

citizens
advice
bureau



MOTHERWELL & WISHAW CITIZENS ADVICE
BUREAU'S

ANNUAL REPORT 2023/24

Free Independent Impartial Confidential



Scottish Charity SCO09733

A NOTE FROM THE CHAIR



I am delighted to be making another submission as Chair of the Board of Directors. This year has continued to present significant challenges, nonetheless, it has been a period of great achievement.

The bureau's success would not be possible without the commitment and dedication of all staff and volunteers; the board and I thank you for your excellent work and commitment.

We also thank the funders for assisting us to provide what continues to be an essential service.

I invite you to read the Annual Report of 2023/2024 which provides a highlight of Motherwell and Wishaw Citizens Advice Bureau's important work.

JENNIFER BRENNAN

MWCAB's, Chairperson

“We support you until you are empowered to support your life”

A NOTE FROM CEO



In 2023/24 our advice services have never been needed more. Inflation and energy bills started to fall, but record-breaking numbers of clients were coming to seek help. The cost of living crisis continued to have a devastating impact on the households' finances and demand for our advice increased exponentially.

We continued to rise to the challenge and adapt to deliver much-needed, life changing, empowering advice services. The cost of living crisis is far from over and we will be dealing with its aftermath for years to come. In the vast majority of cases, clients' financial resilience was completely wiped out and hundreds of thousands of people have been pushed into debt or seen their existing debt situation deteriorate.

Accessibility was one of the key elements underpinning our core service delivery—MWCAB has continuously expanded its reach and impact by extending our outreach provision and a portfolio of value adding specialist projects.

In 2023/2024, MWCAB supported **4,887 clients** with **34,538** multifaceted, complex issues. The overall value of unaffordable debt renegotiated was over **£1.2 million** with debt cases becoming more complex and time consuming, Client Financial Gains (CFGs) at **£3.5 million** arose primarily from helping people to access their rightful entitlement to welfare benefits and challenging unfavourable benefit decisions. We demonstrated our continued commitment to maximise the income of every person who engages with our services. In terms of value for money to North Lanarkshire Council, for every £1 invested by NLC, MWCAB was able to secure £28.63 in income for local people.

MWCAB secured external funding from a wide range of funders for new value adding projects to support specific client groups, tackle particular social issues, focus on locality specific work, campaigning, educational work, or simply to build capacity and meet the gaps in service provision. Additionally, external funding allowed us to create new employment opportunities, generate local income, provide learning opportunities and keep local people feeling connected with the local services and the wider community. MWCAB secured an additional £10.54 of external funding for every £1 invested by NLC.

MWCAB maximised the impact of its services by championing a well-coordinated, multiagency approach. We work in collaboration and enjoy healthy partnerships with a range of public, private and voluntary organisations to support our clients in accessing the services they need. We continued to make significant contributions to North Lanarkshire's Strategic Plan and demonstrate the best value for money.

Kinga Kosakowska

KINGA KOSAKOWSKA
CEO

FINANCIAL REPORT

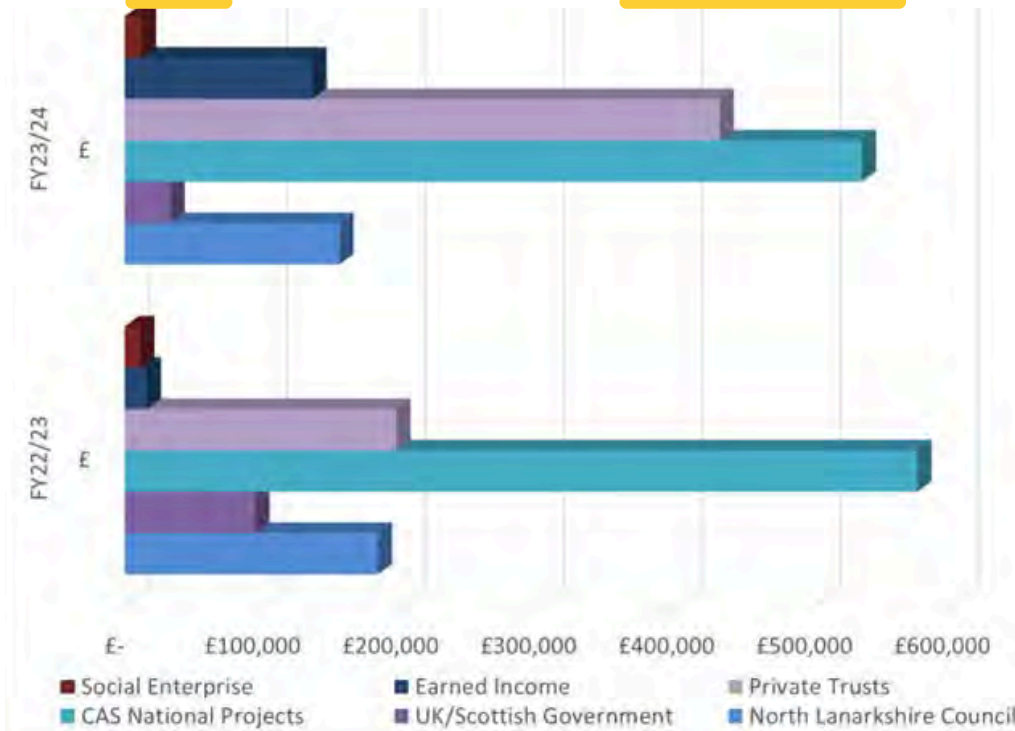
During the past year the Bureau has successfully managed the funding for a wide range of new and existing projects as well as delivering core Bureau operations.

