

Annual Report

2023/2024

**Clackmannanshire Citizens
Advice Bureau Ltd.**



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Twin aims of Clackmannanshire CAB:

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

Chairperson's Report

Welcome to the Annual Report 2023/24 for the Clackmannanshire Citizens Advice Bureau.

The charity has been in place for over 50 years, supporting the people of Clackmannanshire and remains true to the purpose it was set up for. To provide free, independent, confidential and impartial advice which is available to everyone. Often this is most needed when people are at a point of crisis in their lives.

The demand we see for our services continues to grow exponentially, most recently fuelled by the cost of living crisis, ever-increasing energy bills, employment, benefits, debt, and health issues.

Finding ways to reach the people who need the service has found us delivering a multi-channel approach with face to face advice still being core and supplemented by webchat, e-mail and telephone. Our outreach services across the area continue to deliver in local communities and has expanded with the support of partner organisations. In the year 2023/24 we have supported clients with 34,527 issues.

Similar to other charities, none of this could be delivered without our funders and we continue to source funding to support all of our activities. I would like to take the opportunity to thank our funders, without their financial support, we would not be able to deliver the wide range of services we do. I would also like to thank to our core funder Clackmannanshire Council for their continuing support.

I also want to thank our staff and volunteers, whose knowledge, commitment and professionalism is inspiring.

As we look forward into 2025 and beyond, we will continue to adapt to our clients changing needs and find innovative ways of funding the essential services we provide.

-Laura Ferguson

Acting Chairperson



Chief Executive's Report

This year I hit a milestone birthday – which one of course is a secret!

I remember when I was a young child looking forward to Christmas and it always seemed to take forever, even the last few days before seemed like an eternity.

Now it seems like yesterday that we had last year's AGM. I am convinced that time appears to go quicker with age, whilst not sure of the scientific basis it seems real enough to me.

The last 12 months in the bureau have flown by and one thing that has been very clear over this period is that there is still a requirement for a client facing face-to-face service. For many this is the first choice for people whether through necessity or preference.

Following lockdown and the adjustments we all made to our lives and ways of working, we are now back to the service seeing major face-to-face demand especially through our drop-in services, where we have seen increasing numbers returning.

We are fully operational, as we have been for a long time, with a full drop-in service and a full complement of projects.

As you will notice from the rest of the Annual Report, we have developed our social policy and social media work alongside bringing on some additional projects and outreach sites in order to ensure that we are constantly developing services around ever changing demand. Increased resources have been put into drop-in services to help meet demand, assisted by funding through Aviva and Money Talk Plus and, going forward, from SPEN (Scottish Power Energy Network). We also have two new projects focusing on migration and assisting with eVisa applications. We have successfully secured Year 2 funding for both our Yorkshire Building Society financial education service and private housing project (funded by Safedeposits Scotland), and we hosted a ministerial visit for the launch of the Scottish renters' rights campaign.

Continuing our trend for increased energy advice year after year we now provide services on energy advice year round with advisers trained via City and Guilds examined courses.

We have had a real focus on ongoing staff and volunteer training and have formed an in-house volunteer working group which has a remit of recruiting and promoting volunteering as well as looking into ideas for improving the experience for volunteers both new and more experienced.

In the past year we have had some additions at board level to strengthen our governance. Following Alex Muirhead relocating, Laura took the role of Acting Chair – the “acting” and the “Chair” part lasted for the last 12 months. Laura, as she was even prior to taking on the role, has been a great source of support and assistance when called upon.

A massive thank you to all the Board who have been active in matters of governance and available if required for advice and assistance.

Big thanks to Clackmannanshire Council and all funders (listed later) who without their support we would not be able to assist in the ways that we do.

Staff and volunteers once again have been superb and constantly strived to assist the seemingly never ending demand for advice in the area of Clackmannanshire.

- *Jonny Miller*
Chief Executive



General Services

It has been yet another busy year for the staff and volunteers at Clackmannanshire Citizens Advice Bureau. Over the past 12 months we have been contacted 14,133 times by 4,970 clients and given 34,527 pieces of advice.

During this time, our advisers have assisted in increasing the income of our clients by almost £3.4m. As Clackmannanshire is seen as an area of high deprivation this is a tremendous boost to our local economy at a time when it is so badly needed.

