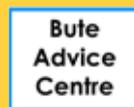


# DO YOU HAVE MONEY WORRIES?



## This Guide will help

MAXIMISE YOUR INCOME • OFFER BUDGETING TIPS  
DEAL WITH DEBT • ACCESS ENERGY ADVICE • ACCESS SUPPORT SERVICES



“

*It is a matter of great pride and satisfaction that Bute Advice Centre is working so closely with our partners Argyll and Bute Council and Alienergy, to bring help and relief throughout Argyll and Bute, to so many people who are struggling to make ends meet during these very difficult times.*

*We are particularly grateful to our Manager Julie Semple and Lynda Mitchell of Alienergy, for their work in compiling this easy to read small book, which can help to guide everyone through the information needed to improve their domestic financial stability.*

”

Gordon Sutherland - Chairman Bute Advice Centre

This guide has been created by Bute Advice Centre and Alienergy in partnership with the Argyll & Bute Community Food Forum, with the aim of providing basic information to help households maximise their income where possible, reduce outgoings and make the most of existing budgets. In addition, it will provide contact details of support services available throughout the region.

It has been funded by Argyll & Bute Council through the Scottish Governments support to alleviate the effects of the pandemic on low income households as part of the Flexible Fund.

The guide was written by Julie Semple of Bute Advice Centre and Lynda Mitchell of Alienergy.

**Argyll & Bute Council 01546 605511**

**Bute Advice Centre** - Supporting Communities Across Argyll & Bute **01700 502784**

**Alienergy** - Argyll, Lomond & the Isles Energy **01631 565 183**

## FOREWORD

Councillor Robin Currie, Leader of Argyll and Bute Council:

“

*Launching the Flexible Food Fund and offering crisis grants has provided a critical lifeline to so many people across Argyll and Bute. In 2021, 800+ households were supported to access over £1 million client gain, achieved through access to the Flexible Food Fund and income being maximised through uptake of grants, rebates and benefits. The pandemic continues to have a devastating effect on our communities, along with increased living costs and energy bills rising. There is a real need to provide as much help and support as we can.*

*We are working with trusted partners Bute Advice Centre & Alienergy, working remotely to cover the whole of Argyll and Bute. All cases are handled sensitively and in complete confidence. Support offered includes benefit advice and assistance up to Tribunal level, money advice and a range of support around energy bills.*

*Alongside the Flexible Food Fund Project, this book intends to serve as a guide in providing helpful information to maximise income and reduce outgoings where possible and highlight the range of support services available across the region by a number of agencies.*

*We hope that by providing essential access to funds and much needed wider support, we can help people out of crisis and enable them to move forward and manage their available financial resources. I would encourage anyone who finds themselves in difficult circumstances to get in touch. We are here to help.*

”

## CHALLENGING TIMES

It is widely recognised that we are living in financially challenging times for many households.

The basic rate of welfare benefits is at its lowest for 30 years, taking inflation into consideration. The withdrawal of the £20 uplift of UC has had a huge impact on many with “43% of households in receipt of UC being food insecure” according to the Joseph Rowntree Institute. The two child cap and 5 week wait for UC have also caused financial pain for many. The rising cost of living and increasing costs of energy are very worrying for many households.

The purpose of this book therefore is to shine a light on the financial and support services that are available across Argyll & Bute, within its pages advice will be given on Maximising your Income, Managing a Household Budget, Dealing with Credit & Debt, Savings & Insurance, Energy Advice and Guidance, Support Services, Signposting to Foodbanks in Argyll & Bute.



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## SECTION 1 - MAXIMISING YOUR INCOME



The welfare benefits system is complicated and it is recommended that you access the free advice sector located in Section 6 of this book to carry out a benefits check for you.

There are many individuals who are still in receipt of the old UK legacy benefits such as Job Seekers Allowance or Employment and Support Allowance, while others may be more familiar with the new Universal Credit. There are also many benefits being devolved to the Scottish Government or new benefits that are only available in Scotland, such as the Scottish Child Payment. Along with local authority payments such as the Scottish Welfare Fund, Self Isolation Payments etc, it can be confusing, therefore it is always helpful to talk your situation through with an adviser, who is trained and up to date with all welfare rights changes. You can be assured that your adviser will offer a confidential, non-judgmental service, they are there to help increase your income where possible.

If you haven't had a benefits check recently please contact the agencies mentioned in Section 6 and make an appointment as soon as possible, you may be losing out on vital financial support. While not all benefits are mentioned within the pages of this small book, a full benefits check will identify anything you may be entitled to.

## Local Authority Support – Argyll & Bute

**Argyll & Bute Council are striving to support households using a combination of one off grants where streams of limited funding become available (e.g. Low Income Payments) and ongoing grants and support, some of which are listed below. Most applications can be made online through the council's website or you can contact the advice agencies within the Support Services Section.**

## Flexible Food Fund Project

The Argyll and Bute Flexible Food Fund (ABFFF) offers financial support and wider confidential professional help to anyone suffering hardship. Argyll & Bute Council working in partnership with Bute Advice Centre, ALLenergy and the Argyll & Bute Community Food Forum, support households with low incomes and no access to cash savings. The Fund will help support daily living expenses. The payments range from £80 to £530 depending on the size of the household. A second payment is guaranteed after a telephone appointment with Bute Advice Centre has taken place. The project client gain in 2021 saw over £1million come into the local community in grants, rebates and benefits. If the claimant engages with Bute Advice Centre or ALLenergy, a second payment of the same amount will be made to contribute to a further month's daily living expenses.

Applications to the Fund can be made via an online claim form available on the council's website. If you need help or support to complete the form, please call **Bute Advice Centre on 01700 502784** and ask about the Argyll and Bute Flexible Food Fund.

## FREE SCHOOL MEALS AND CLOTHING GRANT



You may be entitled to Free School Meals and a Clothing Grant of £120 per child when attending Primary School and £150 per child when attending Secondary School if you meet the criteria below.

### Primary 1 to Primary 5 -

All children in primary 1 to 5 receive universal free school meals from January 2022. You are not automatically entitled to meal payments during holidays, any additional payments or a clothing grant - you must meet the income-based eligibility criteria and apply online. Parents do not have to register for this; all pupils will receive this meal automatically.

If your child is in Primary 1-5 and attending a school where no lunch is currently provided please speak to the Head Teacher.

Children attending an early year's setting for 1140 hours of childcare may also be entitled to a free meal, please contact your child's nursery or early years unit for information.

Scottish Government have committed to continuing to fund free local authority school meals entitlement during holiday periods this year, and in Argyll and Bute that will take the form of a cash payment into the bank accounts of families of entitled children and young people.

## THE SCOTTISH WELFARE FUND

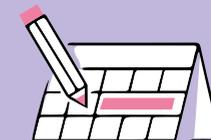
The Welfare Fund is there to provide a safety net to vulnerable people on low incomes through the provision of Crisis Grants and Community Care Grants.

The Fund is normally a one-off grant for living expenses or household goods. It is limited to the amount of money that is made available to the council every

year, therefore payments may be restricted. The council regularly reviews the priority levels which they are able to support and these may be set differently for Crisis Grants and Community Care Grants. They will always support a high priority crisis grant application made at any time throughout the year.

Argyll & Bute Council can only support someone who is resident or about to become resident in the local authority area, or someone who is homeless within the area. If you don't live within our area, you will be referred to your home local authority.

## PERIOD POVERTY PROVISIONS



Argyll and Bute Council recognises that this needs to be done in a way that protects people's dignity, avoiding embarrassment and stigma. Please note that these products are free and are available to children and young people in Argyll and Bute schools from P6 to S6, and anyone in our communities that can't afford or access period products at this time. You can place an order whenever you need it.

The online ordering service for free period products provided by Hey Girls has now been extended to those in communities who cannot afford/access period products, not just school pupils. A range of products are available to choose from.

To order your products please log on to:

 [www.surveymonkey.co.uk/r/ZDQC8JT](https://www.surveymonkey.co.uk/r/ZDQC8JT)

Repeat orders can be made as and when required. If you don't have access to the internet please contact **Bute Advice Centre on 0170050 2784** for assistance.

## SELF ISOLATION SUPPORT GRANTS

The Scottish Government Self Isolation Support Grants (SISGs) are available to people on a low income who are experiencing financial hardship through being asked to self-isolate.

The purpose of the grant is to assist people in receipt of low incomes to self-isolate to prevent the spread of COVID-19. This should support people to be able to afford to comply with the Test & Protect Service's requirement for them to self-isolate.

You may be eligible for a £500 payment if you meet certain criteria.

Grants are paid per eligible person, not per household, therefore a couple who both meet the eligibility criteria for a grant will be paid £500 each.

You will need to provide evidence to verify your application with Argyll & Bute Council.

## DISCRETIONARY HOUSING PAYMENTS

The Council has established a Homelessness Prevention DHP fund within the overall DHP policy. This fund provides DHP support for claimants who have been affected by the Benefit Cap for longer than 52 weeks and who face barriers preventing them from finding employment immediately.

Examples of barriers that prevent employment can include caring responsibilities for children or adults or language barriers.

In order to qualify for additional DHP support the claimant is required to sign an agreement with the Council to take a proactive approach to preparing themselves to be ready for the workplace when it is more suitable for them.

In these exceptional circumstances DHP entitlement is extended beyond the current 52 week limit until such time as the prospect of employment for the claimant is realistic and the cap is removed. A review of the development plans and DHP entitlement will take place every 13 weeks.

As young families are most affected by Benefit cap this policy change is a positive action to mitigate child poverty in Argyll and Bute.

## UNDER-OCCUPANCY DHP CASES

The Council supports all under-occupancy (bedroom tax) cases with DHP irrespective of hardship so as to put the claimants in the same position as if there were no under-occupancy restriction.

If you are in receipt of Housing Benefit and are affected by under-occupancy (bedroom tax) and not already in receipt of DHP you should claim immediately. You can do so by calling **01546 605512** and asking to claim a DHP or by completing the online application form. Your claim will be assessed for the current financial year.

## HOUSING BENEFIT

Housing benefit is a means tested benefit and is available to those who meet the criteria and need support with their rent. Fewer individuals are applying for this support as those on Universal Credit claim housing costs support as part of their UC claim. It is ordinarily only those who are still on the legacy benefits or on pension credit who claim housing benefit. If you are unsure which benefit you should be applying for, please make an appointment with a Welfare Rights Officer as quickly as possible. If an active claim is not in place, you may have rent arrears accruing.

## COUNCIL TAX

### Council Tax Reduction Scheme

If you are on a low income and have limited savings, you may be entitled to a reduction in your Council Tax or a Second Adult Rebate if people who live with you (other than your partner or a lodger) earn a low wage. Please note that the reduction applies only to Council Tax, you cannot get a reduction on any water or sewerage charge you are liable to pay.

