

**citizens  
advice  
bureau**

Shetland Islands  
Citizens Advice Bureau

# Annual Report

2024-2025

ANNUAL  
REPORT

2024 2025

SHETLAND ISLANDS CITIZENS ADVICE BUREAU

# Introduction from the Chair



I went along to the Shetland Islands Citizens Advice Bureau AGM last August eager to learn more about the work of the Bureau and interested in joining the Board of Directors. Little did I realise that by the end of the evening not only would I be a director of SICAB but also Chair of the Board!

I must say though, it has been a very rewarding year learning more about the work of SICAB and seeing the undoubted difference made to the lives of so many people in Shetland through the dedicated and knowledgeable work of our team of staff and volunteers. If you feel you have some time to volunteer with SICAB, either as a generalist adviser or as a Board member, I would thoroughly recommend it, and I am sure it will provide you with a lot of satisfaction knowing the importance of the work of the Bureau!

With the cost of living crisis still very real for many people, there is no let up in the demand for our services with 8,477 client contacts throughout the year. We supported 1,671 individuals of whom 690 were new to the service. The majority of casework involved assistance with benefits claims while help with dealing with energy costs featured significantly again this year. Bureau staff contributed greatly to raising awareness of the impending shutdown of the Radio Teleswitching Service which will have significant implications for households with storage heaters unless they replace their meters. There was good coverage of this work in the local media which also helped raise the profile and awareness of SICAB with the general public.

An incredible £1,978,379 of client financial gain has been achieved this year, and the impact of this on people's lives cannot be underestimated. It truly is life changing for some. The customer satisfaction survey gives an indication of the value and regard the staff and volunteers are held in, and they should all take great pride in that. On behalf of the Board I would thank all our staff and volunteers for all they have done to help improve lives for many people throughout Shetland.

There has been a number of staff changes during the year and like many organisations in Shetland, recruitment can be difficult leaving gaps in service from time to time and increased demands placed on remaining staff. This is not something that can persist without impacting on service levels and is something Della Armstrong, our Bureau Manager will be continually assessing. Karen Eunson left the Bureau at the end of May having been Bureau Manager for 8 years and latterly Finance and Governance

Manager for the last 2 years. Karen has made a significant contribution to the work of the Bureau over the last 10 years and I would thank her for everything she has done. She will be missed by everyone.

I would like to place on record my appreciation for the work of the Board over this last year. Everyone has worked really hard to ensure the proper governance and sound financial management of the Bureau. Much work has been done to secure continued core funding for the Bureau, staffing policies have been reviewed and updated and a new 3-year Business Plan has been developed.

We were shocked, and saddened, to learn of the sudden passing of Gordon Mitchell in early December. Gordon had served on the SICAB Board for 27 years and was Chair for a good number of those. His knowledge and experience and his engaging manner is greatly missed by us all, and his contribution to the Bureau and Shetland life will never be forgotten.

We are grateful to our funders who contribute to support the work of the Bureau with generous financial assistance. We were successful in securing a further 5 years funding from Shetland Charitable Trust and this will go a long way to meeting our core costs. We continue to have a positive partnership with Shetland Islands Council and look forward to continued financial support as we work together to achieve common outcomes in tackling inequalities and financial hardship in Shetland. Citizens Advice Scotland also provides much welcomed financial support for project work along with professional support and advice. I am very grateful for the support from Gavin Lovesey to myself and the Bureau.

Finally, I wish to thank Della Armstrong for her leadership of the work of the Bureau. Della is a pleasure to work with and I look forward to the Board supporting her to achieve the continued development of the Bureau as she takes forward the new Business Plan.

**George Smith**  
Chair

# 2024/25 Our year in numbers

We supported  
**1,671**  
individual clients

**690**

of whom were  
new to the  
service.

