

NAIRN CITIZENS ADVICE BUREAU ANNUAL REPORT 2025

citizens
advice
bureau

Picture credit Jeff Zycinsky





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At CAB our advice is:



Free



Confidential



Independent



Impartial

We gratefully acknowledge the assistance and expertise of Jamie MacDonald in the production of this Report.

THE AIMS AND OBJECTIVES OF NAIRN CITIZENS ADVICE BUREAU

OBJECTIVES

Our objectives are to provide independent, free, confidential and impartial advice, and an information service that is readily accessible and tailored to meet the needs of the local community. We achieve these aims by ensuring that:

- We are available to all who wish to access our services.
- We provide independent and impartial advice and information on personal, social and legal matters.
- We have trained and informed advice workers.
- We provide free and confidential interviews.
- We access modern, up-to-date information systems.
- We are fully accountable to members of our community.
- We have access and interview facilities for wheelchair/pushchair users and provide home visits to all who cannot otherwise access the service.
- We provide advocacy, negotiation and representation services.
- We carry out benefit checks for individuals to ensure relevant benefits are being paid.
- We provide negotiation and representation in debt counselling, money advice and housing.
- We offer training/discussions on our work to local community groups.
- We are members of a national network of Bureaux.

AIMS

- 1** To ensure that individuals do not suffer through ignorance of their rights and responsibilities, the services available to them, or through an inability to express their needs effectively.
- 2** To exercise a responsible influence on the development of Social Policies, both locally and nationally.

THE CAB TEAM

Board of Directors

Chair	Peter Saggars
Vice Chair	Brenda Waterfield
Treasurer	Jo Tunstall
<i>Member of the Public</i>	Lee Dyson
<i>Member of the Public</i>	Alastair Nicolson
<i>Member of the Public</i>	Iain MacDonald (resigned Jan 25)
<i>Member of the Public</i>	Paul McIvor (resigned Jan 25)
Member of the Public	Emma Mackman
Member of the Public	Robert McNaught
Member of the Public	Rev Steven Manders
Member of the Public	Cory Jones (appt Feb 25)
Honorary Treasurer	Louisa Burton

Non-Directors

Paid Staff Representative	Kathleen Cousins
Volunteer Representative	Emily Bury

Staff

Manager	Gill MacLean
Deputy Manager	Lorraine Lynch
Debt/Housing Advice	Kathleen Cousins, Phil McBride (to Dec 24); Bryan Bain, Stuart Nichols, Karen Pullin
Welfare Rights Team	Allison James, Nigel Stewart
Session Supervisor	Donnie Fraser
Training Support Co-ordinator	Dawn Nicolson
Mentor/adviser	David Ferguson
Money Talk Plus	John Dolan; Stephen Ranscombe
Energy	Mark Beveridge

Volunteers

Advisers: Bridget Kilpatrick, Bryan Bain, Catriona Mackie, Chris Clarke, David Ferguson, David Hunter, Dawn Breerton, Deborah Baillie, Deirdre Thompson, Donella MacDonald, Emily Bury, Iain Vernall, Jessica Whimster, Jill Stewart, John Dolan, Magdalene Maclean, Maggie Woolley, Malcolm Aldridge, Nigel Jordan, Phebe White, Rick Stewart, Susan Evans, Teresa Ratnam,

Trainees: Scott Ford, Cate MacDonald

Receptionists: Angela Veitch, Christine Bunker, Dawn Breerton, Iain Vernall, Jill Stewart, Magdalene Maclean, Marion McOwan, Mary Helen Dewar, Nigel Jordan

Health and Social Care Policy Lead: Mary Helen Dewar

Admin: Mary Helen Dewar, Marion McOwan

Welfare Rights Team: Maggie Woolley, Bridget Kilpatrick

Digital Media: Verena Bascope, Jamie MacDonald

Events: Louise Clark, Cynthia May

IT: Barry Nichols

CHAIR'S REPORT

Welcome to the 30th Annual Report of the Nairn CAB. This is another milestone in the continuing story of the bureau, a story that will run for many years because, despite our best endeavours, the need for our services continues to increase.



The last year saw a period of notable achievement and growth for the bureau as we continued to adapt and respond to emerging challenges, providing essential advice and advocacy to residents across the Nairn area.

The bureau's advisers provided support to hundreds of clients, helping with issues ranging from welfare benefits and debt management to housing, employment, and consumer rights. Notably, the Nairn CAB secured nearly £2 million in financial gains for clients through successful benefits applications, debt write-offs, and compensation claims. This direct financial impact improved the lives of many local families, alleviating hardship and fostering greater stability.

Beyond monetary outcomes, the CAB empowered clients with knowledge and confidence, enabling them to resolve issues independently in the future. Feedback collected via client surveys highlighted exceptionally high satisfaction rates, with many

praising the professionalism, empathy, and expertise of staff and volunteers.

Since the year end, we have had two significant funding gains which will cover a good portion of our core costs for the next three years. This will enable us to carry forward with confidence our 2023 – 26 business plan. This plan proposed a number of ways in which we would increase our interactions with those who could benefit. We have started evening sessions, initially once a week. Our volunteer programme has been successful in recruiting many new members to our team, enabling us to expand the advice and help that we give.

