicab@shetland.org)**

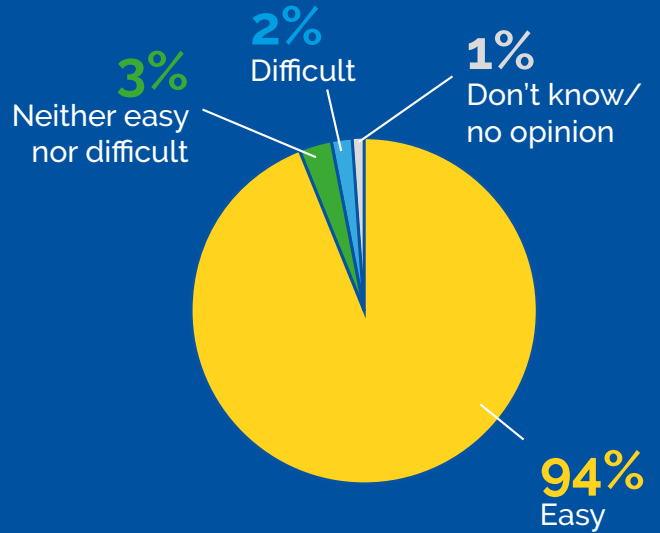


# 94% of CAB clients satisfied with the service they received!

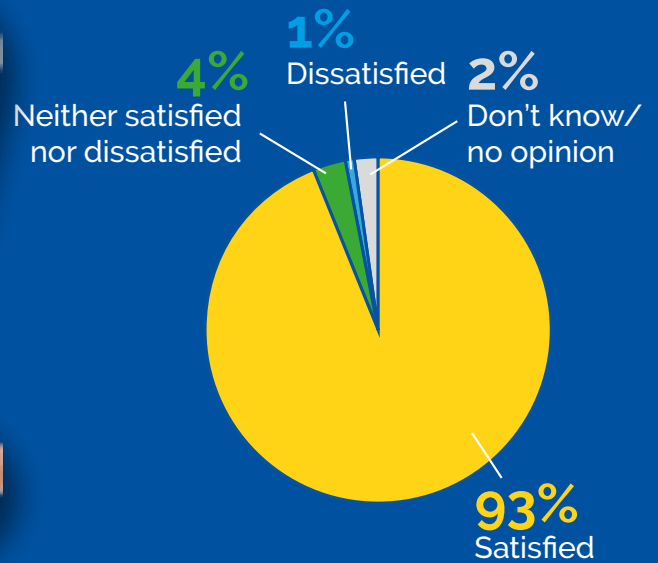
Each year we carry out a Client Satisfaction Survey to get feedback from our clients on the service we have offered them.

Here are the results of our 2023/24 survey.