We had  
**8,477**  
contacts  
with clients

**35%**  
by phone

**46%**  
by email

**6%**  
by letter

**13%**  
face-to-face

We advised on **7,689** issues

**55%**  
Benefits

**15.5%**  
Utilities and  
Communication

**9%**  
Debt / Financial  
Products & Services / Tax

**4%**  
**4%**  
**3%**  
**2%**  
**1%**

Housing  
Legal  
Employment  
Relationship  
Discrimination, Education & Immigration

**2%**  
**1%**  
**2%**  
**1.5%**

Travel & Transport  
Health & Community Care  
NHS Concern or Complaint  
Consumer

**£1,978,379**

financial gain was achieved for

**561**

clients supported by CAB.

This included

**£1,820,996**

gained through successful benefit applications, appeals and back payments. Over £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

**9%**

WEST MAINLAND,  
FOULA AND  
PAPA STOUR

**11.5%**  
CENTRAL  
MAINLAND

**41%**

LERWICK AND  
BRESSAY

**12.5%**

SOUTH MAINLAND  
AND FAIR ISLE

Our advisers supported 408 people to keep their households warm by resolving billing problems, helping them to access financial support, providing energy efficiency advice and tackling fuel debt. 250 people were supported to access fuel vouchers to keep their energy on. The total financial gain for energy clients was £44,297 of which £14,688 in fuel debt was written off with the help of our advisers.



**43**

People assisted  
with complex  
debt problems

**£367,092**

total debt we  
helped clients with

**£8,537**

Average debt per client

**£81,574**

total of debt written off  
for 24 clients



Our volunteer advisers and board  
members donated more than

**5,800**

hours to the work of SICAB.

If we had to pay them – even if it was only at  
the National Living Wage level of £11.44 per  
hour – this would cost more than

**£66,000**

# Volunteering Voice



As I write, it is a bright, sunny spring day; gardens flourish, birds sing, clothes dance on myriads of washing lines. All in all, a day to believe that in Shetland at any rate "all's well with the world". At the Shetland Islands Citizens Advice Bureau this is not altogether true; yes, the sun shines and the birds sing but, and here is the cloud that looms on our horizon, we need more volunteers!

I am aware of the difficulties Shetland wide in the recruitment of volunteers but, after working at SICAB for nearly 30 years, I have never experienced such low numbers of volunteers; and this is at a time when requests for our services are on the increase both numerically and in complexity.

The Shetland Islands Citizens Advice Bureau is an organisation I am proud to volunteer for. The staff are very knowledgeable and supportive, and any help needed with a particular case is willingly given. However, with the increasing number of requests for advice, the pressure on the paid staff has grown considerably.

I know that volunteers cannot be magicked out of thin air, but I am sure there are many people who would be only too willing to give of their time and experience to help those in need of our services. If we could just reach them!

This then is a plea: if you have the time and the inclination please contact us. There will always be someone to talk to who will help you decide to become a volunteer. The training is excellent and comprehensive, and the prospects for a rewarding "volunteership" are great. To all those who may be undecided about what to do with two or three days a week, may I say; "Come to Market House. SICAB needs YOU!"

**"we  
need more  
volunteers!"**

**Malcolm Ferguson**



# Join the Team!

**Do you enjoy helping all kinds of people?  
Are you a good listener?  
Can you commit 6-8 hours per week?**

## **Volunteer for your local CAB**

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

No special skills or knowledge needed. You will just need good communication skills and to be able to use the internet, email and Word.

Contact us to find out about the training and support we can offer.  
Travel expenses paid.