One unexpected bonus that has arisen from our move to the new offices is the number of organisations that have used our hub to reach out to Nairnshire residents. Very often, their services are complimentary to those we offer but which we are unable to provide. Recent visitors include Alzheimer's Scotland, Mikeysline, RASASH and Blue Space Highland.

The bureau is very dependent on our staff and volunteers. Without them, we are nothing. I continue to be impressed by their dedication, knowledge and their willingness to go the extra mile on behalf of clients. We are very fortunate that the team has benefited from the very able leadership of Gill Maclean for many years. We are indebted to you, Gill.

Peter Saggars

MANAGER'S REPORT

As we look back over the past year, we are proud to share our achievements, reflect on the difficulties faced by our clients and the bureau, and outline our goals for the year ahead. While the cost of living crisis continues to affect people across the UK, in the Highlands and Islands, its impact is even more severe. For many, life already costs more here—and that inequality is growing.

The idea that it is more expensive to be poor may seem paradoxical, but it is the daily reality for many of the people we support. Known as the **poverty premium**, this describes the extra costs low-income households face for basic essentials simply because of their financial situation. For example, those on low incomes are often excluded from affordable credit and banking. Without access to low-interest loans or overdrafts, many are forced to rely on high-interest credit, store cards, or payday lenders—costing them more over time. With high street banks continuing to close and services moving online, people without internet access or digital literacy find themselves further excluded. Energy costs remain a key concern for our clients. Many low-income households live in poorly insulated homes and use prepayment meters - often the most expensive way to pay. Without access to cheaper direct debit tariffs, they end up paying significantly more than higher-income households for the same utility. In our area, many households are off the gas grid, relying on electricity or oil, which come with higher standing charges and further cost burdens. Through our work with the **Fuel Bank Foundation**, local charities, and the **Warm Home Discount Scheme**, we've been able to help some of the

most vulnerable meet their immediate energy needs but the underlying system needs reform. A **universal social tariff** for energy and other essential services could provide fairer pricing and help reduce long-term household stress.

***In the 2024
volunteers gave 8643 hours
of their time.***

Housing continues to be a major issue. The local market is increasingly skewed by demand for short-term holiday lets, which limits availability for long-term residents and drives up prices for those wanting to rent privately. In the past year, we supported **57 clients** facing eviction because their landlord was selling the property. This number highlights the urgent need for **more social and affordable housing** in Nairn.

Thanks to the support of the **Scottish Legal Aid Board**, we've been able to offer specialist help to those at risk of losing their homes. But demand far exceeds supply. Policy changes and local investment are urgently needed to ensure our community isn't priced out of their own town. Delays in processing social security claims—both from the **Department for Work and Pensions (DWP)** and **Social Security Scotland**—continue to

place undue stress on clients. People are being asked to survive without the financial support they are entitled to, often for extended periods. Nairn CAB has consistently advocated for improvements in administration and communication. At the same time, we provide immediate crisis support, helping clients access food, fuel, and emergency funds when delays leave them with nothing. Like many third-sector organisations, NCAB has faced its own share of difficulties—particularly

***Collectively NCAB has helped 1,611 people,
resulting in a client financial gain of
£1,778,078.66 .***

around funding. While our service is volunteered, we do employ staff, and our building carries running costs. Much of our project funding is short-term and often only confirmed at the last minute.

Thanks to the leadership of our **Board of Directors**, we are working to better promote NCAB as an



Continued...

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independent charity, reliant on fundraising and donations. We're increasing our efforts to secure more stable funding and ensure long-term sustainability and begin the next financial year with increased confidence thanks to additional funding from Foundation Scotland and Bank of Scotland Empower Fund.

We're proud of our partnerships with **Listen Well Scotland, Nairn Academy, Skills Development Scotland, RASASH, Connecting Carers, Alzheimer Scotland, the Co-op** and many others. Their collaboration enhances the support we can offer. One special highlight this year was our **art competition** with **Millbank Primary School**, sponsored by **McDonald's**. The winning artwork

now decorates our interview rooms, bringing colour and life to our space while strengthening ties with our community.

Demand for high-quality, accredited advice continues to grow. To better meet the needs of those who work during the day or have caring responsibilities, we are now **trailing Thursday evening openings from 5:00–7:00pm**. With additional project funding, we've also increased our paid staff capacity, which will allow us to **expand outreach work** in the year ahead. This is part of our ongoing commitment to improving accessibility and making sure people in

Nairn can get the help they need, when they need it.

Our People Make the Difference

Everything we've achieved this year is thanks to the dedication of our **43 volunteers** and **10 staff members** (most of them part-time). Their commitment to training, development, and delivering quality advice is truly inspiring. The breadth of knowledge, compassion, and resilience they bring makes a real difference to people's lives.

Each year, we say goodbye to valued team members—staff, volunteers, and board members. We thank them for everything they've given to the bureau and wish them every success in their future endeavours.

Finally, we are deeply grateful for the support of our funders and the local community. Whether through funding, donations, volunteering, or kind words—your support keeps this bureau running. NCAB's success is a true **team effort**, built on the dedication of our people and the belief that no one should face hardship alone.

