citizens advice bureau

Shetland Islands
Citizens Advice Bureau

Annual Report
2025-2026

ANNUAL REPORT 2025 2026

SHETLAND ISLANDS CITIZENS ADVICE BUREAU

Introduction from the Chair

My introduction to the Shetland Islands Citizens Advice Bureau (SICAB) came during a month-long student placement, where my main task was to create a formal (paper-based) local information system. At that time, in 1997, SICAB was the only non-incorporated, property-owning Citizens Advice Bureau in Scotland.

The organisation had 24 volunteers, including 10 licensed advisers, 6 probationary advisers and 8 trainees. Paid staff consisted of a manager, a part-time depute manager and a secretarial assistant. Our premises in South Commercial Street were cramped and not easily accessible, and we relied on a paper-based information system that required time-consuming monthly updates.

In 1998, I joined the Board as a Trustee, which gave me the opportunity to learn more about the invaluable service SICAB provides to the community and to help support that work.

In contrast, in the year to March 2026, we have three licensed volunteer generalist advisers, 11 paid staff (nine of whom are specialist advisers), and eight board members. We relocated to Market House in 2005, providing greatly improved facilities for staff and much better accessibility for clients, as well as the benefit of being alongside other third-sector organisations with whom we liaise closely.

One constant throughout these years has been our stalwart volunteer, Malcolm Ferguson, whose thirtieth year with the bureau we celebrated this year.

I have long had a particular interest in access to information in rural areas; my MSc research focused on "The Rural Information Need of the Shetland Islands Citizens Advice Bureau".

Over the last thirty years, some of the additional barriers to accessing advice and information faced by those living outwith Lerwick have been reduced through the increased availability of internet services, email, e-learning and video communication. However, the continuing lack of reliable broadband and mobile coverage in more remote areas remains a significant challenge. Many clients neither have the equipment nor the confidence or knowledge to make use of these technological solutions, while travelling to Lerwick is often beyond their capacity.

Accordingly, our outreach work has included visits to Fetlar, Skerries, Foula, Fair Isle and Papa Stour, and planning for our 2026 Remote Island Community Outreach Programme, in conjunction with the SIC Community Planning & Development Department, is ongoing.

In this report, you will read about the significant benefit SICAB continues to bring to the Shetland community. An impressive £1,525,772 has been secured for our clients through financial gains, principally from unclaimed benefits and energy refunds. You will also read about the difference our support has made to individual clients, whose lives have, in many cases, been transformed by the help they received.

To maintain our service, we rely on both funding and volunteers. Today, many people wish to retain the freedom to travel and enjoy holidays during retirement, but with e-learning and online meeting attendance now available, this need not be a barrier to becoming involved. Full training is provided for both generalist advisers and board members. Please contact the Bureau Manager if you feel you may be interested in contributing to our work.

We are deeply indebted to our funders, particularly the Shetland Charitable Trust, Shetland Islands Council and Foundation Scotland, whose support makes our work possible. By working together, we can help to address hardship and reduce inequalities across the Islands.

Unfortunately, funding has not kept pace with inflation, creating further challenges for the Bureau. Citizens Advice Scotland continues to provide us with professional support, advice and training, and also acts as the conduit for some of our national project funding. Particular thanks go to Laura Plumb, our outgoing Network Services Manager, for her valued support of the Bureau.

Above all, my thanks go to Della Armstrong for her capable management of the service and her pleasant fellowship, and to all our paid staff and volunteers for their continued dedication and commitment.

This has been my third, non-contiguous term as Chair, and I have been fortunate to work alongside such a supportive Board. Their hard work has helped ensure that robust systems are in place and that finances are managed securely, enabling Della and her team to continue their work in an environment of increasing bureaucracy, monitoring and regulation.

Sue Beer
Chair

2025/26 Our year in numbers

We supported **1,577** individual clients

617 of whom were new to the service.

