



poppy 
scotland

WELFARE SERVICES
STATISTICAL REPORT

OCTOBER 2020 – SEPTEMBER 2021

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Key Facts Summary

From October 2020 to September 2021 Poppyscotland provided assistance to 1,383 individuals and families across a wide range of our Welfare Services, including our Employment Services, Tailored Support and Funding, Ayrshire and Inverness Regional Teams, and our Welfare Support Service. We also reached many more people through the Armed Services Advice Project and our funding to support the work of other organisations.

Tailored Support and Funding

- The total funding support to individuals was £524,081.
- 604 Immediate Needs Grants were awarded to individuals to help with a wide range of needs from home adaptations and household expenses to clothing, for example.
- The total Immediate Needs Grant expenditure this year was £459,036.
- A further £65,045 was spent on providing annual grants to 55 recipients.

Employment Services

- A total of 238 beneficiaries engaged with Poppyscotland's Employment Services.
- In total, £167,681 was spent on assisting members of the Armed Forces community with their employment needs.
- 201 clients received ongoing one-to-one support through the Employ-Able service.
- 37 clients were supported to obtain the qualifications or equipment required to take up an employment opportunity.
- In total, £77,681 was required to enable Employment Grant clients. Poppyscotland contributed 46% of this figure with remainder met by other Service charities.

Inverness Regional Team

- There were 864 individuals who accessed support through the Inverness Regional Team.
- 249 individual enquiries related to welfare advice, while another 615 accessed the general information and guidance service.
- 64 individuals, all with multiple needs, benefitted from 1:1 specialist advice and support.

Ayrshire Regional Team

- There were 683 individuals that accessed support with the Ayrshire Regional Team.
- 170 individual enquiries related to welfare advice, while another 513 accessed the general information and guidance service.
- 93 individuals, all with multiple needs, benefitted from 1:1 specialist advice and support.

Welfare Support Service

- The Welfare Support team conducted 3,084 episodes of client engagement (face to face and via telephone). Due to Covid 19 face to face visits were only undertaken on an exceptional basis.
- Received 329 referrals from partner organisations, almonised over £209,429 and completed 167 Form A's.

Armed Services Advice Project

- ASAP Advisers helped 2,046 individual members of the Armed Forces community over the year, supporting them with 11,400 issues.
- ASAP client financial gain recorded for the year was just shy of £2.2m. This was a return of £4.42 for every pound of funding invested.

1. Tailored Support and Funding

We supported 659 individuals through Tailored Support and Funding, including Immediate Needs Grants and Annual Grants. Our financial support to individuals totalled £524,081.

1.1 Funding to individuals

Poppyscotland provides direct financial assistance to veterans and their families through our Immediate Needs Grants Scheme.

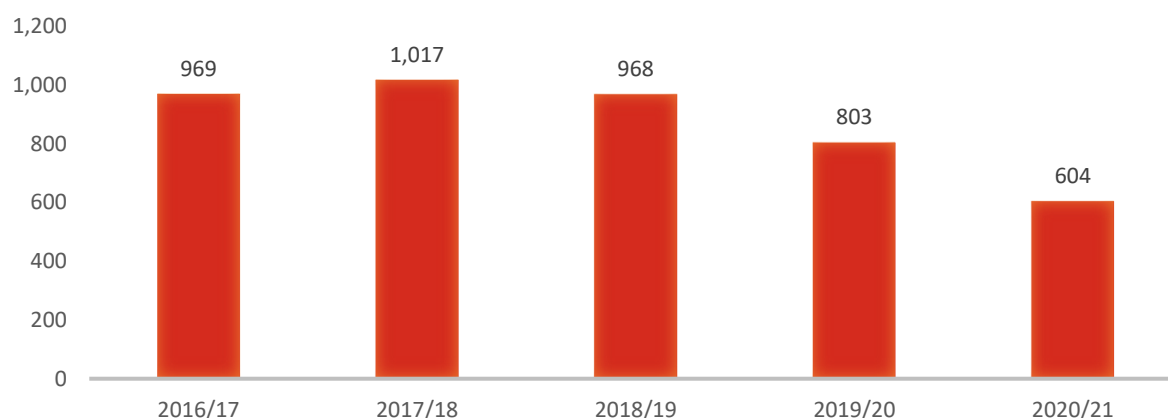
We awarded on 604 grant applications between October 2020 and September 2021.

Grants at a glance

Year	Total number of grants awarded	Total Grants expenditure	Average cost per case
2018 – 2019	968	£670,789	£693
2019 – 2020	803	£561,555	£699
2020 – 2021	604	£459,036	£760

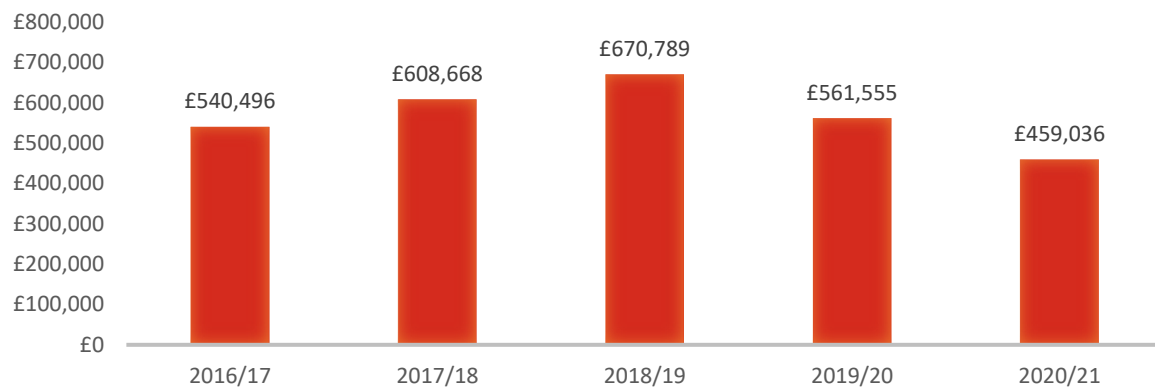
The total Immediate Needs Grants expenditure this year was £459,036.

IMMEDIATE NEEDS GRANTS BY NO. OF AWARDS (2016-2021)



The number of awards this year has decreased to 604, with total expenditure dropping by 18% primarily due to the pandemic. However there has been a 9% increase in average cost per award this year.

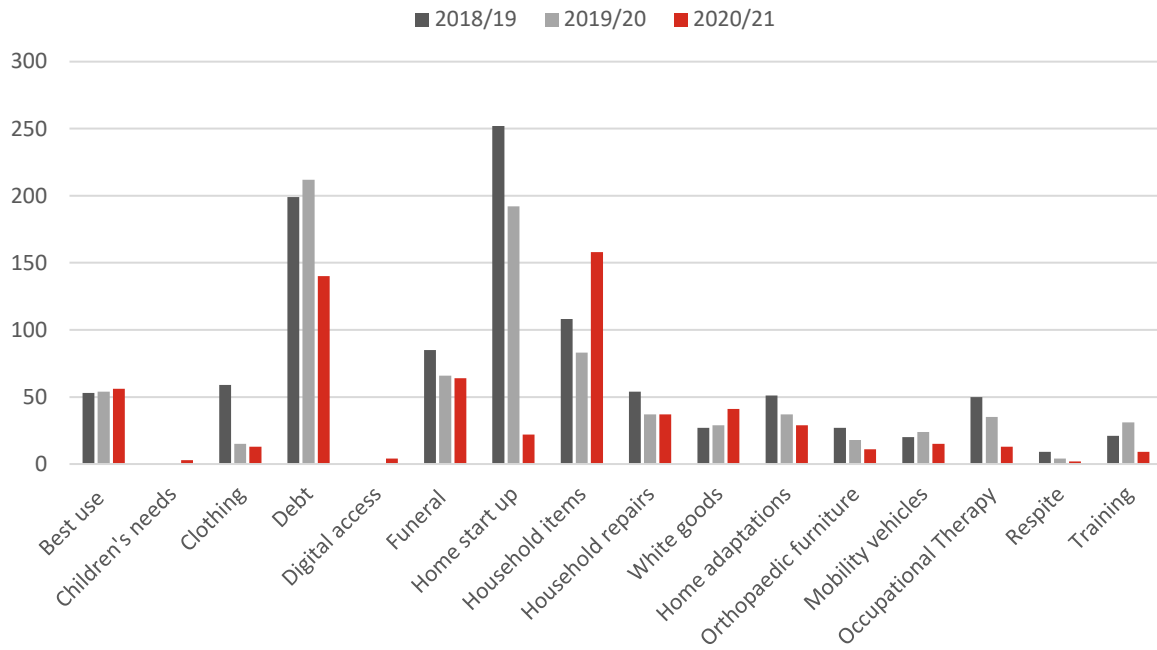
IMMEDIATE NEEDS GRANTS BY TOTAL EXPENDITURE (2016-2021)



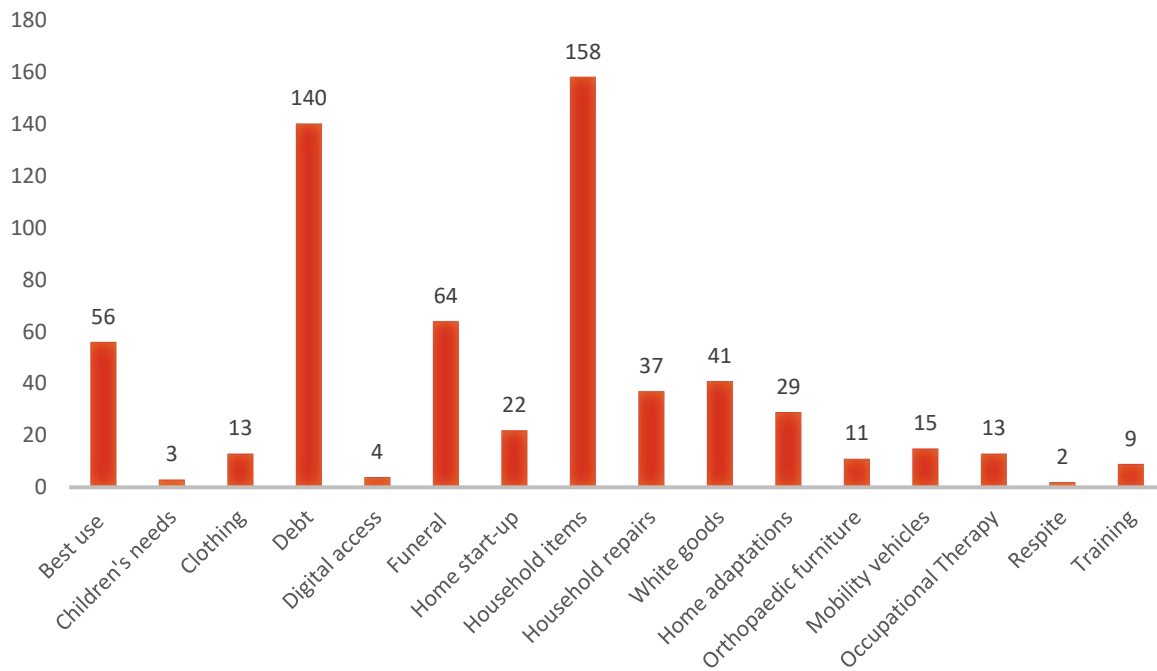
IMMEDIATE NEEDS GRANTS BY AVERAGE AWARD (2016-2021)



GRANTS PURPOSE COMPARISON (NO. OF AWARDS)



NO. OF GRANTS AWARDED BY CATEGORY 2020-21



Grant Purpose by Number of Awards – Top 5

2018/19		2019/20		2020/21	
Grant Purpose	Number of Awards	Grant Purpose	Number of Awards	Grant Purpose	Number of Awards
Home start-up	252	Debt	212	Household items	158
Debt	199	Home start-up	192	Debt	140
Household items	108	Household items	83	White goods	41
Funeral	85	Funeral	66	Best use	40
Clothing	59	Best use	54	Home adaptations	29

Grant Purpose by Number of Awards 2020-21

Grant Purpose	No. of Awards	%
Household items	158	25.6%
Debt	140	22.7%
Funeral	64	10.4%
Best use†	56	9.1%
White goods	41	6.6%
Household repairs	37	6.0%
Home adaptations	29	4.7%
Home start-up	22	3.6%
Mobility vehicles	15	2.4%
Clothing	13	2.1%
Occupational Therapy*	13	2.1%
Orthopaedic furniture	11	1.8%
Training	9	1.5%
Digital access	4	0.6%
Children's needs	3	0.5%
Respite	2	0.3%

†Best use is a category allocated when an individual has multiple areas of need and where we consider that the caseworker is best placed to prioritise awards according to beneficiary needs.

*Occupational Therapy (OT Reports) are not included in the 604 figure.

Grant Purpose by Total Expenditure – Top 5

2018-19

Grant purpose	Overall funds awarded	Average awarded per beneficiary
Home start-up	£185,383	£736
Debt	£165,028	£829
Household items	£66,557	£616
Mobility home adaptations	£55,518	£1,089
Funeral	£54,768	£644

2019-20

Grant purpose	Overall funds awarded	Average awarded per beneficiary
Debt	£160,273	£736
Home start-up	£133,756	£697
Mobility home adaptations	£49,347	£1,334
Household items	£43,745	£527
Funeral	£41,765	£633

2020-21

Grant purpose	Overall funds awarded	Average awarded per beneficiary
Debt	£125,897	£899
Household items	£97,059	£614
Funeral	£47,333	£740
Home adaptations	£44,933	£1,549
Household repairs	£44,447	£1,201

Grant Purpose by Total Expenditure 2020-21

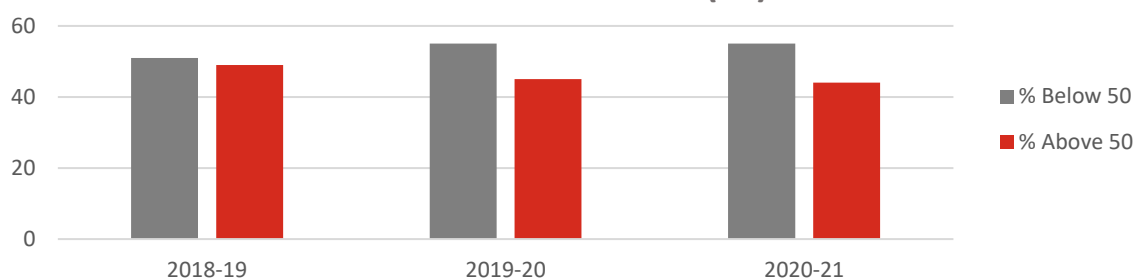
Grant Purpose	Total Amount Awarded	Average Amount Awarded	Number of beneficiaries
Debt	£125,897	£899	140
Household items	£97,059	£614	158
Funeral	£47,333	£740	64
Home adaptations	£44,933	£1,549	29
Household repairs	£44,447	£1,201	37
Best use	£27,571	£492	56
White goods	£22,228	£542	41
Home start-up	£16,720	£760	22
Mobility vehicles	£12,664	£844	15
Orthopaedic furniture	£8,234	£749	11
Training	£4,923	£547	9
Respite	£2,600	£1,300	2
Clothing	£2,304	£177	13
Occupational Therapy	£2,122	£163	13
Digital access	£1,138	£284	4
Children's needs	£984	£328	3

When grant awards are looked at by number approved or by overall funds spent, the top two categories are the same: Debt and Household items.

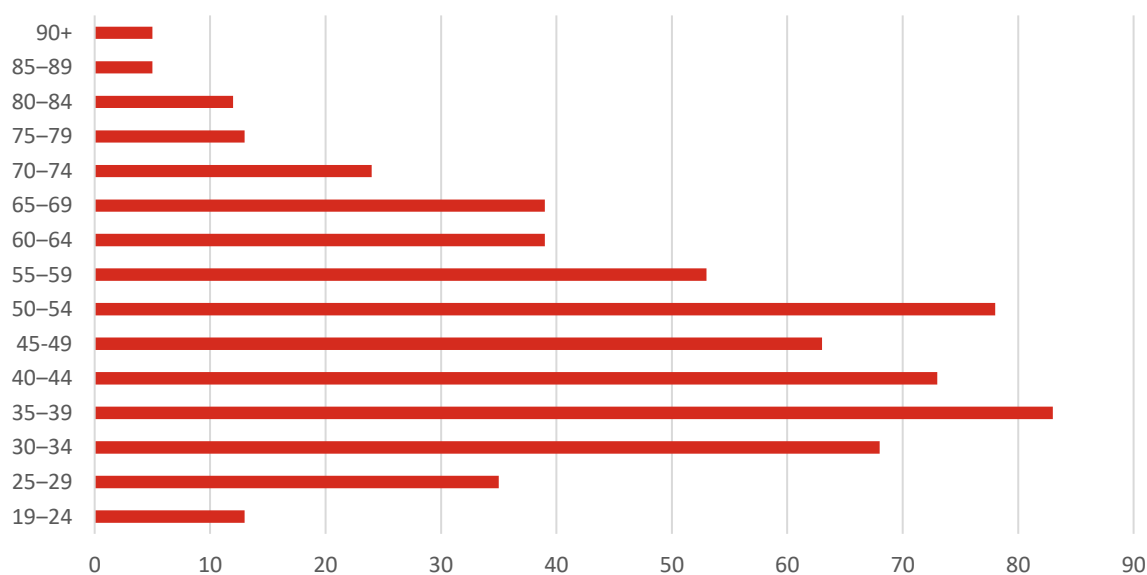
Profile of Beneficiaries

There continues to be a fairly even split between beneficiaries over 50 (44%) and those under 50 (55%).