As we look ahead, we will continue advocating for fairness, delivering free and impartial advice, and doing all we can to make life better for those who need us most.

It is a privilege to be part of such a passionate, hardworking team. Thank you.

Gill MacLean



New deputy manager, Lorraine Lynch

ACRONYMS USED IN THE ANNUAL REPORT

ATP	Adviser Training Programme
CAB	Citizens Advice Bureau
CAS	Citizens Advice Scotland
CFG	Client Financial Gain
Cpag	Child Poverty Action Group
DWP	Department of Work and Pensions
ESA	Employment and Support Allowance
GDPR	General Data Protection Regulations
HCPN	Highland Carers Professional Network
JSA	Job Seekers Allowance
NCAB	Nairn Citizens Advice Bureau
RASASH	Rape & Sexual Abuse Service Highland
RBL	Royal British Legion
RSO	Regional Support Officer
SAMH	Scottish Action for Mental Health
SLAB	Scottish Legal Aid Board
SSAFA	Soldiers', Sailors' & Airmens' Families Association
SSS	Social Security Scotland
UC	Universal Credit
URC	United Reform Church
WFWP	Whole Family Wellbeing Programme

MONEY TALK PLUS

It was about October last year when I was asked by our manager Gill MacLean if I would like to work on the Money Talk Plus project. It was with some apprehension that I agreed, feeling that my relative inexperience might let the team down. I can still hear Gill's prophetic words: "You'll continue to learn as you go along!"



Principally, the project centres on Income Maximisation – making sure clients get the correct advice on any benefits they may be entitled to.

And having agreed to take on the project it has been quite a "learning curve", to say the least – but an interesting and rewarding one nonetheless.

So why has it been such a learning curve?

I suppose the simple answer is: because every client usually brings something different to the bureau. While the overarching advice remains much the same, very seldom are two clients' queries ever the same. It is the nuances each individual brings that makes each enquiry that little bit more challenging, while at the same time it does add a few more strings to your bow.

At Money Talks Plus we do our best to ensure that young families are getting the best start in life by ensuring that one-off benefits they may be entitled to are claimed. There are also other one-

off grants for families of nearly £300 each, which I was unaware existed before taking on the project.

For those slightly older, two key benefits that I've dealt with consistently have been Adult Disability Payment (ADP): for those aged between 18 and State Pension Age and requiring additional help with their daily living and mobility issues. And for those who have reached State Pension age they can apply for Pension Age Disability Payment (PADP) and State Pension Credit (SPC).

Another benefit that many people are probably familiar with is Universal Credit – supporting people on low incomes or who are out of the work, while there is also new-style Employment and Support Allowance.

So how challenging has the project been over these past 10 months?

Well, as I said earlier, when it comes to Income Maximisation, no two clients are ever the same – life is seldom very straightforward!

Many clients, thankfully, come in to the bureau before a crisis has arisen and just want to know what benefits they may be entitled to, should their circumstances change; however, some unfortunately arrive with multiple debts. This is where our excellent Money Advice team can step in and help.

As for Money Talk Plus, from April 1, 2024, until March 31, 2025, the number of clients was 336, which reaped a fantastic financial gain for clients of £869,930.52.

However, there is no substitute for experience and I could not have navigated the project without the help of our Welfare Rights' colleagues Nigel Stewart and Allison James, and our Session Supervisor, Donnie Fraser. Their knowledge of the welfare system and benefits is quite inspiring and I simply could not have managed the past 10 months without them.

Thank you, guys.

John Dolan

TRAINING & VOLUNTEER-RELATED REPORT



When asked 94% of respondents to the Citizen Advice Scotland 2024 Volunteer Survey agreed that they would recommend volunteering at their bureau to others.

Each Citizens Advice bureau is a charity set up for public benefit with volunteering at its heart. Volunteers contribute valuable skills, knowledge and experience to the bureau. Volunteering with a Citizens Advice Bureau as an adviser can be hugely rewarding and offers a fantastic opportunity to learn new skills. It is also a commitment and requires completion of a comprehensive training programme which is a big ask in the context of a declining formal

volunteer participation rate (down from 26% in 2019 to 18% in 2023 according to the Scottish Household Survey). Despite the “big ask” Nairn CAB has been fortunate and we have continued to recruit new volunteers to train as advisers or to support the service in one of our essential non-advice-giving roles. Seven new volunteers joined the bureau this year and we welcomed another student from Nairn Academy for a My Future My Success short placement.

Future My Success placement and we are now benefiting from expertise in digital and social media provided to us by a sixth-year student. We had a stand at the Learners Pathway event in February which gave us a platform to raise the profile of the bureau and advertise our volunteering opportunities. It was great to speak to so many students, parents/guardians, other organisations and staff about the role of CAB.

It has been another active year for training. We completed an Adviser Training Programme (ATP) for new volunteer advisers and offered in house and external training opportunities to volunteers and paid staff. Some of our volunteers attended employment training sessions delivered by the Inverness CAB Fair Work in Action project. In January, a number of volunteers and paid staff attended an SQA accredited First Aid for Mental Health course which took place in the Hub. Home Energy Scotland and Safe Deposits Scotland visited us this year to present informative training sessions in the hub. External training was delivered by providers such as Citizens Advice Scotland, Social Security Scotland,

In June each year we celebrate Volunteers’ Week and take the opportunity to say thank you to our amazing volunteers. This year we held another very well attended afternoon tea. The event provides a great opportunity for some of the newer volunteers to meet longer standing and more established members. It was wonderful to see so many people gathered to celebrate Volunteers’ Week, socialise and share their experiences.