We had **7,834** contacts with clients

29% by phone

50% by email

6% by letter

15% face-to-face

We advised on **6,823** issues

56% Benefits

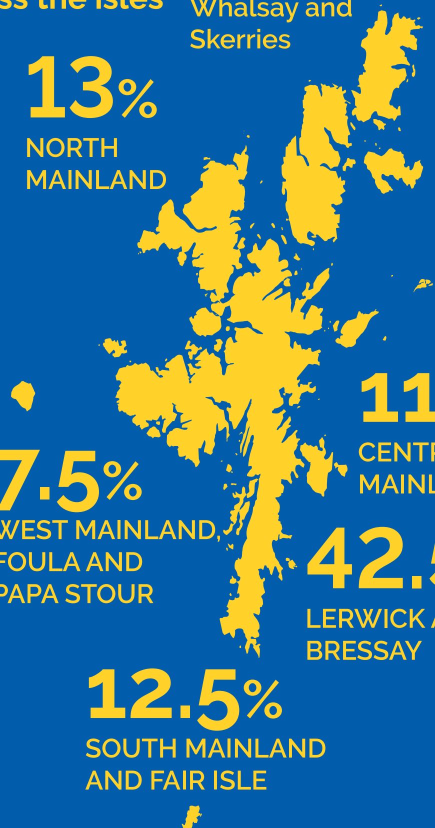
16% Utilities and Communication

8% Debt / Financial Products & Services / Tax

4%	Housing	2%	Travel & Transport
5%	Legal	1%	Health & Community Care
3%	Employment	1%	NHS Concern or Complaint
2%	Relationship	1%	Consumer
1%	Discrimination, Education & Immigration		

£1,525,772
financial gain was achieved for
531
clients supported by CAB.
This included
£1,435,845
gained through successful benefit applications, appeals and back payments. Just under £1m of this was for disability benefits, which provide extra money for children, working age adults and pensioners 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

13% NORTH MAINLAND

11.5% CENTRAL MAINLAND

7.5% WEST MAINLAND, FOULA AND PAPA STOUR

42.5% LERWICK AND BRESSAY

12.5% SOUTH MAINLAND AND FAIR ISLE

Our advisers supported 487 people to keep their households warm by resolving billing problems, helping them to access financial support, providing energy efficiency advice and tackling fuel debt. 147 people were supported to access fuel vouchers to keep their energy on. The total financial gain for energy clients was £50,909 of which £610 in fuel debt was written off, via the limited fuel debt schemes available, with the help of our advisers.

31 People assisted with complex debt problems

£343,590 total debt we helped clients with

£11,084 Average debt per client

£13,707 total of debt written off for 5 clients

Our volunteer advisers and board members donated more than
5,400
hours to the work of SICAB.
If we had to pay them – even if it was only at the National Living Wage level of £12.21 per hour – this would cost almost
£66,000

Volunteering Voice

My involvement with Shetland Islands Citizens Advice Bureau (SICAB) began when the Chair of the Board approached me to ask whether I would consider becoming a trustee. I've always been fairly involved in my community and, like most Shetlanders, wear several different hats. What I hadn't realised, though, was that there were volunteer opportunities within the charity that didn't involve working directly with clients. A family member volunteered as a Generalist Adviser for several years before stepping back to help with childcare for my family, so it feels rather fitting that I'm now volunteering too, albeit in a very different role.

I joined just after Covid, so my first board meetings took place online, which took a little getting used to. Given the scale of the support SICAB provides across Shetland, the budgets we oversee are substantial, and I initially found that quite daunting. Thankfully, the board brings together people with a wide range of skills and experience. We have an excellent Finance Sub-Committee whose members are incredibly knowledgeable and always happy to answer questions from trustees like me.

Board meetings are held every two months, with the AGM taking place at the end of the summer. We receive a well-prepared agenda pack in advance of each board meeting, and while it takes time to read through the papers, doing so properly means the meetings themselves are far more productive and make the best use of everyone's time. Over the years I've taken on a little more responsibility, serving as Vice-Chair for a period and currently sitting on the Staffing Sub-Committee, but being a trustee can be as much or as little as you're able to make it. If all you have time for is attending the board meetings, you'll still be warmly welcomed, and your contribution will be genuinely valued.

Being a trustee has introduced me to new friends, given me some much-appreciated grown-up time away from a busy family life, helped me better understand the challenges facing people across Shetland, and given me another meaningful way to give something back to my community. If you're curious about getting involved, I'd highly recommend getting in touch with our Manager, Della, for an informal chat.

In some of my other roles, I've often remarked that instead of creating projects to support people and then spending months securing funding to deliver them, we'd sometimes achieve a better return by simply giving people the money directly and trusting them to decide how best to use it. To me, SICAB is one of the organisations that actually does something very close to that. More importantly, it combines practical financial support with skilled staff and dedicated volunteers who take the time to listen, guide and help carry burdens that many clients have been shouldering alone for far too long.