AGE PROFILE BELOW OR ABOVE THE AGE OF 50 (%)



AGE GROUPS OF BENEFICIARIES (NO.)



The majority of grants were awarded to males (79%). Most awards were again to those having served in the British Army (83%) with 9% being awarded to those from the Royal Navy and 8% to those from the Royal Air Force.

At the time of application, 46% of clients had received no previous assistance from Poppyscotland, around a 10% decrease from the previous year.

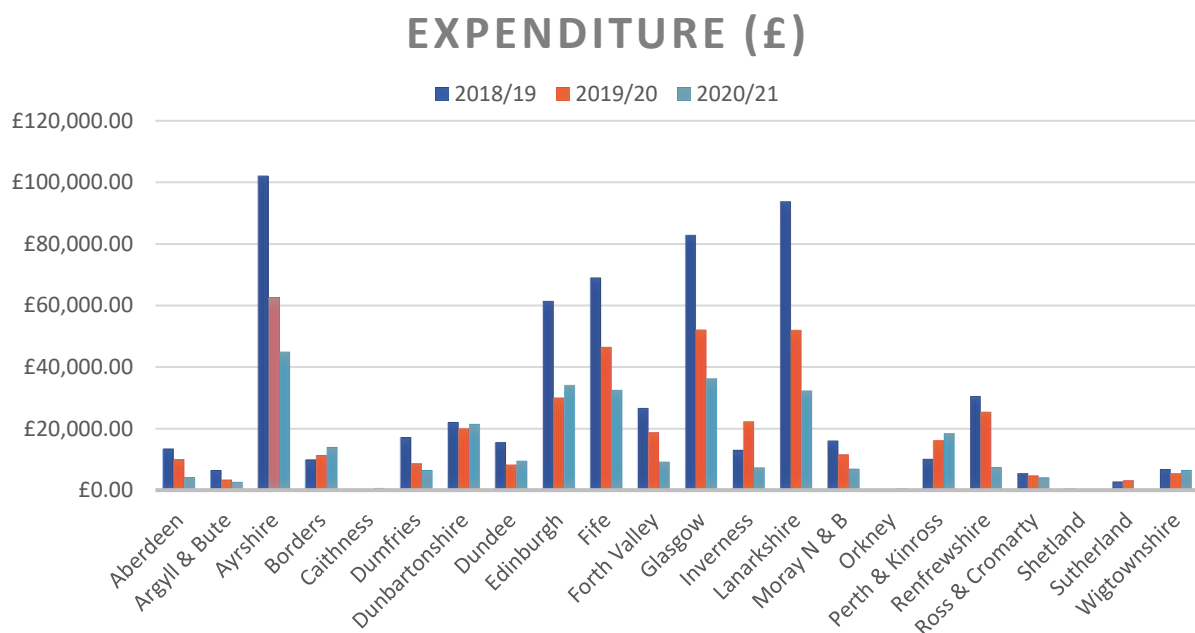
Evidence from grant application forms suggests that, while the incomes of the majority of applicants meets or exceeds their expenditure (56%), more often than not by a very small amount, for a significant minority (44%) there is a weekly deficit. For 16% of clients, their surplus is under £10.

455 clients (53%) were recorded as being in debt, with a combined debt total of over £3.18 million. This is an approximate average of £6,993 per client, 16% higher than the previous year, although there are less clients in total.

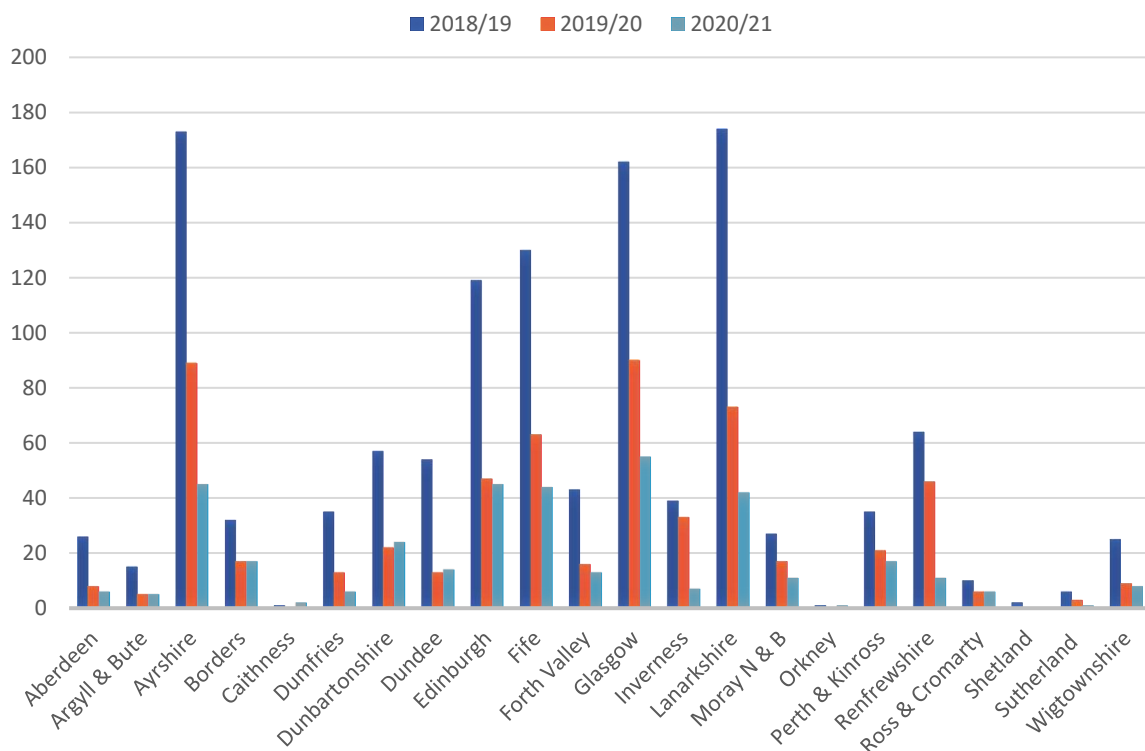
SSAFA

This year 63% of grant awards were completed with the assistance of SSAFA who provide casework for members of the Armed Forces community requesting assistance from Military and other charities throughout Scotland. Our Welfare Support Service completed 31% of grant awards completed by the service. 4% were completed through Glasgow’s Helping Heroes and the remaining 2% through RAFA.

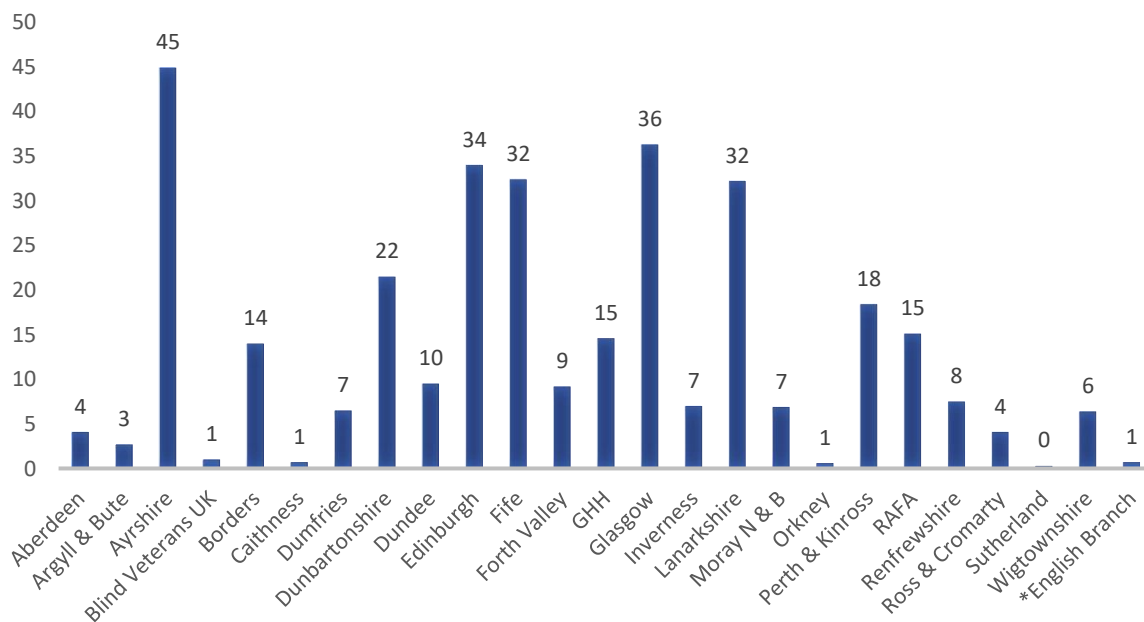
Grants by SSAFA branch



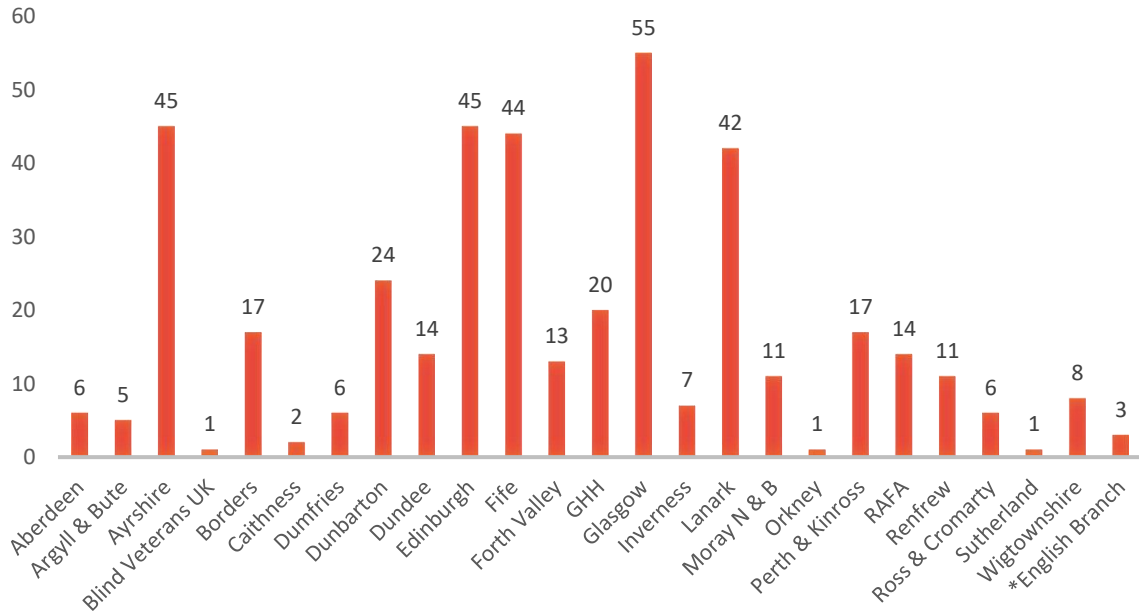
CASE NUMBERS



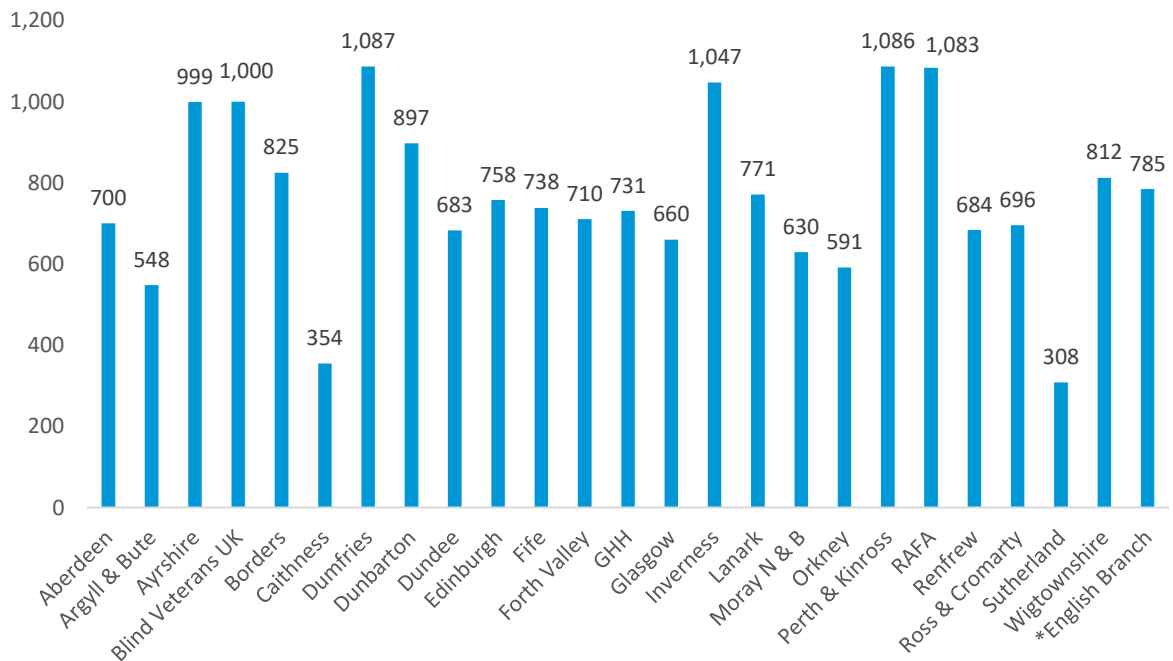
AMOUNT AWARDED BY BRANCH (£K)



NUMBER OF AWARDS PER BRANCH



AVERAGE AWARD PER CASE (£)



1.2 Annual Grants

Poppyscotland spent a total of £65,045 providing Annual Grants and although new annual grants are no longer awarded, 55 individuals were still in receipt of this form of financial assistance, with that number falling to 47 individuals by the end of the year. The grants are paid quarterly, and amounts vary from £195 - £520 per quarter. Clients are still, of course, able to apply for repeat support year-on-year if their circumstances necessitate their doing so. 63% of beneficiaries are female and 37% are male. The average annual grant recipient is 73 years of age, but ages range from 39 - 100.

2. Advice, Information and Support

Poppyscotland's Advice, Information and Support Services help connect individuals in need with the services right for them, whether it is for financial solutions, employment support, housing, relationships, health and wellbeing or more.

2.1 Regional Teams

Our Regional Teams offer advice, information and support on a range of topics for current and former members of the Armed Forces and their families living in the North of Scotland and Ayrshire.

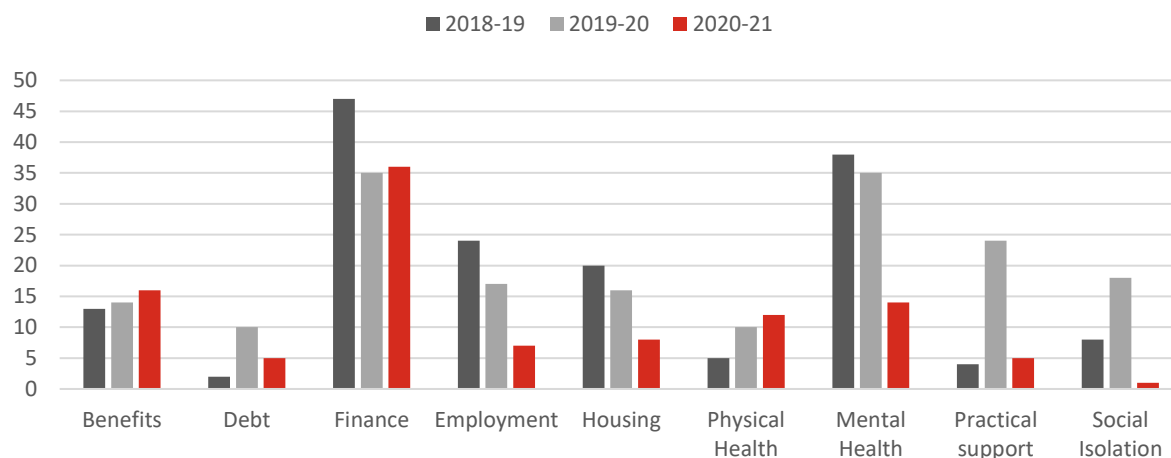
Inverness Regional Team

This year 864 individuals made enquiries to the service. 615 Individuals accessed the general information and guidance service, and 249 accessed the service with welfare enquiries. 64 individuals benefitted from 1:1 specialist advice and support services.

Referred By	No.	%
Self	51	65
Third Party	28	35
Total	64	100

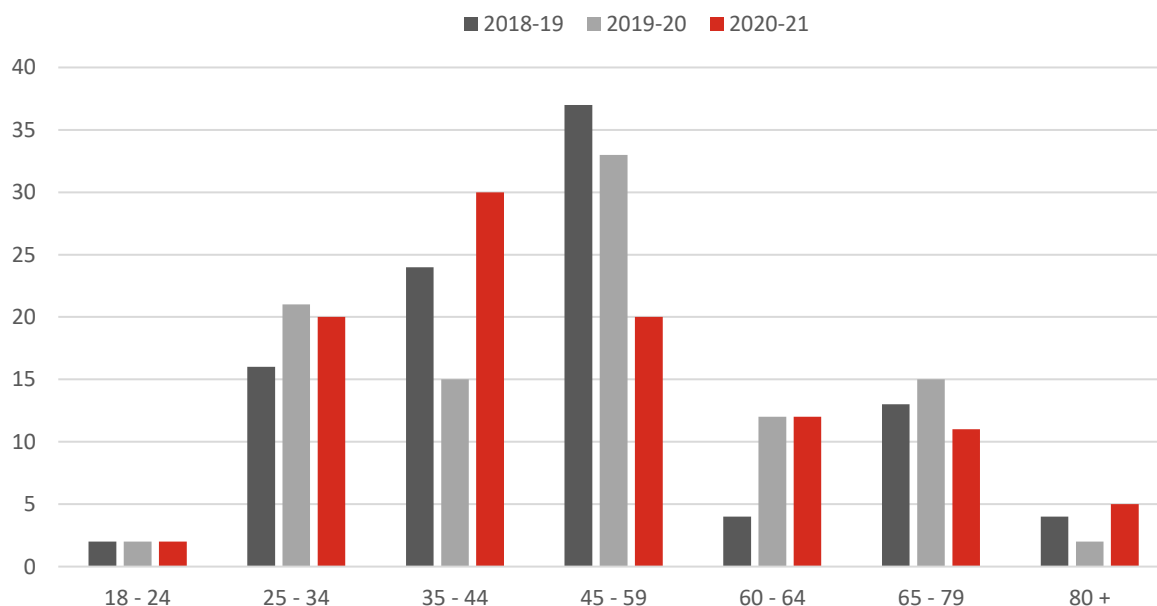
80% of those using the specialist advice and support services were self-referrals.