If you have not already applied and would like an application form, please log on to the Councils website or contact one of the Support Agencies in Section 6. A reduction will take place from the date you apply and can only be backdated in special circumstances. An example of special circumstances would be if you were in hospital and were not able to apply.

### Educational Maintenance Allowance

EMA is a weekly payment of £30, paid fortnightly in arrears for eligible students who are planning to continue in post-compulsory education. The allowance is payable fortnightly in arrears during term time. Payments will be made direct to the student's account.

If you are 16 to 19 years old, and attend a school in Argyll and Bute, and come from a low income household you may be eligible to receive financial assistance from an Education Maintenance Allowance (EMA).



**Best Start Grant Early Learning Payment** – one off payment of £267.65 when a child is between two and three years and six months for families who get certain benefits.

**Best Start Grant School Age Payment** – one off payment of £267.65 when a child would normally start primary one for families who get certain benefits.

**Best Start Foods** – a pre-paid card from pregnancy up to when a child turns three for families on certain benefits to help buy healthy food.

**Carer's Allowance Supplement** – an automatic payment made twice a year to people who get Carer's Allowance through the DWP on certain dates each year.

**Funeral Support Payment** – money towards the costs of a funeral at a difficult time like this for people on certain benefits who are responsible for paying for a funeral.

**Job Start Payment** – £267.65 for 16 to 24 year olds who have been on certain benefits for six months or more to help with the costs of starting a job.

**Young Carer Grant** – an annual payment of more than £326.65 for people 16, 17 or 18 who care for people who get a disability benefit from the DWP for an average of 16 hours a week or more.

**Child Winter Heating Assistance** - a new £214.10 payment to help families of a child on the highest rate care component of Disability Living Allowance for Children to heat their homes.

**Scottish Child Payment** - a new, unique to Scotland, benefit that will give qualifying parents and carers £80 every four weeks to help towards the costs of looking after each child under 6. It is planned to be fully rolled out to children under the age of 16 by the end of 2022. – Bridging payments have been paid to families to help mitigate against the financial challenges facing households for children age 6 and over.

## DEVOLVED OR NEW BENEFITS DELIVERED BY THE SCOTTISH SOCIAL SECURITY

The benefits that SSS deliver are:

**Best Start Grant Pregnancy and Baby Payment** – one off payment of £642.35 from 24 weeks in pregnancy up until a baby turns 6 months for families who get certain benefits.

**Child Disability Payment** - a payment providing extra money to help with the costs of caring for a child with a disability or ill-health condition. It replaces Disability Living Allowance for new applicants in Scotland that would have previously been delivered by the Department for Work and Pensions.

**Adult Disability Payment** - will replace Personal Independence Payment for disabled people of working age in Scotland beginning from 29th August 2022 in Argyll & Bute, earlier in other areas and will represent a significant milestone in the development of the Scottish social security system. It can help with the extra costs of living with a disability or health condition. It will replace Personal Independence Payment (PIP) and Disability Living Allowance (DLA) for adults in Scotland. You could get between £24.45 and £156.90 a week. The amount you get depends on how your condition affects you. It does not matter if you're working or not. Your income and savings are not taken into account. If you are already on Personal Independence Payment (PIP) & Disability Living Allowance (DLA) for adults, Social Security Scotland will transfer you without you having to do anything. They will begin to move clients to Adult Disability Payment from summer 2022 by sending you a letter telling you what will happen when you transfer. The Department for Work and Pensions (DWP) will continue to pay you PIP or DLA for adults until Social Security Scotland start to pay you. You do not need to contact DWP to have your benefit stopped.

You can apply for Adult Disability Payment if you have a physical or mental health condition or disability or a terminal illness. You need to be between 16 and State Pension age.

**Disability Assistance for Older People** - will be the replacement for Attendance Allowance, for people over the state pension age who need someone to help look after them because of a disability or long-term illness. (Please see section Attendance Allowance under UK benefits for details of how to claim presently)

## FREE BUS TRAVEL FOR YOUNG PEOPLE



### Eligibility for the Free Under 22 Free Travel

If you are 5–21 years old and live in Scotland then you are eligible for free bus travel from 31 January 2022, no matter your nationality.

Even if you already have a National Entitlement Card or Young Scot National Entitlement Card, you must apply for a new or replacement card to travel by bus for free.

Parents or guardians must provide approval for children aged between 5-15 to access the scheme by applying on their behalf. Young people aged 16-21 should apply themselves.

Young people will be able to access free bus travel on registered bus services across Scotland including a very limited number of local cross-border services from the south of Scotland into northern England.

## UK BENEFITS

The UK benefits can be divided into means tested and non-means tested benefits. Means tested benefits are available when your income is below certain acceptable thresholds. Those who are unemployed, in work on low incomes or low-income pensioners can be supported to access top ups to their income. Non-means tested benefits can include support for those with disabilities to assist them financially regardless of their income or a benefit where an individual has paid into the system and is therefore due a payment, again regardless of income e.g. state pension.

The following outlines the main benefits for new claimants:

## UNIVERSAL CREDIT

Universal Credit is a new benefit for working age people that replaces a number of existing benefits and tax credits. It is designed to support people who have a low (or no) income with their basic living and housing costs.



Over time the following benefits and tax credits, also known as 'legacy benefits', will be abolished as Universal Credit replaces them:

- **Income Support**
- **Income-based Jobseeker's Allowance**
- **Income-related Employment and Support Allowance**
- **Housing Benefit**
- **Child Tax Credit**
- **Working Tax Credit**

Other benefits that are not means-tested will continue to be paid separately such as Disability Living Allowance, Personal Independence Payment and Carer's Allowance. Child Benefit will also continue to be paid separately.

Benefits based on National Insurance contributions, such as contribution-based Jobseeker's Allowance and contributory Employment and Support Allowance, will not be replaced but will be renamed as 'new style' and will work alongside Universal Credit.

Benefits for those over the state pension age, such as the state pension and Pension Credit, will also not be replaced. Neither will Council Tax Reduction so you should check to see if you can claim it in addition to Universal Credit. Many individuals mistakenly assume that a claim for UC will also include their CTR as historically their Housing Benefit claim included their CTR claim. This is not now the case with UC, a separate claim needs to be made to the local authority.

## How does it work?



The amount you can get depends on your circumstances and any other income you have. You can continue to get Universal Credit if you are in work but have low earnings.

When you start a claim your first payment should be made after five weeks. This includes your first 'assessment period' and up to seven days for your payment to be made. Your assessment period is the monthly period that starts on the day you make your claim and continues to roll month by month until your claim ends.

If you don't have enough money to live on while you wait for your first UC payment you can ask for an advance payment. This is a loan that needs to be paid back from your future UC payments over 24 months, if you applied for the advance on or after 12 April 2021. These repayments can be delayed for up to three months if you can't afford them, speak to your job coach if this applies to you. If you ask for an advance because of a change of circumstances during your UC claim you can delay repaying for one month and you need to repay the amount over a six month period.

In Scotland the option of twice-monthly payments instead of once a month is offered. You can also ask for the housing costs element to be paid directly to your landlord instead of you. It is important however that where housing costs only partially cover the rent costs, that claimants make up the difference otherwise arrears will accrue. This can happen where earned income fluctuates, increasing and reducing the amount of UC awarded or where service charges are part of the rental costs and not covered by UC housing costs. It is critical when taking on a tenancy that you understand how much you may need to pay yourself, small shortfalls can result in large arrears and the worry of eviction and homelessness. If you are struggling with arrears or have

had a change in your circumstances please discuss this with your landlord or a Welfare Rights Officer as there may be help that you can access.

### **If you are working**

If you are employed and paid through the PAYE system when your wages change, your Universal Credit will also change so you don't have to keep handing in wage slips.

Importantly, if you are paid by your employer monthly and sometimes receive two salaries in one Universal Credit monthly assessment period, this can affect your Universal Credit award, as it will look as though your income is much greater than normal. If this happens to you, you should contact your work coach via your journal and they can manually amend your salary payment dates. This process will eventually become automatic but until then you need to ask for the change to be applied to your UC account.

### **If you are self-employed**

If you have your own business you will need to have records to show how you run it. Earnings figures need to be entered into your Universal Credit journal each month.

You could also be affected by something called the Minimum Income Floor, which is where the government can assume you earn a certain level of self-employed profit, even if you don't earn that amount.

Universal Credit is payable to people who are of working age. This usually means people between the ages of 18 and **Pension Credit qualifying age**. Although the lower age limit may be 16 or 17 years old in some limited circumstances.

The benefit is available to people who are out of work, including people looking for work and people unable to work due to illness, disability or childcare commitments and to those caring for disabled people or those in work and on low incomes.

From 16 January 2019 to 27 January 2021 you were not able to make a new claim for Universal Credit if you received a **Severe Disability Premium (SDP)** in your benefit. If you received an SDP before 16 January 2019 and had already moved to UC you may qualify for an extra amount in your award.

### **Will you need to look for work while claiming?**

Receipt of Universal Credit is dependent on you signing a claimant commitment and being placed into a group that determines what you have to do in order to continue receiving the benefit:

#### **All work related requirements**

People in this group are deemed ready for work and are expected to look for and be available for work.

#### **Work preparation**

People in this group are not considered ready for full-time work but are expected to prepare themselves for going into work. This group includes people with a disability or health condition which means they have a limited capability for work. It also includes people with a two year old child.

#### **Work-focused interviews**

People in this group are not expected to look for work but are required to attend occasional work focused interviews to ensure they do not lose touch with the labour market. This group includes lone parents and primary carers for children aged one.

## No work-related activity

People in this group have no work condition as they are not considered to be able to work at all. This includes people with a disability or health condition which prevents them from working or who are carers, lone parents or the primary carer for a child under the age of one.

If a person is in work and earning over the set amount for their circumstances they are exempt from the conditions of their group. If they earn below the threshold set for them, they would still have to follow the claimant conditions set for them e.g. looking for extra work if they only do a few hours a week.

Anyone who breaks one of the conditions of their commitment may be sanctioned and lose some or all of their benefit.

## JOBSEEKER'S ALLOWANCE (CONTRIBUTION-BASED)

### What is it?



If you are unemployed and have paid sufficient class 1 National Insurance contributions you may qualify for contribution-based Jobseeker's Allowance (JSA). If you are a Universal Credit claimant this contributory benefit is known as 'new-style Jobseeker's Allowance'.

You qualify for contributory/new-style JSA if you have made the following level of National Insurance Contributions:

- in one of the last two complete tax years, have paid Class 1 (or special Class 2) contributions to the value of 26 times the lower earnings limit; **and**

- in both of the last two complete tax years, have paid or been credited with, Class 1 (or special class 2) contributions to the value of 50 times the lower earnings limit.

The 2 tax years that are relevant are the ones that were completed before the benefit year in which your job-seeking period began. The tax year runs 6 April - 5 April. The benefit year runs from the first Sunday in January.

As well as having paid enough National Insurance contributions you must also satisfy the other conditions for JSA, such as signing on and showing that you are actively seeking work.

