



Musselburgh and District Citizen's Advice Bureau Annual Report 2023/24

We are Musselburgh and District Citizens Advice Bureau and we are here for everyone

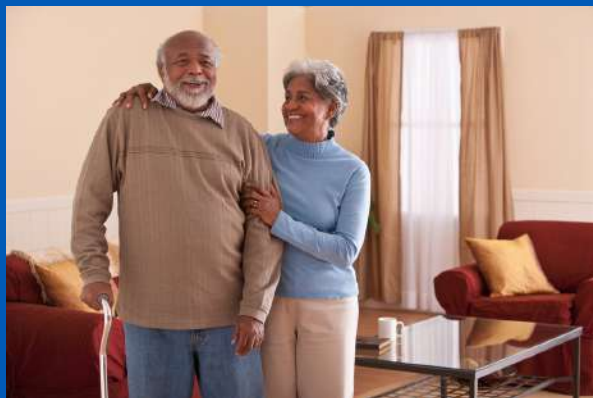
We can all face problems that seem complicated or intimidating. At Musselburgh and District Citizens Advice Bureau, we believe no one should have to face these problems without good quality, independent advice.

Citizens Advice Scotland is made up of the national charity, and a network of over 59 independent local Citizens Advice Bureaux across Scotland. We offer free, confidential advice online, over the phone and in person.

When we say we are here for everyone, we mean it. People rely on us because we are independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us an unique insight into the challenges people are facing today. Lobbying for change is a big part of what Citizen's Advice Scotland do, using the evidence gathered from bureaux clients.

We aim to give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem.



Report from Bill Douglas, the Chair of Trustees



Last year, my board colleagues and I, working hand in hand with the CEO, saw the future for the Bureau as being an integral & vital part of the support infrastructure in East Lothian. It would be clear in what it does. Where it did not, and could not provide support, it would work closely with associated organisations that could. It will be seen as a reliable, capable, partner by other similar organisations and work in partnership with East Lothian Council to best support the citizens of Musselburgh and its surrounds. It was with that vision front and foremost that the board undertook its 5-year review of strategy. The outcome is an amalgam of the thinking mentioned above and is founded on three central pillars. It was recognised that whilst the bureau provided essential support to people in East Lothian for predominantly financial problems these problems do not arise in isolation.

They are often a result of health issues or, more recently, fuel poverty.

Recognising this, the Bureau's strategy is to engage and support people in, not only its traditional sphere, but to add support for health and fuel poverty to its support portfolio. It is envisaged that by bringing these three strands of support together those in greatest need of the Bureau's support will have them met in a more streamlined and coherent way.

As a first, and significant, step in the execution of this strategy the Bureau has embedded its operation into the fabric of the community by engaging in a contract with the East Lothian Foodbank. This working relationship goes from strength to strength and endorses the strategy of integrating support across the pillars of health, energy poverty and financial challenges. Secondly, staff training in energy advice has been given with 4 members of staff now qualified to City & Guilds level to give energy advice. This is seen as a service which can prevent people falling into fuel poverty

A further consequence of the implementation of the strategy is the completion of the Bureau's move into the heart of the community and is now well settled into its base in the Fisherrow Centre. The relocation has already reaped benefits through engagement with other support organisations in the Centre.



Just to let you know I received word from the Council Tax and they've awarded me a discount- how great is that?!

I cannot thank you enough for all your guidance and help with all of this, I really would not have known where to begin and with all the form filling would likely have given up.

You're help and CAB are just amazing supporting people the way you do – an invaluable service.

Client August 2023



Putting the people of East Lothian at the heart of what we do

From knowing whether to challenge an employment decision to checking an energy contract, our clients can expect the same overarching approach from us. Our primary objective is to get the best for our clients, and it is this that determines the advice and options we give.

We know people need different types of support at various times of their life. One of our greatest strengths as a service is the flexibility to deal with most issues that people come to us with and we tailor our advice to each person's needs, whatever stage their problem may have reached or level of support needed.