PRESENTING ISSUES (NO.)



Finance, benefits and debt accounted for 55% of presenting issues in 2020-21. Issues around Mental Health (13%) and Physical Health (12%) were also high.

AGE PROFILE (%)

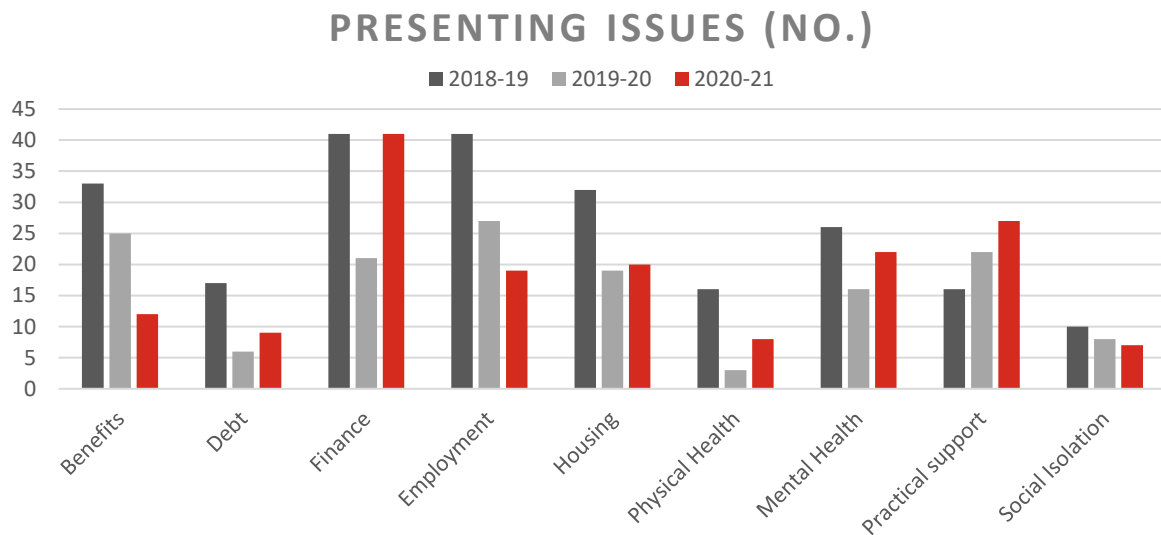


Ayrshire Regional Team

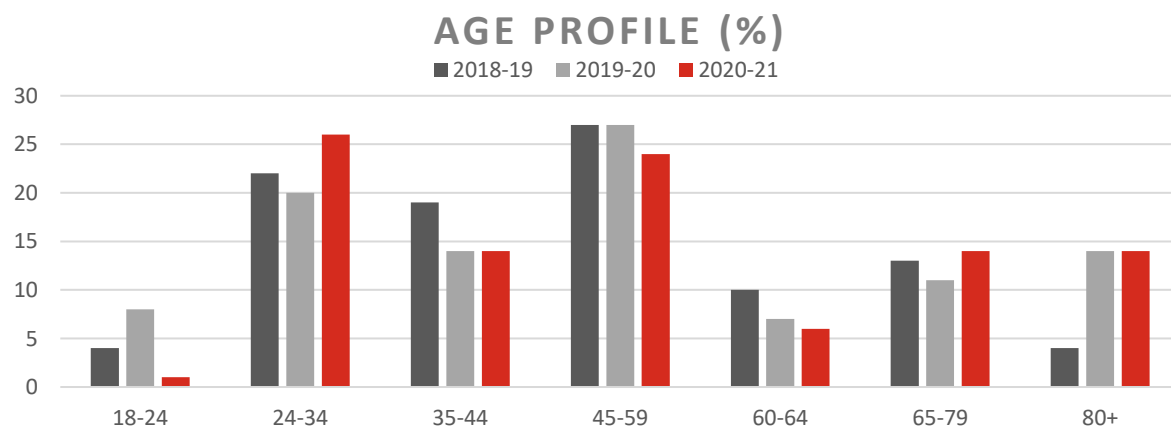
This year 683 individuals made enquiries to the service. 513 individuals accessed the general information and guidance service, and 170 accessed the service with welfare enquiries. 93 individuals benefited from 1:1 specialist advice and support services.

Referred By	No.	%
Self	44	47
Third Party	49	53
Total	93	100

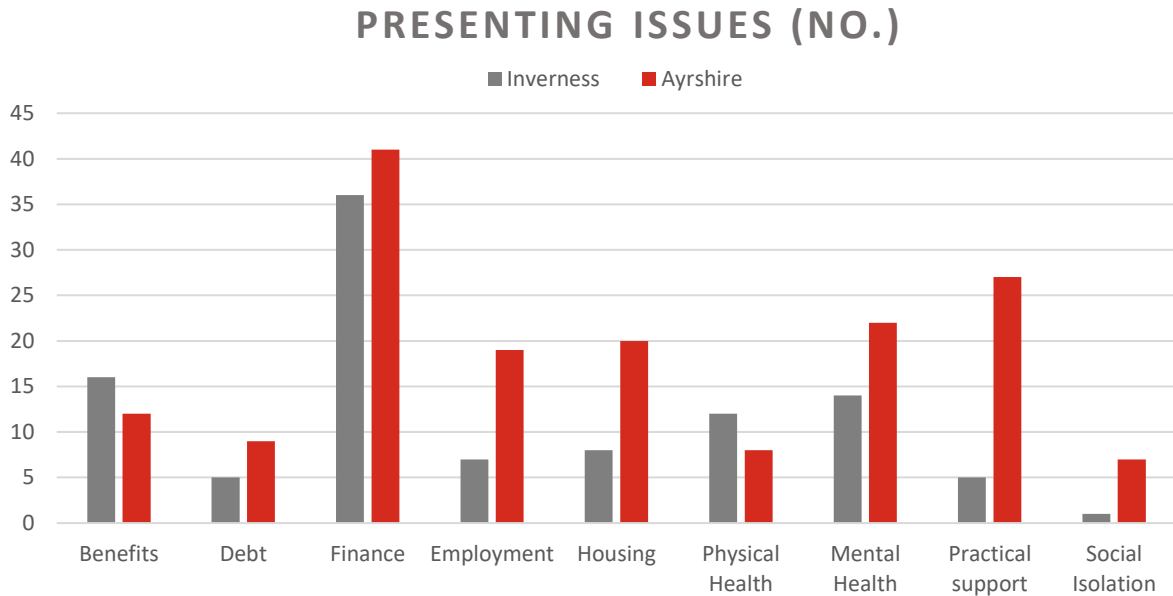
44% of those using the specialist advice and support services self-referred.



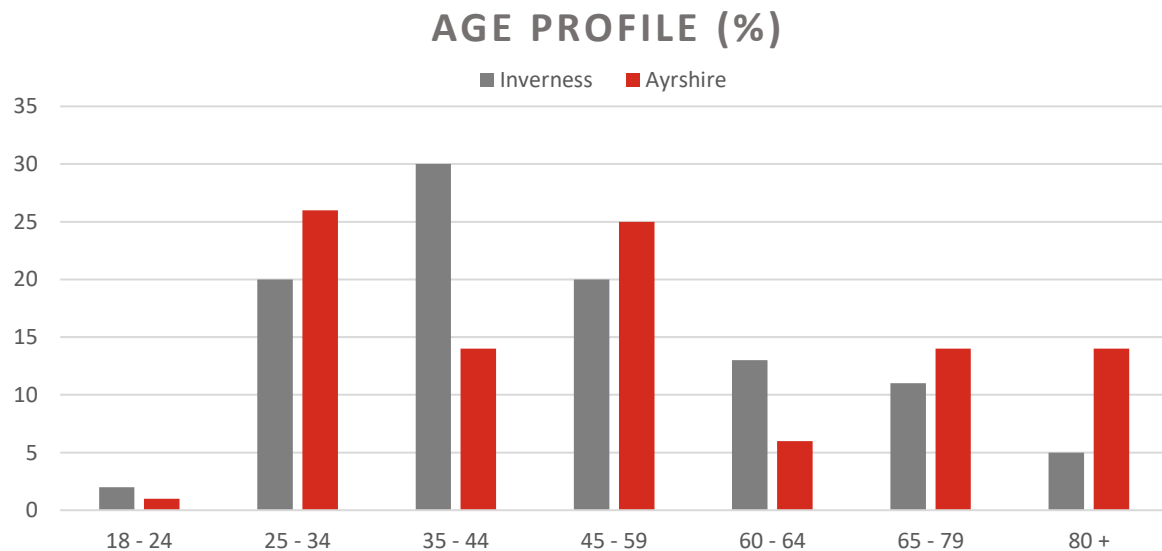
Finance, benefits and debt accounted for 44% of presenting issues in 2020-21. Issues around Practical support (16%), Mental health (13%), Housing (12%) and Employment (12%) were also high.



Regional Teams Comparisons



While some types of issues clients present with are similar for both Regional Teams, Ayrshire saw higher numbers of Financial issues, Practical Support, Mental health, Employment and Housing.



If we compare the age profile of beneficiaries in supported by our Regional Teams, they are fairly similar, with Inverness having more in the 35-44 age group and the Ayrshire Regional Team supporting more beneficiaries over the age of 80.

2.2 Welfare Support Service

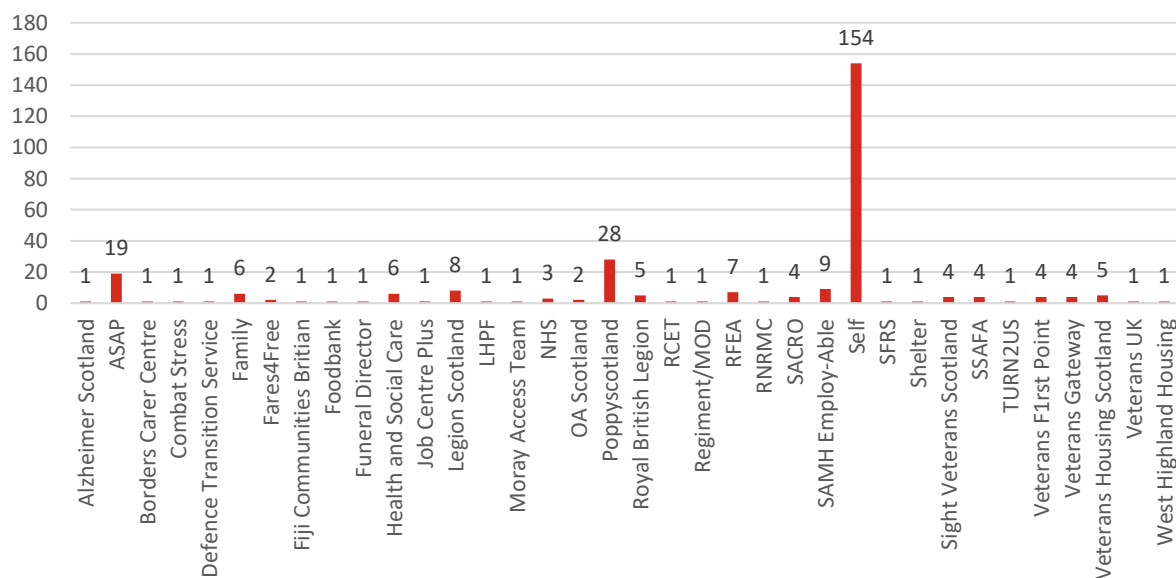
Poppyscotland launched the Welfare Support Service in May 2019 to address challenges experienced in delivering our welfare offering to vulnerable individuals and those with complex needs. This has been of benefit not only to Poppyscotland but further embeds the ethos of partnership working with organisations such as SSAFA and the Armed Services Advice Project (ASAP). In doing so the service has maximised the resources available, providing clear referral pathways that allow the service to work collaboratively and efficiently to provide the support where it is needed most.

The Welfare Support team conducted 3,084 visits (face to face and via telephone – the primary source of client engagement due to Covid 19. Face to face visits only took place on an exceptional basis), received 329 referrals from partner organisations, almonised £209,429 and completed 167 Form A's

The 4 Welfare Support Officers provided support to 253 vulnerable veterans and dependants identified as having complex needs. A further 78 beneficiaries were supported by the 2 Independent Living Advisors who provided support to help give those with long term health issues the ability to maintain their independence and live in their own homes for longer.

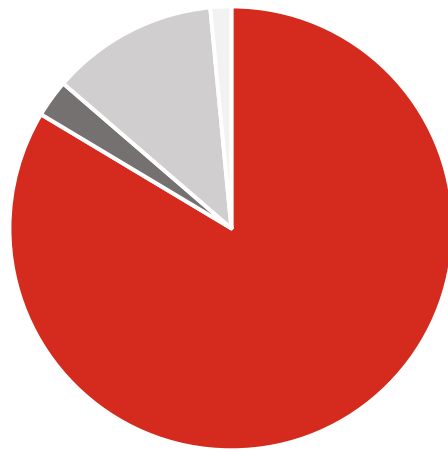
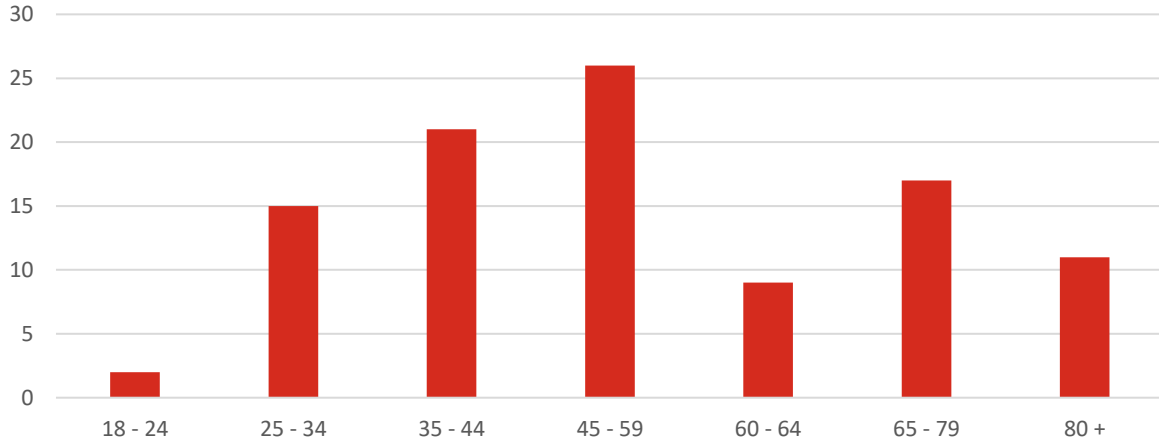
A total of £5,524 was spent on 45 Crisis Grants to support clients in some of the most difficult situations.

REFERRAL SOURCES (NO.)



53% of all referrals to the Welfare Support Service were self-referrals, while 10% came internally through Poppyscotland.

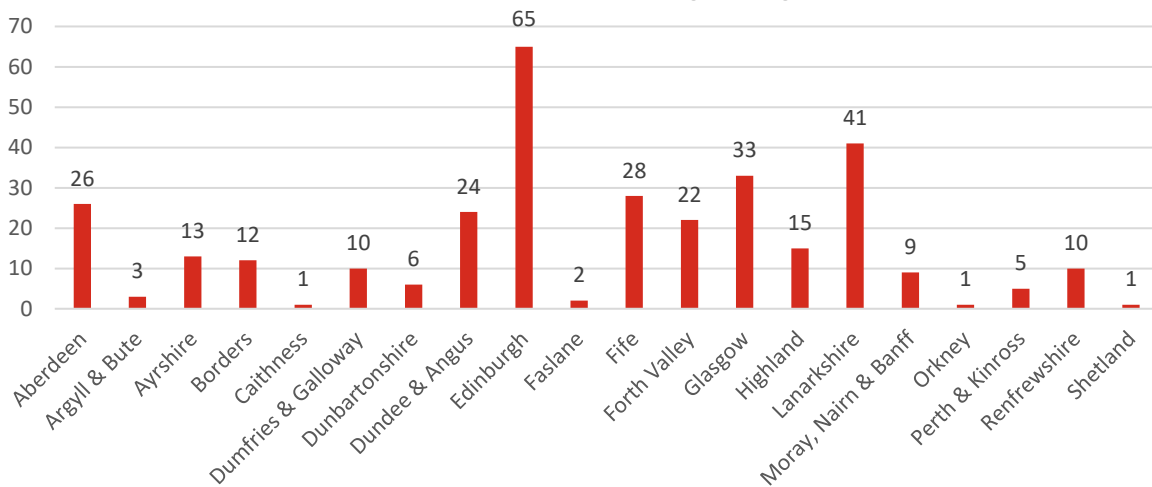
AGE PROFILE (%)



■ Army ■ Navy ■ RAF ■ Reserve

84% of beneficiaries to the Welfare Support Service served with the Army, 12% RAF and a further 3% from the Navy, with Reserves making up the final 2% of referrals.