### Find out if you meet the contribution conditions

To find out whether you have paid enough National Insurance contributions you can contact HMRC on 0300 200 3500 (or 0300 200 3519 if you have a speech or hearing impairment).

### Payments

From April 2022, the rate for contributory/new-style JSA weekly is:

**age under 25 - £61.05**

**age 25 or over - £77.00**

If you do not have enough national insurance contributions to get this benefit you might be entitled to means-tested benefits instead. If you are entitled to this benefit you could also get means-tested benefits to 'top-up' the amount you receive.

## How do I claim?

The first step in making a new claim for contributory/new-style JSA is to fill in the **Jobseeker's Allowance online claim form**.



Once you have filled in the online form you will then need to attend an interview with Job Centre Plus. Even if you have made a JSA claim within the last 6 months, and hence can use the 'rapid reclaim' service, you need to fill in the form before an interview can be arranged.

You will not be paid for the first 7 days of your claim, these are called waiting days.

## EMPLOYMENT AND SUPPORT ALLOWANCE (CONTRIBUTION-BASED)

Contributory Employment and Support Allowance provides financial help to people who are unable to work because of illness or disability. If you are a Universal Credit claimant this contributory benefit is known as 'new-style Employment and Support Allowance'. This help page covers both versions.

### The contribution conditions

You qualify for contributory Employment and Support Allowance (ESA) if you have paid sufficient National Insurance contributions. There are two contribution conditions you must meet:

- **First contribution condition** - in **one of the last two complete tax years**, you must have paid Class 1 or 2 contributions on relevant earnings at the lower earnings limit for at least 26 weeks. This means you must have worked for at least 26 weeks of the last two complete tax years; and

- **Second contribution condition** - in **both of the last two complete tax years**, you must have paid or been credited with, Class 1 or 2 contributions to the value of 50 times the lower earnings limit.

The 2 tax years that are relevant are the ones that were completed before the benefit year in which your period of limited capability for work began.

### Relaxation of the first contribution condition

The rules are complex and there are situations where the first contribution condition can be relaxed for certain groups of ESA claimants meaning that these specific groups can use National Insurance contributions paid in any tax year to satisfy the first contribution condition. This could apply to you if:

- you were entitled to Carer's Allowance in the last complete tax year immediately before the benefit year in which your Limited Capability for Work began
- you were in qualifying remunerative work and entitled to the disability element, or the severe disability element, of Working Tax Credit for at least two years immediately before the first day of your Limited Capability for Work began
- you are entitled to be credited with earnings or contributions following release from prison where a conviction is quashed, or would be if an application was made, in respect of any week in any tax year before the relevant benefit year
- you are entitled to be credited with earnings equal to the Lower Earnings Limit on the grounds that you are a spouse or civil partner of a member of Her Majesty's Forces and accompanied that member of Her Majesty's Forces on an assignment outside the UK or treated as such by the Secretary of State

If you think this could apply to you seek advice on your situation.

## Find out if you meet the contribution conditions

To find out whether you have paid enough National Insurance contributions you can **contact HMRC on 0300 200 3500 (or 0300 200 3519** if you have a speech or hearing impairment).

You can also visit the Gov.uk website to check your National Insurance contributions record online.

## Other conditions for contributory ESA

Unless you are claiming due to coronavirus, as well as having paid enough National Insurance contributions, you must also satisfy other conditions. To make an initial claim all you must do is provide a medical certificate. However, after an 'assessment phase' (which should be 13 weeks but can take longer) contributory ESA is only payable if you meet the 'Work Capability Assessment' rules.

Unlike means-tested benefits, there is no income and savings test for contributory ESA. However, your contributory ESA is reduced by half the amount of any pension or permanent health insurance payment received in excess of £85.

Even if you claim contributory ESA you may also be entitled to means-tested benefits to 'top-up' the amount you get. To find out your entitlement to means-tested benefits please continue through the calculator.

**How much will I get?** (The following rates are for 2021/22.)

## The assessment phase

The assessment phase rate is paid for the first 13 weeks of your claim while a decision is made on your capability for work through the Work Capability Assessment.

## A single person aged under 25 - £61.05

## A single person aged 25 and over - £77.00 (for both contributory ESA and income-based ESA)

## Main phase, Work Related Activity Group

Prior to 3 April 2017 if you were placed in the Work Related Activity group you would be awarded an additional component worth £29.70 a week. Since this date there is no additional component on top of the assessment rate as the work related activity component was abolished for new claimants.

This change doesn't affect:

- existing Employment and Support Allowance claimants who made a claim before 3 April 2017
- claimants in the support group, who will continue to get the support group component
- existing Employment and Support Allowance claimants who have a further Work Capability Assessment (re-assessment) after 3 April 2017 and are placed into the WRAG, even if they move from the support group to the WRAG
- Incapacity Benefit re-assessment cases that are awarded Employment and Support Allowance
- claims made from 3 April 2017 which are backdated for up to 3 months to a date before 3 April 2017

- claimants who have a break in their claim and come back to Employment and Support Allowance within 12 weeks and their original date of claim is before 3 April 2017
- claimants who claimed Employment and Support Allowance before 3 April 2017 and their Employment and Support Allowance claim was closed due to getting Maternity Allowance who then make a new claim to Employment and Support Allowance within 12 weeks of Maternity Allowance ending
- mandatory reconsideration and appeal decisions for claims made before 3 April 2017

### Main phase, Support Group

If after the Work Capability Assessment you are placed in the Support group you will be awarded an additional component.

### How do I claim?



Details on how to claim contributory and income based Employment and Support Allowance are available on

 **WWW.GOV.UK**

## PENSION CREDITS

Pension Credit is made up of two parts: a Guarantee Credit and Savings Credit . If you are on a low income, the Guarantee Pension Credit tops up your weekly income to a guaranteed level. The Savings Credit is for people who people who turned pension age before 6 April 2016 and have a small amount of their own income or savings.

**Standard minimum guarantee level for 2021 - 22** is currently: £182.60 for a single person £278.70 for people who are married or living together as a couple (husband/wife civil partner or the person you live with as if they were your husband, wife or civil partner) therefore if your income is less than these amounts it may be worthwhile making a claim for Pension Credits.

**New State Pension** is money paid to people who reach state pension age on or after 6 April 2016.

**Basic State Pension** is money paid to people who reached state pension age before 6 April 2016.

**Winter Fuel Payments** - If you have reached Pension age, you will qualify for a payment in the qualifying week for the winter concerned.

You may also be eligible for help with housing costs through access to Housing Benefit, provided through the local authority.



# Bute Advice Centre

**Supporting Communities Across  
Argyll & Bute**

## **Contact Us**

**By Telephone: 01700 502784 or**

**Email: [info@buteadvice.org.uk](mailto:info@buteadvice.org.uk)**

**[buteadvice.org](http://buteadvice.org)**

**Bute Advice Centre SCIO SC051240**

## **Our Aim**

To fight poverty and social exclusion by the provision of impartial, confidential advice and assistance with regard to:

- Housing Advice
- Homelessness, eviction, housing grants, arrears and tenancy issues
- Welfare Benefits Advice
- Benefits checks, form filling and representation at Tribunal Appeals
- Utilities Advice
- Debt Management
- Income Maximisation through UK National benefits, Devolved Benefits, New Scottish Benefits, Local Authority Support and Charitable Trusts and Initiatives.

If you are living on a low income or have a disability why not speak to one of our trained advisers. There may be support that we can help you access at no cost to you. As the cost of living crisis impacts on many households it is vital that everyone maximises their income where possible. Our friendly staff are here to help. Call to make an appointment at a time that is convenient for you.

## FREE AND DISCOUNTED TRAVEL PASSES

### How to apply



You can apply for an over 60's concessionary travel card by one of the following options.

- Online using **GetYourNec**
- Paper application form at your **local post office**
- Download an application form from **SPT website**
- Phoning **0141 333 3211** or emailing **Strathclyde Public Transport** who will issue you with a new card

The National Entitlement Card scheme also allows for free travel for companions where required by eligible disabled people of any age (including children under 5).

The card also allows people who live in the area covered by Strathclyde's Concessionary Travel Scheme (which includes Argyll & Bute), to get cheaper fares on First ScotRail trains and the Glasgow Subway within the area covered by the Strathclyde Scheme.

Concessionary travel is also available on local ferries for anyone who lives on an island or peninsula and meets the qualifying criteria.

You can apply for a National Entitlement Card if you meet one of the following criteria:

- In receipt of Personal Independence Payment
- In receipt of the higher rate of the mobility component of Disability Living Allowance

- In receipt of the higher/middle rate of the care component of Disability Living Allowance
- In receipt of Attendance Allowance
- Resident in a care or residential home or hospital and require 24 hour supervision
- Holder of a Disabled Persons Parking Badge (Blue Badge)
- Are profoundly or severely deaf
- Unable to drive on medical grounds
- Suffer from a mental illness, learning disability or personality disorder
- Terminally ill
- Suffer from a progressively degenerative disorder
- Have suffered a loss of limbs
- Visually impaired
- Seriously injured veteran with mobility problems

### Companion Entitlement

The National Entitlement Card scheme also allows for free travel for companions where required by eligible disabled people of any age (including children under 5).

If your mobility is such that you require to be accompanied when travelling, you can apply for a National Entitlement Card containing the companion entitlement (C+1) to allow a companion to travel free of charge with you for the same journey by bus.

Your companion is entitled to travel for free if you meet one of the following criteria:

- You live in a care/residential home or hospital and are eligible for the higher or middle rate of the care component of Disability Living Allowance, or Personal Independence Payment or Attendance Allowance
- You receive the higher or middle rate of the care component of Disability Living Allowance
- You receive the standard or enhanced rate of daily living component of Personal Independence Payment
- You receive Attendance Allowance
- You are registered as severely sight impaired (blind)
- You receive war pensions constant attendance allowance.

You will be required to provide a copy of an award notice from the Department of Work and Pensions dated within the last 12 months or a copy of your blind registration certificate.

Your companion can vary from journey to journey and you may travel with or without a companion. Your companion must travel with you and may not travel without the cardholder. If your companion wishes to remain on the bus after you (the cardholder) has left then they will be required to pay the appropriate fare to the driver.

There is no need for you to be accompanied on all bus journeys you make as you have the choice of whether to travel alone or have someone travel with you. Your companion must be over the age of 5 years.

## How to apply



Eligible disabled people can apply for a new National Entitlement Card either online using the **GetYourNec** download an **application form** and email to **freebus@spt.co.uk** or post to Concessionary Travel Card Unit, Buchanan Bus Station, 10 Killermont Street, Glasgow, G2 3NW.

**For more information contact**

 **0141 3333 211**

 **www.spt.co.uk**

## ATTENDANCE ALLOWANCE

You can claim Attendance Allowance if you meet all the following criteria:

- are over State Pension age (if you haven't reached it, you may be eligible for Personal Independence Payment instead)
- could benefit from help with personal care, such as getting washed or dressed, or supervision to keep you safe during the day or night
- have any type of disability or illness, including sight or hearing impairments, or mental health issues such as dementia
- have needed help for at least 6 months. (If you're terminally ill you can make a claim straight away.)