We manage complex cases

We deal with quick and simple queries

As well as everything in-between

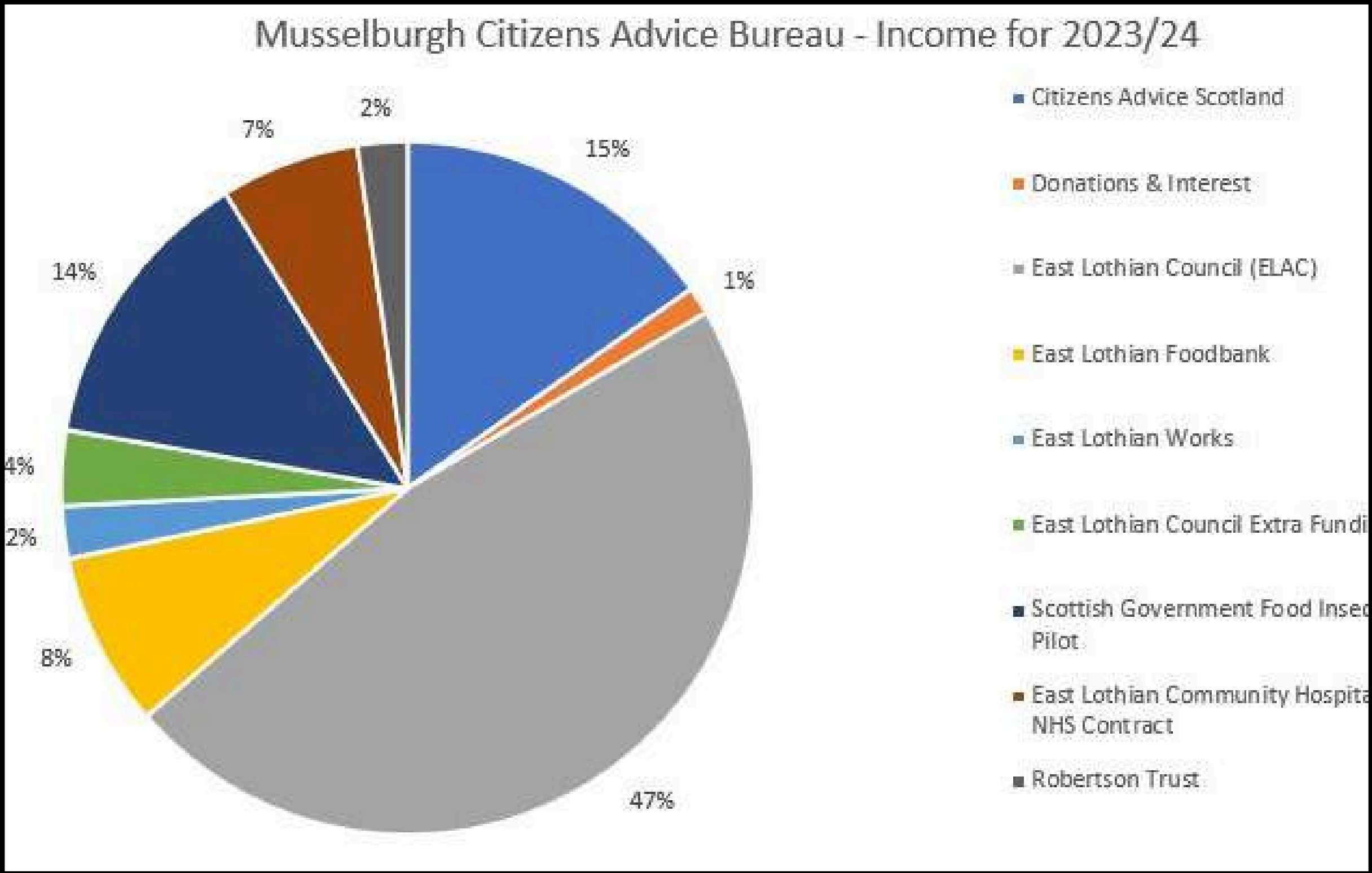
People come to us with all sorts of issues

People come to us with quick questions: they might want to double-check a piece of information or ensure that they've chosen the best course of action. After ensuring that there aren't any further underlying issues, we're likely to support these clients through signposting or self-help, enabling them to deal with their query quickly and effectively.