CLIENT AREAS (NO.)



2.3 Armed Services Advice Project (ASAP)

The Armed Services Advice Project (ASAP) delivers information, advice and support to members of the Armed Forces community through a Scotland wide helpline and face-to-face casework in 11 regions.

Advisers helped 2,046 individual clients over the year and gave advice over 11,400 times.

This resulted in an average of 5.6 issues per client, compared with a bureau average of 3.8 issues per client.

54% of issues raised were about benefits, financial issues (including charitable grant applications) accounted for 9% of issues raised, 9% concerned debts, and housing 6%.

Client financial gain recorded over the year was £2,197,488 and a total of 1,507 clients benefited from a financial gain; the average financial gain per client was £4,413.

**For more data on ASAP activity from this period please see Appendix 1.*

2.4 Pensions Advice Service

The Pension Advice Service, operated by Legion Scotland and funded by Poppyscotland, offers free and confidential advice and representation to any veteran or currently serving member of the Armed Forces to pursue their possible entitlement to a War Disablement Pension or a claim under the Armed Forces Compensation Scheme.

Tribunals

The total number of cases listed by the tribunal for hearing during the last year was 219.

Legion Scotland represented 195 (89%) and a further 24 appeals either did not take up an offer of assistance or were represented by another third party such as a solicitor.

Outcome/Results of Appeals	2018-19	2019-20	2020-21
Completely heard & finalised appeals	104	79	92
Increased or found for client	52	40	54
Decreased	0	0	0
Disallowed & upheld against client	44	34	41
Written decisions (awaiting)	4	3	4
Appeals unable to win (due to legislation)	4	2	4

Success Rate	2018-19	2019-20	2020-21
Legion Scotland	50%	51%	52%
VeteransUK	42%	43%	40%
Written decisions (awaiting)	4%	3%	4%
Appeals unable to win (due to legislation)	4%	2%	4%

Financial benefit to veterans following appeal decisions totalled to £899,578. This value does not consider any associated or passport benefits that may have been obtained following the awards being given.

Overview	2018-19	2019-20	2020-21
Withdrawn	69	34	39
Adjourned	70	33	52
Unable to represent	4	1	1

Claims

It takes normally over a year for initial claims to be decided upon by the MOD. There are only 2 claims still outstanding up until 31st October 2020 whilst the balance from over a year old have attracted payments to individuals of £10,079 and during the period 2020/2021 4 out of the 12 new claims have attracted additional benefits of £5,112 thereby totalling £15,191.

This does not include other benefits which they may be entitled to such a Mobility Allowance, Lowered Standard of Occupation etc. and which we are unaware of.

Due to the nature of claims and being completed on line there is a marked decline in claims being received direct as these are being sent to the VeteransUK direct.

The Pension Advice Service currently hold 2 claims that pre-date a year and these are actively being pursued with VeteransUK.

Overview	2018-19	2019-20	2020-21
Financial benefits (appeals)	£773,334	£966,815	£899,577
Financial benefits (claims)	£101,195	£36,852	£15,191
Appeals listed	227	147	195

3. Support to Other Organisations

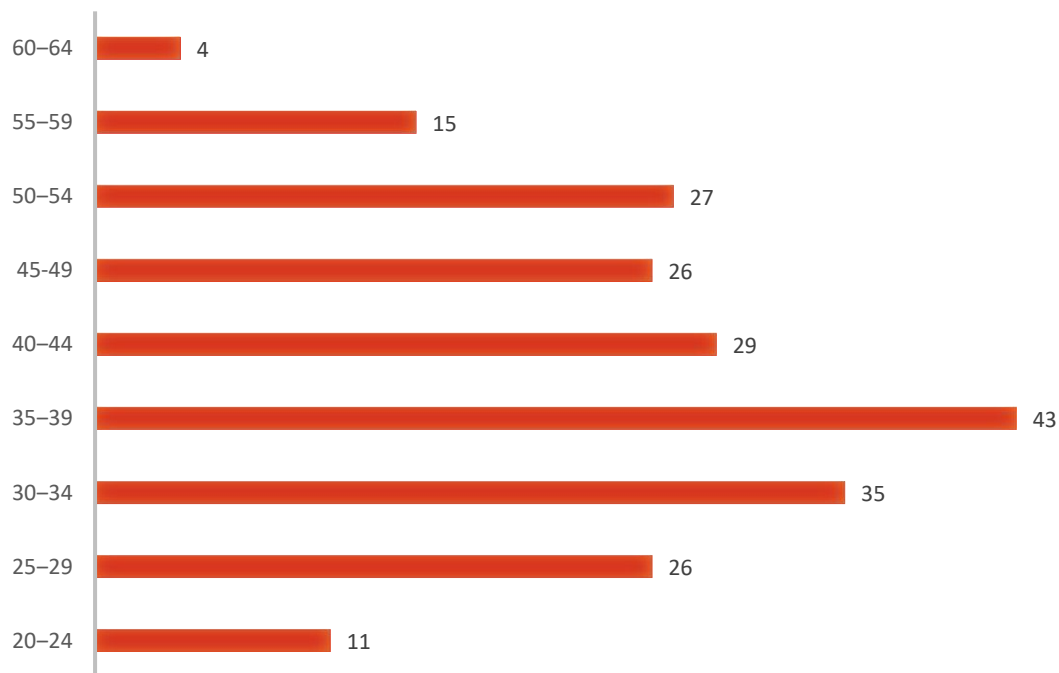
This section will be completed following the publication of Poppyscotland's annual accounts.

4. Employment Services

We supported 238 individuals through our employment services at a cost of over £167,000.

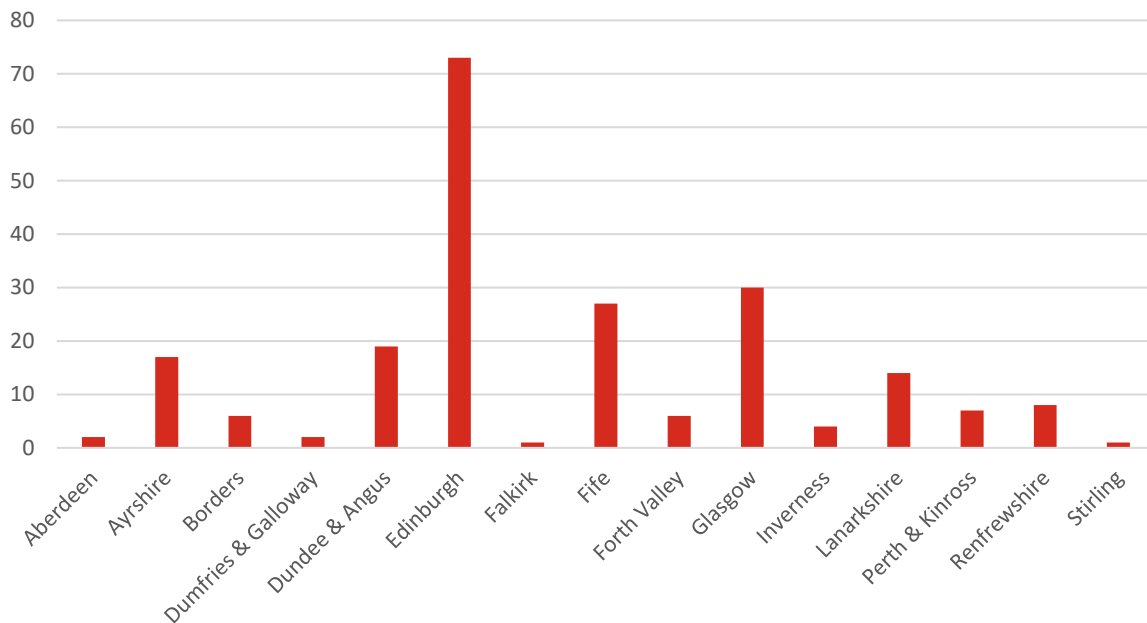
201 clients were supported through the Employ-Able programme and 37 clients completed training funded by our Employment Grant scheme.

AGE PROFILE (NO.)

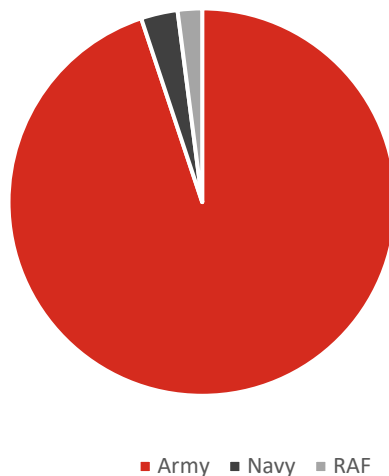


The average age of Employment Services applicants was 40, with the youngest being 20 and the oldest 61. 79% were under the age of 50 with the majority of individuals (36%) being in their 30s. This shows an increase in younger veterans seeking employment support.

LOCATION OF INDIVIDUALS (NO.)



The majority of individuals referred to our employment services reside in Edinburgh, Glasgow, Dundee, Fife and Ayrshire



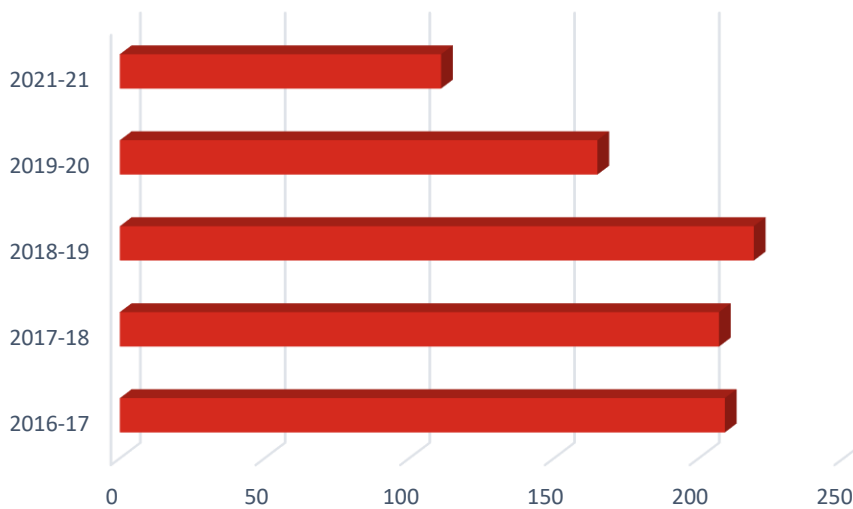
95% of clients served in the Army, 3% in the Navy and 2% in the RAF.

56% had previously accessed Poppyscotland's Welfare Services, slightly higher than previous year's figures, and demonstrates over half of beneficiaries who have accessed Employment Services this year have previously engaged in Welfare support.

4.1 Employ-Able

Employ-Able, run in partnership with the Scottish Association for Mental Health, provides advice and support to assist veterans towards achieving vocational goals in paid work, education, training or volunteering. The total number of clients supported by Employ-Able was 201, with 90 existing clients and 111 new referrals into the service.

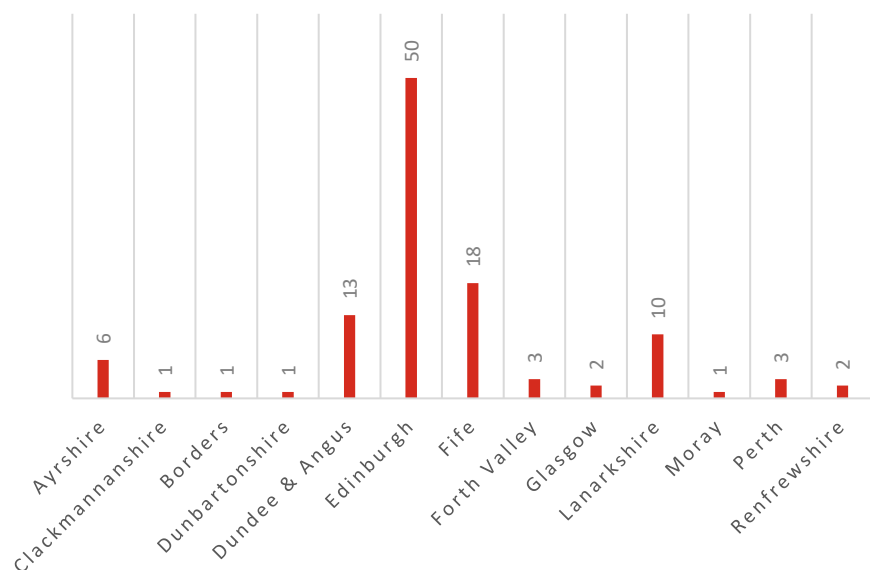
NEW REFERRALS (NO.)



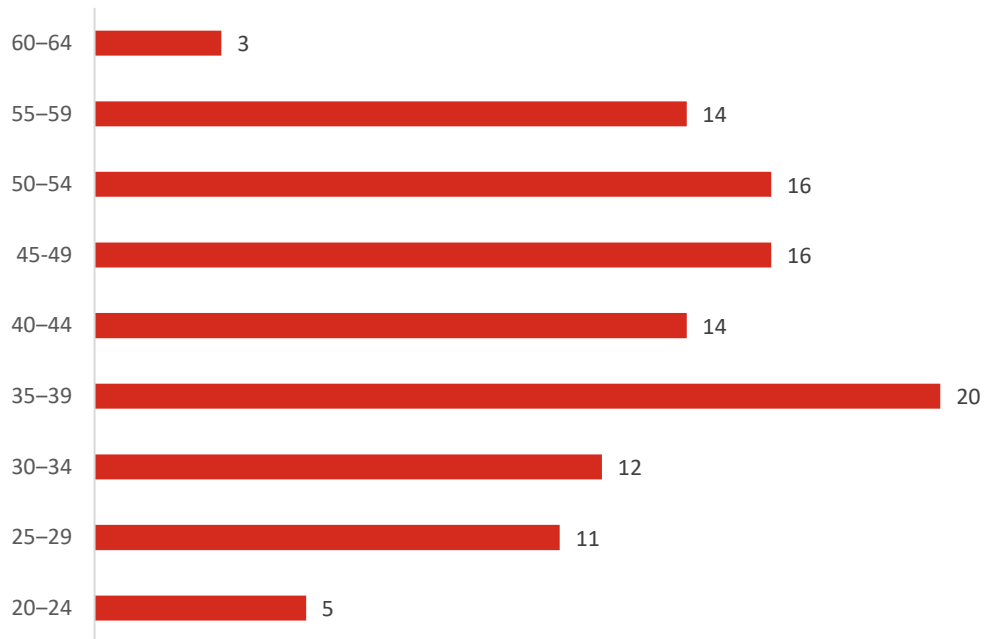
111 new referrals were made to the Employ-Able service in 2020/21, which is a 31% decrease from the previous year.

The highest concentration of Employ-Able referrals was for clients in the Edinburgh and Lothians area. There were also high numbers of referrals in Fife, Dundee and Lanarkshire.

CLIENT SSAFA AREAS (NO.)



AGE PROFILE (NO.)



While client referral ages range from 20-61, most clients are in the 30s or 40s.

**For more data on Employ-Able activity from this period please see Appendix 2.*

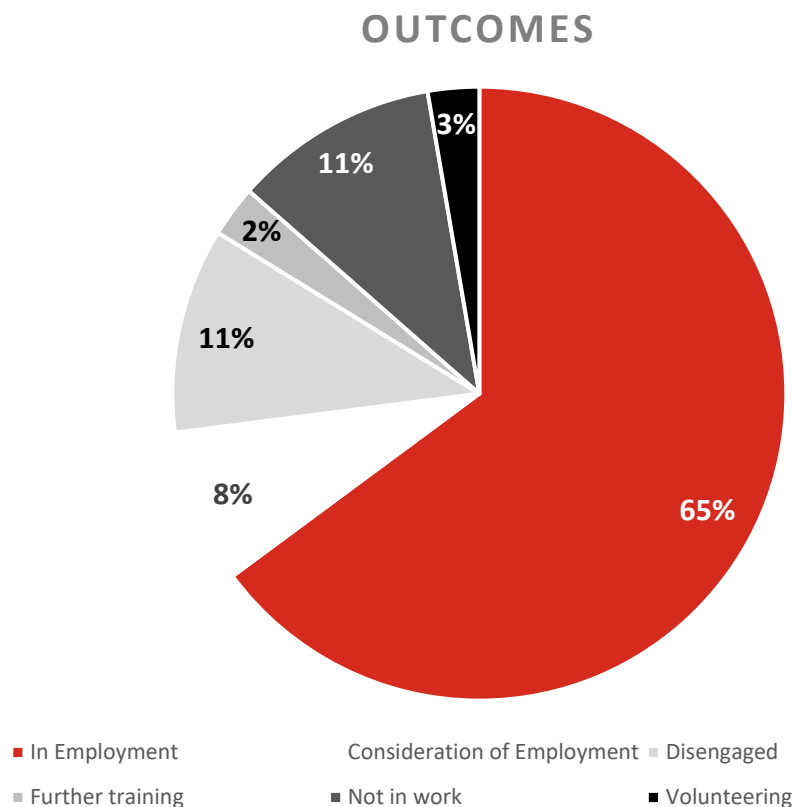
4.2 Employment Grants

Poppyscotland offers Employment Grants to assist members of the Armed Forces community who are unemployed or on a low income to gain the skills and qualifications essential to competing in the current job market.