**Get a claim form by calling the Attendance Allowance helpline on 0800 731 0122 (textphone: 0800 731 0317), you can download a claim form from the GOV UK website or contact a Welfare Rights Officer.**

## PERSONAL INDEPENDENCE PAYMENT

Personal Independence Payment (PIP) is extra money to help you with everyday life if you've an illness, disability or mental health condition and you are of working age.

You can get it on top of Employment and Support Allowance or other means tested benefits including Universal Credit. Your income, savings, and whether you're working or not don't affect your eligibility.

### PIP rates

PIP is made up of 2 components (parts) called daily living and mobility, and each can be paid at either a standard or enhanced rate.

Component	Weekly rate
Daily living - standard rate	£61.85
Daily living - enhanced rate	£92.40
Mobility - standard rate	£24.45
Mobility - enhanced rate	£64.50

If you have a terminal illness, you will automatically get the daily living enhanced rate. The mobility rate you get (if at all) will depend on the level of help you need with mobility.

The daily living rate is for the extra help you need with everyday tasks. This can include preparing food, washing, getting dressed or communicating with other people.

The mobility rate is for the extra help you need getting around. This can include moving, planning a journey or following a route.



## CARERS ALLOWANCE

You may be eligible for Carer's Allowance if you, the person you care for and the type of care you provide meets certain criteria. The payment is £69.70 with a minimum of 35 caring hours each week.

### The person you care for must already get one of these benefits:

- Personal Independence Payment - daily living component
- Disability Living Allowance - the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment
- Child Disability Payment - the middle or highest care rate



## SECTION 2 - MANAGING A HOUSEHOLD BUDGET



This book in no way minimises the challenges of creating and sticking to a household budget, particularly in rural and island communities where access to cheaper shopping and goods is very limited and delivery charges can make larger items e.g. washing machines, difficult to buy. A budget is a plan showing how you are going to spend your money. It's useful for making sure that you don't spend too much at the beginning of the month, leaving nothing left towards the end of the month. It's useful in staying out of or managing debt, prioritising purchases and helping save for things you really want.

When money is tight your budget will help you to know exactly what is coming in and going out, making the most of every penny. If you spend less than your income, you will never go over your budget and even small savings will eventually add up to offer a financial buffer and some peace of mind.

Some households find using the following type of budget planner on a weekly or monthly basis useful, remembering to factor in bills that only come in sporadically such as a car MOT or new glasses.

Household Budget		£	Frequency (weekly/monthly etc)	£ Total
<b>Income</b>	Earnings			
	Benefits e.g. UC/Job Seekers/Child Benefit etc			
	Partners Earnings			
	Grants			
	Pensions			
	Other Income			
<b>Total</b>				£

<b>Expenditure</b>	Rent/Mortgage			
	Gas & Electric			
	Other Heating Costs e.g. Coal			
	Council Tax			
	Insurances			
	Landline & Mobile Phone			
	Food/Toiletries			
	School Meals			
	Memberships/Clubs			
	Travel Expenses			
	Car Maintenance			
	Clothing			
	Loans/Catalogues/Store Cards			
	Entertainment			
	Hairdresser			
	Opticians/Dentist			
	Holidays			
	Special Occasions			
	Savings			
	Replacement of Household Goods e.g. washing machine			
	Other			
<b>Total Spend</b>				£
	Total Income			£
	Less Total Expenditure			£
	<b>Money Left</b>			£

If you complete the household budget over a month and find that more money is going out than coming in, please make an appointment with a welfare rights officer to find out if your income can be maximised.

By thinking carefully about your budget, you will be able to identify those expenses that are needs based and those that are wants. By setting aside the budget for all your needs-based expenses first, it will help prevent you being left with unpaid direct debits and spiralling charges. If there simply isn't enough money to even cover the essentials, please speak to a Welfare Rights Adviser or Money Adviser to assist you. Contact details are in Section 6.

## Are you finding it hard to make ends meet?

The following pages are a few suggestions from individuals who have lived experience of working within a tight budget. As everyone's circumstances are different and you can pick and choose any you think will help your personal situation.



Examine your regular commitments. Rent or mortgage payments are often one of the biggest expenses each month. Are you getting all the support with your housing costs you are entitled to? If you live alone, have you applied for your 25% single occupancy reduction on your council tax? Could you be entitled to a Disability Reduction?

Always check that your rent is being paid at the correct rate. If you have a spare bedroom and rent your home you may be entitled to a Discretionary Housing Benefit payment. If on UC check that the correct amount is being paid, particularly if it is paid directly to the landlord.

Ensure you are not paying charges e.g, bank account charges for a basic account.

Check you are on the best deal for your mobile contract, energy supplies and insurance. Loyalty often does not pay. Look at the fine print if you do opt for a cheaper policy, make sure you are getting the cover you think you are.

Walking, cycling or car sharing can be a way to reduce travel costs in light of increasing fuel costs.

Try to pay bills by Direct Debit as it is often the cheapest way.

Buying second hand or upcycling can be an efficient way of buying household items while being kind to the environment.

Ensuring you get good value for money is vital on a tight budget. Knowing your consumer rights is critical. If in doubt make an appointment with an Advice Provider.

Try to save first as part of your essential budget. By putting it aside in a savings account first you are less likely to dip into it, rather than only putting aside what is left at the end of the month.

Where possible there should also be an element of fun in the budget as it's hard to live in an austere frugal way all the time unless, like many households your budget makes no allowances.

Having such a restricted diet that you are unable to get the right balance of nutrients will affect both your mental and physical wellbeing. Developing good cooking skills can turn the cheapest of ingredients into mouth watering dishes. Cooking in bulk and freezing can be helpful for many families. Having a stock of basic recipes that use cheap ingredients e.g. soups and casseroles can be cheap, hearty, delicious and good for you. Buy foods in season as they will be in good condition so last longer and will be cheaper. When possible build a stock of basic ingredients as store cupboard essentials. The Flexible Food Fund is a cash payment that can allow households to stock up on vital supplies. If you are in need of basic supplies, please access the foodbanks as shown in the Section on Foodbanks at the back of this book.

Build into your budget a small amount each month for emergencies if possible. In an ideal world having the equivalent of 3 months of living expenses built up will offer you some peace of mind.

Separate your regular spending account from your savings account. That way it is clear when you are taking money from your savings. As having savings offers a securer financial future it is important that this is prioritised if at all possible.

A budgeting philosophy that works for many is the 50/30/20, budgeting 50% of your income for 'needs', 30% of your income to 'wants', and 20% of your income to savings and debt repayment. Needs include living expenses, utilities, food, and other necessary expenses. Wants include things like travel and recreation. And savings includes setting money aside for retirement, emergencies, and other

investments. If you are struggling on a low income this ratio of budgeting may be completely impractical. However, saving a little each week, perhaps in a credit union will offer some protection.

Retirement may be decades away for you at the moment, but you will be surprised how quickly the years roll round. Signing up for a works pension is a sensible approach. The benefit is, that each month you will be contributing to a more comfortable future and your employer will also be contributing, making the pot add up. The longer you contribute, the less financial worry there will be. If you are already at retirement age, ask for a benefits check to see if you are one of the millions of people who miss out on Pension Credits and could have their income topped up. Also be aware that as a gateway benefit it opens doors to other benefits, including housing support. Even a penny of pension credits as a gateway benefit can be worth applying for when the knock on benefits are taken into consideration.

Families and Couples should try to have open and honest discussions about what the household budget should look like. Having all members of the family on board will make for smoother relationships, where everyone is working to the same ideals. E.g. children understanding that treats and comics are limited each week to allow a monthly trip to Grandmas. No expensive take-away coffees on the way to work to ensure a warm winter coat can be bought. Honesty and transparency is also vital in supporting a healthy budget. It is also important that the budget allows for a little family fun or a couples date night every so often. Communication is also vital to ensure that everyone still feels the same way about the budget and

compromises may need to be made. Having something to look forward to such as a family holiday can lift everyone's spirits. Ideally a holiday should be paid for before it is taken. The memories can fade very quickly and if you are still paying for a holiday taken years ago, it's no fun. By saving and having paid for the holiday ahead of the trip, you can enjoy the treat with no bad aftertaste. Planning, anticipating and budgeting perhaps a year ahead for a trip will ensure you can enjoy your holiday with no worries about paying back debt afterwards.

See if your child is entitled to free school meals, if so it can save a fortune on packed lunches.

Try to set aside a little each month into the budget for expenses that children incur by attending extra-curricular activities, clubs and hobbies. By building these expenses into the budget you are aware of them, otherwise they can burst the budget. Don't always assume that items to be bought need to be new e.g. highland dancing outfits, can be purchased second hand at a much reduced cost.

Having a new addition to the family is a joy but can add financial pressure on a family. Firstly ensure that you are claiming all the benefits you are entitled to. Don't assume because you are working you won't be entitled to anything, it can be surprising what is available. Also speak to family and friends about the numerous items they purchased that were never used. Practical advice on what the essentials are will save you a lot of money.

If you are self-employed set aside your taxes each month. This is critical as it is incredibly difficult to make that money back up later.

## FOOD PRICES ARE RISING AND CAN EASILY BREAK A BUDGET. WHILE THERE ARE NO EASY SOLUTIONS, HERE ARE A FEW SUGGESTIONS

**Meal Planning** – a vital skill to ensure a balanced diet through the week/month. Pull out your recipe books and plan what you will be eating. If you are new to cooking buy second hand recipe books to look for inspiration. Go online or speak to family and friends and borrow their recipes and tactics for making the food budget go further. Make it a regular event to plan what you are going to eat and what ingredients you need before ever thinking of going near the shops.



Try to shop with the rule of healthy eating if possible. Having the following basic store cupboard ingredients to hand will help. Many individuals who have had access to the Flexible Food Fund used part of their grant to stock up on these items:

- Carbohydrates – pasta, rice, potatoes, noodles, flour (plain, self-raising, strong) sugar, icing sugar, couscous and oats
- Dairy – UHT milk (handy in the cupboard)
- Fruit – fresh fruit can be expensive especially out of season, check out frozen and tinned it can be much cheaper and in better condition
- Oil – Vegetable oil & olive oil
- Protein – tinned meats and fish, nuts
- Raising Agents – Bicarbonate of soda, dried yeast and baking powder
- Spices and herbs, curry paste, mustard
- Stock cubes
- Tins of vegetables, beans, tomatoes, coconut milk
- Pulses, beans and lentils (a great source of protein and fibre and can be added to stews, soups and casseroles, also means there can be less meat protein needed) Chickpeas, cannellini beans, kidney beans
- Honey
- Soy sauce, tomato ketchup, white wine vinegar, tabasco, mayonnaise
- Salt, pepper,

Fresh items can be used within a few days or many can be frozen

Dairy – milk, yoghurt & cheese

Vegetables – in season veg can be more reasonably priced or frozen

Protein – cheaper cuts of beef e.g. brisket, mince, chicken thighs

Herbs

**Frozen essentials** - Peas / Broad beans / French beans / Sweetcorn / Fruit

Shortcrust, filo and puff pastry

Wine can be added to many recipes and lifts the flavour in casseroles, risottos and soups

Be flexible as you may find particular items are on offer when you go shopping and where a bargain is to be had, quickly change the meal list and adapt the shopping list.