Some clients come to us when problems have initially arisen - for others, their situation may be more serious. We help people that have reached a real crisis point and need urgent help. They may have contacted us because their energy is about to be disconnected or their home repossessed. It may have taken a lot of personal courage to decide to take action. These clients will likely need more specialist and ongoing advice and support.

We aim to solve problems, reduce their impact on individuals' lives, and improve people's circumstances. Putting our clients' needs at the heart of our decision-making means we are able to improve the ways in which people can get help to move forward.

A big THANK YOU to all our funders!



East Lothian Financial Inclusion Network

Musselburgh Citizens Advice Bureau operates the East Lothian Financial Inclusion Network which meets regularly to share information, initiatives and provide support to partner agencies.

Joint working with a range of partners – from the wider advice sector, the local authority, national health service and other charities – enables us to reach a broader range of client groups than we could alone.

This has obvious benefits for us and for our partners as we can get to capitalise on each others' expertise, reputation and reach. Of greater importance are the additional outcomes we are collectively able to achieve for more people.



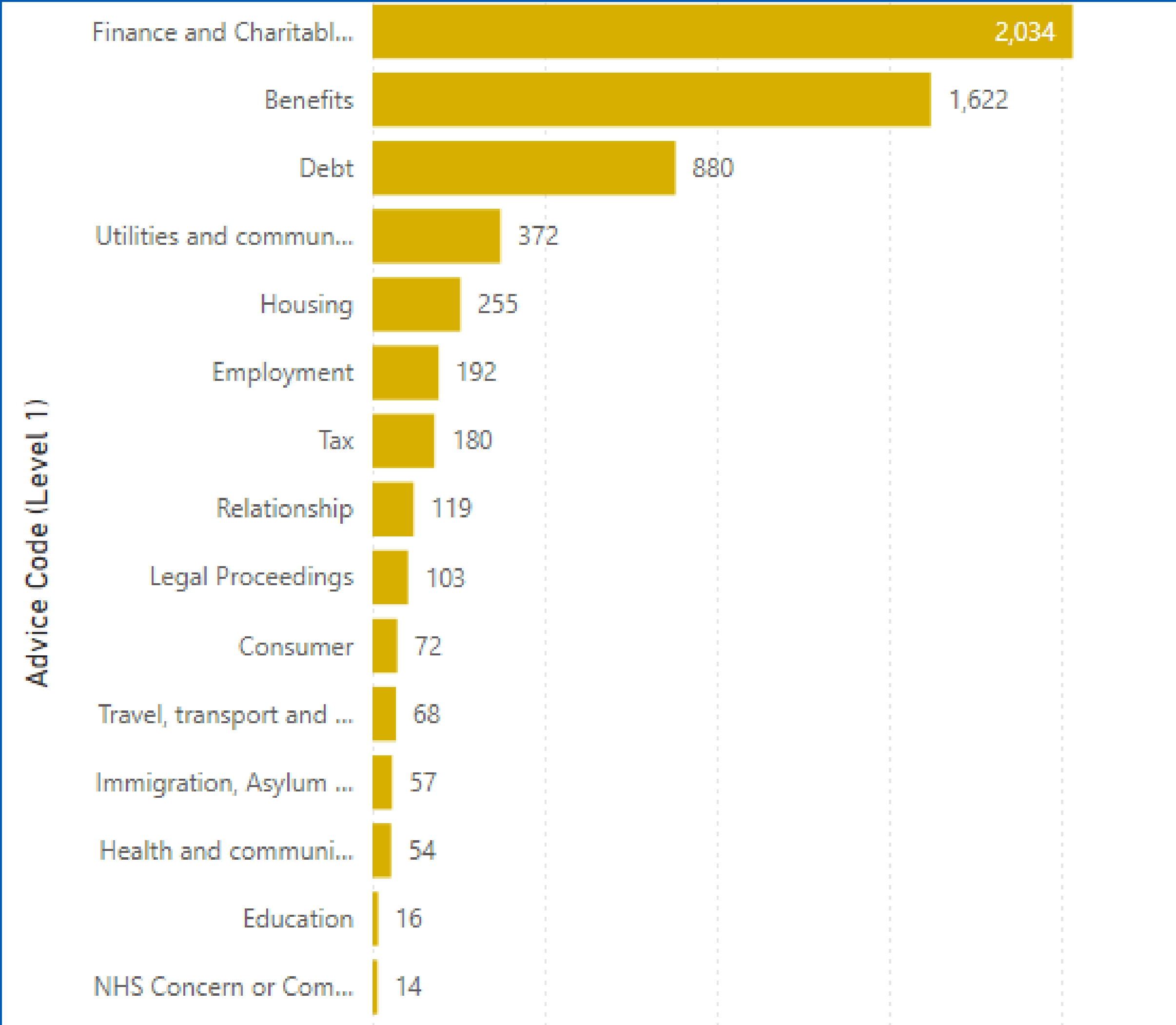
"It is amazing what you can accomplish if you don't care who gets the credit."