This year 37 clients were supported to obtain the qualifications or equipment required to uptake employment, a 7% decrease from last year.

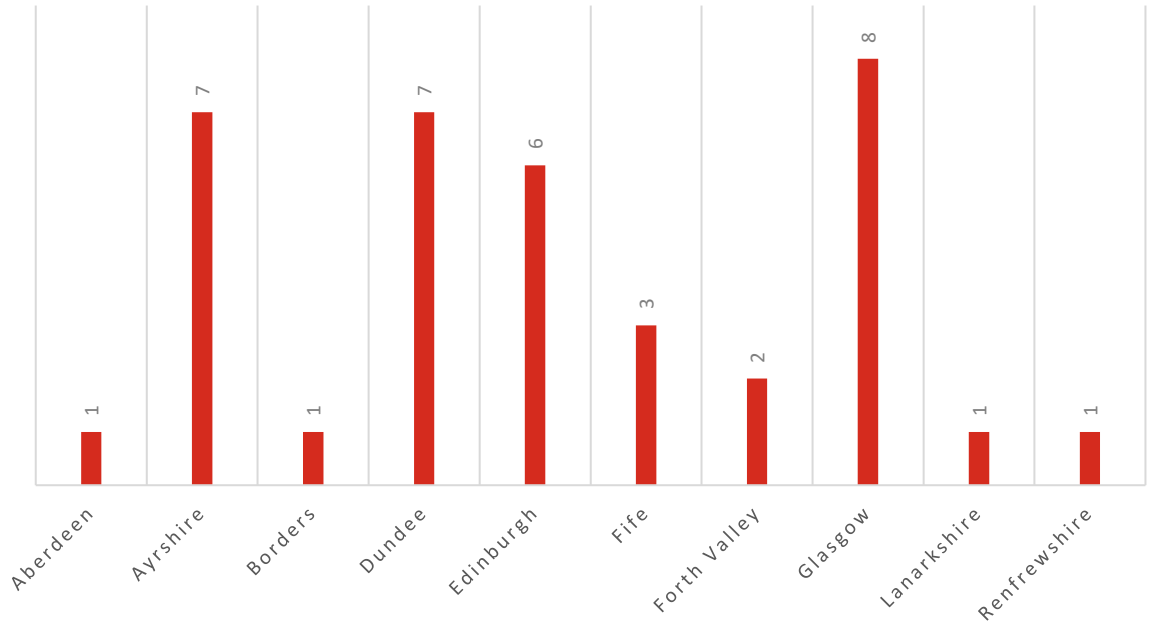
Driving-related qualifications continue to be the most sought-after by our client group, however the ability to obtain licences over the year was significantly impacted by the Covid-19 Pandemic.

A total of £77,681 was required to enable these Employment Grant clients in 2020-21, roughly a 32% increase from last year. Poppyscotland contributed £36,373 and sourced the balance from other funders.

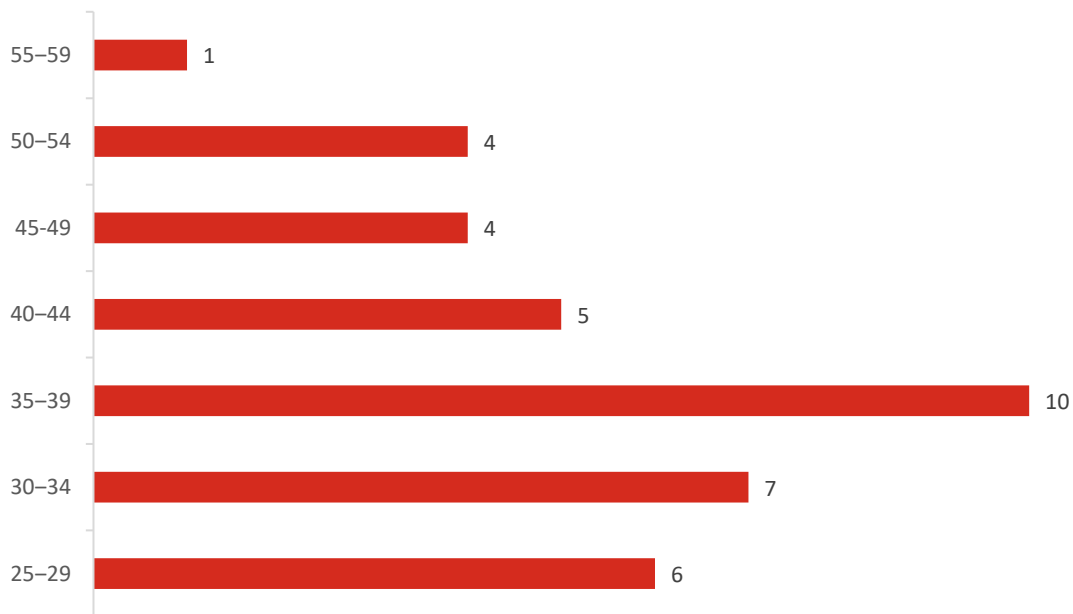


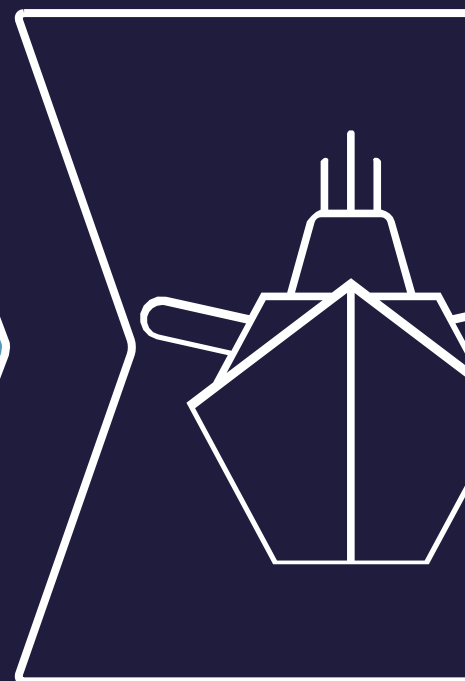
A total of 73% clients are recorded as having a consideration of work or gaining employment following completion of training funded by the Employment Grant scheme this year. Based upon the average Scottish Salary (as reported by Adzuna), it is estimated that our awards this year have resulted in an approximate annual client financial gain of £836,919.

CLIENT SSAFA AREAS (NO.)



AGE PROFILE (NO.)





ASAP Annual Report

1 October 2020 – 30 September 2021



Key Achievements

The Armed Services Advice Project (ASAP) delivers information, advice and support to members of the Armed Forces community through face to face casework in 11 regions. The service is made possible by the funding partnership, led by Poppyscotland, with whom we work closely to develop the service and ensure that it continues to meet the needs of the clients we support.

Key statistics for the period 1 October 2020 - 30 September 2021

- > Advisers supported 2,046 individuals over the year and gave advice over 11,400 times. This resulted in an average of 5.6 issues per client, compared with a bureau average of 3.8 issues per client.
- > 54 % of issues raised were about benefits and 9 % concerned debts. Financial issues, including charitable grant applications, accounted for 9 % of issues raised, and housing 6 %.
- > Clients may gain financially as a result of the support they have received, for example through receiving benefits to which they are entitled, debt written off or rescheduled or charitable grants received. Client financial gain recorded over the year was £2,197,488, which amounts to £4.42 for every £1 of funding for the 2020/21 year.
- > A total of 1,507 clients benefited from a gain. Of this number, 498 gained financially, resulting with an average financial gain per client of £4,413.
- > From the start of the service on 1 July 2010 to 30 September 2021, ASAP has supported a total of 19,149 individual clients with around 105,600 pieces of advice. The client financial gain since the start of ASAP is £20.7 million.

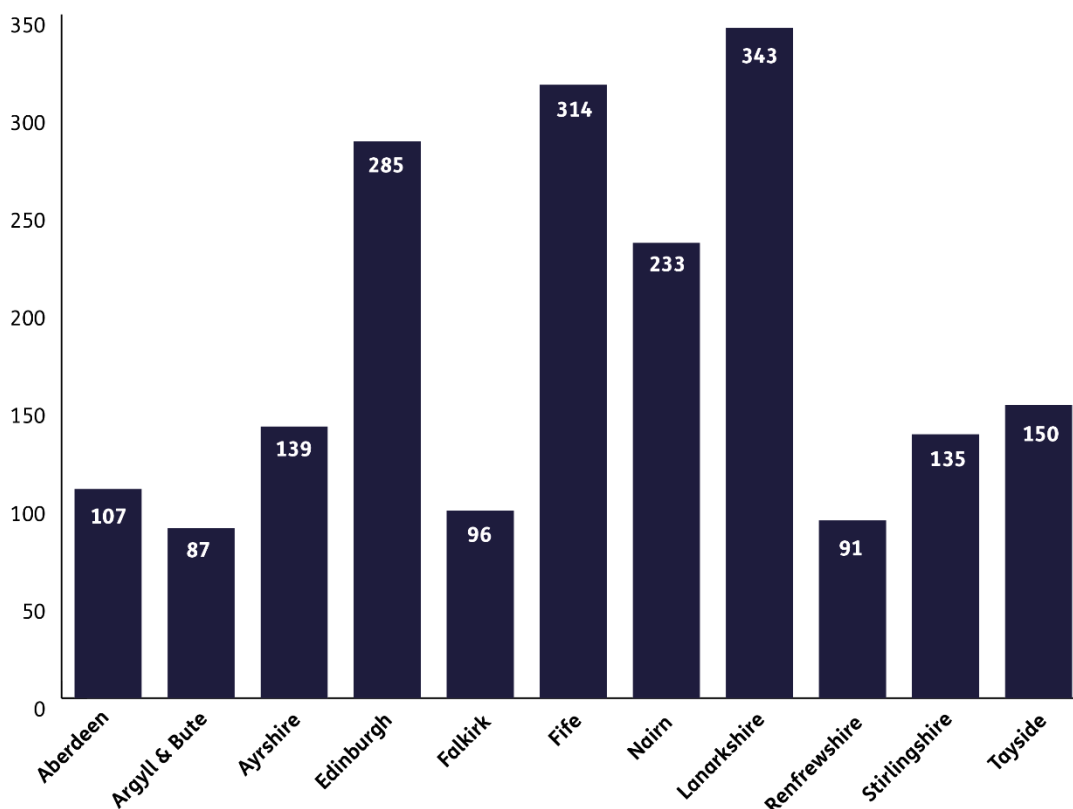


Face to face ASAP area performance

Due to the Coronavirus pandemic, the vast majority of the Citizens Advice network advice is being provided by telephone and email, however, around a quarter of bureaux are open for normal services. To continue to support their clients, ASAP advisers are working from home, providing support to fewer clients but with more complex queries by telephone and email.

As mentioned in the previous annual report, CAS has gradually standardised the way in which clients and issues are counted and reported to ensure statistics are comparable across all CAB services. For ASAP, this has meant a slight alteration in statistics. However, this has resulted in a more accurate representation of the work carried out by the project.

Figure 1: Individual clients supported in face to face ASAP areas over the 12-month period



Face to face ASAP area performance continued

It should be noted that the geographic areas are dissimilar in nature, covering different numbers of bureaux. The ease of access for clients to the bureau is a large factor, with a wider population spread in more rural areas making access to bureaux, outreach and home visits more challenging. Typically, ASAP client numbers are lower in more rural areas.

Table 1: Quarterly number of clients in each face to face ASAP area

Region	Oct– Dec 2020	Jan – Mar 2021	Apr – Jun 2021	Jul – Sep 2021	Total across 4 quarters
Aberdeen and Aberdeenshire	46	35	49	41	171
Argyll and Bute	39	24	31	32	126
Ayrshire	50	49	51	43	193
Edinburgh and Lothians	90	100	92	90	372
Falkirk	51	39	36	39	165
Fife	120	130	130	156	536
Inverness, Moray and Nairn	92	86	109	86	373
Lanarkshire	132	148	176	195	651
Renfrewshire	25	41	26	39	131
Stirlingshire and Clackmannanshire	58	57	63	50	228
Tayside (Dundee, Angus, Perth)	76	58	59	77	270
Total	779	767	822	848	3216

Notes:

- > The service in the Falkirk area is jointly funded by Falkirk Council and the ASAP funding partnership.
- > The figures are for the number of clients seen in each quarter, counting each client once no matter how many times they are seen in the quarter.
- > As our clients have complex support needs, advisers tend to see them for multiple appointments which can be spread out over many months. This means that a client may be seen in more than one quarter. If this is the case, they will be counted in each quarter and added into the total figure.

Helpline performance

As the ASAP is fully integrated within the CAB network, clients are recorded on their local CAB site. Where the helpline supports a client in an ASAP area, the statistics are included in the total for the region, while clients supported by the helpline outside ASAP areas are shown as separate helpline clients. From the 1st of October 2021, the helpline has ceased taking calls and is no longer monitored by a trained ASAP adviser.

Table 2: Number of helpline clients

	Oct – Dec 2020	Jan – Mar 2021	Apr – Jun 2021	Jul – Sep 2021	Total across 4 quarters
Helpline clients recorded in ASAP regions	88	99	90	62	339
Helpline clients recorded outside ASAP regions	47	47	35	29	158
Total helpline clients	135	146	125	91	497

The helpline fully supported some clients accessing this service, without the need for referrals for face to face support, demonstrating that the experienced helpline adviser was able to provide comprehensive support for complex issues.

Table 3: The ASAP Helpline supported 485 clients in the year

ASAP Area	Cases	Non-ASAP Area	Cases
Aberdeen	23	Caithness	1
Argyll & Bute	3	Central Borders	5
Ayrshire	28	DAGCAS	10
Edinburgh	69	East and Central Sutherland	2
Falkirk	12	East Dunbartonshire	4
Fife	38	Glasgow	108
Nairn	28	Lochaber	2
Lanarkshire	71	North West Aberdeenshire	4
Renfrewshire	23	Orkney	2
Stirlingshire	7	Peebles	1
Tayside	26	Ross and Cromarty	3

		Roxburgh	4
		Shetland Isles	1
		West Dunbartonshire	9
		Western Isles	1
Total	328	Total	157

Our clients

The service background of people seen varies between regions, depending on the proximity of bases and where veterans settle. Nationally, the proportion of clients has remained roughly the same as previous years. However, for the first time, we are able to show the breakdown of clients with a Royal Marines background separately to that of the Navy.

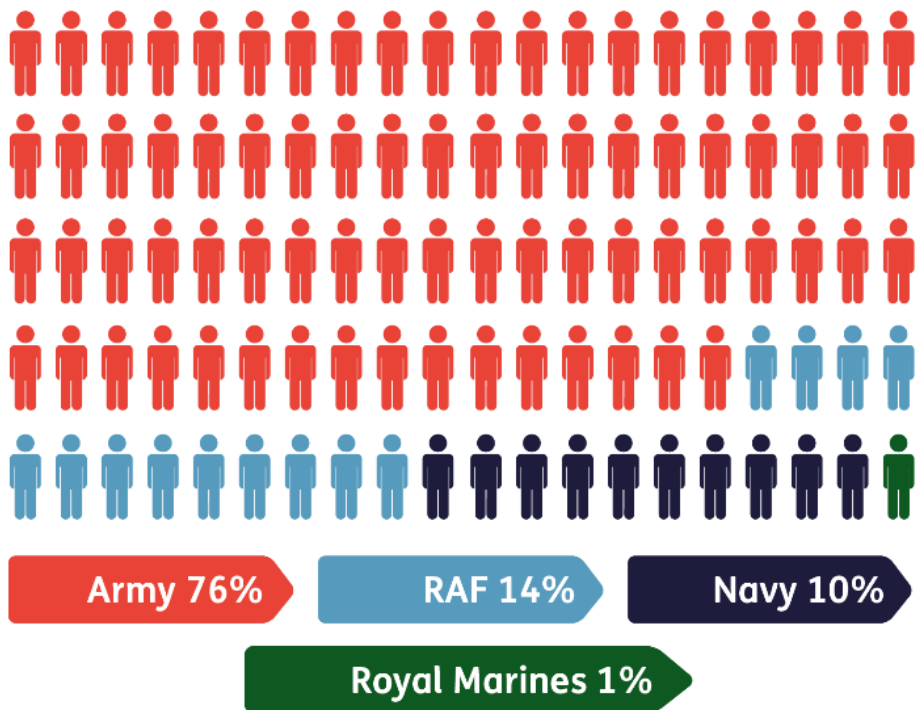
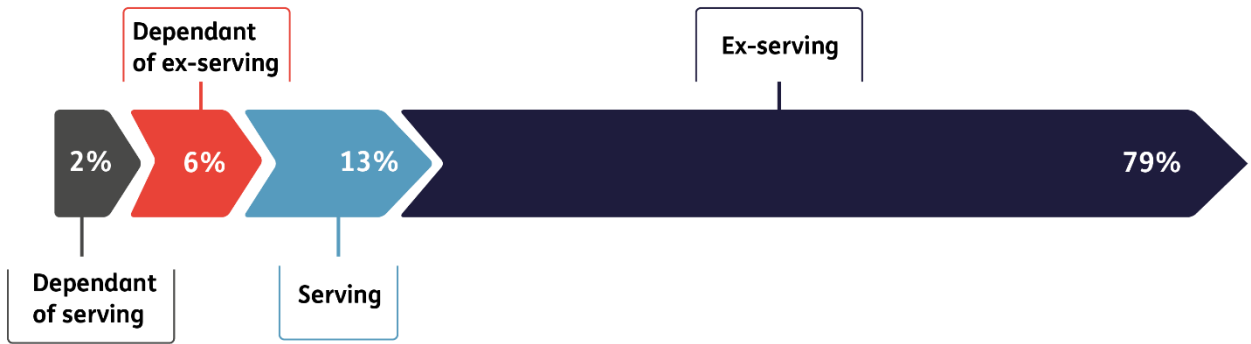