The following recipes are tried and tested favourites and have the added bonus of being delicious and reasonably priced.

## MASTER BASIC SAUCES

Jars of sauces can be so expensive and when you see the ingredients that go into them you may find you have them already in the cupboard.

### White Sauce

1oz butter

1oz flour

½ pint milk

(Melt the butter in a saucepan, on a low heat add the flour till its cooked in the butter, usually takes a couple of minutes, then add the milk whisking all the time until the sauce thickens.)



This recipe is very adaptable and can have strong cheddar added to make a cheese sauce for macaroni cheese or cauliflower cheese.

If a chicken stock pot is added to the white sauce it can be the base for the filling of a chicken pie if cooked chicken thighs, leeks and peas are added. Pop some pastry on the top and you will have a family favourite. If you live alone make individual pies in oven proof bowls and then you have a quick one pot meal that can come out of the freezer and just need reheated.

Another variation is to add parsley to the basic white sauce to pour on a piece of poached fish.

### Tomato Sauce

This tomato sauce recipe can be used as the base for meatballs, spaghetti bolognese or lasagne at a fraction of the cost of buying jars.

Fry a large onion in a little oil then add 2 cloves of garlic & 2 tins chopped tomatoes

Fresh herbs e.g. basil if available or dried

Vegetable stock cube to add flavour and 2 tablespoons of balsamic vinegar if available

1 teaspoonful of sugar to temper the bitterness of the tomatoes.

Enough water to make the consistency you require.

When the onion is cooked and the flavours are melded together you can leave chunky or blend smooth.



## Meatballs

To make meatballs, buy 250 grammes of pork and 250 grammes of beef and combine them in a bowl. Add dried oregano, a large egg and 1 cup breadcrumbs if you have them. Using your hands combine all the ingredients adding salt and pepper. Form 10p sized meat balls and fry off in a pan with a little oil and add some peppers and mushrooms if you have them in. Once the meatballs and veg are pretty much cooked through add in some of your tomato sauce and simmer. Can be served with spaghetti or any pasta of your choice.

## Lasagne

Having mastered both the white sauce and tomato sauce, lasagne is a family favourite.



Instead of using the meat to form balls for meatballs, the mince can be cooked off with onions, peppers and mushrooms in a frying pan and the tomato sauce added to the mixture. Then layer lasagne pasta sheets on the bottom of an ovenproof dish. This can be a large pyrex type dish or smaller individual dishes, whatever is to hand. Then place half the mince mixture on top of the pasta, then cover the mince with a layer of white sauce, repeat again the pasta, mince mixture and another layer of the white sauce. Grate some hard cheese on top and bake in the oven until the pasta is cooked through. This recipe can be made as a batch cook and frozen for busy days.

The mince and tomato sauce can also be made into a chilli by adding a tin of kidney beans and some chilli flakes and served with rice.

Or the mince and tomato sauce can be adapted into a mince curry by adding curry paste when frying off the mince.

## Soups

Stock can be made by boiling up the bones or chicken carcasses and adding vegetables (onion, carrots and turnip), then straining to provide flavour to soup. Failing that a stock cube or stock pot adds wonderful flavour.



A ham bone from the butchers usually has a lot of meat on it and when cooked in boiling water till the meat falls off the bone, the stock and meat is hugely flavourful. After removing the bone add chopped carrots, leeks and lentils and cook until the vegetables and lentils are tender. A large pan of soup can be made for just a few pounds. To buy the equivalent amount in cans would be very expensive. The soup can also be stretched by adding chunks of potato.

**Minestrone soup** is a filling meal and can be made by using up the vegetables in your veg drawer. Carrots, leeks, celery, onions etc. Start by frying off some bacon in a pan with a little oil. Remove the bacon once cooked and chop up into bite size pieces (not too small). Using the oily pan put your chopped vegetables into the frying pan and slick them with the oil and bacon residue to add flavour and fry for a few minutes. When softened add 2 tins of chopped tomatoes, dried Italian herbs (a teaspoonful), dried pasta shapes and a teaspoonful of sugar to temper the bitterness of the tomatoes. Then add enough stock to cover and cook the veg and pasta. This is very much a throw in whatever you have recipe. A tin of kidney beans or any other tinned pulses add fibre and bulk to the soup. Lastly add the bacon back in and simmer until your kitchen smells very tempting. The recipe is fantastic for filling up hungry children but can also be useful for smaller households who can freeze portions of the soup and take them out as needed.

**Potato and leek soup** is a very easy one to master. Simply chop the leek and thoroughly wash. Fry the leeks in a little oil until slightly softened (not browned) add large chopped pieces of potato and enough vegetable stock to cover and simmer until veg are cooked, then enjoy.

**Salads** can be filling by having potatoes, pasta, rice or beans added. The key is to have a flavoursome sauce. Here are a few suggestions:

### **French dressing**

¼ clove garlic chopped finely, teaspoon mustard, 2 tablespoons of white wine vinegar, 6 tablespoons of extra virgin olive oil. Add salt and pepper. Shake in a jam jar, ready in 30 seconds.

### **Yoghurt Dressing**

6 tablespoons of natural yoghurt, 2 tablespoons of white wine vinegar, 1 tablespoon on extra virgin olive oil, salt and pepper. Shake in a jam jar, ready in moments.

### **Lemon Dressing**

6 tablespoons of extra virgin olive oil, salt, pepper and the juice of lemon. Shake up and ready to go.

### **Balsamic Dressing**

6 tablespoons of balsamic extra virgin olive oil, 2 tablespoons of balsamic vinegar, salt and pepper and shake up.

### **Potato Salad**

Boil cubed potatoes until tender but not falling apart. Add chopped spring onions and mayonnaise and stir. If wanted you could add cooked chopped bacon.

### **Carrot Salad**

Grate the carrots until you have a good bowlful, add dessicated coconut and some of the juice and fruit in a tin of pineapples, combine and serve



### **Tuna Pasta Salad**

Cook and drain the pasta of your choice. Add a tin of tuna flaked, a finely diced red onion and any finely chopped colourful bell peppers available. Add mayonnaise and stir.

### **Panzanella**

A great dish for using up left over stale bread.

Make a dressing from ½ handful of parsley and ½ handful basil finely chopped, add 4 tablespoons of oil, zest and juice of ½ lemon or a squeeze from a lemon juice bottle and mix well. Tear the bread into chunks and add to the dressing, chop tomatoes and add to the bowl, add sliced olives and the rest of the bunches of basil and parsley without chopping. It can be eaten immediately but is even better after marinating for an hour in the fridge.

### **Homemade Soda Bread** (No need to wait for it to rise and prove)

Easy to make and you don't need a breadmaker. This bread won't get the chance to go stale. Preheat the oven to 180 degrees Centigrade

Squeeze the juice of half a lemon into 300ml of milk and leave to stand and curdle. If it looks like cheese that is perfect.

Weigh 400grammes of self raising flour. Or if you only have plain flour or if your self raising flour has been open a while use the same amount and add 2 teaspoons of baking powder to help with raising action.

Add 1 ½ teaspoons of bicarbonate of soda.

Make a well in the middle of the dry ingredients and add your curdles milk, adding it a little at a time till it comes together to form a sticky dough. You wont always need all the liquid. Knead only lightly to shape the loaf as you don't want a tough loaf. Pop into a shaped loaf tin or leave free form on a lined baking tray, whatever you have to hand. Place in the preheated oven for 40 minutes. When you take it out of the oven tap the bottom and the sound you hear will be hollow. If not pop it back in for another 5 minutes then check. Keep wrapped after cooling to keep it fresh although straight from the oven with a big bowl of soup and its unlikely there will be any left.

A sweet version can be made by adding dried fruit.

Having a basic shortcrust pastry recipe in your repertoire can prevent spending money on expensive shop bought ready made pastry.



### **Sweet Pastry for fruit pies etc**

250g cold butter

2 large eggs

Splash of milk

500g plain flour and extra for dusting your worktop

100g icing sugar

Chop the butter into small cubes and add to a large bowl. Beat the eggs and milk together. Add the flour and icing sugar to the butter mixture and start rubbing through your fingers until the mixture resembles fine breadcrumbs. Gradually add the milk and eggs mixture until you form a ball of dough that isn't too wet. Try not to work the flour too much as you don't want tough pastry. Wrap in some clingfilm and pop in the fridge for 30 minutes to rest before using.

The same recipe can be used for savoury short crust however remove the icing sugar from the recipe and add 50 grammes of cheese if this is your preference. A few herbs can also be good to boost flavour.

Everyone likes a biscuit and having a cookie treat is always going to go down well. A batch of cookies can be baked in 10 minutes and may be a good deal cheaper than buying from the shops.

### **Cookie Recipe**

125g butter

100g sugar

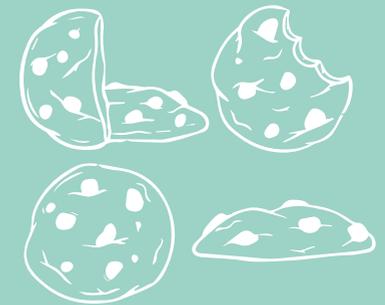
1 large egg

100 g plain flour

25 g porridge

¼ tsp baking powder

½ tsp salt



This basic mixture is delicious as it is but can be changed up by adding grated rind of citrus fruits, or some dried fruits or chopped chocolate.

Combine the softened butter with the sugar until it becomes a paste then add the egg combining well, then all of the other ingredients.

Spoon on to some clingfilm and roll into a sausage shape and pop in the fridge for everything to harden up. Once hard you can slice up the cookie sausage into slices and bake off as many as needed. Any remaining mixture can be frozen.

Cookies should be cooked at 190 degrees centigrade for 8-10 minutes. They will be soft when they come out so leave on a wire rack to cool and harden up.

There are a number of community orchards across Argyll & Bute. Find your local one. Fruit can be eaten fresh, juiced or made into apple jelly and pie fillings. Fruit such as blackberries gathered in September can be frozen and used throughout the year. In the depths of winter, its lovely to have some summer strawberry jam. Using the same quantities of fruit to sugar and boiling up to make jam. Some have more pectin which is the setting agent such as cranberries whereas strawberries have a good deal less and can struggle to set. A little lemon juice as pectin works wonders. Remember to sterilise the jam jars in a dishwasher or a pot of boiling water, taking care not to pop your fingers in the pot or inside of the lid. Homemade jam works particularly well with the homemade bread. Just make sure your friends and family are holding on to all of their jars.