East Lothian Council

Musselburgh and District Citizen's Advice Bureau is a member of the East Lothian Advice Consortium. The consortium receives funding to deliver advice services across East Lothian. This funding is vital to employ staff to deliver this vital service to the most vulnerable.

In 2023 – 2024

We helped 2,101 clients
1,343, of them were new clients
We contacted clients 7,732 times.
Crisis/Finance and Charitable
Support overtook benefits and Debt
advice as the main reason we were
contacted.



Client Financial Gain

We use an established model to calculate our financial gains.

During the period 1st April 2023 to 31st march 2024 we achieved;

£1, 233,919.59

in financial gains for our clients.

Client Financial Gain, No. of Distinct Clients with CFG

BY ADVICE CATEGORY LEVEL 1, ADVICE CATEGORY LEVEL 2

Advice Category Level 1	Advice Category Level 2	No. of Distinct Clients with CFG	Client Financial Gain
Finance and Charitable Support	Food Insecurity	324	£43,573.31
Finance and Charitable Support	Charities - Food bank	294	£46,687.44
Utilities and communications	Fuel - regulated (gas, electricity)	98	£28,586.17
Finance and Charitable Support	Charities (non food bank)	75	£55,616.13
Benefits	Universal Credit	42	£230,416.10
Tax	Council Tax	32	£28,315.82
Benefits	Adult Disability Payment (Daily Living)	28	£173,070.47
Utilities and communications	Mobile phones	17	£2,209.00
Benefits	Attendance Allowance	16	£74,880.55
Benefits	Pension Credit	16	£57,552.60
Benefits	Adult Disability Payment (Mobility)	11	£38,236.90
Benefits	Scottish Child Payment	11	£18,279.30
Benefits	Discretionary Housing Payment	9	£9,617.26
Debt	Bankruptcy - MAP	9	£129,971.53
Benefits	Housing Benefit	8	£30,516.32
Benefits	Child Benefit / guardians benefit	6	£8,109.40
Benefits	Employment and Support Allowance - Contributory	6	£26,628.00
Benefits	Carers Allowance	5	£22,030.00
Benefits	Employment and Support Allowance	5	£35,558.60
Utilities and communications	Mobile internet (not broadband)	5	£790.00
Benefits	PIP (Daily living)	4	£19,311.00
Finance and Charitable Support	Financial capability	4	£210.00
Benefits	Carers Allowance Supplement	3	£1,302.90
Debt	Fuel debts - regulated (gas, electricity)	3	£2,553.04
Benefits	PSG - School Age Payment	2	£588.78
Total Unique Clients		677	£1,233,919.59

A Great Big Thank You to Our Fantastic Volunteers!!