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

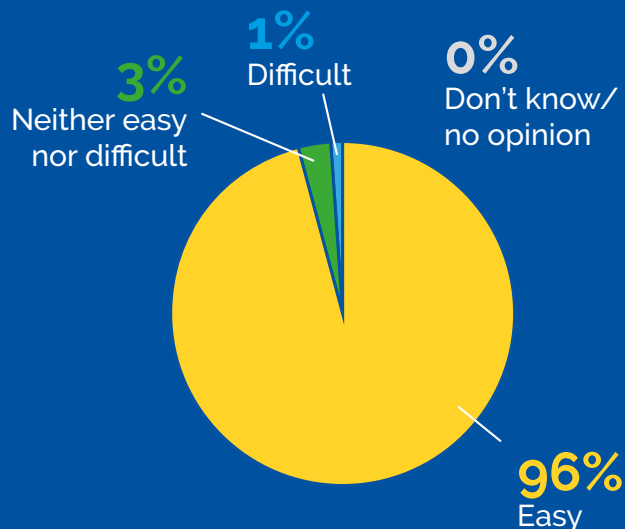


# 94% of CAB clients satisfied with the service they received!

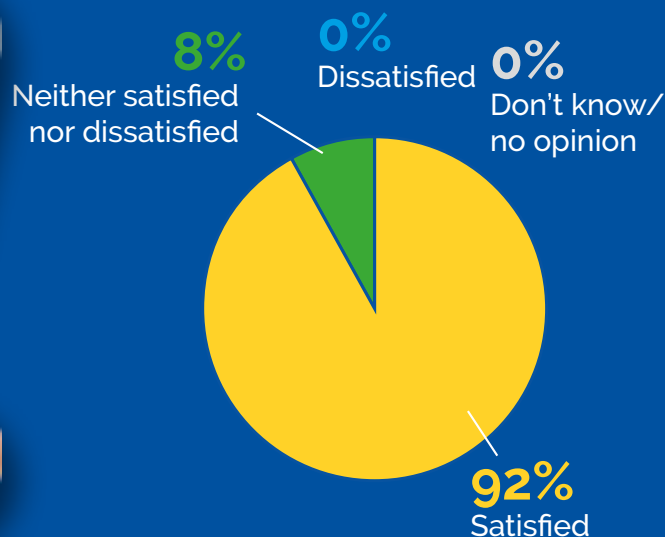
Each year we carry out a Client Satisfaction Survey to get feedback from 100 of our randomly selected clients on the service we have offered them

Here are the results of our 2024/25 survey.

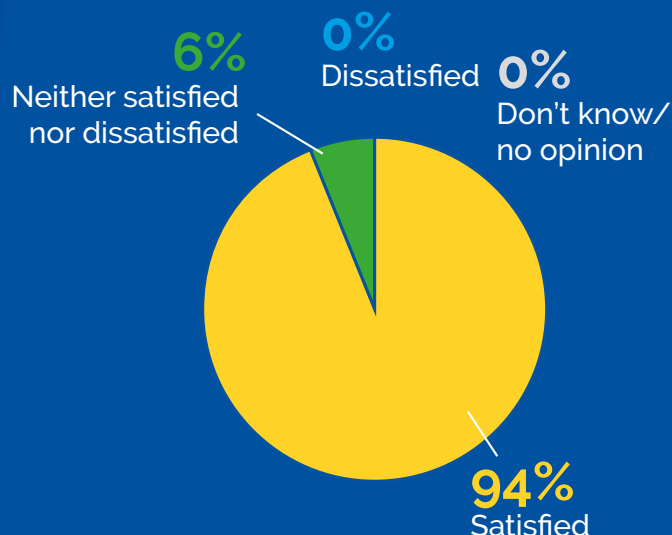
How easy was it for you to access advice?



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

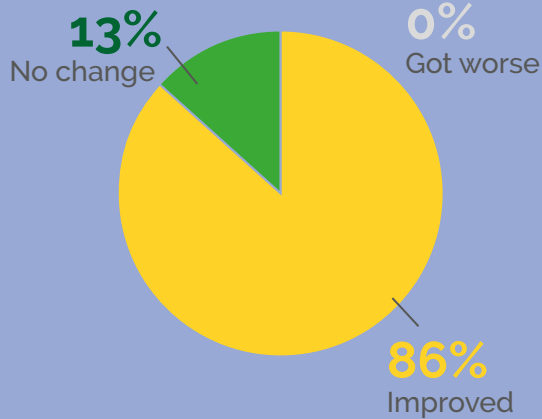


Overall how satisfied were you with the service you received?