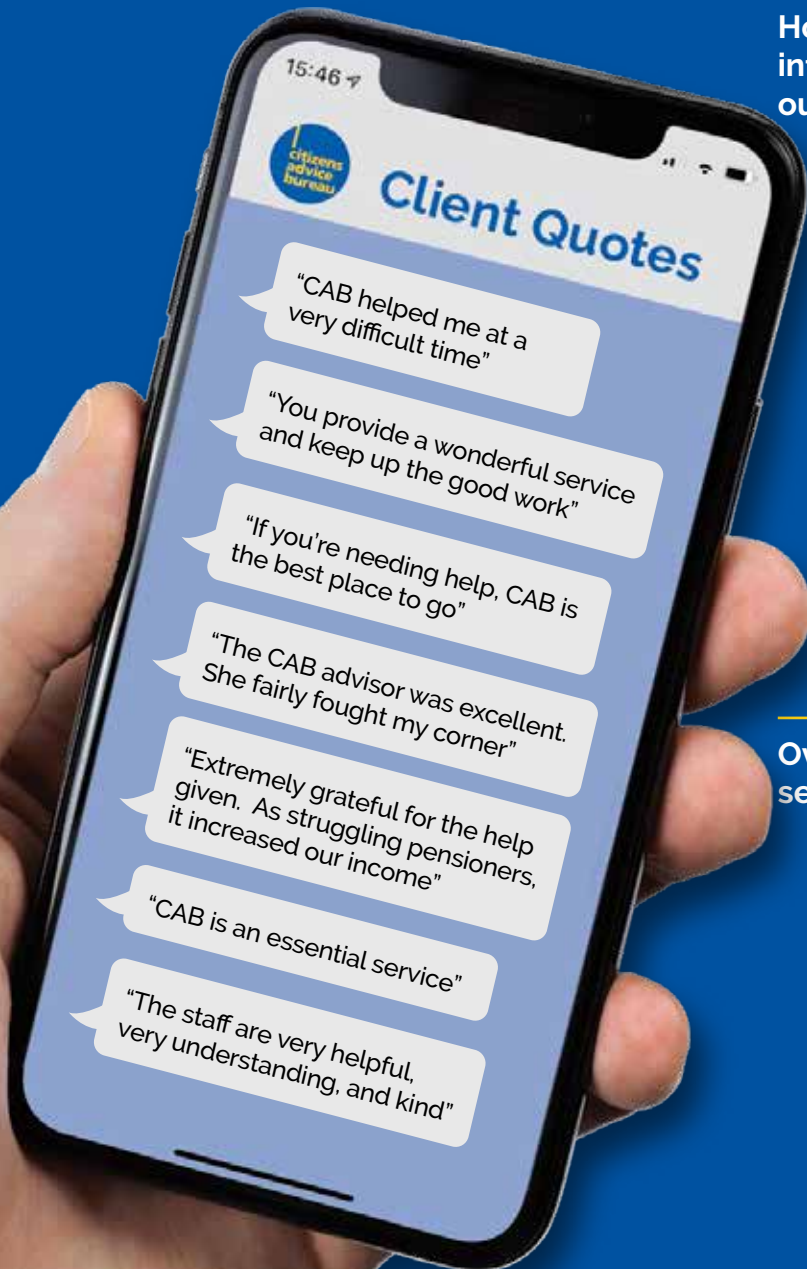
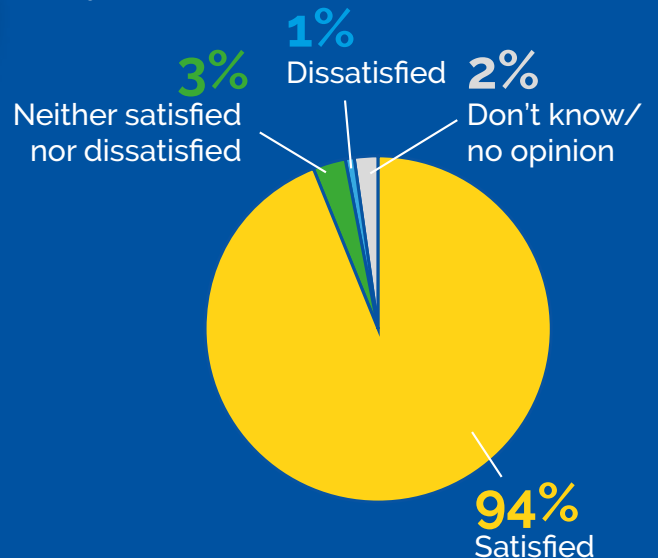
## How easy was it for you to access advice?



## How satisfied were you that the advice or information given to you helped you to sort out the problem you contacted us about?