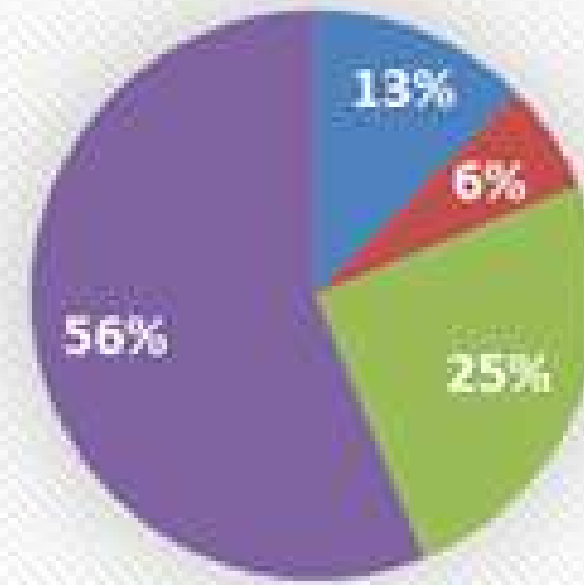
In 23/24 our volunteer numbers grew from 12 to 16. Our volunteers carried out roles in reception, administration, and as fully trained advisers.

We have also been able to provide volunteer opportunities for those looking for work experience by partnering with employability services such as East Lothian Works and Enable Works. This has been successful in helping these volunteers move on to paid employment.

With the introduction of Triage Service guidance from CAS in November 2023 we have started developing a Triage Adviser volunteer role.

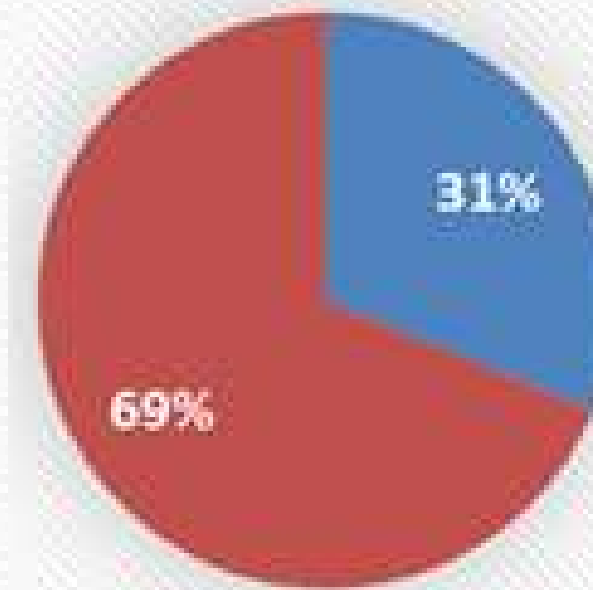
We have begun the process of introducing a new volunteer management system, Volunteero, as part of the CAS Civtech pilot project. This will be further developed and introduced to volunteers in 2024.