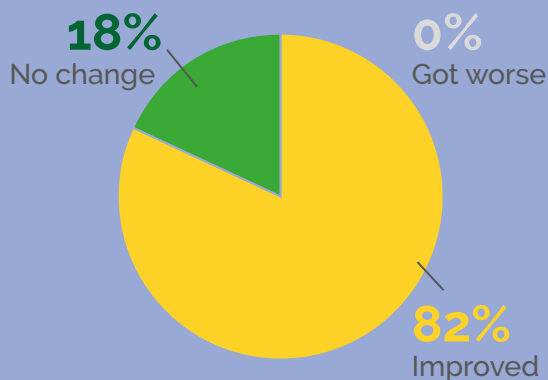


# What difference has our advice made?

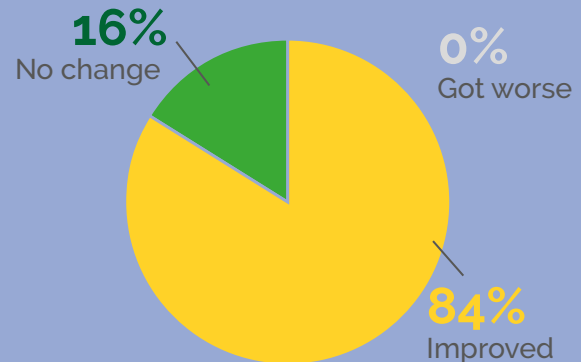
## - Peace of mind



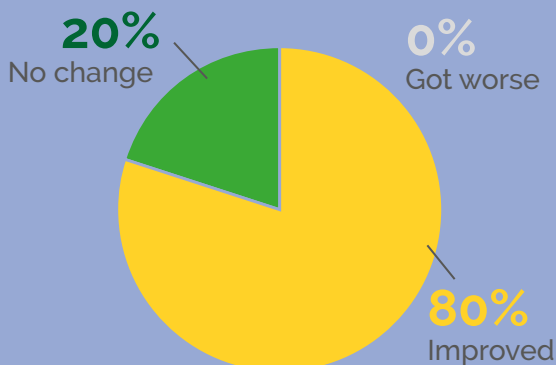
## - Ability to help yourself



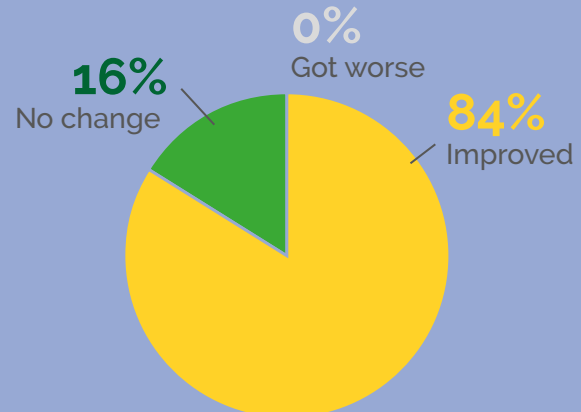
## - Income through employment or access to benefits



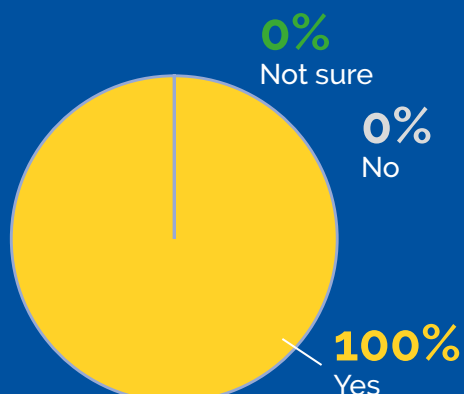
## - Health and wellbeing



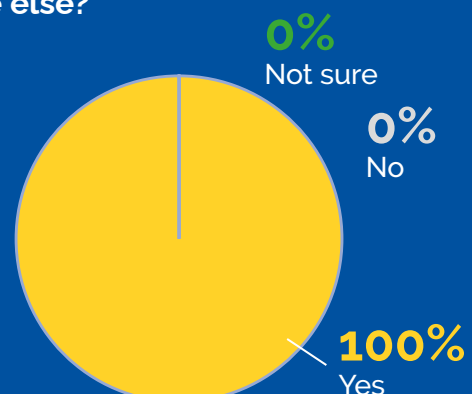
## - Ability to manage your money



## Would you use the service again?



## Would you recommend the service to anyone else?



# The Impact of Advice: Client Case Studies

## **Money Advice - Tackling debt and relieving stress**

A woman in her 40's was referred to the Bureau by Shetland Women's Aid. She is a single parent and lives with her primary school age child in temporary accommodation.