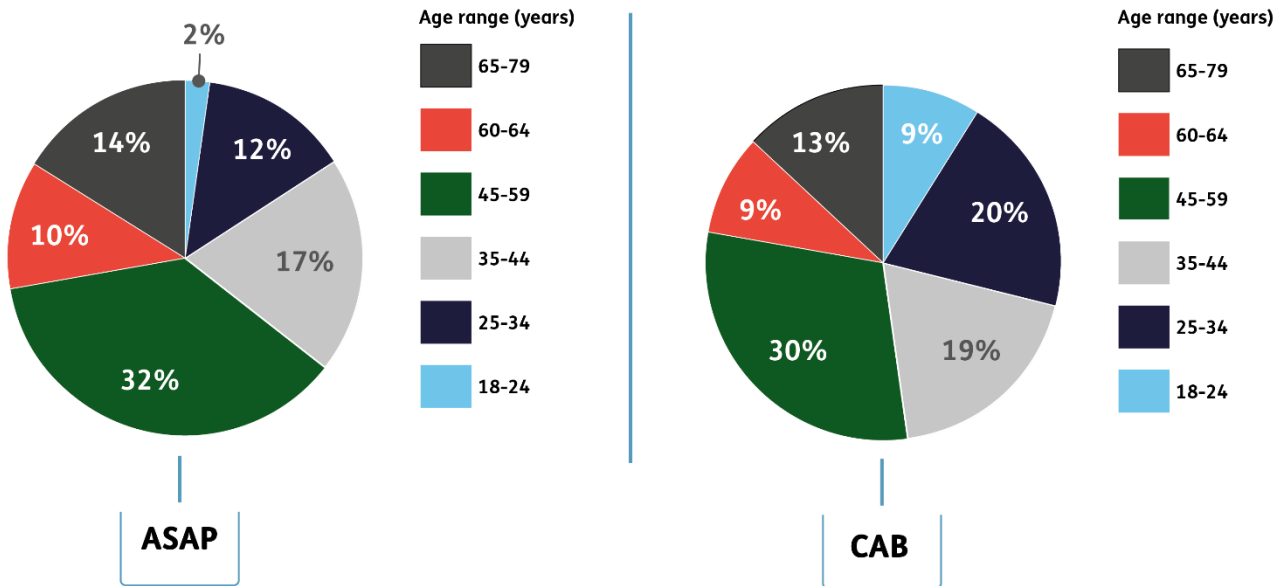
Figure 2: Service status of clients

The proportion of clients in each group is broadly similar to previous years, with ex-serving clients still the clear majority.



However, ASAP advisers still routinely help the dependants of ex or current serving members of the Armed Forces, highlighting the support available for all members of the Armed Forces community.

Our clients continued



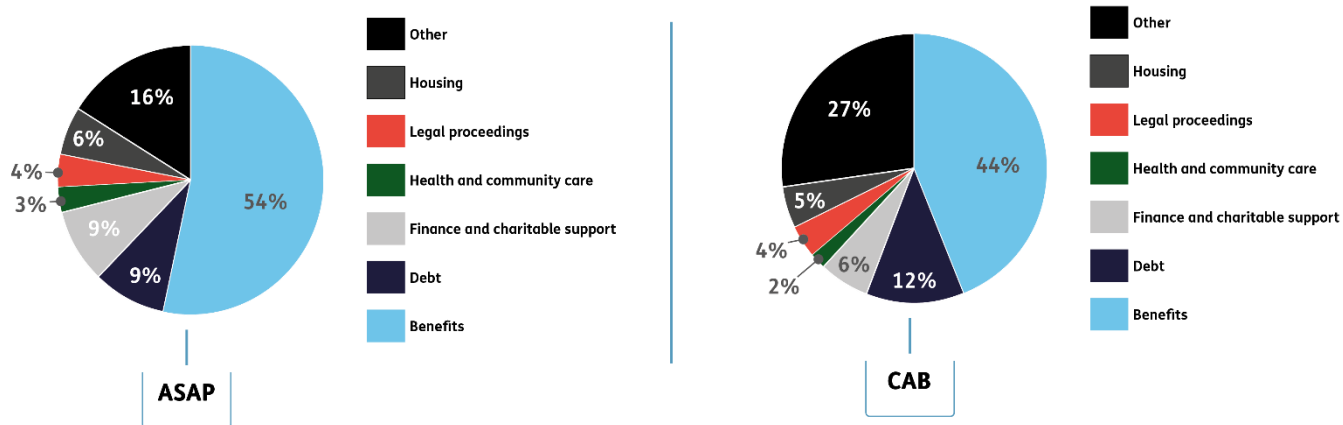
Compared with the bureau average, ASAP supports fewer younger people. However, from around age 35 upwards, the proportion of clients is quite similar between ASAP and the CAB network as a whole.

Please note that the comparison data for the CAB network is from a slightly different time period (Apr 20-Mar 21) to that of the ASAP data as the reporting periods do not align.

Advice needs of ASAP clients

The number of times an ASAP client accesses advice (5.6) is noticeably higher than the bureau average of 3.8 issues per client, indicating that ASAP continues to offer valuable support to vulnerable people who present with multiple problems. Like with previous years, feedback from advisers indicates that the complexity of cases is increasing as people present with greater struggles and need for help.

Figure 4: Advice was given 11,400 times

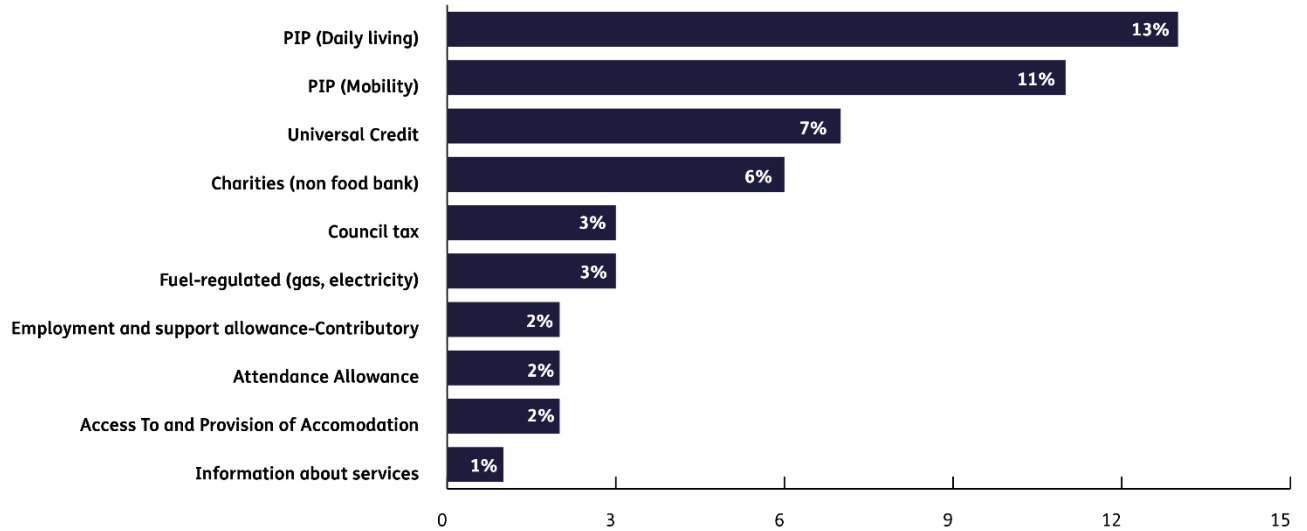


The proportion of benefits issues recorded by ASAP has increased from 51% to 54% over the year, while the proportion for debt and finance and charitable support has decreased slightly. ASAP clients raise proportionately more benefits issues than general bureau clients, giving an indication of the particular support needs of ASAP clients. Similarly, to the previous year, the higher proportion of finance and charitable support advice, compared with the bureau average, is indicative of our close working relationship with Poppyscotland and SSAFA for access to charitable support. The 'Other' category is a combination of consumer, employment, NHS concern, relationship, tax, travel and utilities.

Please note that the comparison data for the CAB network is from a slightly different time period (Apr 20-Mar 21) to that of the ASAP data as the reporting periods do not align.

Advice needs of ASAP clients continued

Figure 5: Top 10 advice issues



The proportion of benefits issues relating to PIP has stayed relatively similar to last year, as has those accessing non-food bank charities. Issues relating to information about services access are now within the top 10 advice issues, whilst general debt advice has dropped out of the list altogether.

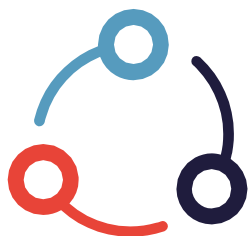
Who we've worked with

ASAP is an integral part of the support network for the Armed Forces community in Scotland. Our strength lies in our ability to work with a wide range of organisations to support our clients, whether Service related, statutory or voluntary, bridging the gap between the Service experience of our clients and the civilian world.

Over the last 18 months our work has been overshadowed by the impact of Covid-19, which meant that many of the services we work with were unable to operate or had to significantly change the way they support clients. ASAP advisers have continued to work with other organisations on a remote basis where this was possible through technology, for example in joint video or phone calls to clients.

As lockdown has eased over the last few months, ASAP has been able to engage with other organisations in a more in person setting, such as, advisers setting up a stall at an RBLs biker event held in Erskine. It has been great to begin to have a more physical ASAP presence at Armed Forces events.

The data below represents some of the organisations that the ASAP service has received referrals in from.

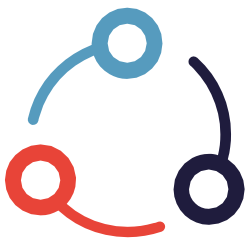


Self referral	20%	Other Service-Related Charity	4%
Other Bureaux Service	9%	SSAFA	4%
Veterans First Point	8%	Police Scotland	2%
Poppyscotland	6%	Veterans Housing	1%

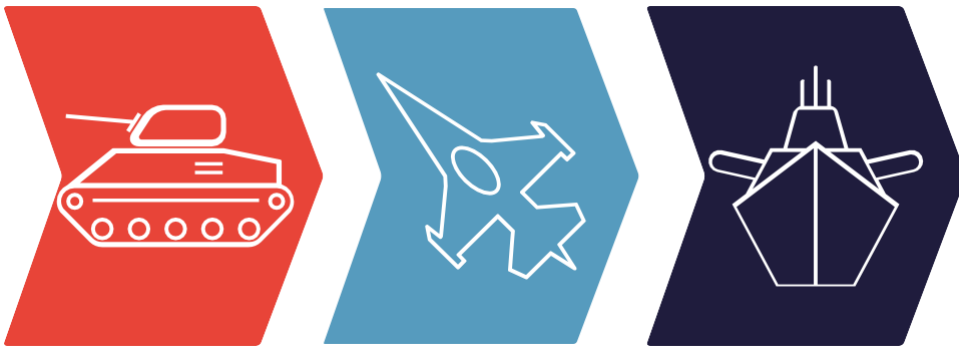
Who we've worked with continued

The bureau network provides many specialist services, for example debt, energy or housing advice, and tribunal representation. Some of this is provided directly by ASAP advisers, and in other cases, ASAP facilitates access to these services.

The data below represents some of the organisations that the ASAP service has referred clients out to for specialist help.



SSAFA	5%	Poppyscotland	2%
Other Bureaux Service	5%	Veterans First Point	2%
Veterans UK	4%	Local Council Veterans Champion	1%
Other Service-Related Charity	3%	Legion Scotland	1%
Fares 4 Free	2%	DWP	1%



The impact of COVID-19

As COVID-19 restrictions are eased, more and more ASAP advisers have been able to offer face to face appointments to clients. However, they continue to support their clients remotely, utilising phone, email and video call technology. Feedback suggests that this mix of in person and remote support is welcomed by both advisers and clients and continues to be successful.

However, the change to remote advice still presents challenges for some advisers and their clients. Some processes, such as filling out paperwork, can take a lot longer over the phone, and many clients are not particularly comfortable using technology which makes certain situations more stressful for them and advisers.

Even with more CABs now being open to face to face appointments, there is still a concern that the more vulnerable clients who would drop into the bureaux when they felt able will be excluding themselves from accessing advice remotely and may not respond to the proactive contact from advisers. Despite this, Advisers continue to offer a very high standard of service to clients.



**UNFORGOTTEN
FORCES**
Supporting Scotland's
Older Veterans

Unforgotten Forces

ASAP has been part of the Unforgotten Forces Consortium for the entire length of the project, working closely with partners including the Defence Medical Welfare Service and Age Scotland to support mutual clients. ASAP provides support for older veterans across the regions, with outreach in local hospitals and centres for older people.

Since 1 October 2020, ASAP has been an unfunded partner of the consortium, however, advisers continue to provide a valuable service to clients aged 60 or over.

Training our advisers

ASAP advisers are dealing with a particularly vulnerable client group, which means that they need a specialist skill set and a detailed knowledge of matters relating to the Armed Forces, in addition to general advice skills. As was the case last year, Citizens Advice Scotland has moved to the remote provision of training courses so advisers can continue to access this.

The Citizens Advice Scotland e-modules, providing an overview of the advice needs of the Armed Forces community and the support available, are on the ASAP website www.adviceasap.org.uk.

What we've done for clients

COVID-19 travel restrictions have caused problems for many Veterans:

Client is an elderly visually impaired Army Veteran who had lost most of his remaining sight. Lived on his own in Stirling. His daughter, in Southampton, wanted him to come and live with her, but due to COVID-19 travel restrictions, she was unable to come up to collect him and asked if we could assist.

ASAP adviser liaised with Fares 4 Free and, to a lesser extent, Sight Veterans Scotland. Arranged for the veteran to be driven from Stirling to Southampton with his cat and a few possessions, to begin his new life.

Liaised with the local authority to clear and return the house to them. Family delighted and serves as an example of good partnership working.

Overpayments from the DWP continue to cause issues for clients:

Client is a Royal Navy Veteran and claimed new style ESA in February 2020 and, on claiming, informed DWP of his Armed Forces Pension. Client received his payment of ESA at the full amount with no deductions.

Client received a letter in February 2021 stating his ESA was ending as he had been paid for 365 days. Client should automatically have been assessed to be in the support group following his medical board findings, therefore, ESA should continue to be paid whilst client has Limited Capability for Work Related Activity.

ASAP advised client to contact DWP to advise them of the overpayment. Full ESA continued to be paid at assessment phase amount. Client then received a letter in July 2021 stating ESA had been overpaid. DWP admitted that they knew about the pension, but, due to an increase in volume of claims, decided to pay the full amount rather than delay payment whilst seeking further evidence.

If this was a legacy benefit, this overpayment would be classed as official error because DWP knowingly overpaid despite client informing them of the error and would automatically be written off. However, as New Style ESA is under Welfare Reform legislation, all overpayments are recoverable no matter how they occur.

The legislation, as it stands, allows DWP to make errors either knowingly or otherwise and no matter what the client does to try to correct these, DWP can just decide when they feel fit to demand payment of any overpayment.

ASAP had to remind DWP in a mandatory reconsideration of the DWP commitment to the Armed Forces Covenant: when a service medical board decides a severely disabled person can no longer be employed in the armed forces and should be discharged, DWP should now use the service medical board evidence to determine eligibility to 'new style' Employment and Support Allowance and Universal Credit, rather than conduct a face-to-face medical assessment. If they have been assessed by a MOD medical panel to be in their highest disability category, then the client should automatically be assessed to meet the limited capability for work-related activity criteria based on the MOD medical report (F Med 23), and without the need for a face-to-face assessment be placed in the support group.

Some clients receive little support when discharged from the Armed Forces:

Client was medically discharged from the Royal Marines in February 21 - currently no income and living with mum. Client has neuropraxia attributable to service. Client has no transition report from Marines and states he was only handed his papers and given no information.

Client was discharged with no support for finding housing, employment, claiming Armed Forces Compensation or benefit entitlement.

ASAP advised client to claim new style ESA, request a backdate of 3 months, and to request GP to backdate sick note to cover this period.

Client referred for Career transition partnership support and Veterans Welfare caseworker assistance for AFCS claim.

Despite reassurances from Defence Transition Service, there are still serving personnel leaving service after a medical discharge with no support to transition to civilian life.

Client stopped engaging with ASAP so unsure of the outcome of the referrals.

Some clients require help dealing with a whole range of issues from relationship problems, to claiming benefits:

Client is a Royal Air Force Veteran and was referred to ASAP by the Poppy Scotland Welfare Service. She had previously sought help, alongside her partner, from ASAP, Lanarkshire CAB, Fares4free, Poppyscotland, and V1P, with regards to help with food and utilities and then with

moving costs and furniture as they were moving to a new property following a dispute with a neighbour.

Client intimated that she wanted to leave her current relationship, which she had initially tried a few years earlier. Refuge was initially secured by Women's Aid in Fife, however, she was prevented from leaving. Client was eventually able to leave the day before her referral to ASAP, and Poppyscotland helped her secure money for food and a new mobile phone to stop call harassment.

Client has a range of health conditions including: asthma, arthritis, severe anxiety, severe depression, and insomnia.