Age



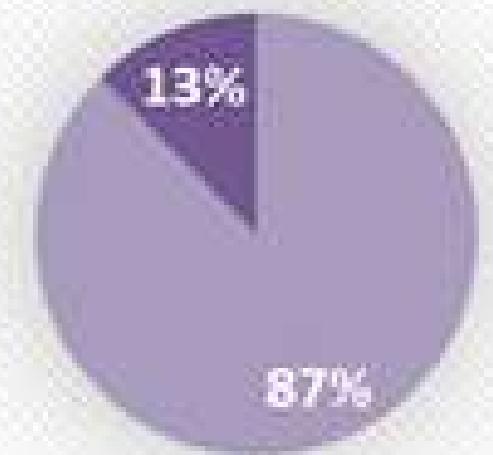
Unknown 26-34 34-54 55+

Sex



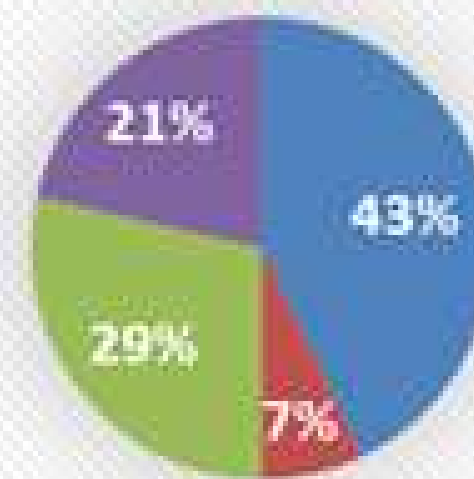
Male Female

Location



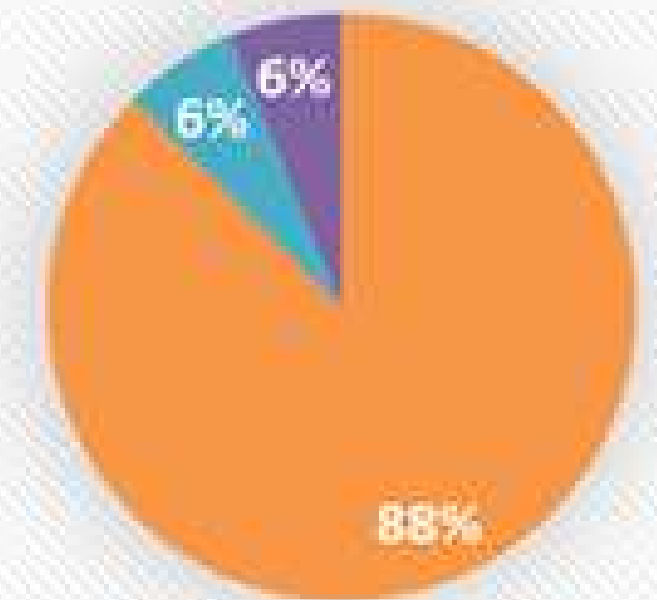
East Lothian Resident
Edinburgh City Resident

Length of Service



Less than 6 months 6 months to 1 year
1 to 2 years 2+ years

Ethnicity



White Asian African

East Lothian Foodbank Project

- **132 East Lothian Foodbank clients were helped**
- **809 Contacts with clients were made**
- **£139,000 in client financial gains were achieved**

East Lothian foodbank provides emergency food and support to local people who are experiencing financial hardship. They are part of a nationwide network of foodbanks, supported by Trussell, working to combat poverty and hunger across the UK.

The money advice service was introduced to reflect their commitment to tackle the underlying financial reasons leading to foodbank use. Musselburgh CAB in partnership with East Lothian Foodbank provide the advice service to foodbank clients. In the first year our service achieved significant financial gains for the Foodbank service users to help improve their circumstances over the long-term.

This collaboration ensures that our advice service continues to target those most in need of our support.

How we helped David

David, a pensioner, 74, married and was finding it difficult to manage money with the high costs of energy and food.

He was already in receipt of state pension, pension savings credit, housing benefit and council tax reduction and received Personal Independence Payment; this would normally entitle a person to apply for carers allowance, however, his wife was not entitled to carers allowance due to the overlapping benefit rules.

David was encouraged to apply for carer's allowance although theoretically not entitled to any payment, he did have an 'underlying entitlement' to it.

This would give him an entitlement for Guaranteed Pension credit as he would then qualify for the carer premium. David proceeded to apply for carers allowance and contacted me when he was sent a letter to say he had been refused, however, the letter held the key phrase 'you have an underlying entitlement'. We were then able to advise David to contact Pension Credit. His award of savings credit remained and guaranteed credit of £47.00 per month was awarded. He received a backdated amount of £705.00.

The annual financial gain is £2,444.00.

Also, now that he had guaranteed credit he was entitled to full housing benefit and full council tax reduction.