I was fortunate enough to attend the recent CAB Volunteer Conference in Glasgow, and I came home bursting with pride at being a small part of what we do. As a trustee, I'm not on the front line and don't see the impact on clients day to day. I always appreciate the anonymised client stories shared at board meetings, but hearing directly from volunteers and people whose lives had been changed by Citizens Advice was something else entirely. Their experiences were both humbling and inspiring, and they reminded me just how profoundly this organisation can change lives.

The longer I've been involved, the more convinced I've become that SICAB is one of the most important organisations we have in Shetland. It is there for everyone, whatever challenges they may be facing, and this year alone our work has unlocked £1,525,772 for local people. But the figures tell only part of the story. Much of what SICAB does happens quietly, behind the scenes, helping people find stability, confidence and hope at some of the most difficult points in their lives. I'm proud to play a small part in that.

"The longer I've been involved, the more convinced I've become that SICAB is one of the most important organisations we have in Shetland"

Kerry Geddes

citizens advice bureau

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.

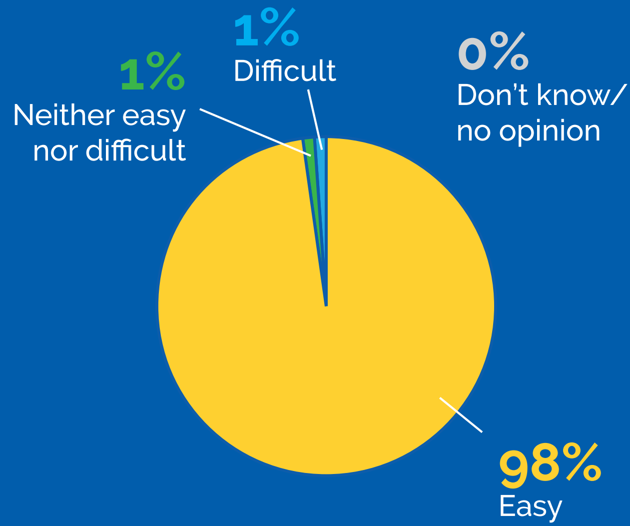
Contact Shetland CAB on 01595 694696
or by emailing: sicab@shetland.org

99% of CAB clients satisfied with the service they received!

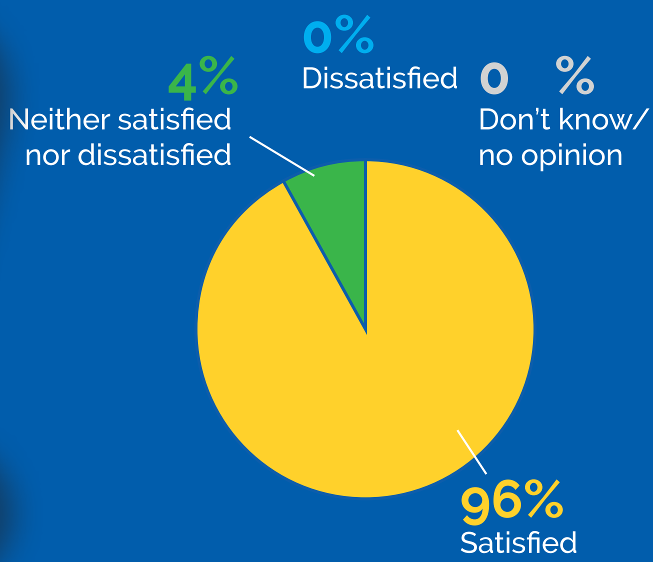
Each year we carry out a Client Satisfaction Survey to get feedback from our clients on the service we have offered them.

Here are the results of our 2025/26 survey.

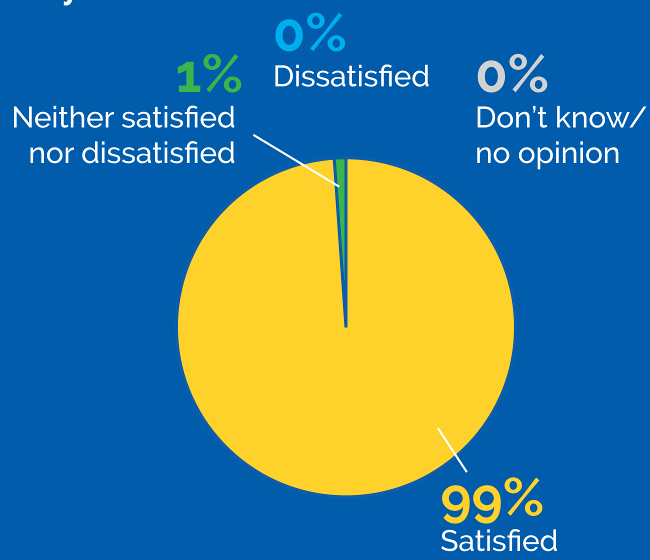
How easy was it for you to access advice?