Our many project advisers have assisted their clients with Benefit Appeal Representation, Mediation between Private Tenants and their Landlords, a Home Visiting service for those who cannot access our bureau and many Outreach Surgeries in locations throughout the district. We continue with our Energy Projects to assist with disputes with utility companies, inaccurate billing, heating grants etc. The reports from the individual Project Advisers are contained later in the document.

Besides our project advisers we also operate a daily drop in service for face to face advice, however clients can also be assisted with queries over the telephone or via email. Our general service is made up of a team of highly trained volunteers, paid generalist staff and an experienced session supervisor. Our advisers see many clients with various types of enquiries ranging from employment & consumer issues to clients at risk of losing their home. Unfortunately, the cost-of-living crisis continues to be a major issue for all & over the past year we have assisted clients with referrals to the local authority for fuel vouchers amounting to £17,845. The **Food Insecurity Project** continued until the end of 2023 with a further £14,270 distributed to clients through issuing of food vouchers to local supermarkets. As well as the food vouchers we referred 776 families to the local foodbank for assistance with food, toiletries, cleaning products & pet food.

Under the **Money Talk Plus and Aviva projects** our advisers complete income maximisation with the clients to identify & assist with benefits previously unclaimed. Our winter energy projects, **Energy Best Deal and Big Energy Savings Network**, continue to give general advice on Energy issues before referring to a project adviser more in depth work.

From March 2024, the **Scotland Migration Service**, which is funded by the Scottish Government, became part of our generalist advice service. The eligibility criteria for clients applying to this project is being extended so it is envisaged that this will be a very busy project in the coming months.

We are very grateful to the volunteer advisers for their continued commitment to our bureau and for giving up their free time to provide essential help to those in crisis situations.

- *Jane Greig*
Deputy Manager



Jane with Paul McLennan MSP when he visited the bureau for the Landlords' Forum

Clackmannanshire Works

For this project the bureau receives external referrals from key workers at the council on the Clackmannanshire Works project, an employability programme for local residents.

During this reporting period there have been 156 referrals made to the project by the local authority.

Each client is given an initial face to face appointment to complete a Financial Health Check, as well as a 'Better off in Work' calculation if appropriate. This is to help the client better understand what would happen to their household income if they were to take up employment opportunities, as well as providing full holistic advice to help maximise their income and reduce expenditure.

The project to date has helped assist clients with advice and support in multiple areas. The largest amount of advice has been given on Benefits (50%), Debt (26%) and Financial (9%), with the rest of advice split between Utilities, Housing, Tax, Consumer and Travel.

The advice we provide to clients aims to give them the confidence and financial security to be able to move onto working opportunities after periods of unemployment.

This project is currently carried out by two members of staff, over a six day period per week.

During this reporting period, our Client Financial Gain for this project has been £55,942.43.



Kirsty Davies

*Money Advice Team
Leader*



Julie Tracey

Money Adviser

Housing and General Debt Advice Service

Many of the clients to this project are referred to us by Clackmannanshire Council and other external agencies, however the majority are referrals from our general advisers having identified that more complex case work is required to assist the client deal with their debt issues.

All clients referred to the project are provided with full holistic advice, to help identify any unclaimed benefit entitlement and to be able to maximise their income. If required, the clients are supported to make contact with creditors to set up payment plans as well being assisted to complete benefit applications and referrals for immediate financial assistance (i.e. food parcels and fuel vouchers).

The project has assisted clients with a variety of different types of debts and debt solutions. Notably, a high percentage of debts are priority (60%), with 25% of clients requiring assistance with council tax arrears, 24% with rent arrears and 10% with fuel arrears.

Full income and expenditure statements are completed with clients, to help assess appropriate debt options available. Many clients have been assisted with formal debt solutions to be able to repay or clear their debts, including Full Administration and Minimal Asset Process (MAP), Bankruptcy and Debt Arrangement Scheme (DAS) applications.

As well as assisting clients within the bureau, the project has supported 8 local authority tenants through repossession proceedings at the local Sheriff Court. These clients have been assisted to set up repayment plans to help sustain their tenancies and therefore prevent homelessness.

The project continues to assist the local residents with any debt related enquiry they present with.