Other benefits he received were;

- Free TV licence when he reached 75
- Eligible for the cost of living payments
- Free NHS dental treatment
- Help with the cost of glasses
- Transport to the hospital

East Lothian Community Hospital Service

Musselburgh CAB now deliver a welfare advice service at the East Lothian Community Hospital in Haddington. The service works to support patients, carers and Lothian Health Board staff with welfare rights advice issues. The service supports patients and carers/families who are attending the hospital as either inpatients or outpatients and Lothian Health Board staff working at this site.

The service focuses on addressing immediate welfare issues to prevent or alleviate crisis and ensure these issues do not negatively impact on the client's health status. Clients are connected with appropriate sources of support in their local community to ensure ongoing issues are followed through to resolution.

This work is being supported by the NHS Lothian Anchor Institution Programme Board and funded by the NHS Lothian Charity.

How we helped Emma

Emma was referred by a Mental Health support worker based at the Community Hospital, she needed help to complete had to complete a Universal Credit Capability for Work form due to declining poor physical and mental health. Emma was unable to travel for an appointment, so a home visit was arranged.

We contacted Emma by phone initially and advised of information that would be useful to have to hand to complete the form.

We arranged a home visit and completed the form with Emma present.



Emma informed us that she received a letter stating she had been placed in the limited capability for work and work related activity group this meant a monthly financial gain of £416.19.

During the initial appointment the adviser also checked if Emma would be entitled to any other benefits or reductions.

Through discussions with the client, identified that she may be entitled to Adult Disability Payment. Client wanted to apply so we arranged a follow up appointment for this. Application was successful and client received a further £450 per month.

In October 2023 we moved premises!

After 50 years on the premises at 141 Hight Street Musselburgh we moved to our new home at Fisherrow Community Centre, where we now have fully accessible office space and toilets available for our clients.

We are part of a community hub at Fisherrow, with many other charities and organisations supporting people.

Clients are able to access a “one stop shop” model when they come to the Fisherrow Centre.

We are also now able to provide a Food Pantry at the front of the Bureau, this is stocked by East Lothian Foodbank and has proved to be invaluable to local people needing food in emergencies. The pantry is available when the centre is open in the evenings and weekends.