The Money Adviser completed a benefit check, and this confirmed she was in receipt of all the means-tested benefits she was entitled to but as she had long term health issues, she was advised to make an application for Adult Disability Payment (ADP). Client was assisted to do this and was later awarded ADP.

Client had debts of almost £40,000 much of which resulted from her ex-partner's financial abuse. She was really struggling. Client's mental health was being affected and, together with her physical illness, she wasn't coping with all the phone calls and emails she was receiving, chasing the debts and threatening court action.

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

The Money Adviser prepared and submitted a bankruptcy application form and supporting evidence

to the Accountant in Bankruptcy. This application was successful, and bankruptcy was awarded. This meant the clients debts were written off and she was no longer being chased for repayment.

The client said that because of SICAB's assistance, her mental health has improved, and she can now concentrate on looking after her child as well as her treatment and recovery.

## **Energy Advice - Help to manage energy costs**

Client was referred to SICAB by Shetland Islands Council (SIC) for help with his Smart Meter which had not been working properly since it was installed in 2023. The client's energy provider was Scottish Power (SP). The client and his wife are pensioners, and owner occupiers of a three-bedroom house. The situation was causing stress and anxiety for the client due to the lack of progress in getting a resolution.

The client confirmed he was paying £280 per month by direct debit to SP but was concerned this figure may not be correct. He explained that no night-time reading had shown since his Smart Meter was installed. This meant no consumption was being recorded during the night, so SP was calculating his account on estimated bills.

An appointment was scheduled for August 2024 for an engineer to visit the client's property but, after waiting 10 months, the engineer did not turn up. Client continued to contact SP on several occasions, but still no resolution had been forthcoming.

## 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 7 years of data on the work of Shetland CAB.



The client agreed to sign a SICAB Energy Mandate to allow the Energy Adviser to speak to SP on his behalf.

The SICAB Energy Adviser spoke with SP and explained the client's situation, and the frustrations, anxiety and stress the client was experiencing due to the ongoing problem with his Smart Meter and his worries about his energy costs. Those worries further compounded by the means testing of the Pension Age Winter Heating Payment to which he and his wife were no longer entitled.

The SICAB Energy Adviser asked SP for a Guaranteed Standards of Performance (GSOP) payment of £30 to be awarded to the client for the missed appointment by the engineer. And requested of SP the back-billing rule be applied because SP had been estimating the client's billing since the installation of the Smart Meter. The back-billing rule (which is an Ofgem regulation) comes into effect when a customer has not been billed accurately for energy use, and the billing error is the fault of the energy supplier. Under this regulation, a customer cannot be charged for energy used more than 12 months previously.

Three weeks after the intervention of the SICAB Energy Adviser, an engineer arrived at the client's home and the Smart Meter was exchanged. The client also received his GSOP payment. The back-billing rule had also been applied to the client's energy account and the re-billing showed that he was in credit by almost £4,000. Following a further call by the Energy Adviser to SP, it was agreed the client would receive a refund of £3,000 with the remaining credit monies left in his energy account to cover future energy usage.

### Benefits Advice - Maximising income through benefit entitlement

A client in her early 20's, single parent with a baby, came to SICAB as she was struggling financially. She had mental health difficulties with anxiety and post-natal depression, and her financial worries exacerbated these.

Having checked her Universal Credit Journal to make sure that she was receiving the correct amount of benefit, we noted her Housing Element (towards her rent) was reduced because she had a spare bedroom. We helped her apply to Shetland Islands Council for a Discretionary Housing Payment of £77 per month to plug this shortfall.

As she is in receipt of Universal Credit, we also advised she would be entitled to claim the Scottish Child Payment from Social Security Scotland. This is a payment of £26.70 per week for any child aged under 16.