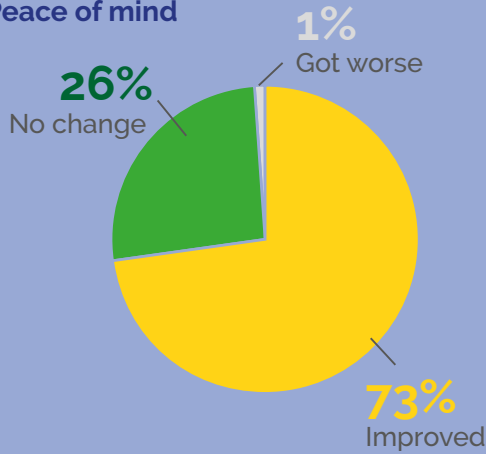


## Overall how satisfied were you with the service you received?

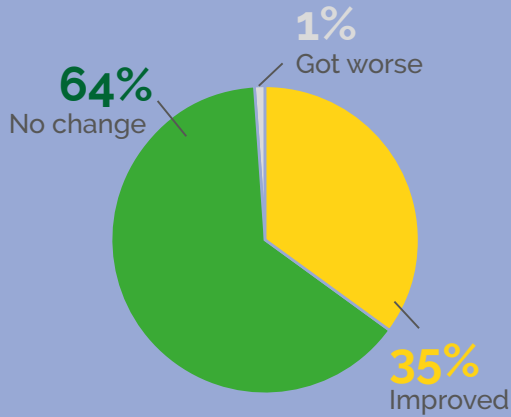


# What difference has our advice made?

## - Peace of mind

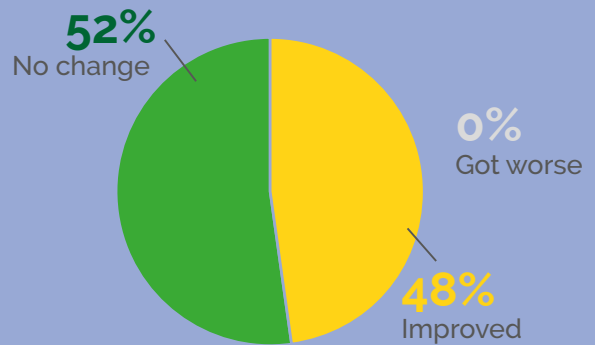


## - Ability to help yourself

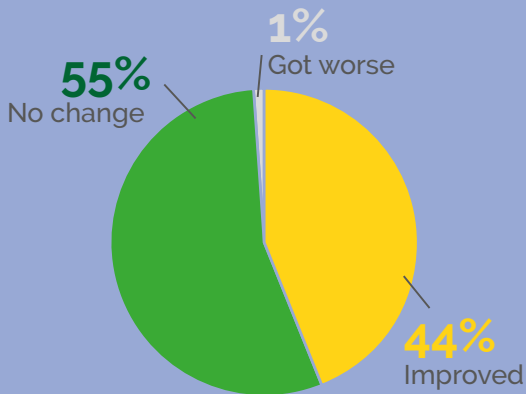


## - Income

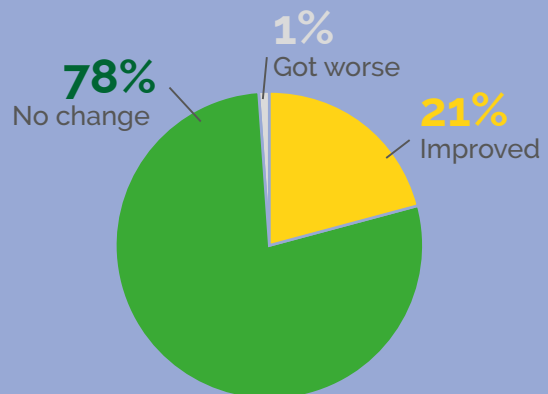
through employment or access to benefits



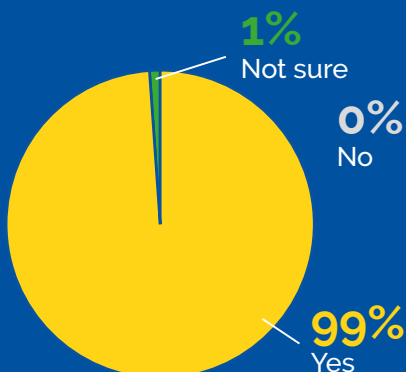
## - Health and wellbeing



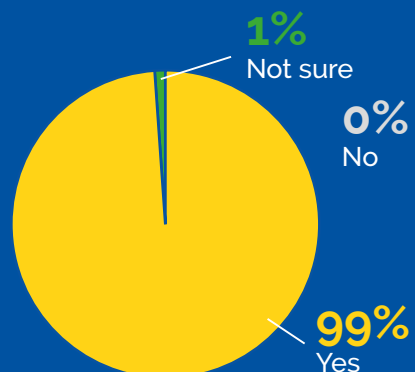
## - Ability to manage your money



## Would you use the service again?



## Would you recommend the service to anyone else?



# The Impact of Advice: Client Case Studies

## Money Advice - Tackling debt and relieving stress

A woman in her 50s was referred to CAB by her Social Worker for help with a debt problem which was affecting her mental health. She has long-term health issues and is unable to work.