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

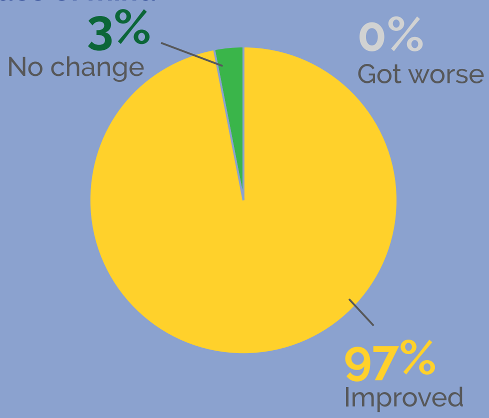


Overall how satisfied were you with the service you received?

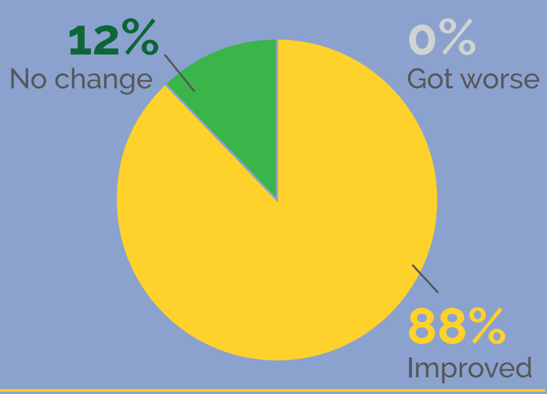


What difference has our advice made?

- Peace of mind

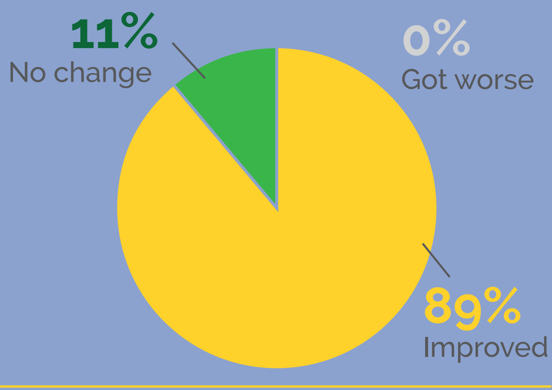


- Ability to help yourself

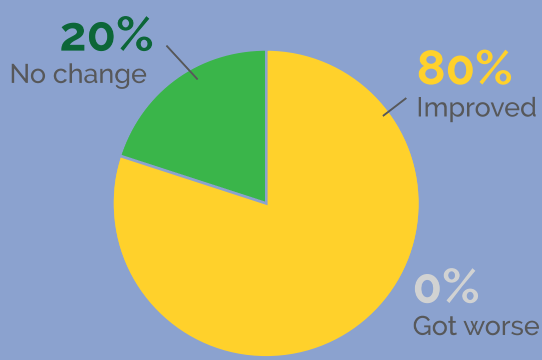


- Income

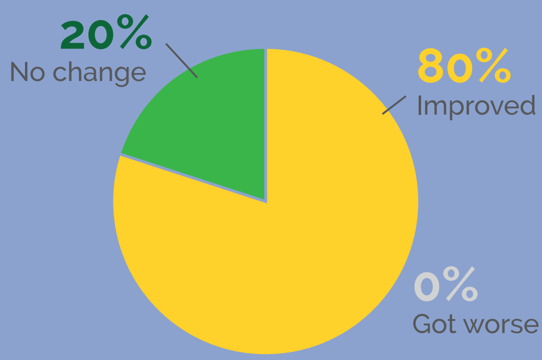
through employment or access to benefits



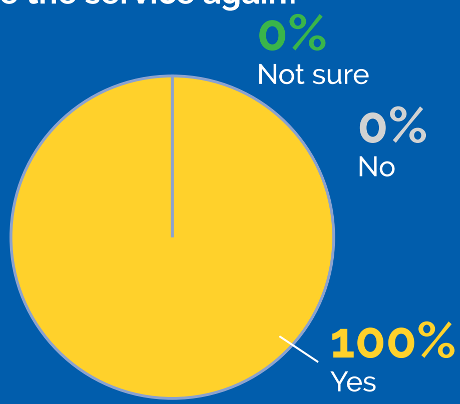
- Health and wellbeing



- 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 - *Preventing Repossession & Restoring Financial Stability*

A client in their 30s came to SICAB in distress after receiving court papers seeking repossession of their home due to mortgage arrears. With the hearing only days away, they were at real risk of losing their home. .