There has been a 20.89% increase in the grant income received in the year versus last year, with it a corresponding increase in operating expenditure of 10.76%. This is mainly driven by an increase in the staff costs associated with the delivery of new projects. Overall the Bureau is reporting a net movement in funds of £122.6K this year. Accounting regulations require the recognition of income when it is received rather than in the period when we are delivering the service that the funds relate to, this requirement has contributed to part of the surplus this year. The future for the bureau continues to be bright, we enter the new financial year in a satisfactory financial position with good reserves and a strong portfolio of projects delivered by dedicated and capable staff and volunteers.

Jim Hume, Finance Director

Financial Summary 2023/2024

| | |
|------------------------------------|-------------------|
| Total Income: | £1,301,875 |
| Total Expenditure | £1,179,277 |
| Net Movement in Funds | £122,598 |
| Total Funds Brought Forward | £796,869 |



OUR YEAR IN NUMBERS...

4,887

Clients supported
by Motherwell and
Wishaw CAB

Help with

34,538

Issues

Debt Value
Renegotiated
for client
was

£1.2M

£ 2 8 . 6 3 F O R E V E R Y £ 1

FOR EVERY £1 OF CORE FUNDING FROM NLC, WE GENERATED A FURTHER £28.63 OF INCOME FOR LOCAL PEOPLE

£3.5M

Client Financial
Gain

7,744

Volunteer
hours gifted to
the Bureau

147

Clients supported
to challenge
benefit decisions



795 Emails



6647 Telephone



102 Letters



5068 Face to Face
contacts

A GATEWAY TO SPECIALIST **ADVICE**

CURRENT PROJECTS



**WITH THANKS TO ALL OUR FUNDERS
WHO MAKE THIS POSSIBLE**



OUR VOLUNTEERS

The organisation receives help and support in the form of voluntary assistance in advising the public and administering the charity. The value of this help was estimated to be **7,744 hours**, worth **£88,591** (based on NLW). This costing includes time given freely by volunteers and trustees. Volunteering continued to play a vital role in our service delivery. Trained to very high standards, volunteers deliver an empowering, holistic advice service to local people. Our volunteers have helped the Bureau deliver some extraordinary work and outstanding achievements this year.

We welcome people from every sector of our community to shape, deliver and govern our organisation.



Volunteering with CAB has been a journey of heart and purpose. Every step has been a chance to make a difference, learn from others and grow. I'm grateful for the chance to give back, connect with incredible people and be part of something that truly matters.

Lorraine Cunningham, Volunteer

Volunteering at Motherwell CAB has been a fulfilling experience. I am confident that I will be able to handle my role as a volunteer adviser with the expertise and attitude required with all the support I know is available to me within the bureau. I look forward to the rewarding and fulfilling journey ahead.

Temitope Alonge, Volunteer

THEIR STORY...

CASE STUDY 1



Client is a father of 3 children (aged 5, 2 and 1), caring for 5 year old child with health conditions

The client presented at the Bureau as he was off work due to a family bereavement and in receipt of Statutory Sick Pay because of this.

The client advised that his wife works 11 hours per week and was their eldest daughter's full-time carer. The families' only income consisted of his wife's wages, Statutory Sick Pay and Child Disability Payment. As a result, the family was under exceptional financial pressure.

What we did

The client advised that they were currently struggling with essential costs, due to the drop in income. He was advised how to make an application for a Crisis Grant, as he was previously unaware of the support available from the Scottish Welfare Fund. Client confirmed he was able to apply himself.

The client was also provided with £125 worth of shopping cards to assist with shopping and £30 fuel voucher, until they received their decision for their Crisis Grant application.

A benefits check was carried out for the client, establishing an entitlement to Universal Credit, Carers Allowance, Council Tax Reduction, Scottish Child Payment, and Best Start Foods. The client was given full advice in relation to how he can make an application for all of the benefits.

The client was advised of grants which were available for their family, and advised that they could also apply for the School Age Payment, Early Learning Payment and given details for further grants for carers.