An ASAP adviser helped complete a benefit check with the client and she agreed to assistance with finding more suitable accommodation. Help was also given in claiming PIP.

The adviser believed this case to be a good example of several organisations working in partnership to help a client in need.

Advisers are able to provide comprehensive support to clients, even with the challenge of COVID-19:

Client is an Army Veteran and longstanding ASAP client.

Client is unemployed due to long term mental and physical health issues and is in receipt of Personal Independence Payment (PIP) and Employment Support Allowance (ESA). Client called looking for assistance to complete a PIP review form. Client was anxious and stressed because he thought that he would be unable to get help due to the COVID-19 restrictions in place and was worried that he would not be able to return the form in time and, therefore, lose his benefits.

The ASAP Adviser was able, even with the COVID-19 Restrictions in place, to complete the PIP review form over the phone with the client and get it submitted on time. The Adviser kept in touch with the client while awaiting a decision on his PIP Review.

When the client eventually received notification of a Telephone PIP Review Assessment, the Adviser was able to reassure the client by going through the assessment procedure with him and reminding the client of the main points that he had submitted on his PIP review form.

The Adviser was able to provide reassurance to the client before and after the two assessment telephone interviews that the client had to undergo.

The client was notified that his PIP award would be extended to December 2023.

Promoting ASAP

The focus has been on ensuring that other agencies and clients are aware that ASAP continues to be available. The CAS ASAP Coordinator contacted national partner organisations and provides updates for other organisation's newsletters. On-line information reflects current service provision. The project coordinator has been working with national bodies such as DWP, Scottish Prison Service and Police Scotland to develop the linkages between their veterans' champions and the ASAP advisers to encourage collaborative working and signposting of clients between organisations.

Bureaux also undertook promotional activity, including social media, weekly tweets, use of CAB Facebook pages, sharing with others including local councillors and elected members; bureau adverts in local papers; ASAP advisers proactively contacting all organisations they work with; inclusion of service availability in local organisation newsletters.

October 2021

Contact: hamish.fraser@cas.org.uk

Armed Services Advice Project Co-ordinator, Citizens Advice Scotland For advice:

ASAP@cas.org.uk Freephone 0808 800 1007

www.adviceasap.org.uk | www.cas.org.uk

With thanks to the following for their ongoing funding support for ASAP:



The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland. Scottish charity (SC016637) and company limited by guarantee (89892)



EMPLOY-ABLE ANNUAL REPORT, OCTOBER 2020 - SEPTEMBER 2021



Introduction

We have completed year nine of the Employ-Able service, and we continue to work through the Covid 19 Pandemic. New challenges have presented themselves this year including furlough for one of the team. A new manager started in December 2020 and assumed full duties in January. In response to the Covid situation, SAMH conducted a client survey on the level of support received during this time. The client responses were extremely positive and have been inspirational to the team – ***‘Susan is a jewel. One in a million. Cannot thank her enough, great support from her and SAMH during the past year.’*** and ***‘Annie is a star and I am sure other clients will feel the same’.***

The number of referrals to the service this year has been lower than previous years, however it should be acknowledged many of our partner services have been in lockdown during the reporting period. With **111** referrals to the service and **101** actually receiving support (**91%** referral to start), demonstrates that the blended approach to the service offer works extremely well and is something we should continue to offer in the future to any potential clients. Veterans First Point and self-referrals continue to be the top referral sources and Lothian remains our geographical hot spot. We have maintained ongoing contact with partner services, using virtual platforms and telephone, and more recently, have resumed face to face contact.

Although we continue to focus on client vocational goals, many present with additional barriers including those involved in the criminal justice system, those with financial problems as well as residency or family issues. To support clients with these issues, we use our signposting knowledge to help them access relevant support. Ongoing communication between the employability advisor, the client and other support services ensures a clear understanding of the barriers faced and progress made in overcoming these, allowing the client to focus on their vocational goals.

The make up of the team is one manager (0.4 FTE), two Employability Advisers (FT), supported by a Contract Compliance Adviser (CCA). With a shared passion within the team to go the extra mile for each and every client as well as the sector specific knowledge and experience of the Employability Advisers, clients continue to receive person-centered support on a 1-1 basis. A key element to the service is an individualized Action Plan jointly created and maintained by the client and the Employability Adviser to empower and enable clients to work towards and achieve their goals and promote independence. The Employability Adviser supports the client regardless of any barriers including mental health problems and is delivered at the client’s pace. Employability Advisers are skilled to provide support, coaching, CV development, interview training, assisted job search, and in work support in order to reach the best outcome for the client.

The team is now able to offer a blended approach to the service to support client preferences which has resulted in positive feedback from both clients and the Employability Advisers. Most clients have requested some face-to-face meetings with telephone calls in the interim and we have continued to offer this to all clients.

We are delighted with the number of clients who have entered employment this year and have highlighted this below as well as the overall number of jobs secured.

The information collated for this report is based on the last financial year 1st October 2020 until 30th September 2021, with comparisons to previous years where appropriate.

Manager perspective (John - Employment Solutions Manager, SAMH)

'I have been supporting teams to empower and inspire clients to achieve their vocational goals since 2005 and have worked for some of the most well-known private and third sector organisations during this time. Since joining SAMH in December 2020, I have been truly humbled by the dedication and commitment of the Employ-Able team supporting veterans to achieve both their personal and vocational goals. Only a small team of two Employability Advisers and input from Contract Compliance Adviser, they make such a unique difference to each client that commences on the service.

The flexibility of the service to meet client needs, without being overly prescriptive, has been a breath of fresh air to me as it allows the team to deliver a truly person-centred service, rather than following a hard and fast process which can invariably lead to boxes being ticked, rather than meeting the aspiration of the clients.

I have had the pleasure of speaking to a number of the veterans we support, and they are always quick to praise the levels of support provided by the Employability Advisers, Poppyscotland and the other agencies involved in their progress. They always tell me that their views are listened to and considered and that they have the choice to move quickly or more slowly on their journey, dependant on their own individual needs, barriers and aspirations.

I was delighted to work with the Employability Advisers to arrange for 10 veterans to receive a Google Chromebook and two years of internet access entirely free, via a Scottish Government initiative that SAMH supports. We will look to ensure that we offer this to even more veterans in the coming year.

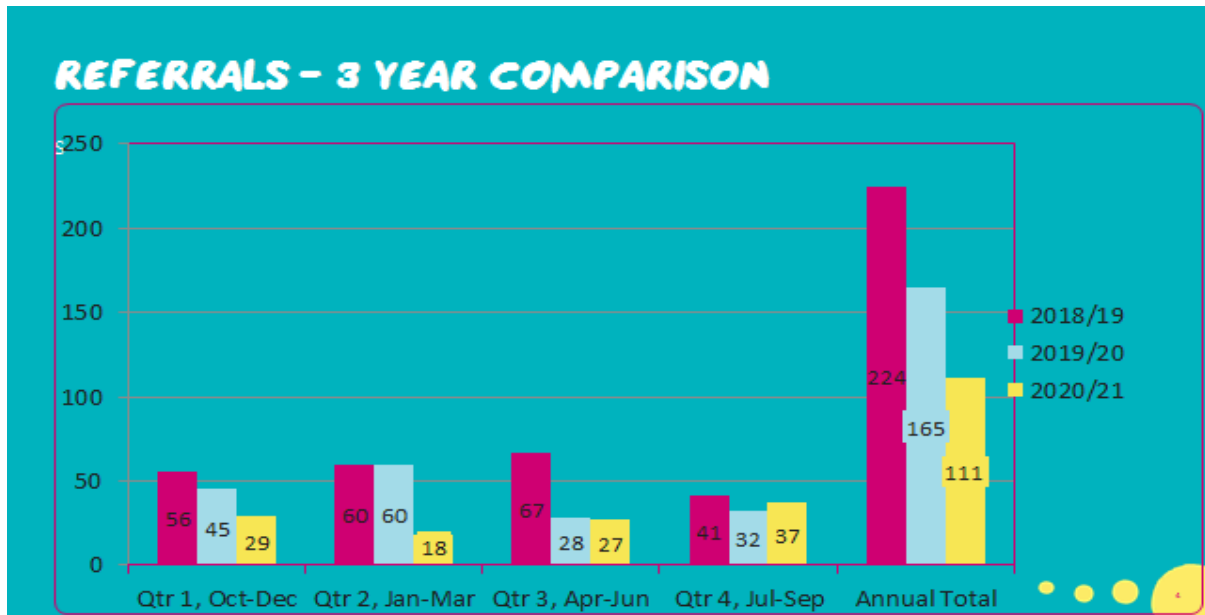
As a commissioning body, Poppyscotland have been a delight to work with and have excellent communication channels and make our experience feel like a true partnership and we hope to continue working with them in the future, to continue to deliver the Employ-Able service and to support as many veterans as we can.'

Referrals to the service

The referrals to the Employ-Able are key to the continued success of the service. Each client referral should be at a point in their lives where they have vocational aspirations, irrespective of whether they know what those are or if they have any other barriers or obstacles in their lives.

The chart below shows referral numbers from the last **3 years** for comparison. We are delighted that referrals have continued in relatively good numbers despite the ongoing pandemic. The pandemic has really curtailed our abilities to engage with new and

existing referral partner agencies, however, we will seek to remedy this in the coming year.



Referral Sources

Referrals to the service continue to come from a wide and diverse variety of organisations as well as self-referrals. Our partnership with Veterans First Point for instance has again led to them making the most referrals with some **46%**. We are also pleased with the relationship which has developed between ourselves and HMP Castle Huntly where we have received **10** referrals from inmates awaiting release back into the community. This demonstrates the networking which takes place amongst veterans if further evidence of the excellent service provided.

Referral Sources	2019-2020	2020-2021
ASAP	11	11
Combat Stress	4	2
DWP	0	1
HMP Castle Huntly	0	10
Lothian Veterans Centre	1	0
Next Steps	1	0
NHS Mental Health Team	1	1
Poppyscotland	11	6
RFEA	9	1
Routes to Work	1	0
SACRO	10	4
SAMH	5	2

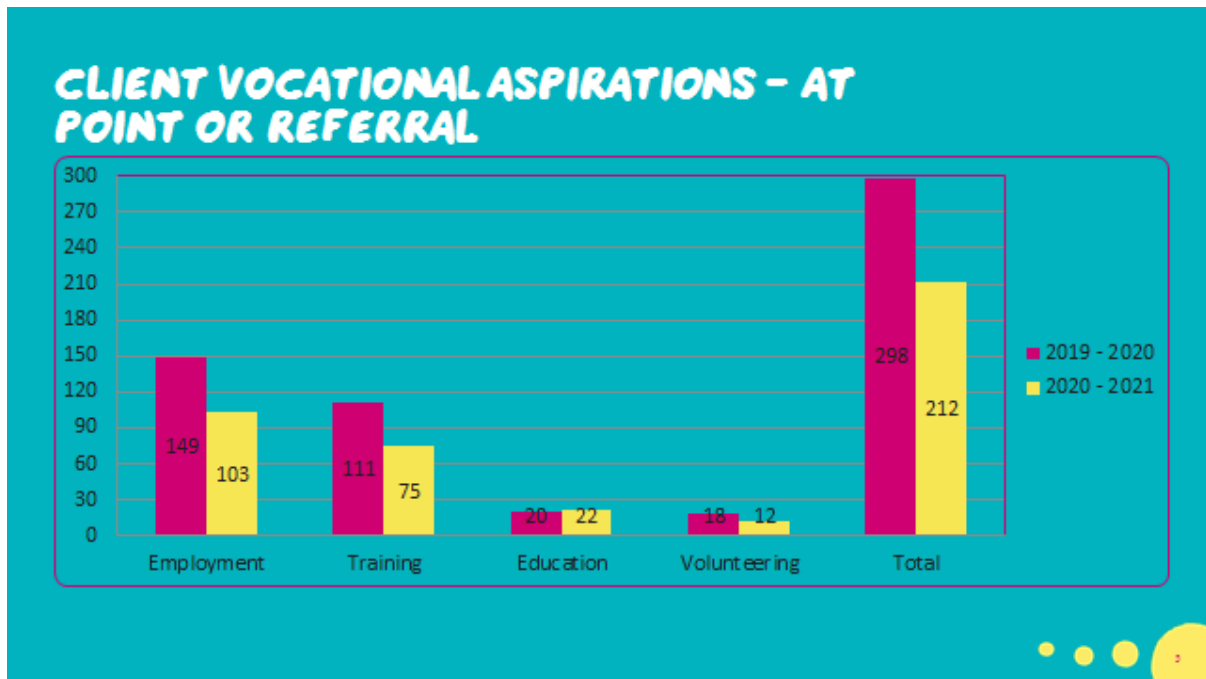
Self	40	22
Shoulder to Shoulder	1	0
SSAFA	1	0
Thistle Foundation	1	0
Veterans First Point	68	51
Total	165	111

Geography of referrals

We are delighted to accept referrals from anywhere in Scotland and have a service offer to support even those from the far North or South as well as the Islands. This year there has again been a good spread of geographical locations with the central belt of Scotland being the primary source of referrals. An increase in Tayside due to HMP Castle Huntly, and Lothian with the large number who come from Veterans First Point in that area.

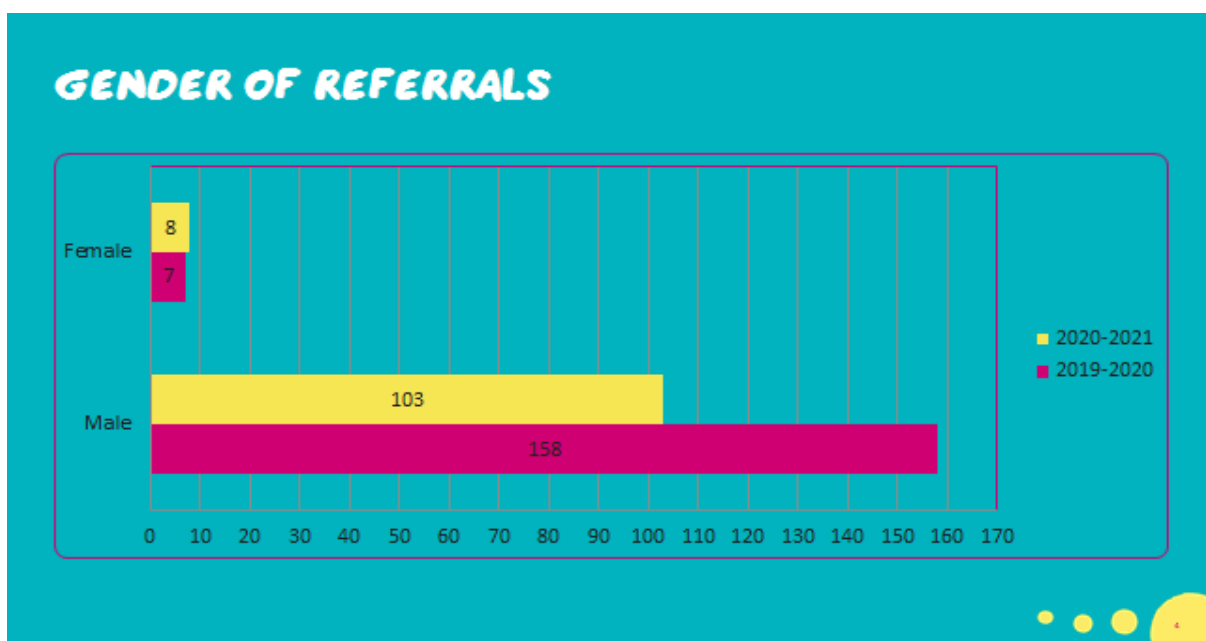
Referral Locations	2019-2020	2020-2021
Ayrshire	8	6
Clackmannanshire	6	1
Dumfries and Galloway	1	0
Falkirk	7	3
Fife	16	18
Glasgow	10	2
Inverclyde	2	0
Lanarkshire	22	10
Lothian	81	50
Moray	0	1
Perth & Kinross	0	3
Renfrewshire	2	2
Scottish Borders	3	1
Stirling	1	0
Tayside	5	13
Unknown	1	0
West Dunbartonshire	0	1
Total	165	111

Vocational Aspirations

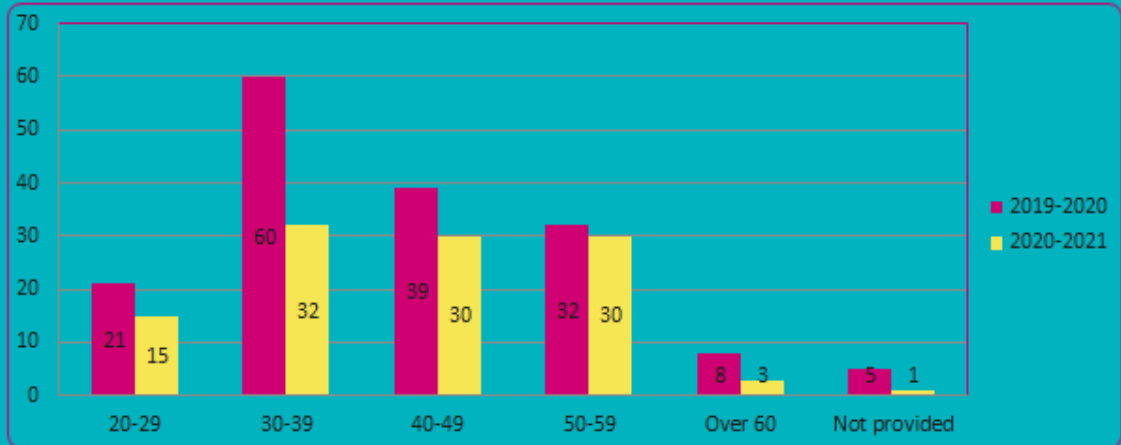


Demographics of referrals

Outlined below are the gender and age details of referrals to the service and they follow a similar pattern to the previous year with the majority being male and those in the age range 30 to 39. This year males represent 93% whereas in the previous year it was 96%, so a small increase in the proportion of females this year, which is really good to see. There have been no veterans under 20 referred to the service this year.