The SICAB Money Adviser acted quickly, encouraging the client to attend court, explain that they had sought help and advice from SICAB, and request time to engage with support. The court granted a continuation, giving the client a vital window to get back on track.

The client is single, self-employed, and has been struggling with their mental health, which has affected their ability to work consistently. They spoke openly about having "buried their head in the sand" when their financial situation became overwhelming. Alongside their mortgage arrears, they were also facing growing debts for Council Tax and electricity.

The Money Adviser took a holistic approach, carefully reviewing the client's circumstances and identifying immediate ways to reduce pressure. It was discovered that the client had not been receiving the 25% single person discount on their Council Tax. The Money Adviser successfully submitted a backdated claim to April 2023, reducing the debt from £2,736 to £1,383 and negotiated a payment plan with Shetland Islands Council for the repayment of the debt.

The client's energy costs were another major source of anxiety, with the supplier requesting electricity payments of over £500 per month - far beyond what they could afford. The Money Adviser intervened, providing updated meter readings to the energy supplier and successfully negotiating a significantly reduced and sustainable payment plan of £180 per month, plus £40 per month towards arrears.

With these changes easing the client's financial burden, the Money Adviser prepared a Financial Statement on their behalf and was able to offer £240 per month towards the mortgage arrears. This offer was accepted by the solicitor acting on behalf of the mortgage provider. The court granted a further three-month continuation, giving the client the opportunity to make the repayments and keep their home.

Recognising the wider impact of the client's health on their finances, the client was referred to a SICAB Welfare Rights Adviser to apply for Adult Disability Payment.

The client described feeling an overwhelming sense of relief at being able to stay in their home. They said their stress levels had reduced significantly and that, with renewed stability, they now feel able to work more hours and begin to take control of their finances again.

Energy Advice - *Challenging Incorrect Billing & Securing a Substantial Refund*

The client had been experiencing significant distress due to poor customer service from SSE Business in relation to an agricultural shed they had recently purchased.

Although the client had been regularly submitting meter readings, they noticed their monthly invoices continued to rise despite their usage remaining consistent. When they contacted SSE to query this, they were told they had an outstanding debt of £3,257, which had already been passed to a debt collection agency. The client had not been informed that this action would be taken.

This came as a shock and left the client extremely anxious. They were worried about potential enforcement action and the impact on their credit history. Feeling under pressure and without clarity on the account, they paid the full amount, despite continuing to dispute the debt. This left them financially strained and feeling they had no alternative.

The client then contacted SICAB for support. The Energy Adviser raised a formal complaint with SSE, challenging how

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 8 years of data on the work of Shetland CAB.

the account had been managed and the distress this had caused.

Through this intervention, SSE confirmed their actions had been based on estimated readings only, and the actual readings provided to them by the client had not been applied to their account.

The Energy Adviser provided SSE with an up-to-date, date-stamped photograph of the meter, which allowed the account to be properly reassessed.

Once corrected, it became clear that the client did not owe any money. In fact, they had been significantly overcharged. SSE confirmed the client's account was in credit and issued them a refund of £6,725.

What began as a situation of anxiety, confusion and financial pressure was fully resolved. The client expressed considerable relief that the matter had been corrected and that they were no longer facing the threat of debt collection or damage to their credit record. Thanks to the advice and assistance given by SICAB, their billing has now been put on a reliable footing, based on accurate meter readings, providing reassurance and stability moving forward.

Benefits Advice - *Maximising Entitlements to Support a Disabled Child & Carer*

The client is a single parent devoted to caring for their young child, who has significant disabilities. As the child's main carer, they carry the full responsibility of meeting their child's complex needs, while also coping with their own mental and physical health conditions.

Balancing these demands is incredibly challenging. The client is only able to work part-time, as their caring responsibilities and health limit what they can manage. As a result, they live on a low income, relying on Universal Credit (UC), Child Benefit, and the Scottish Child Payment to get by. Their UC award contains a standard element for themselves, a child element, and a housing element for their social rented home.