### THE PRESSURES AT HOLIDAY TIME

Don't be caught out each year with the debt of holidays. Providing gifts to family and friends can be so enjoyable, worrying about how to repay the credit card bill is not. If money is particularly tight explain to adults who will understand that it isn't possible to buy presents this year. Perhaps sharing a meal with a loved one or a home made present e.g. homemade jam or the offer of practical support e.g. help with decorating or babysitting, would be more greatly appreciated than a bought present.



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Many adult families opt for a limit of £5 with the idea of a fun gift rather than something expensive expected or names go into a hat with each individual only responsible for buying for one person rather than the whole family. If you are struggling with the thought of this expensive time, many foodbanks across Argyll & Bute are able to offer hampers and children's toys. Looking out for children's toys in second hand shops and online can be an inexpensive way of picking up toys that have been rarely used in perfect condition throughout the months.

With so many expenses waiting to sneak up and take your money, your first line of financial defence is always your budget. And, no matter what stage of life you are in, budgeting should play a large role in your finances.

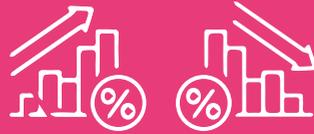
Energy bills are a real worry for many and increasingly so. A full section has been provided in relation to energy advice. Energy grants and support with arrears is available, an appointment with a Welfare Rights Officer or Energy Adviser will help you identify specific support in the Argyll & Bute region. Please take note of the Flexible Food Fund.

Whether you are single, married, have children or pets, living in a flat or a mansion, early in your career, or nearing retirement, hopefully something in these budgeting tips will help you get the most out of your money.



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## SECTION 3 - DEALING WITH CREDIT & DEBT



Being in credit with your bank is usually a good thing as it means you have money in your account.

However usually when credit is mentioned, it is in relation to debt e.g. store cards, credit cards, loans, catalogues or hire purchase. Having borrowed the money the creditors then charge interest that over time can make paying back the debt almost impossible.

An example is where a person takes out a credit card with a credit limit of £1000. The offer is so tempting that they buy the item they wanted the card for and then over time spend up to the limit on the card. Each month interest is being added. Due to a restricted budget the person can only ever pay the minimum payment. Instead of the debt being quickly paid back, they are left with a spiralling black hole of debt that can seem overwhelming. For some the payment each month doesn't even cover the interest charged, therefore despite paying each month the debt is getting larger.

The amount you pay back will depend on the interest rate being charged known as the APR (Annual Percentage Rate). Caution is needed to get the best deal if you need to use a form of credit.

If you know you are going to go overdrawn at your bank, it is better to ask for an authorised overdraft before it happens, otherwise the charges accrued for an unauthorised overdraft can be hefty.

More often the interest charged on credit cards is higher than a bank loan. This should always be investigated before you make your choice.

Credit Unions can be an ideal way for many people to access credit while saving simultaneously. The interest charged can be substantially lower than traditional lending companies and can be investigated as an option.

**Scotwest Credit Union** contact ☎ **0141 227 2390**

**Right Way Credit Union Cowal** contact ☎ **01369 702 472**

**Right Way Credit Union Bute** contact ☎ **01700 502 000**

Have you experienced a change in your circumstances that is having an impact on your debt levels such as the breakdown of a relationship, retirement, poor health, redundancy or just the rise in the cost of living and increased heating costs. If so, a Money Adviser can offer support. See details in the Support Section 6.



## SECTION 4 - SAVINGS AND INSURANCE



Savings can offer peace of mind and serve as a buffer when financial challenges occur. It can make the changes in life, such as having a family, retiring or an illness less worrying and when unplanned expenses arise such as the breakdown of the car there is less stress if the cost can be absorbed.

There are a variety of ways to save.

Putting your money under your mattress. Not the safest or most prudent way to save with no interest paid.

Banks or Building Societies where interest will be paid on your savings.

There are also 4 types of Individual Savings Accounts

### Credit Unions

Credit Unions offer savings accounts and loans. Many people with a small amount of savings feel that the service meets their needs. Many ask you to save with them before allowing a loan.

**Scotwest Credit Union** contact  0141 227 2390

**Right Way Credit Union Cowal** contact  01369 702 472

**Right Way Credit Union Bute** contact  01700 502 000

## SAVINGS SCHEMES

Informal savings schemes can be offered by shops, catalogues etc that allow you to save all year for an agreed time. It can be a good way for people to save all year round for big expenses, without incurring debt. However, there can be risks without legal regulations.

## Help To Save Government Scheme

### 1. How it works

Help to Save is a type of savings account. It allows certain people entitled to Working Tax Credit or receiving Universal Credit to get a bonus of 50p for every £1 they save over 4 years.

Help to Save is backed by the government so all savings in the scheme are secure.

### How payments work

You can save between £1 and £50 each calendar month. You do not have to pay money in every month.

You can pay money into your Help to Save account by debit card, standing order or bank transfer.

You can pay in as many times as you like, but the most you can pay in each calendar month is £50. For example, if you have saved £50 by 8 January you will not be able to pay in again until 1 February.

You can only withdraw money from your Help to Save account to your bank account.

### How bonuses work

You get bonuses at the end of the second and fourth years. They're based on how much you've saved.

### What happens after 4 years

Your Help to Save account will close 4 years after you open it. You will not be able to reopen it or open another Help to Save account. You'll be able to keep the money from your account.

You can close your account at any time. If you close your account early you'll miss your next bonus and you will not be able to open another account.

## 2. What you'll get

You can earn 2 tax-free bonuses over 4 years. You'll get any bonuses you've earned even if you withdraw money.

After your first 2 years, you'll get a first bonus if you've been using your account to save. This bonus will be 50% of the highest balance you've saved.

After 4 years, you'll get a final bonus if you continue to save. This bonus will be 50% of the difference between 2 amounts:

- the highest balance saved in the first 2 years (years 1 and 2)
- the highest balance saved in the last 2 years (years 3 and 4)

If your highest balance does not increase, you will not earn a final bonus.

The most you can pay into your account each calendar month is £50, which is £2,400 over 4 years. The most you can earn from your savings in 4 years is £1,200 in bonus money.

Your bonus is paid into your bank account, not your Help to Save account.

## PENSIONS

To live comfortably in retirement many people opt for a pension that will top-up their state retirement pension.

A work-based pensions can be great as your employer needs to contribute towards your pension along with your own contributions, essentially giving you free savings.

## INSURANCE

No one can tell what is going to happen in the future “the best laid plans of mice and men”. Having insurance for buildings, contents, health and life can provide peace of mind should a catastrophe strike. As you look around your home and try to add up what it would cost to replace everything you own, you may be surprised at the value. If you or a loved one fell ill and were no longer able to work, how would you manage. Insurance can take away a lot of worry at what will be a stressful enough time should you ever need to claim.

Be very careful to get a policy that suits you and your circumstances. Ensure you read the small print for any exclusions to be sure you are getting the cover you need for the price you can afford.

Ensure you keep up with your payments as missed payments could invalidate your claim should you need to make one. If you can no longer afford the level of cover due to a change in circumstances, better to shop around for a policy that you can absorb into your budget without missing payments.

Housing Associations often make insurance available to tenants at reasonable rates.



**Did you know...**

**If you are struggling to afford to heat your home, you are not alone.**

**Over 40% of households in rural Scotland have difficulty paying their heating bills.**

**Contact our Affordable Warmth Team for an appointment for free and friendly advice:**

**Email - [enquiries@alienergy.org.uk](mailto:enquiries@alienergy.org.uk)**

**Telephone - 01631 565 183**

**Grants—Bills—Suppliers and Tariffs—Insulation  
Prepayment Meters—Smart Meters—Debt Relief  
Fuel Vouchers—Appliances—Home Visits**

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

You can also contact us through Facebook and Twitter.

This project is funded by the Energy Industry Voluntary Redress Scheme  
[www.energyredress.org.uk](http://www.energyredress.org.uk).

*Scottish Charity Registration: SC032495*

**ALIENERGY**  
Argyll, Lomond & the Islands Energy Agency



ALIenergy



@ALIenergy13

**ALIENERGY**  
Argyll, Lomond & the Islands Energy Agency



**Argyll Energy Advice Service**

**Free, confidential and impartial  
home energy advice and support**



## SECTION 5 - ENERGY ADVICE AND GUIDANCE



### ALIENERGY AFFORDABLE WARMTH SERVICE

Alienergy is a registered charity based in Argyll and Bute.

Alienergy's affordable warmth advisors can help to access a range of available grant schemes which can provide energy debt relief, prepayment meter vouchers, assistance with ongoing energy costs, bulk heating fuel deliveries, electrical appliances and other free items, subject to availability.

We can advise on using your home heating and appliances more efficiently, understanding energy bills and meter readings, and setting up online accounts.

We can help identify behaviour change in the home to save energy and money, help raise comfort levels and identify causes of dampness and condensation, and discuss options for suppliers, tariffs and meter types.

We can help access Scottish Government funded heating replacements and subsidised insulation measures through Home Energy Scotland.

We receive referrals from other frontline organisations, and direct enquiries.

Contact us:

 **01631 565183**

 **enquiries@alienergy.org.uk**

## COLD HOMES AND HEALTH

### Tips to save money on your energy bills

#### Keep heat in

Loft insulation

Cavity wall insulation

Internal or external wall insulation

Floor insulation

Double glazing

Secondary glazing

Draught excluder

Chimney balloons

Coving

Curtains

Rugs

Woolly jumpers

Hot water bottles

Bleed radiators

Check pipe lagging

Check insulation around hot water tank



## Don't waste energy...

Turn down heating when not required Switch off lights

Don't leave appliances on standby Don't leave chargers on after charging is complete Turn down washing machine

Switch appliances off at wall whenever not in use (for safety reasons too)

Choose energy efficient (A rated) appliances Use low energy light bulbs Check water heater is not on unnecessarily Use radiator valves and room thermostats

A quick shower uses less energy than a bath A simple shower uses less than a power shower



## DRIVING

Choose an economy car, drive smoothly, don't carry heavy junk around, take off your roof rack, check tyre pressures, avoid idling in queues, slow down, avoid air conditioning if possible, walk, cycle or use public transport if you can.



## UNDERSTANDING POWER RATINGS

5W 40W 75W 1kW 3kW 10kW

### What do these ratings mean?

These ratings tell you how much energy is used by an appliance per hour when it is switched on. 1 kilowatt (kW) = 1000 watts (W), and the higher the rating, the more energy is used per hour. Knowing the ratings of your electrical items will help you to save energy by understanding which items are the most important to consider when it comes to minimising use.

One unit of electricity (1kWh) is used when one kW is used for one hour. Not all appliances are the same! Generally speaking, in order to generate heat (cookers, heaters, electric showers), much more energy is required than for lighting, TV, laptops, speakers and phones.