The Money Adviser completed a benefit check and this confirmed she was in receipt of all the benefits she was entitled to but, since she has a child with health issues, she was advised about applying for Child Disability Payment.

Client had debts of just under £20,000 including credit cards, overdrafts, bank loans and catalogues and was really struggling with all the phone calls and emails she was receiving chasing her debts. She had previously had a Debt Arrangement Scheme (DAS) in place but, due to divorce and her unstable financial position, she had been unable to maintain payments and her DAS had been revoked.

The Money Adviser completed a Financial Statement with the client giving full details of her income and expenditure. Her Financial Statement confirmed that there was no free income each month with which to pay her debts. The Money Adviser discussed the options available with the client who decided that, in the circumstances, applying for bankruptcy would be the best option.

The Money Adviser prepared and submitted a bankruptcy application form and supporting evidence to the Accountant in Bankruptcy. This application was successful and bankruptcy was awarded. This meant the client's debts were written off and she was no longer being chased for repayment.

The client stated that as a result of CAB's assistance her stress has decreased and her household finances are stable. She now feels more able to manage her money.

## Energy Advice - Help to manage energy costs

A single woman in her 30s contacted CAB as she had received a statement from her energy company showing she had arrears of over £300. She had been paying for her energy by monthly direct debit so could not understand how these arrears had built up and she was worried that she could not afford to pay them off. She has a part-time employment contract and relies on overtime hours to top up her low wages.

The Energy Adviser asked the client to complete a mandate to allow CAB to contact her energy provider. The energy company stated that the client had run up arrears as her monthly payments had not been enough to cover her usage. The Energy Adviser explained this to the client who

## The power of numbers

In 2018/19, Shetland CAB advisers started using the CASTLE electronic case recording system to record the work we do with clients. This helps us to work more efficiently and keeps our client case records secure and confidential. It also means we can record standardised statistics on the numbers of people we help, the types of advice we give and the impact we make. We now have 6 years of data on the work of Shetland CAB.



agreed an increased monthly payment which she could afford, and which would prevent arrears in the future.

To tackle the debt which had been built up, CAB supported the client to apply to Home Heating Advice Scotland. Her application was successful and she was awarded almost £1000 to cover her arrears plus an amount towards future usage. CAB also helped her apply to the Fuel Bank Foundation for £150 credit to her energy account to help with future energy costs.

The Energy Adviser provided the client with energy efficiency advice and suggested she turn down her quantum thermostat by 1 degree to help reduce her ongoing costs.

The client was very happy with the help and support that she had received, which had alleviated her financial stress and made her feel more in control of her energy costs for the future. She has said she will return to CAB if she needs further help.

him about Attendance Allowance. This is a non means-tested benefit paid to people with long-term ill health or disabilities, who struggle with personal care. We also advised the client that if his application for Attendance Allowance was successful, this might "passport" him and his wife to further benefit entitlement.

CAB visited the client at home to support him to complete his application form for Attendance Allowance. He was awarded the high rate of this benefit as he had both day and night time care difficulties. This increased his income by £101.75 per week.

Once the client had been awarded Attendance Allowance, CAB advised his wife to apply for Carer's Allowance for looking after him and helped her complete this application. This increased her income by £76.75 per week. Once she was in receipt of Carer's Allowance, she was also entitled to receive the Scottish Government's Carer's Supplement of £541 per year.

## Benefits Advice - Maximising income through benefit entitlement

A pensioner living with his working-age wife in social rented accommodation came to CAB as he was struggling with fuel costs. CAB referred the client for fuel vouchers to provide immediate support with his energy costs and also provided advice on energy efficiency support available.