This year we have continued to build on our links with Nairn Academy. We hosted a My



Volunteers Week 2025 Afternoon tea

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Money Advice Scotland, Thorntons, Peninsula and Shelter. We have delivered in-house training sessions on case recording, what to do with feedback, completing benefit checks and GDPR. Again, this year, Deborah Baillie has been a fantastic help with the delivery of the ATP and provision of GDPR refresher training.

Dawn Nicolson
Training Coordinator



Recruiting Volunteers at
Nairn Academy



CAB at Nairn Games 2024



Artwork by pupils of Auldearn Primary

OUTREACH SERVICE REPORT

Nairn CAB continues its presence at Nairn Town and County Hospital with its Outreach bureau open two mornings a week – Mondays and Wednesdays.

Outreach is open between 9 and 12. Our long-serving volunteer Mary Helen is there on Wednesdays, and Income Maximisation Adviser John Dolan is there on Mondays.

Working closely with hospital staff, Mary Helen and John are on hand to provide support to patients once a referral has been made by a GP or Social Services (who are also based at the hospital).

CAB services are particularly helpful when a patient may be about to be discharged and when we can give advice on a wide range of subjects, such as benefits, debt, housing, getting a blue badge for parking, Power of Attorney – in fact a whole raft of subjects, too many to list here. The Outreach can often be a patient's, or a member of their family's, first port of call for our services.

“Depending on age, there are two or three main benefits that patients may want to consider before being discharged,” says John.

“Most patients in the hospital are over State Pension age, which means if they require some additional financial help when they go home,

then Pension Age Disability Payment (PADP) would be the benefit to apply for.”

“State Pension Credit is another one for people who are of pension age,” continues John.



Carla Davidson (Staff nurse), John Dolan (Outreach), Carol Buthlay (Ward Clerk)

“Sometime we can't give the advice that patients may be looking for if they are still on the ward; however, some basic details can be taken and at the appropriate time someone from CAB will get back in touch with the patient.

“And if they are unable to come down to the bureau we can arrange a home visit,” adds John.

One way or another, Nairn CAB will get them the support and advice they are looking for.

Nairn CAB is also hoping to extend its opening times at the Outreach.

Mary Helen Dewar
and John Dolan

Outreach
Opening Times
Nairn Town & County Hospital



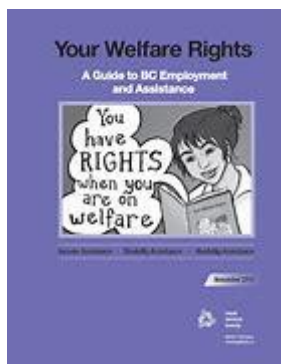
Monday & Wednesday
09:00 - 12:00

All Telephone Enquires
to Nairn CAB
01667 456677

WELFARE RIGHTS REPORT



This review year has seen an increase in demand from clients wanting assistance in claiming disability benefits. Social Security Scotland have been heavily promoting the benefits they are now responsible for administering, which has seen a 50% increase in the number of Adult Disability Payment forms completed at the bureau compared to the previous year. There has also been a two-thirds increase in Attendance Allowance forms completed this year, which reflects the high proportion of retirees who live in our area.



Although claimants continue to experience elongated times for Social Security Scotland to process benefit claims, we have largely found that the final decisions have been of better quality and fairer than the DWP equivalents.

This has resulted in proportionally fewer clients having to challenge their claims but for those clients where we have had to assist with this, we have achieved an 85% success rate in overturning the original decision which is in significant contrast to our historical levels of 30% success with DWP benefits. This has been a positive development as it means that the majority of clients do not have to go through the stress and lengthy process that involves appealing to a Tribunal.

The major DWP initiative that has overlapped this review year has been the ramping up of migrating recipients of legacy working age income-replacement benefits (ESA, JSA, Income Support,

Housing Benefit and Working/Child Tax Credits) to Universal Credit (UC) with the aim of completing all migrations by next year. The complexity around this is such that Nairn CAB have opted to limit what advice we can provide clients who receive benefit migration notices. However, the number of clients contacting us about this has so far been low and this is expected to continue to be the case. This is mainly down to the fact that the Highlands was one of the first areas in the UK where UC went live nine

CAB Welfare Rights team has helped clients gain £370,000 over the last year.

years ago. As a result of this, the majority of working age people in our area have been unable to make new claims for legacy benefits from 2015 onwards and many long-standing legacy benefit recipients have since naturally lost entitlement for varying reasons such as reaching state retirement pension age, relationship breakdowns or no longer having dependent children.