Here are some typical values.

Things which use a small amount of electricity:

**Smart phone charger:** 2.5W – 5W

**Modern LED lightbulb:** 5W – 11W

**Extractor fan:** 5W – 36W

**Laptop:** 20W – 60W

Things which use a medium amount of electricity:

**Fridge or freezer:** 40-200W

**Large TV screen:** 125W – 450W

**Dehumidifier:** 250W – 650W

**Microwave:** 600W – 900W

Things which use a large amount of electricity:

**Iron:** 1kW-1.8kW

**Electric cooker** (oven or hob): 2kW

**Tumble drier:** 2kW – 3kW

**Electric room heater:** 3kW

**Kettle or immersion heater for hot water:** 3kW

Things which use a very large amount of electricity:

**Electric power shower:** 10kW

From these typical values, you can see for example that leaving an electric power shower running for one hour could use 2,000 times as much electricity as leaving an LED light switched on for the same period of one hour. You can calculate the cost of running an electrical appliance using the formula:

(Energy rating in kWh) x (cost of unit of electricity) x  
(number of hours the appliance is running).

The greatest energy savings can be made by

- reducing the use of items with the highest power ratings and
- choosing efficient items with lower power ratings wherever possible - especially for items which are in use for the greatest amount of time.



## ENERGY EFFICIENT COOKING

Your cooker, which uses electricity or gas to produce high temperature heat, is likely to be one of the most energy hungry items in your home. There are various ways to save on your cooking-related energy bills, by ensuring that cooking is as efficient as possible.

Batch cooking - the amount of cooking required on a daily basis can be significantly reduced if a large quantity of a dish is cooked at once, with plenty of spare portions saved for another time, when they only need to be reheated, perhaps using a microwave. This saves time, and results in a lot less energy use than cooking a new meal from scratch every day.

Slow cookers are plug-in electronic appliances that use a low heat in a well-insulated pot over a long period of time (usually four hours or more) to cook soups and stews. Slow cookers are less energy intensive than cooking in a conventional oven and therefore more economical. They may also preserve more nutrients than higher temperature cooking methods, and don't produce steam.

Pressure cookers have a sealed and lockable lid which allows pressure to build up inside. They are designed to make short work of slow cook dishes. They're economical in the amount of power they use because they can reduce cooking times by up to 50%.

Rice cookers are fully contained systems similar to slow cookers which heat to the optimum temperature and typically have more insulation than a standard pan. This means that they require less energy – and are designed to produce perfectly cooked rice every time.

Microwave ovens can use significantly less energy than traditional cooking methods. Microwaves use high-frequency radio waves to heat the water molecules inside food. The food essentially cooks from the inside out, leaving the air around the food to remain at room temperature. The microwave is therefore generally the quickest, cheapest and most efficient way to heat up and cook food.

Using your conventional cooker as efficiently as possible

Use the right size pot or pan for the amount of food being cooked.

Keep lids on as much as possible to prevent heat and steam from escaping.

Use hob rings or ovens that are not larger than necessary.

Don't turn heat up excessively, particularly when boiling food on the hob: once boiling it won't boil any hotter, but will merely evaporate faster, creating more steam.

And finally, keep cooking times to a minimum – overcooking obviously wastes energy, but it can also destroy essential nutrients in food.

## DAMP AND CONDENSATION IN THE HOME

Our cold and wet climate can cause problems of dampness inside the home. We often don't ventilate our homes enough because it's too cold to open windows, or if we do, the moisture may not dissipate very well, as the humidity outside is often also very high. Many homes suffer from issues of damp and condensation – which can cause rot and mould.

People produce moisture from breathing and sweating, which is hard to avoid, but there are other sources of damp air in the home, such as laundry, cooking and bathing. The moisture caused by these activities needs to be reduced as much as possible to avoid mould and rot.

Always hang wet laundry outside to dry if possible. If this is not possible, it's best to use a tumble drier (vented to the outside) or a dehumidifier. Dehumidifiers may be slower, but are smaller, cheaper to buy and cheaper to run per hour than a tumble drier – and combat general household dampness as well as helping to dry laundry. Several litres of water can evaporate from a load of wet washing.



In the kitchen, always keep lids on pans to reduce any escaping steam. This also keeps the heat in and saves energy. Keep cooking times and temperatures to a minimum, and only boil the amount of water you need. If the kitchen becomes steamy, close the door to the rest of the house and open the window or use an extractor fan to get rid of the moist air.

Bathrooms should always have an extractor fan fitted to vent steamy air to the outside. Bathroom doors should be closed to the rest of the house, and steam should be vented through the extractor fan or through an open window.

Despite these measures, sometimes damp and mould will persist. Warm air can hold moisture better than cold air, so when the temperature drops, such as on a cold surface, or in a cold room, condensation will form, and this can lead to mould or rot. It will tend to form in the coldest places, so insulation will help. Mould forming at the edge of bedroom ceilings, for example, may indicate that loft insulation above the room does not extend fully to the edge. This can be seen in thermal images.

In order to ventilate a home with fresh air whilst losing as little heat as possible in a cold climate, rather than leaving windows slightly open for a long time, causing constant heat loss, it can be more effective to briefly open windows and doors wide to quickly refresh the air without allowing time for walls, furniture and house contents to cool down. This can be done periodically as required.

Black mould should always be removed for health reasons. It releases tiny spores into the air which, when breathed in, can be harmful. It can be cleaned away using bleach or a bleach-based anti-mould spray. In places where black mould can be persistent, mould proof paints can be used to prevent or slow down its return, and make it easier to wipe away should it reappear.

### SCOTTISH GOVERNMENT FUNDED ENERGY SAVING HOME IMPROVEMENTS

Scottish Government offers a variety of schemes to support people who have difficulty paying their fuel bills or keeping their home warm. These schemes help to increase the take-up of home energy efficiency measures (insulation and heating) and reduce fuel poverty, while also helping to reach our carbon emission reduction targets.

The Energy Saving Trust, in partnership with advice providers and energy companies, manages these schemes through Home Energy Scotland.



## SECTION 6 - SUPPORT SERVICES



Agency	Contact	Service
AlIenergy	01631 565 183	Qualified Energy Advisers offering support across Argyll & Bute
Bute Advice Centre Supporting Households Across Argyll & Bute	01700 502784	Welfare Rights Officers operating to Appeal Level, Approved Money Advisers offering Budgeting Advice  Flexible Food Fund Contact
Argyll & Bute Council	01546 604 176	Welfare Rights Officers operating up to Appeal Level & Approved Money Advice
Argyll & Bute CAB	01546 605550	Welfare Rights Officers operating up to Appeal Level & Approved Money Advice  <b>LOCHGILPHEAD</b>  18 Argyll Street, Lochgilphead PA31 8NE  <b>HELENSBURGH</b>  65-67 West Princes Street, Helensburgh G84 8BN  Outreach advice is available face-to-face at a range of locations by appointment, including:  <b>Campbeltown</b>  <b>Oban</b>  <b>Dunoon</b>  In addition to the broad welfare rights and money advice service for all, certain projects are designed to target specific support including the Armed Services Advice Project, Pension Wise and the Patient Advice and Support Service

Agency	Contact	Service
Argyll Community Housing Association	0800 028 2755	<p><b>Welfare Rights Officers offering benefit advice and operating up to Appeal Level for ACHA Tenants</b></p> <p>Oban Lorn &amp; Isles Mid-Argyll &amp; Kintyre Helensburgh &amp; Lomond</p> <p>(Bute Advice Centre are contracted to deliver the ACHA Welfare Rights Service in the Bute &amp; Cowal Area)</p>
Argyll Net Works		<p><b>Argyll Net Works provide welfare benefits advice to tenants of West Highland Housing Association and Fyne Homes Housing Association. Our aim is to help tenants to sustain their tenancies by maximising their incomes through welfare benefit checks and assisting tenants with benefit applications and issues.</b></p> <p><b>Diane Macdonald -Tel 01631 566451</b> West Highland Housing Association, Crannog Lane, Oban, PA34 4HB,</p> <p><b>Margo Allan – Tel 0345 6077117</b> Fyne Homes Housing Association, 81 Victoria Street, Rothesay, Isle of Bute, PA20 0AP. Both are available Monday – Friday 9 till 5</p>
Social Security Scotland	0800 182 2222	Devolved Benefits Advice
Money Helper	0800 138 7777	Money Advice
Carr Gomm	0800 121 4099	Housing & Tenancy Support Across Argyll & Bute

Agency	Contact	Service
Help Bute & Cowal	01369 707 600	<p><b>Tenancy Support</b></p> <p><b>Referral Criteria</b> Young people who are 16 to 25 years of age, homeless, in threat of homelessness or care leavers.</p> <p>Our Vision is To support young people between the ages of 16 and 25 years of age, to sustain a tenancy, enter employment and or training, become part of their local community and lead a quality life.</p>
Home Energy Scotland	0808 808 2282	Helps people in Scotland create warmer homes, manage their energy bills and lower their carbon footprint.

### USEFUL CONTACTS

#### The Kintyre Link Club:

 07535036953 – Tracy  [www.kintyrelinkclub.com](http://www.kintyrelinkclub.com)

#### Samaritans:

 116 123  [www.samaritans.org](http://www.samaritans.org)

#### Breathing Space:

 0800 83 85 87  [www.breathingspace.scot](http://www.breathingspace.scot)

#### BEAT: (Eating Disorders) Adult Helpline

 0808 801 0677 is open to anyone over 18.

**Saneline:**  08457678000

**Domestic Abuse Helpline:**  0800 027 1234

**Rape Crisis Scotland:**  08088 010 302

**BEAT Youthline:**  0808 801 0711 is open to anyone under 18.

For more information visit:  [www.beateatingdisorders.org.uk](http://www.beateatingdisorders.org.uk)

**The Silver Line:** ☎️ **0800 470 80 90**

Confidential, free helpline for older people (55+) across the UK that's open 24 hours a day, seven days a week, 365 days of the year.

**Acumen:** Support network that enables mental health service users and carers in Argyll & Clyde to participate as equal partners in the development of services - See Me Scotland ☎️ **0141 887 9103**

**The Listening Service:** Rothesay ☎️ **07974 793598**  
Instagram the\_listening\_service

**Argyll & Bute Addictions Team:** ☎️ **01546 605602**

**Bute & Cowal Befrienders:** ☎️ **01369 704985**

## HOSPITALS

**Victoria Hospital, Rothesay**

☎️ **01700 503938**

**Cowal Community Hospital, Dunoon**

☎️ **01369 704341**

**Lorn & Islands Hospital, Oban**

☎️ **01631 567500**

**Victoria Integrated Care Centre, Helensburgh**

☎️ **01436 655132**

**Campbeltown Hospital, Campbeltown**

☎️ **01586 552224**

**Mid Argyll Community Hospital  
& Integrated Care Centre, Lochgilphead**

☎️ **01546 462000**

**Islay Hospital, Isle of Islay**

☎️ **01496 301000**

**Mull & Iona Community Hospital, Isle of Mull**

☎️ **01680 300392**

## MENTAL HEALTH

Mental health problems can affect anyone at any time in their life, and if you or someone you know or care for is experiencing mental health issues, the Argyll and Bute Mental Health teams are here to offer support and help.