The client was also entitled to claim the Best Start Grant for Pregnancy and Baby Payment. This is a one-off payment of £754.65 for a first child but must be claimed before the baby is 6 months old. This grant is to help with the additional costs of having a baby.

The client's mental health had impacted on her ability to manage day-to-day tasks and plan and follow journeys, so we advised and assisted her to apply for Adult Disability Payment – a non means-tested benefit to help with the additional costs of living with a disability. The client was awarded the Daily Living, and Mobility components, both at the standard rate. This added a further £104.45 per week to her income, which would not affect her Universal Credit Award.

Finally, we offered the client referrals for food parcels and electricity tokens, to alleviate financial pressure whilst her benefit claims were being processed.

As a consequence of SICAB advice, the client's financial situation has been significantly improved

### Summary of extra income per annum

Discretionary Housing Payment	£ 924.00
Scottish Child Payment	£ 1388.40
Adult Disability Payment	£5431.40
<b>Total</b>	<b>£ 7743.80</b>

Plus, vouchers and one-off payments totalling **£904.65**

In the last 7 years



**6,500+**

individual clients have been advised on over 48,000 issues by Shetland CAB advisers.

**£12.5m+**

has been achieved in monetary gains for over **1,800** clients



with an average gain per client of over

**£6.9k**

## Income and expenditure account 31 March 2025

	2025	2024
	£	£
<b>INCOME</b>		
Grant income	595,352	559,016
Other income	5,583	5,040
	<u>600,935</u>	<u>564,056</u>
<b>EXPENDITURE</b>		
Charitable activities	<u>617,009</u>	<u>571,920</u>
<b>(DECREASE) INCREASE IN FUNDS</b>	<u>(16,074)</u>	<u>(7,864)</u>

## Balance sheet 31 March 2024

	2025	2024
	£	£
<b>CURRENT ASSETS</b>		
Debtors	19,001	15,802
Cash at bank and in hand	<u>480,940</u>	<u>501,970</u>
	499,941	517,772
<b>CREDITORS</b>		
Amounts falling due within one year	<u>(36,735)</u>	<u>(38,492)</u>
<b>NET CURRENT ASSETS</b>	<u>463,206</u>	<u>479,280</u>
<b>REPRESENTED BY</b>		
Restricted funds	129,675	157,845
Unrestricted funds	<u>333,531</u>	<u>321,435</u>
<b>TOTAL FUNDS</b>	<u>463,206</u>	<u>479,280</u>

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 16 July 2025.

A copy of the charity's financial statements for the year ended 31 March 2025 can be obtained from our main office or by writing to the following address: Companies House, 4th Floor, Edinburgh Quay 2, 139 Fountainbridge, Edinburgh EH3 9FF (quoting ref SC176817)

# Directors

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**George Smith**  
Chair

**Denise Bell**  
Vice Chair

**Richard Lewis**  
Treasurer

**Kerry Geddes**

**Sue Beer**

**David Marsh**

**Christine Cossor**

# Volunteers and Paid Staff

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*The following staff and volunteers have left Shetland CAB – we thank them for their many years of service: Karen Eunson, Eilidh Drummond, Alex Tresadern, Jeff Gaskell, Allan Wishart & Louis Keogh.*

## Generalist Advisers

Caroline Breyley, Malcolm Ferguson, Christabel Garrick, Grizel McGregor, Elizabeth Williamson & Louis Keogh

## Bureau Manager

Della Armstrong

## Senior Adviser/Money Adviser

Vivienne Tulloch

## Session Supervisor/Assistant Manager

Paula Dunn

## Assistant Session Supervisor

Peter Jamieson

## Finance and Governance Manager

Melanie Hall

## Welfare Rights Advisers

Gail Finnie, Nancy Queally, Anna Sutherland

## Energy Advisers

Janice Hawick, Brian Leask

## Outreach Adviser/ Patient Support Adviser

Philomena Leask

## Pension Guide

Isla McGhee

## Triage Adviser

Vacant

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



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

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

**Or check our website at**

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



**Funded by**



**Shetland  
Charitable Trust**