Common benefit-related social policy matters raised this year are regrettably similar to previous years, namely:

- **Delays** in decision making by numerous benefit agencies (DWP, SSS, HMRC and Highland Council) resulting in unduly lengthy periods of time where claimants had no award of benefit to which they were entitled. The most concerning area where this has happened is with new claims for Pension Credits, where one couple who have dealt with us have been waiting eight months and counting for a decision on their claim. People should not have to wait so long to receive benefits the government themselves have deemed they are entitled to.
- **Communication difficulties** with benefit administering authorities meaning that clients and advisers spent many hours waiting in lengthy phone queues where often the lines were disconnected before the calls were answered or clients/advisers could no longer wait.
- **Correspondence** from benefits authorities

Continued...

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containing insufficient, unclear or irrelevant information leaving claimants unsure as to their entitlements or requirements made of them.

- Lack of **non-digital access** to benefits leaving many people unaware of entitlements and unable to access their entitlements without help from others.

Looking ahead, we will see more devolved benefits rolling out towards the end of the year with the Pension Age Disability Benefit replacing Attendance Allowance and the Carer Support Payment replacing Carers Allowance.

To end, a massive thanks to all staff and volunteers who have helped clients with completing benefit forms, which have contributed to an annual client financial gain of £370,000. That amount is just from the benefit awards themselves and does not include other passported benefits that can result from successful claims such as entitlement/ additional premiums to other benefits, automatic entitlement to Blue Badges and Warm Home Discounts, free TV Licenses or Council Tax reduction.

We would also like to thank our local elected representatives for their continuing assistance in advocating for our clients on the occasions where we have hit brick walls with benefits agencies. The office of Fergus Ewing MSP has been a great help in getting resolutions relating to devolved benefits and we would like to acknowledge our now former MP Drew Hendry and his staff for all their help and support they have provided us over the last nine years and we wish them all well for the future.

Allison James & Nigel Stewart



Picture credit Jeff Zycinsky

MONEY ADVICE REPORT

There was a continued increase in demand for our money advice service over the past 12 months. The cost-of-living crisis has had a lasting impact on clients' financial circumstances with the increased cost of essentials, such as food and energy, meaning clients are struggling to pay their priority bills.

In 2024-25 the bureau dealt £844,800.31 in total debt. Of this £165,338.67 was council tax arrears, a 13% increase from 23-24 and £59,205.17 of rent arrears, an increase of 29% from 23-24. We also saw an increase of 111% in reported payday loan/high-cost credit debt as clients turn to this to manage day to day expenses.

We also saw an increase in advice about debt options in 24/25, with advice about sequestration increasing 19%. The bureau also saw an increase in advice given regarding debt write offs, including using the Debt and Mental health evidence form rising by 105%.

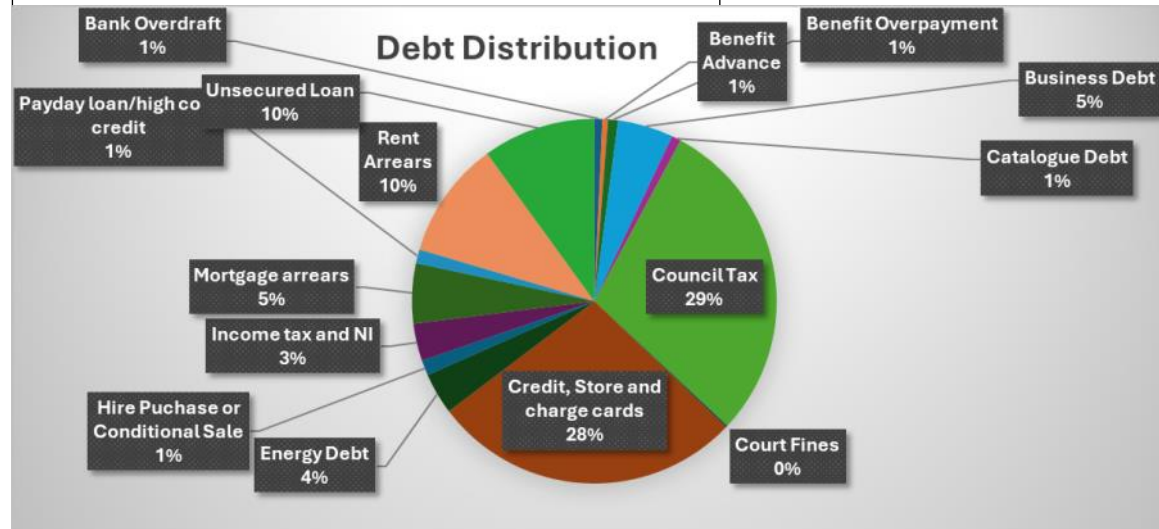
Nairn CAB continues to provide advice to Scottish National standards type 2 (advice) and type 3 (representation). There have been staffing changes to the Money advice team over the past 12 months. Philip McBride retired from the bureau at the end of 2024. We would like to thank Phil for all of his hard work and dedication to clients, and we wish him all the best.

Stuart Nicols has taken over the role, having completed the Matrics training as part of the ASAP project.

Kathleen Cousins continues with the bureau as a money adviser. Bryan Bain has continued as the money advice admin adviser, and has decided to retire, however he currently remains in post training his replacement, Karen Pullin. We would like to welcome Karen to the money advice team and thank Bryan for everything he does helping clients prepare for money advice.