- *Kirsty Davies*
Money Advice Team Leader

Welfare Rights Project (Henry Smith)

For this reporting period the project has assisted 194 clients and created a client financial gain of £890,392.27. This includes benefits such as Adult Disability Benefit, Child Disability Payment, Attendance Allowance, Carers Allowance, Tax Credits, Disability Living Allowance, Personal Independence Payment, Employment and Support Allowance and Universal Credit.

The project, funded by The Henry Smith Charity until July 2024, has challenged 114 DWP and Social Security Scotland decisions over the same period and has contributed to 96 decisions overturned in the client's favour. This was achieved with successful Mandatory Reconsiderations/ Redeterminations (64), and Appeals (29) including pre-tribunal decisions. With only 15 cases lost, this has created a success rate of 85%. The project currently has 99 cases ongoing which are in the process of challenging decisions.

As expected, there has been a decrease in the amount of cases administered by the DWP and an increase in cases relating to benefits devolved to Social Security Scotland. These include Adult Disability Payment and Child Disability Payment which have replaced PIP and DLA respectively. It can be anticipated that a similar process will take place in relation to the introduction of Pension Age Disability Benefit next year which will be the replacement for Attendance Allowance.

The process of devolving benefits from DWP to Social Security Scotland is now beginning to have an impact on the amount of appeals we are dealing with. Although the amount of client's we have assisted has increased on last year the amount of appeals has reduced. This is due to the amount of decisions that are now being overturned at the redetermination stage. There are a substantially larger percentage of decisions being overturned in the client's favour at redetermination by social security Scotland for ADP than by the DWP at the reconsideration stage for PIP.



Liam Young

Welfare Rights Officer

Help to Claim

Help to Claim is a digital only service which is free, confidential and delivered by Citizen Advice Bureaux in Scotland through a national helpline, web chat platform and call back service.

Universal Credit replaces: Housing Benefit; income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Child Tax Credit, Working Tax Credit and Income Support. There are several stages involved in claiming Universal Credit.

Our advisers help clients to make their first claim for Universal Credit (UC) and can support them up to their first full and correct payment.

For this reporting period covering the year between 1st October 2023 to 30th September 2024, our advisers assisted with 1,131 client contacts, 35.89% of whom were local residents. UC HTC project does not offer face to face assistance, however alternative access routes via UC national helpline, web chat and call back service are available to support clients applying for UC. This provides a step-by-step guide though the application process. Clients with limited digital skills were identified and provided with the support and referral for telephone claims.

The assistance of our advisers unlocked a known client financial gain of £1,001,431.06, 5.40% of this total was for local clients.

Many of clients had very little confidence completing the application themselves. With encouragement and ongoing support, clients were empowered to maintain their UC account on an ongoing basis.



Sabina Byczkowska



Kirsty McFarlane



Amy Rankin



Andy Smyth



Julie Tracey

Our 2023-24 Help to Claim Advisers

Lottery Funded Outreach Project

We are now in year two of our three year Lottery Fund Outreach project. The project primarily addresses the issue of rural isolation by providing easy to access, weekly drop-in services based in the heart of the rural communities.

We currently provide weekly drop-in advice sessions at the following locations: Alva Cochrane Hall, Clackmannan Bruce Lounge, Tullibody Civic Centre, Menstrie Dumyat Centre and Dollar the Hive.

Our more recent developments in Menstrie and Dollar have shown to be successful, in that we have had, a higher-than-expected number of people using the service. This anecdotally, is mainly due to the lack of easily accessible and potentially costly transport services in the county. Recently we have increased the service to three hours in Dollar to meet demand.

In Clackmannan we provide an advice service alongside the Clackmannan Development Trust weekly community drop-in where they provide soup and a sandwich and community services can engage with local people.

In Tullibody, to ensure full advice is offered to as many clients as possible we have increased the service to three hours, as at times it can be very busy, requiring careful management.

We would like to thank all the local Trusts and volunteers who do so much work in their local communities, for working with us and supporting Clackmannanshire CAB and we are grateful for their support in kind.

The client numbers for our outreach drop in for the year are 75 referrals from local agencies, Alva had 90 clients, Menstrie had 65, Clackmannan had 117, Dollar had 125, and Tullibody had 192 clients. We gave advice on 693 occasions and on 2,088 different issues. The client financial gain for the project was £169,970.23.