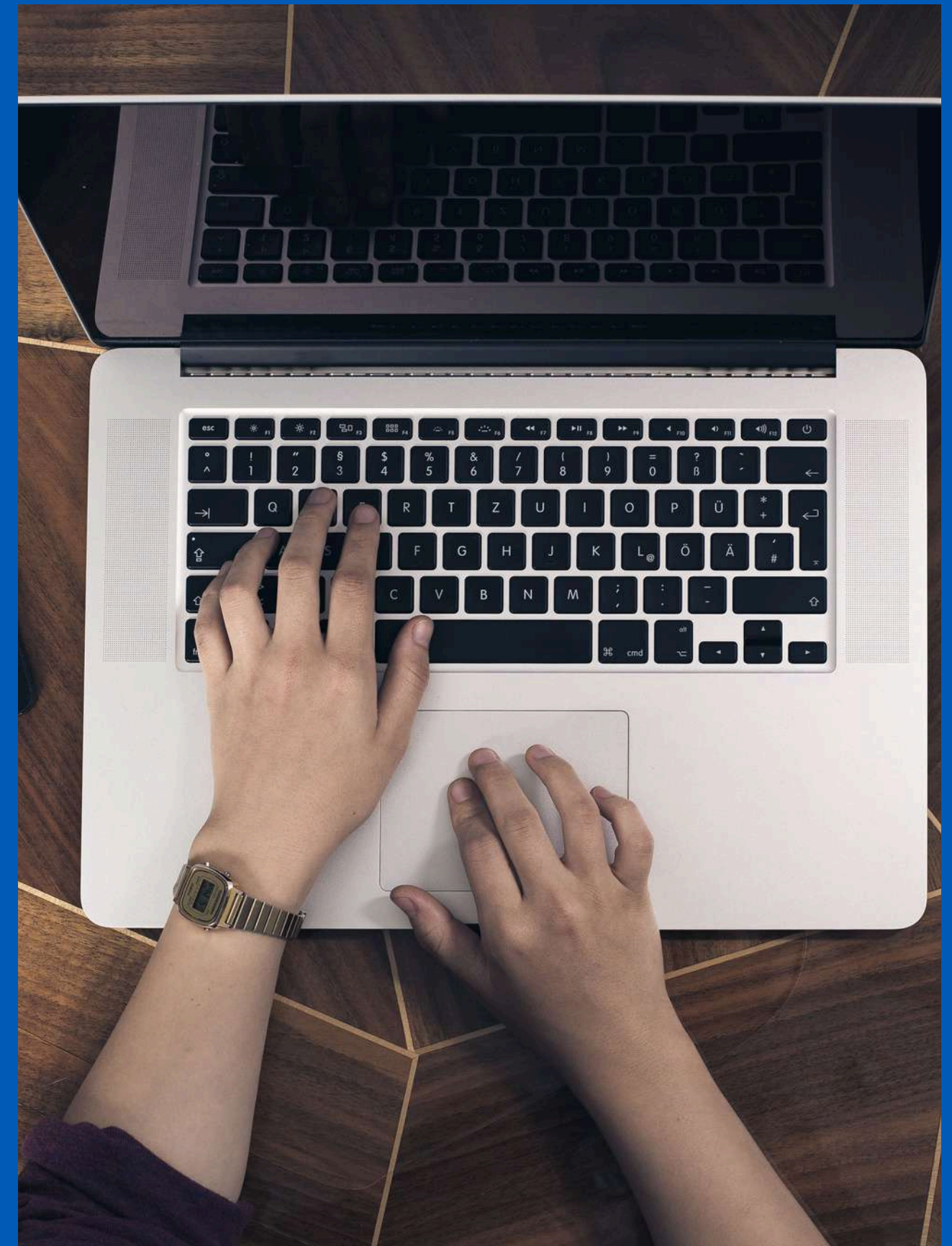
Practical Support

Throughout the year and with the help of partners the bureau has been able to help clients in crisis and poverty.

We have been able to support clients by providing ;

- Shopping vouchers
- Period Poverty products
- Fuel Vouchers
- Mobile Phone Sim Cards
- Laptops, tablets and chrome books for clients in Device poverty.
- A Pantry of free food and toiletries.

Being able to provide practical support for clients in urgent need has given advisers another resource in their toolkit to support people effectively.





Supporting Local Employment Initiatives

We have been working alongside East Lothian agencies who are offering employment support opportunities to people in East Lothian.

Opportunities have been created to support people to gain skills, knowledge and experience .

New volunteer roles have included working on data input, social media support, foodbank admin support and building an Intranet for the bureau.

We have been able to provide volunteer opportunities for those looking for work experience by partnering with employability services such as JobCentre Plus, East Lothian Works and Enable Works. This has been successful in helping these volunteers move on to paid opportunities. The Bureau supported young people from the Bridges Project to carry out work experience in 23/24.

How to get involved...

Musselburgh Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with the national charity and a network of over 59 other independent local Citizens Advice services.

Our volunteers, staff, friends and supporters ensure we are ready to help when needed. If you like our work and want to make a difference, why not get involved? Email; info@musselburghcab.org.uk



Volunteering

In 23/24 Musselburgh Citizens Advice Bureau was governed by a board of trustees who are all volunteers.

During the year we welcome many new volunteers into a variety of roles with the majority starting as Trainee Advisors and some joined the Research and Campaigning team. During this same period some moved on to new challenges or retired (again). A few secured paid employment utilising the skills they had developed while volunteering with us.

Volunteering your time and skills is a rewarding way to make a real difference to the lives of people in your community. It's a great way to pick up new skills, use existing ones, make friends and feel part of an enthusiastic team.

There are many roles to choose from: advisors, administrators, trustees, campaigners and IT specialists. To find out more visit: www.musselburghcab.org.uk



Scottish Charity Number SCIO13364

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