CAB offered to carry out a full review of the client's benefits, to check that he and his wife were maximising their income. The result of the benefit check was that the client and his wife were already in receipt of their full entitlement to means-tested benefits. However, as the client had long-term health problems, we advised

## Summary of extra income per annum

Attendance Allowance	£ 5291.000
Carers Allowance	£ 3991.00
Carers Supplement	£ 541.00
<b>Total</b>	<b>£ 9823.00</b>

Plus one off vouchers and emergency payments totalling **£ 479.00**

## In the last 6 years



**5,900+**

individual clients have been advised on over 40,000 issues by Shetland CAB advisers.

**£10.6m+**

has been achieved in monetary gains for over **1,600** clients



with an average gain per client of over

**£6.5k**

## Income and expenditure account 31 March 2024

	2024	2023
<b>INCOME</b>	<b>£</b>	<b>£</b>
Grant income	559,016	666,308
Other income	5,040	542
	<u>564,056</u>	<u>666,850</u>
<b>EXPENDITURE</b>		
Charitable activities	571,920	539,806
	<u>(7,864)</u>	<u>127,044</u>
<b>(DECREASE) INCREASE IN FUNDS</b>	<b>(7,864)</b>	<b>127,044</b>

## Balance sheet 31 March 2024

	2024	2023
<b>CURRENT ASSETS</b>	<b>£</b>	<b>£</b>
Debtors	15,802	10,530
Cash at bank and in hand	501,970	504,837
	<u>517,772</u>	<u>515,367</u>
<b>CREDITORS</b>		
Amounts falling due within one year	(38,492)	(28,223)
	<u>(38,492)</u>	<u>(28,223)</u>
<b>NET CURRENT ASSETS</b>	<b>479,280</b>	<b>487,144</b>
<b>REPRESENTED BY</b>		
Restricted funds	157,845	190,011
Unrestricted funds	321,435	297,133
	<u>479,280</u>	<u>487,144</u>
<b>TOTAL FUNDS</b>	<b>479,280</b>	<b>487,144</b>

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 17 July 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 SC176817)

# Directors

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**Denise Bell**  
Chair

**Kerry Geddes**  
Vice Chair

**Richard Lewis**  
Treasurer

**Sue Beer**  
**Jeff Gaskell**  
**David Marsh**  
**Gordon Mitchell**  
**Christine Cossor**

# Volunteers and Paid Staff

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The following staff and volunteers have left Shetland CAB – we thank them for their many years of service: Marek Barecki, Laura Betney, Robert Jones, Iona Leask, Ros Owen, Alexis Robertson, Fiona Robertson, Lucy Flaws & Jane Morton

## Generalist Advisers

Jenny Anderson, Caroline Breyley, Malcolm Ferguson, Christabel Garrick, Grizel McGregor, Elizabeth Williamson, Helen Wilson, Allan Wishart

## Bureau Manager

Della Armstrong

## Senior Adviser/Money Adviser

Vivienne Tulloch

## Session Supervisor/Assistant Manager

Paula Dunn

## Assistant Session Supervisor

Peter Jamieson

## Finance and Governance Manager

Karen Eunson

## Energy Advisers

Janice Hawick, Brian Leask

## Outreach Adviser/ Patient Support Adviser

Philomena Leask

## Welfare Rights Advisers

Gail Finnie, Nancy Queally, Anna Sutherland

## Community Outreach Energy and Benefits Adviser

Alex Tresadern

## Pension Guide

Isla McGhee

## Triage Adviser

Eilidh Drummond

## Administration Assistant

Vacant

# Shetland Islands Citizens Advice Bureau

# FREE IMPARTIAL

# INDEPENDENT

# CONFIDENTIAL

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**TEL:** 01595 694696  
**EMAIL:** [sicab@shetland.org](mailto:sicab@shetland.org)

A charitable company limited by guarantee  
registered in Scotland No. 176817

Registered Office: Market House, 14 Market Street,  
Lerwick, Shetland, ZE1 0JP

Company Secretary: Della Armstrong

Recognised by the Inland Revenue as a  
Scottish Charity No. SC019785

Authorised and regulated by the Financial Conduct  
Authority FRN: 617481



Phone for advice

**01595 694696**



Email for advice

**[sicab@shetland.org](mailto:sicab@shetland.org)**



For up to date information on the CAB service, you can follow us on

**[www.facebook.com/ShetlandCAB](https://www.facebook.com/ShetlandCAB)**

Or check our website at

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



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