Argyll & Bute Council support people who have or think they may have mental health problems, such as depression, phobias, anxiety disorders or schizophrenia.

Within Argyll and Bute Council Social Work Department the Mental Health team offer assessment and care management for people experiencing mental health difficulties. This includes undertaking a Personal Outcomes Plan which identifies the specific needs of individuals who are experiencing severe or enduring mental health illness and this is done in partnership with health colleagues.

Mental Health Officers offer a variety of duties under appropriate mental health legislation, including specialist assessments under the Mental Health (Care & Treatment) (Scotland) Act 2003 and the Adults with Incapacity (Scotland) Act 2000.

Contacts details for the local Community Mental Health teams are listed below.

### Local teams

Phone (for all areas): ☎️ **01546 605517**

### Bute

Union Street, Rothesay, Isle of Bute, PA20 0HD.

### Dunoon

Cowal Community Mental Health Team, Cowal Community Hospital, Dunoon

### Helensburgh

Victoria Integrated Care Unit, Jeannie Deans Centre, 93 East king Street, Helensburgh, G84 7BU.

## Campbeltown

Community Mental Health Team, Ionad nan Eilean, Campbeltown Hospital, Campbeltown

## Islay

Islay Service Point, Jamieson Street, Bowmore, Isle of Islay, PA43 7HL.

## Mid Argyll

The Caladh Centre, Aros, Lochgilphead, PA31 8LD

## Oban, Lorn and the Isles

Willowview Community Care Centre, Lower Soroba, Oban, PA34 4SBCarers

## Support and respite for unpaid carers

Helensburgh & Lomond Carers SCIO ☎️ 01436 673444

Dochas Carers' Centre Lochgilphead ☎️ 01546 600022

North Argyll Carers Centre Oban ☎️ 01631 564422

Crossroads Carers Centre Dunoon ☎️ 01369 707700

## Lomond and Argyll Advocacy Service

Support and advocacy for people with health problems and carers.

Helensburgh & South East Argyll: ☎️ 01389 726543

Cowal & Bute: 01369 840250 Oban & Lorn Office: ☎️ 01546 606056

Kintyre Office: 01586 553428 Mid-Argyll Office: ☎️ 01546 606056

## NHS Inform

National online service providing health information, self-help guides/exercises, and links to support organisations.

☎️ 0800 22 44 88 🌐 [www.nhsinform.scot.uk](http://www.nhsinform.scot.uk)

## Argyll & Bute Council

Housing, telecare, finance, benefits, and social care.

☎️ 01546 605522 Social Work ☎️ 01546 605517

## REFUGEE SUPPORT

Argyll & Bute have a long history of successful partnership working to ensure households who need support are given assistance. Argyll & Bute Council, in response to the humanitarian crisis in Syria and the surrounding countries, was one of the first local authorities in Scotland to announce its willingness to participate in the Syrian Vulnerable Persons Relocation Scheme. Bute's Refugee Resettlement Group was formed and many families who had previously been living in the most appalling conditions have been resettled on Bute where they have been supported in adjusting to life in a new country. The achievements of this group would not have been possible without the positive input of the Council, its partner agencies including Bute Advice Centre and the community of Bute.

## LIVING IN ARGYLL & BUTE

Getting out into the fresh air on a regular basis has long been recognised as a good way to improve mental health. Living in Argyll and Bute we are incredibly lucky to be surrounded by the most idyllic countryside and seaside, giving lots of opportunities for gentle walks or mountain hikes. Across Argyll and Bute there are a range of places to work on allotments, volunteer or simply enjoy the gardens, the following are a few that can be explored, bear in mind that Covid may have affected opening hours and its always best to check before venturing out. Community orchards may be a great way of getting involved and using the fruit thorough juice making, jams, jellies and pie fillings that can all be used throughout the year.



**Helensburgh Henry Bell Allotments**

**Ardardan Estate Allotments Cardross**

**St Andrews Allotment Rothesay**

**Bute Produce Rothesay Incredible Edible**

**Kilchattan Bay Community Orchard Bute**

**Tarbert Healing Garden**

**Achamore Gardens Gigha**

**Glenfinnart Walled Garden Ardentinny**

**Blarbuie Woodland Lochgilphead**

**Islay House Community Garden**

**Geilston Gardens Cardross**

**Greenshoots Walled Garden Oban**

**Kyles Allotment**

**Appin Community Gaden – Port Appin**

Info on allotments can be provided by Stuart McLean, Helensburgh Civic Centre ☎ **01436 658717**

## SECTION 7 - SIGNPOSTING TO FOODBANKS IN ARGYLL & BUTE

### Argyll and Bute Community Food Forum

Bute Advice Centre co-ordinated the launch of the Community Food Forum in February 2020 to give all the independent foodbanks who operate across Argyll and Bute an opportunity to share information and expertise. They have their individual approaches and work very hard to support people in their communities. The Forum advocate a cash first approach where foodbanks are no longer needed, allowing individuals enough income to cover living expenses. Bute Advice Centre continues to support the forum on 01700 502784 ([juliesemple@buteadvice.org.uk](mailto:juliesemple@buteadvice.org.uk))



## Helensburgh and Lomond

Name	Contact	Email
<p><b>Helensburgh Foodbank</b></p> <p>116 East Princes St (British Red Cross Hall)</p>	<p>Mary McGinley General Enquiries</p> <p><a href="#">Find us on Facebook</a></p>	<p>helensburghfoodbank@gmail.com</p> <p>Helensburgh &amp; Lomond Foodbank is an Independent Community Foodbank supporting those living in the Helensburgh &amp; Lomond Area.</p> <p>If you are in need of food and do not have enough money to buy this you are welcome to drop in and we will provide you with enough food for you and your family. We can also signpost you to services which will help you to obtain grants or give you access to other welfare benefits that you may be entitled to. We can also provide information on where you can get advice on managing your debt or home energy issues. No referral is required just turn up at our drop in service:</p> <p>In Helensburgh at:</p> <p>Helensburgh Community Hub, 116 East Princes Street, Helensburgh G84 7DQ</p> <p>on a Monday morning from 10.00am until 12.00 or on a Thursday from 3pm until 8pm.</p> <p>Or in Rosneath at:</p> <p>The Howie Pavilion, Howie Park, Rosneath G84 ORL on a Wednesday from 1pm until 3pm.</p> <p>We are here to help no appointment or referral necessary, just drop in.</p> <p>You can find us on Facebook or at email: helensburghfoodbank@gmail.com</p>

Name	Contact	Email
<p><b>Jean's Bothy</b></p> <p>102 East King Street Helensburgh G84 7RG</p>	<p>Katrina Sayer</p> <p><b>01436 679218</b> <b>07542226390</b></p>	<p>katrina.sayer@enable.org.uk</p> <p>The bothy creates a warm and welcoming space to support people who are lonely, isolated and have poor mental health, helping them gain a sense of well-being whilst increasing their confidence and achieving social, educational and vocational outcomes – something that members have ownership of in both design and implementation.</p> <p>The hub is the result of the work of a whole community of stakeholders, including users of mental health services, Naval Welfare Services, Argyll and Bute HSCP, the local third sector interface, the local community council, ENABLE Scotland and other voluntary sector groups (a recovery café and a women's group), and the fire brigade. These stakeholders co-designed the vision for the hub, making sure to carry out consultations and focus groups with the wider community; this allowed the group to properly identify the needs and gaps in local provision for those wanting to improve their mental health.</p>

Name	Contact	Email
<b>Rosneath Peninsula Foodbank</b>  Howie Memorial Pavilion	Mary McGinley General Enquiries   	helensburghfoodbank@gmail.com

### Mid Argyll, Kintyre and the Islands

Name	Contact	Email
<b>Kintyre Foodbank</b> Unit 3 Mull of Kintyre Industrial Estate Albyn Avenue Campbeltown PA28 6TP	Mary Ann Stewart/ Richard Thomas General Enquiries  <b>01586 552005</b>	kintyrefoodbank@gmail.com  Supporting the community across rural Kintyre also covering Gigha.
<b>Tarbert (Loch Fyne)</b> Tarbert Pantry/ Soup Group  1 Kintyre Place, Tarbert	Heather Bellshaw <b>07391582359</b>  Charity No  SCO44978 (The	Small discreet food pantry/ foodshare located in Tarbert, for the community in and around Tarbert area.
<b>Mo-Ma (Moving On-Mid Argyll)</b> Ardrishaig/ Lochgilphead	Sandy Taylor Rev David Carruthers  <b>07767 337355</b> <b>01546 603269</b>	emailsandy@btinternet.com  Providing starter packs and emergency food supplies.
<b>Islay Foodbank</b>	0756396851 Call or text welfare box for uplift or delivery	minister@islaybaptistchurch.org.uk

### Bute and Cowal

Name	Contact	Email
<b>Hub Grub/ Recovery Café</b> Dunoon	Ann Clark  07776 015956	hubgrubhub@gmail.com  Supporting the Cowal area with food supplies
<b>Bute Oasis Foodbank</b>  6 Argyll Street Rothesay		angelacallaghan1414@gmail.com  Supporting the Bute area with emergency food supplies

### Oban Lorn and the Isles

Name	Contact	Email
<b>Hope Kitchen</b>  2 Argyll Street Oban PA34 5SG	Beth Campbell  01631 565730	obanhopekitchen@gmail.com  Hope kitchen is a local charity that aims to serve oban, lorn and the isles. hope kitchen comprises new hope community hub and cafe and green shoots community garden.  "providing a welcoming environment for all through food, friendship and fellowship, where people have the opportunity to exercise self-determination, make positive choices and maintain their independence."  hope kitchen provides support to the mull & iona pantry.

Name	Contact	Email
<b>Tiree Food Project</b>	John Holliday	<b>Doc.holliday@ tireecommunitycouncil.co.uk</b>

Solar Tiree CIC is here to make sure that no one on Tiree goes without the basics: a warm meal, a warm room and essential household stuff. We keep the community cupboard in Scarinish well stocked, and do a weekly run around the island. Contact Dr John Holliday 07786 496275

It is our hope that the information contained within these pages has been of some help. To ensure that you are fully informed before taking any action we would strongly advise that you make use of the services mentioned within the book. Oftentimes the advice given is different depending on the personal circumstances of the client. Therefore, please see the information contained as generic advice only, for advice specific to you please contact the agencies mentioned previously.



**Argyll & Bute Council 01546 605511**

**Bute Advice Centre** - Supporting Communities Across Argyll & Bute **01700 502784**

**ALIenergy** - Argyll, Lomond & the Isles Energy **01631 565 183**



**The Scottish  
Government**