There is currently an ongoing consultation by the Scottish Government into the Statutory debt solutions. Kathleen has taken part in the consulation and we are monitoring the progress on this. Both Stuart and Kathleen took part in recent AIB virtual stakeholder day. This was informative and a great way to put faces to names. We look forward to taking part next year.

Kathleen Cousins



SCOTTISH LEGAL AID BOARD (SLAB) HOUSEKEEPING PROJECT REPORT



Continued for a further year, the SLAB housekeeping Project provides advice and representation to clients who are facing eviction. Over the past 12 months the project advisers have represented clients at Inverness Sheriff Court, Elgin Sheriff Court and The Housing and Property Chamber First Tier Tribunal for Scotland. We have represented clients at court with a number of issues

including possession proceedings against Scottish secure tenants for rent arrears, petition for sequestration, and at First Tier Tribunal for issues including rent arrears, landlord selling the property and failure to put a deposit into a deposit scheme.

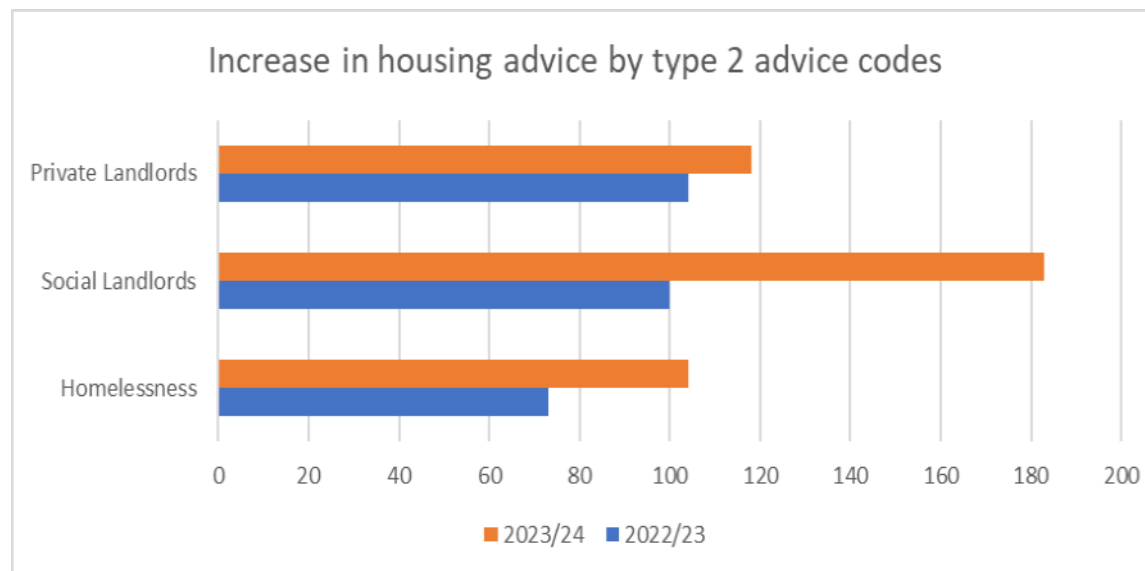
Kathleen Cousins remains the project adviser in Nairn, and Tory Jones and Sonya Haywood provide the service in Elgin.

Bryan Bain has continued to provide administrative support and complete the monthly stats. Bryan has been involved with the project since its inception over 15 years ago.

Bryan has decided this year to retire and will be leaving the bureau. We would like to thank Bryan for all his years of service, hard work and dedication to clients. Bryan will be replaced by Karen Pullin.

We have seen a continued demand for Housing advice over the past 12 months, with clients presenting with increasingly complex issues. With the housing shortage in Nairn, we are increasing dealing with clients who are given notice by their private landlord but have no option other than to remain in the property and wait for their landlord to seek a tribunal order. The Highland Council policy is that tenants will

not be treated as threatened with homelessness until an eviction order has been granted. This causes a great deal of stress for our clients as they have to go through the eviction process, and in cases where for example the landlord is selling the property, it will not change the outcome.



Kathleen attended Shelter’s housing law update session in March 2025, and we wait for any further updates and progress from Housing (Scotland) Bill and the changes this will make to tenants’ rights in Scotland.

Kathleen Cousins

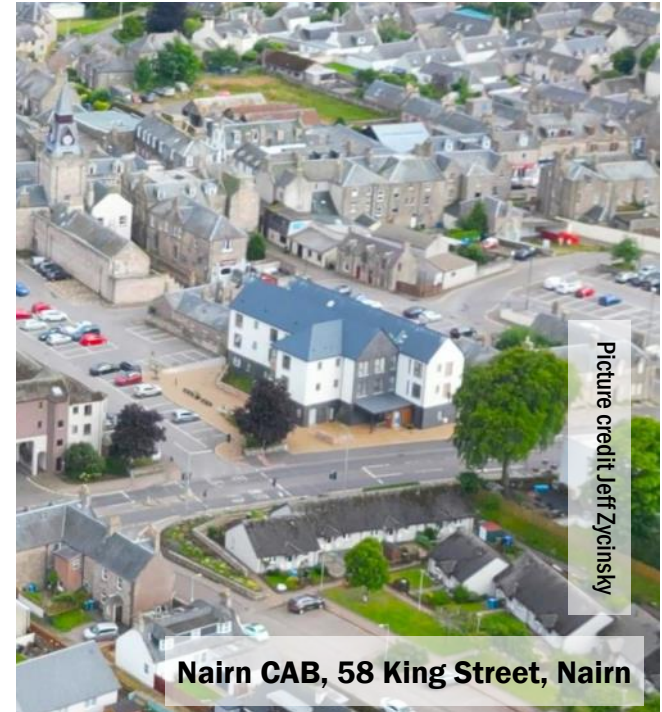
PENSION WISE REPORT

YEAR 9 of the Pension Wise service saw around 27,000 appointment bookings being handled by Guidance Specialists in Scotland providing guidance on pension funds in excess of £1.94 billion in total.