Despite this, the client was struggling to make ends meet. The pressure of rising costs left them feeling anxious and overwhelmed. At one point, they considered increasing their working hours out of financial necessity. However, they knew this would come at a cost - to their own health and to their child's wellbeing. Their child would find it extremely difficult to cope with a childminder, and the client feared the impact this change would have on them both.

Feeling stuck and under significant stress, the client reached out to SICAB for advice and support.

We carried out a full benefits check and identified that the client's child may be entitled to Child Disability Payment (CDP), a benefit designed to support children with additional care and mobility needs. We guided the client through the application process, helping them to gather detailed supporting evidence from medical professionals and the child's school.

The application was successful. The client was awarded CDP at the middle rate care component, increasing their income by £320.23 per month.

We then supported the client to update their Universal Credit claim. This led to further financial support, including a disabled child element of £158.76 per month and a carer element of £201.68 per month.

Financial Outcome

Child Disability Payment:	£ 320.23
UC Disabled Child Element:	£ 158.76
UC Carer Element:	£ 201.68
Total Additional Monthly Income	**£ 680.67**

This additional income has made a profound difference to the client's life. The constant strain of financial uncertainty has eased, allowing them to feel more secure and in control. They no longer feel forced to choose between their health, their child's needs, and financial survival.

With reduced stress and greater stability, the client is now better able to focus on what matters most - caring for their child and managing their own health. The support has not only improved their financial situation but has also had a meaningful impact on their overall wellbeing and quality of life.

In the last 8 years

7,000+

individual clients have been advised on over 52,000 issues by Shetland CAB advisers.

£14m+

has been achieved in monetary gains for over **2,000** clients

with an average gain per client of over

£7k

Income and expenditure account 31 March 2026

	2026	2025
INCOME	£	£
Grant income	593,329	595,352
Other income	105,388	5,583
	698,717	600,935
EXPENDITURE		
Charitable activities	594,548	617,009
INCREASE/(DECREASE) IN FUNDS	104,169	(16,074)

Balance sheet 31 March 2026

	2026	2026	2025	2025
CURRENT ASSETS	£	£	£	£
Debtors	55,557		19,001	
Cash at bank and in hand	543,836		480,940	
	599,393		499,941	
CREDITORS				
Amounts falling due within one year	(32,018)		(36,735)	
NET CURRENT ASSETS		567,375		463,206
REPRESENTED BY				
Restricted funds		93,006		129,675
Unrestricted funds		474,369		333,531
TOTAL FUNDS		567,375		463,206

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 15 July 2026.

A copy of the charity's financial statements for the year ended 31 March 2026 can be obtained from our main office or by writing to the following address: Companies House, Crown Way, Cardiff CF14 3UZ (quoting ref SC176817)

Directors

Sue Beer
Chair

Denise Bell
Vice Chair

Richard Lewis
Treasurer

Kerry Geddes
George Smith
David Marsh
Wendy Fraser
Robbie Simpson

Volunteers and Paid Staff

The following staff and volunteers have left Shetland CAB – we thank them for their many years of service: Christine Cossor, Nancy Queally, Grizel McGregor, Elizabeth Williamson

Generalist Advisers
Caroline Breyley, Malcolm Ferguson, Christabel Garrick

Bureau Manager
Della Armstrong

Senior Adviser/Money Adviser
Vivienne Tulloch

Session Supervisor/Assistant Manager
Paula Dunn

Finance & Resource Manager
Melanie Hall

Welfare Rights Advisers
Gail Finnie, Anna Sutherland

Energy Advisers
Janice Hawick, Brian Leask

Community Outreach Energy & Benefits Adviser
Peter Jamieson

Outreach Advisor/Patient Support Advisor
Philomena Leask

Pension Guide
Isla McGhee

Triage Adviser
Natasha Gardiner

Shetland Islands Citizens Advice Bureau

FREE IMPARTIAL INDEPENDENT CONFIDENTIAL

Market House, 14 Market Street
Lerwick, Shetland ZE1 0JP

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 on

01595 694696

or email

sicab@shetland.org

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

www.facebook.com/ShetlandCAB

Or check our website at

www.shetlandcab.org.uk

citizens advice bureau

Funded by
Shetland Charitable Trust

SHETLAND ISLANDS COUNCIL

NHS Shetland

Pension wise

Foundation Scotland
Scotland's Community Foundation

OSCR
Scottish Charity Regulator
www.oscr.org.uk
Registered Charity SC019785