AGE RANGE OF REFERRALS



Support needs identified

The next three graphs demonstrate the primary, secondary and additional support needs identified at the point of referral. Our bespoke 'My Outcomes' tool supports clients to identify their ongoing support needs as well as their strengths and experience that they can offer a prospective employer. The support needs as with all elements of client life, can and does change significantly over time, however whatever they may be, our Employability Advisers will support and guide them through these.

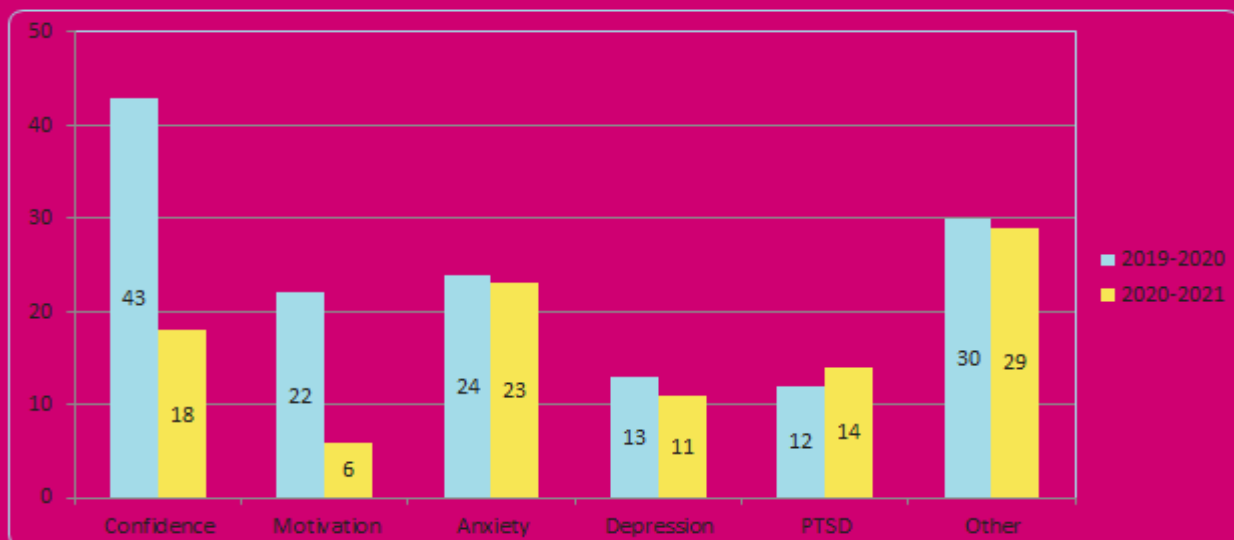
PRIMARY SUPPORT NEEDS IDENTIFIED



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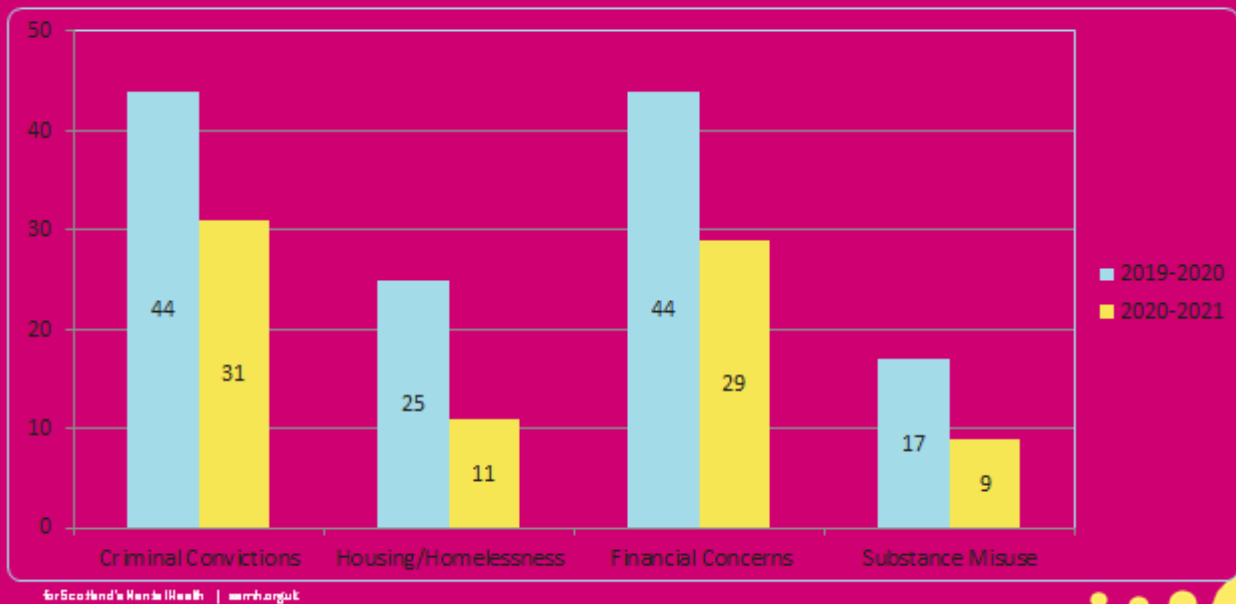
SECONDARY SUPPORT NEEDS IDENTIFIED



for Scotland's Mental Health | mh.org.uk

6

ADDITIONAL SUPPORT NEEDS IDENTIFIED



Partnership Referrals made

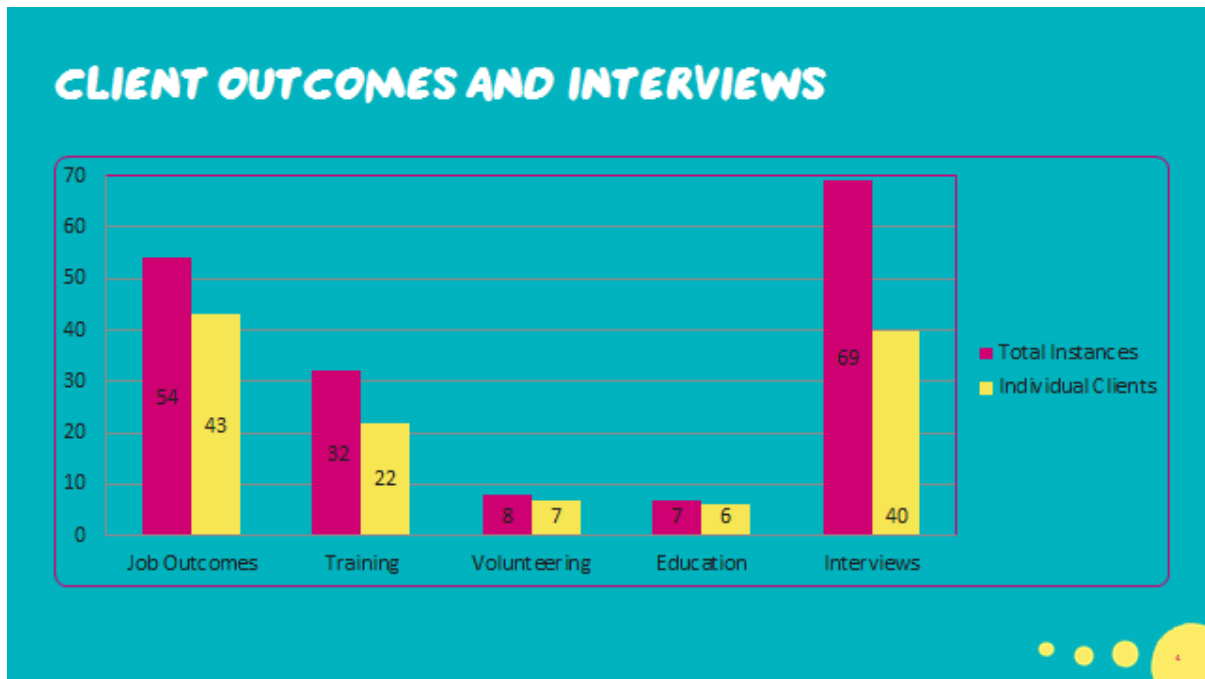
SAMH is proud of the partnerships it has developed over the years in order to offer the best level of support to mutual clients and to ensure barriers are addressed. We always aim to offer an introduction (warm handover) to an external agency, where we can in order to minimise client anxiety and the need to repeat information. This approach has proved beneficial to clients and ourselves as well as the organisation we are making the referral to.

We have found that during the pandemic some organisations have not been able to offer their full service, but client feedback remains positive, where they do receive support.

Organisation	2019-2020	2020-2021
Action on Hearing Loss	1	0
Army Families Federation	0	1
ASAP	10	14
BLESMA	0	1
Business Gateway	1	1
Circles Network	0	1
Combat Stress	1	2
Crisis Counselling	3	2
Defence Medical Welfare Support	0	2
Edinburgh Council Housing	1	0
Fares4Free	3	2
Fresh Start	0	1
Glasgow's Helping Heroes	0	1
Grassmarket Project	1	0
Hearing Forces	0	1
Housing Options	0	2
ITA	0	3
Lothian Veterans	1	1
Money Matters	1	1
NHS Lanarkshire Audiology Department	0	1
Poppyscotland Welfare	9	7
RFEA	2	2
Rock to Recovery	1	11
SACRO	6	3
SDS	7	1
Shoulder to Shoulder	1	0
SLC Social Work	1	0
SSAFA	18	9
Step Change	0	1
Step Together	7	0
The Not Forgotten Society	0	1
Thistle Foundation	7	8
Timebank	2	0
Veterans First Point	7	9
Venture Trust	1	4
Veterans UK	5	10
Virtue Recruitment	2	0
Who Dares Cares	11	3
Total	110	106

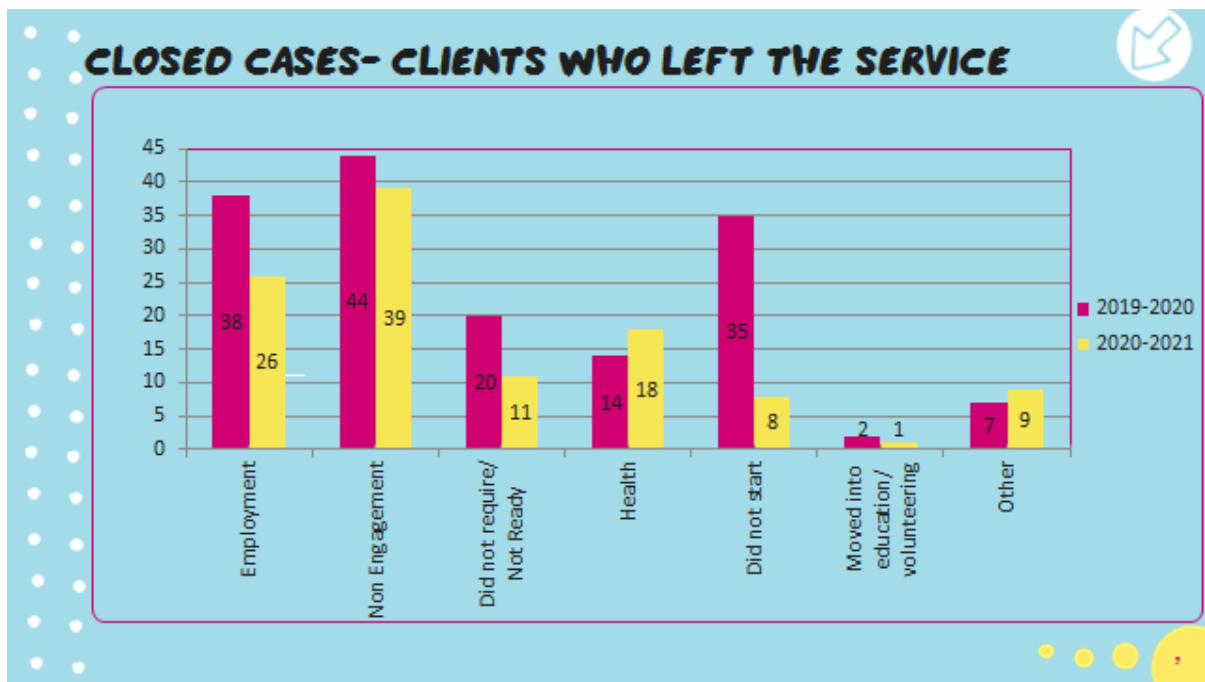
Client Outcomes

The key measure of the Employ-Able service, client outcomes will continue to remain our focus. This year we have split the outcomes into number of instances as well as number of individual clients and will continue to provide this on an ongoing basis. The job outcome target of **38** agreed for the year has been surpassed in both instances of employment as well as number of individual clients entering employment (1st jobs).



Closed Cases

One of the unique aspects of Employ-Able is the accessibility of the service to allow clients to enter the service, leave for whatever reason, and be re-referred at a later date when their circumstances change. We believe this works much better than other employability services where a client cannot return once they exit the service or there is a finite time allowed on a particular programme. This flexibility allows for natural issues, as well as unforeseen circumstances, that arise in people's lives without impacting their ability to return to the service.



Client Feedback (Colin)

Colin commenced on the service in March 2020 after being unemployed since being medically discharged from the army in 2004, following a lower limb amputation. Colin had not worked since. Colin had PTSD and depression when referred and is married with 3 children. Colin's initial vocational goals when joining the service was to look at volunteering to increase his options and longer term he wished to gain employment to support his wife and young children. The Employability Adviser has supported Colin to successfully apply for an Employment Grant and he trained in Electrical Vehicle Testing in Coventry, with the support of the grant.

'From day one Employ-Able has been a great experience for me; from advice to helpful information, constant attention and in a caring and understanding way due to my situation as a disabled person and being motivational and attentive to every aspect of helping me on my journey back to a near as normal life. My adviser has been top class and a credit to SAMH in motivating and supporting me and they took away the stress and hassle of dealing with certain situations where I would get frustrated and not get anywhere. Contacting people and services and speaking to them on my behalf, to make it possible for me to try and get back to a normal lifestyle as best as I can as a disabled person. I had been unemployed since being Medically Discharged from the Military seventeen years ago. Employ-Able has helped me gain focus on my vocational goal and allowed me to put my worries and problems to the back of my mind, when for too long they have been at the front controlling my life. I am so thankful to SAMH and Poppyscotland for giving me the chance and investing time, effort and financial backing to support me and give me the opportunities that I would not have got otherwise.

I am now working as a qualified Domestic Electrician. I am Self Employed, and I can fit my working life around my commitments to my family. I am continuing to gain valuable experience and I still have the Employ-Able In Work support available to me at this time, so I know if any issues arise I can contact my adviser and get further support as needed.

Without the help from SAMH and Poppyscotland I would be stuck in a dark place with no light at the end of the tunnel. Now I can see the light and I know there will be challenges ahead but now I have the ability to go forward in life, so, thank you so much'

Employability Adviser Perspective (Annie)

‘Working on the Employ-Able service for Scottish Armed Forces Veterans is “my job for Life”

I knew quite quickly after starting employment with the Scottish Association for Mental Health (SAMH) as an Employability Advisor working with Poppyscotland and our veteran clients, that I had found a service where my previous education, work experience, knowledge, skills and my life experiences could be put to best use and five years on, I still feel as dedicated, as passionate and encouraged to go that extra mile on our client’s behalf.

Employ-Able is a voluntary service and some of our clients are at a stage in their life where they are looking for support to return to employment, or find new employment, they may be looking at training to upskill through Education or Training and move on to better paid employment or are just in need of a change. Some clients also look to be volunteers helping their own communities too. However, many of our clients are not at that stage when they first engage with this service, they may have many barriers to employment or their chosen vocational goal, some of these include physical and mental health issues, poverty, homelessness, social isolation, no network of family support or just no experience or knowledge of “where to start” as the transition from military life to civilian life comes with its own challenges.

Our client’s journey on the Employ-Able service is enhanced by our third sector partnerships with other professional services and charities that can support these clients in areas whereas advisors we can’t offer the right level of support or knowledge. These can be another lifeline to our clients, giving best information, enabling them to maximise their Benefits, finding new homes, assist financially with funding for Training, household goods, debt management to name a few. Working on behalf of the Employ-Able clients is very rewarding, being able to offer one to one person centred support to clients when so many other issues are affecting their well-being and daily life, can be the difference it takes and the difference it makes to their life. Some of the feedback from my clients during my time with Employ-Able has given me strength, joy, satisfaction and the encouragement to work tirelessly on our clients behalf, to help them feel listened to and valued, not so alone, and be a reliable point of contact for them and to support them on working towards their chosen Vocational Goals of either; Employment, Training, Education or Volunteering. This job is challenging emotionally, I take strength from knowing I am doing my best for each client.

Some of the feedback from our Employ-Able clients have stated that we are understanding and inspirational. Last year one client described me as their very own “superhero” but without the costume, this made me smile and still does..... “If the cape fits.....” The Employ-Able clients are the true superheroes to me, they have served our country, and I for one am proud and thankful that I can in some way, help repay their service, by supporting, encouraging and continue to do my best by them, as do all the individuals and organisations who donate their time, services, goods and finances to Poppyscotland and so many other Veteran charities. It is my pleasure to serve you now.’