Whilst Pension Wise is unable to report a net financial gain per client, 57% of clients surveyed (Ipsos MORI) said that they had changed how they accessed or will access their pension as a result of contacting Pension Wise. Customer satisfaction rates remain high with 95% of Pension Wise CAS/CAB customers being highly satisfied or satisfied with the level of service they received.



Demand for the service remains strong across both telephone and face-to-face channels. With waiting times for telephone appointments stretching to six weeks for some service users, the scheme's delivery partners are collaborating on service improvement aimed at bringing waiting times down. Face-to-face delivery is available locally at Inverness, Moray and Ross and Cromarty bureau offices with ad hoc availability in Nairn, Lochaber, and Skye & Lochalsh



The social aspect of volunteering is fun too!



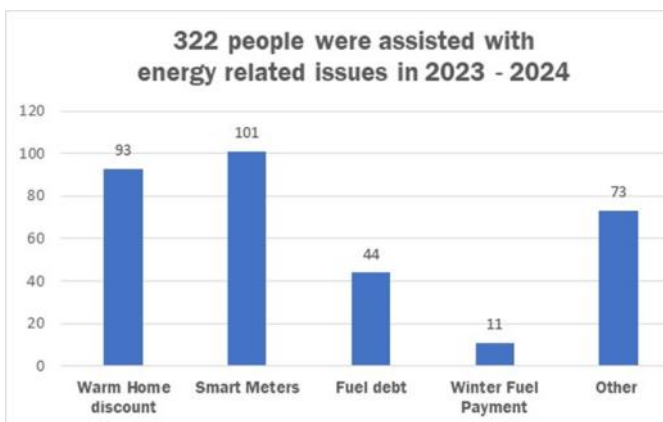
ENERGY REPORT

This past year, the Nairn Citizens Advice Bureau has been pro-active in encouraging the citizens of Nairn and surrounding areas to seek help and advice about Energy and energy related issues. We have delivered information sessions to numerous local groups, encouraging

attendees to spread the message that **Nairn CAB is here to help.**

Since our last report, we have seen Ofgem's energy price caps increase. However on 1st July, we welcomed a decrease in the price cap, bringing energy costs down slightly and although the cost of energy remains high, any reduction in prices is welcome.

As a community with a large number of elderly residents, the Labour Government's decision to axe the universal "Pension Age Winter Heating Payment" and make it "means-tested" adversely affected millions of pensioners throughout the United Kingdom, not just in Nairn. This decision has since been revised and a revised "Pension Age



Over the past year we have managed to secure in excess of £36,827 in client financial gain for our energy clients.

Winter Heating payment" will be available to those with incomes below a certain level.

We continue to advise clients about SMART Meters, advise and assist clients to apply for the Warm Home Discount Scheme, help clients understand and where necessary, challenge their energy bills, not just assume that bills are correct.

SMART meters are still a concern for many clients. Many have seen or heard "horror" stories about people receiving huge bills after having SMART meters installed or that they control the amount of energy you can use. This simply is not true.

Energy meters have a "Guaranteed" lifespan of approximately 20 years. If your meter(s) are still within this 20 year window, you can refuse a SMART meter however, if your meter becomes faulty or stops working, then your provider will install SMART metering.

It is important to note that despite reports on Social media, SMART meters pose no more danger to public health than using a mobile phone.



Whilst the reduction in the Energy Price Cap on 1st July 2025 came as a welcome relief to millions, it should be remembered that it is the "Unit Cost" and not the size of the bill being "fixed". It is your actual energy use that determines your bill

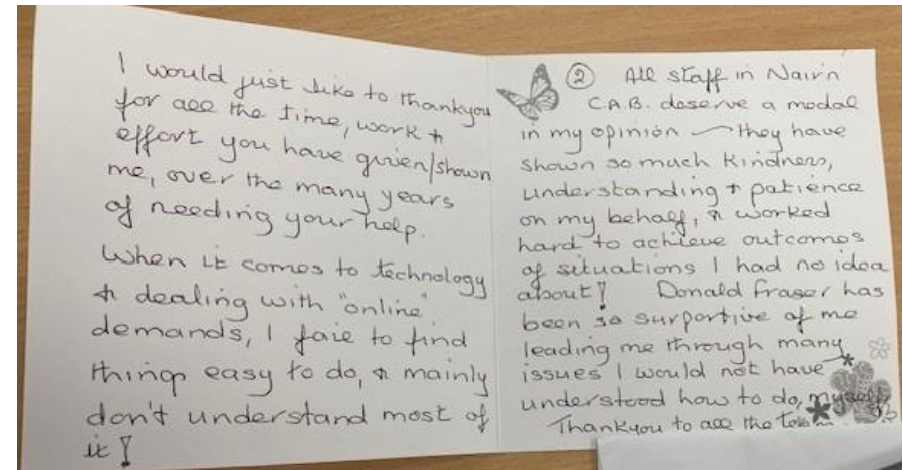
Through our continuing work with Partner Agencies, the Nairn Citizens Advice Bureau was able to secure £36,827 in financial gains for clients seeking Energy Advice.