Financial Outcomes

Throughout the Claiming process (5 weeks) the client was supported with £870 from Scottish Welfare Fund (Crisis Grant), £250 worth of food vouchers and £60 worth of fuel vouchers.

Outcomes from income maximisation:

- UC: £17,137.64
- SCP: £3900
- CTR: £875.68
- Best Start Foods: £514.80
- School Age Payment: £294.70
- Carers Allowance: £3991

Total: £27,893.82

“ I can not thank Lesley enough. The financial support has made the biggest difference to our family. I can now be at home to support my wife in caring for our daughter. ”

MARK'S STORY . . .

CASE STUDY 2



Mark, father of one, found himself in unexpected financial hardship due to a severe injury, sustained whilst at work. Due to the nature of his injury and the hospital waiting times, he was unable to work for over a year. He felt unfairly treated by the company and decided to leave his job. He contacted Motherwell and Wishaw Citizens Advice Bureau in April 2023 for advice and support.

What we did.

Mark was triaged by our frontline team and referred to our specialist Money Adviser. He was offered income maximisation, a holistic assessment of needs and supported through the options of debt solutions where Mark was able to opt for one of the 3 statutory debt solutions (sequestration). CAB advice and support resulted in the ability to reschedule debt in excess **£17K**.

Mark was so very grateful for the support and help he was offered, he expressed interest in volunteering for the Bureau. Our Money Adviser suggested CAB2Careers and he was referred to our Engagement Officer for further information. As he was now in a more stable financial position, he felt able to start a new journey.

In **September 2023**, following an induction with our Volunteer Engagement Officer, Mark was enrolled on to CAB2 Careers – Working For Families programme. Due to his work-related injury, he was unable to return to his previous role and needed support and confidence to find a new path and to start his journey back to employment,

Barriers

Ill - health - unable to work. Originally Mark had a specialist trade and was a self-employed stone mason.

Working For Family support

Mark was given information on the various routes and options that were available to him. Being open – minded, and thankful for the support he had previously received, Mark was keen to start volunteering at the Bureau and follow the **Advisor Training Programme**.

Mark completed the following:

- 4-week Employability course
- Stress Awareness
- Personal Development
- Money Advice
- Money Matters training
- SQA Health and safety in a Construction Environment

Mark had a taster session during his 4 weeks, shadowing the Frontline team in the Bureau, and started volunteering with the CAB in December 2023. He received a £50 voucher for completing the 4-week course and expenses for travel and lunch were given.

Mark successfully completed the Advisor Training Programme, throughout the year, fitting in with his family commitments.

Mark continues his journey with CAB, gaining valuable skills, training and accredited qualifications and is looking forward to completing his 2nd assessment, allowing him to go solo with his clients.. Mark embraced the opportunity and his confidence has grown whilst embarking on his own journey.

“With thanks to John for helping me with my finances. It gave me the motivation to use my empathy and understanding to help others. Cab2Careers and the whole journey aligned with how I was feeling.”

WHAT'S NEXT

Opportunities

The charity will continue to deliver our core services, complemented by Advice for Tenants and Residents (AFTAR), Armed Service Advice Project (ASAP), Energy projects, Help to Claim, Money Talk, Engage Advise Support Empower (EASE), North Lanarkshire Community Legal Service, Safe and Warm, Pathways to Advice and Cash Scotland (Help 1st), Pension Wise, and the Employability Projects.

The company moving forward into 2024/2025 is strong operationally, financially and in governance.

In the next year, we will seek to enhance our existing services with several new and exciting projects in prospect in the year ahead.

Robertson Trust Empowering Money Advice Project
Routes out of Crisis
Scottish Power Energy Network (SPEN) Scottish Migration Service (SMS)

We will continue to implement our ambitious Strategic Plan 2022-2025.

Funding Landscape

We recognise that competition for grant funding is increasing, coupled with a potentially reduced pool of funds available.

Demand

It is widely accepted that demand for advice services will increase exponentially during 2024/25 as a result of the fallout of the cost of living crisis. Moving forward we will continue to review and adapt our service provision. We will work with funders to demonstrate the ongoing impact and effectiveness of our service for local people during these times, demonstrating resilience and adaptability.

Kinga Kosakowska
CEO

CURRENT OUTREACHES:

Abronhill Housing Association
Craigneuk Lifelong Learning, Wishaw
Forgewood Housing Cooperative
Garrion Peoples Housing Cooperative
Houldsworth Centre – Library, Wishaw
Isa Money Community Centre, Muirhouse
Jerviston Community Centre, Motherwell
Maranatha Centre, Motherwell
New College Lanarkshire, Motherwell Campus
Newmains Community Trust centre, Newmains
South Wishaw Parish Church
Wishaw General Hospital



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Scan me !