As we look forward to the year ahead, a year full of uncertainty, Nairn CAB will continue to advise and empower clients to confidently seek out the best deals for energy and encourage them to challenge suppliers where they suspect what they are being told is incorrect.

Mark Beveridge
Energy Adviser

CLIENT FEEDBACK

"If you hadn't shown me how Universal Credit works or how much xxx is entitled to, I would never have known it was missing and worried about the reduction"



"I wasn't sure how the Citizens Advice system worked but the receptionist said someone would ring me. I was very impressed that I received a phone call from one of your advisors that afternoon. She was already prepared with a basic overview of the issue from the receptionist, listened well as I explained further, accessed information quickly and suggested in a knowledge based and straightforward manner next steps"

A Nairn CAB adviser identified that Client B had not been receiving a Severe Disability Premium they were entitled to (currently £80 pw) for 10yrs. DWP were not surprised as this is not uncommon occurrence apparently. We are helping client request a backdate.

"I want to thank you for your perseverance and hard work getting my child's backdated benefit paid in full for the last eight years.

The difference this will make to my child's wellbeing physically and mentally for the foreseeable future is enormous."

"Without your knowledge and experience, I would not have known /been aware about, any of the benefits available for me, so I offer you my sincere thanks!"

SOCIAL POLICY

Citizens Advice Bureaux provide a confidential service to clients. Nothing learned from clients, including the fact of their visits, will be passed on to anyone else outside the service without the client's express permission.

This core principle of confidentiality has existed since the start of the CAB service in 1939. Data Protection had not even been thought of in those days and the first Data Protection Act in 1984 emerged from growing concerns about protecting the privacy and security of personal information held in computers.

At CAB we take confidentiality and data protection very seriously not just because the law requires us to, but because we understand that clients expect their information to be treated with respect.

Client records are stored in our secure system with access limited to only those staff and volunteers who need to see them. We never share client information with anyone without first obtaining specific consent unless required by law. Everyone at CAB signs a confidentiality agreement and our training reinforces this core principle because we understand the need for public trust in our service. In accordance with law, we do not ask clients for information that is not relevant to their enquiry and if it is offered to us during an interview, we do not record it.

Citizens Advice Scotland (CAS) joined forces with Thorntons Solicitors 2 years ago to ensure that all bureaux receive consistent professional advice about compliance with the Data Protection Act

2018 and the GDPR. Over the last 2 years I have attended monthly briefings organised by CAS and Thorntons and taken part in consultations about how to implement Data Protection Law without compromising our core principles or creating barriers to helping clients. I am also part of a CAS working group on the future of Data Protection.

Each year I deliver refresher training to all staff and volunteers on Data Protection and confidentiality. This is a requirement for all organisations set down by the Information Commissioner (ICO) who oversees Data Protection, but refresher training on all topics is a priority for CAB as all advisers including volunteers must undertake at least 20 hours of ongoing training every year. I have already delivered a session on Family Law this year. Refresher training is a good opportunity to reflect on our practice over the last year and look for ways of improving how we deliver our service to our clients whilst complying with the law and our core principles.

The ICO states that Data Protection should not be used as a barrier to helping people and CAB strongly agrees with that. We always strive to remove barriers between us and clients. The law requires us to ensure that if a third party approaches us for help for someone else, we have authority from the actual client to deal with that

third party This is achieved by asking for a signed authority or if the client has lost capacity, sight of power of attorney or other legal authority such as benefits appointeeship or guardianship. We always try to avoid this requirement becoming a barrier to helping any third party or a client.

In addition to maintaining very high standards of compliance in our work with clients, we receive enquiries from clients about breaches of Data Protection and confidentiality by other organisations. We are able to help those clients to take action against the relevant organisations and to access records held by them.

Our clients can have absolute confidence and trust in our commitment to privacy, confidentiality, upholding and respecting their rights and reflecting on our practice to ensure it is always focused on the best service for clients.

Deborah Baillie



OUT & ABOUT



Celebrating Marion's Birthday



All set for Games Day 24

CONTACT DETAILS

Gill MacLean (Manager)

**Nairn Citizens Advice Bureau
58 King Street Nairn IV12 4DN**



01667 456677



bureau@nairncab.casonline.org.uk



www.nairncab.org.uk

OPENING HOURS

For advice via telephone, email or video conferencing.

Opening Hours	Monday	0830 to 1630
	Tuesday	0830 to 1630
	Wednesday	0830 to 1630
	Thursday	0830 to 1630 1700 to 1900 (appts only)
	Friday	0830 to 1300

Front door open:	1000 to 1500	Monday, Tuesday, Thursday
	1000 to 1300	Friday