- *William Bell*
Outreach Development Coordinator



Home Visits Service

The Home Visits service continues to provide CAB services to those vulnerable persons in the community who would otherwise be unable to access the bureau, and who struggle with digital services or telephone communication.

The service has brought the CAB service to vulnerable persons in the community, and has provided advice on benefits, consumer issues, and housing. We have also assisted clients with form filling. It has also supported clients with Mandatory Reconsiderations, Re Determinations, and Appeals.

Over the period of October 2023 to September 2024 the service has provided advice to 136 clients with financial gains of £214,372.92.

The project has also built up relationships with other agencies such as social work, health, and other third sector organisations. They have provided referrals, and we have carried out multi agency approaches alongside them. This has resulted in enhancing the profile and organizational reputation of our bureau.

The feedback from clients about the service has been very positive, both from clients and partners, and it looks set to continue in that manner.



Donald Konkol

Rural Advice Worker

SGN/GP Outreach

We continued to provide an outreach service at both Alva and Tullibody Health Centres until the funding from Scottish Gas Networks (SGN) came to an end in March of this year. At that time, we withdrew from the Alva Practice but fortunately were able to continue to provide the outreach one full day per week at the Health Centre in Tullibody (THC).

The service at THC is covered by three general advisers on a rotational basis. The partnership with THC continues to develop in an advantageous way for local residents. THC staff, including nurses, mental health workers and general practitioners now regularly refer patients to the outreach service and recognise when holistic support may be appropriate.

Over the past 12 months we have assisted 85 clients achieve financial gains of £71,457.64. Clients were mainly assisted with benefits advice (54%), housing (18%), utilities (6%), debt (5%), tax (4%) and health/community care issues (3%).



Patient Advice and Support Service

The Patient Advice and Support Service (PASS) was established following the Patient Rights (Scotland) Act 2011. This Act laid out the Scottish Government's plans for a high-quality NHS that respects the rights of patients.

The remit of PASS is to provide free confidential information, advice and support to anyone who uses the NHS in Scotland. It also advises and supports people who wish to give feedback, make comments, raise concerns or make a complaint about treatment and care provided by the NHS in Scotland.

PASS works with the NHS to use feedback to improve services. The service is provided by individual or consortia of bureaux in each NHS area. Every health board area in Scotland has one or more specialist Patient Adviser, based in bureaux.

NHS Forth Valley has two Patient Advisers based at the Clackmannanshire Citizens Advice Bureau. The Patient Advisers take referrals from the five bureaux based in the Forth Valley area (Clackmannanshire; Stirling; Falkirk; Denny; Grangemouth) as well as self-referrals directly from patients, other health support service and charities.

From 1 October 2023 to 30 September 2024 - 451 clients were assisted on the PASS project across the Forth Valley in the reporting year 23/24. PASS has been a steadily busy project throughout the last 12 months.

The PASS Advisers have signposted clients to other services or solutions (39%), provided information and advice to clients (53%) and carried out complex casework (8%).

The main 5 outcomes for clients using PASS service are as follows – client enabled to take own action (51%), no further contact (21%), client satisfied (5%), apology received (4%) and complaint against NHS withdrawn (3%).



Maggie Magor
Patient Adviser
PASS Project



Lesley Cole
Patient Adviser
PASS Project

Private Rented Sector Advice and Mediation Service

This is funded by Safe Deposits Scotland Charitable Trust to provide a holistic advice service due to unprecedented level of demand from both landlords and tenants on their rights and responsibilities. The project has been operating since September 2023 and has assisted 223 clients of which 83 had never used our service

- provided advice by telephone, letter, email or face to face
- email contact with over 1,000 landlords and interacted with over 80 face-to-face through landlord's forum, steering group or educational workshops
- revived landlords' forum
- Informal mediation and interaction have resulted in 29 clients accumulating £53,873.10 in financial gain.

Our data reinforces the extent of the multi-faceted housing emergency within the Wee County and has provided:

- 1,651 pieces of housing advice has been provided either by maximising income, access to and provision of accommodation, landlord registration, repairs and maintenance, security of tenure, suitability of tenure, possession action, illegal evictions, energy efficiency measures, unregistered deposits, rents and problem with letting agents
- approximately 50% of the 223 clients advised were given advice relating to homelessness or potential homelessness
- 44 clients were advised on possession action and
- 13 clients were advised on landlord registration

Going forward, as well as continuing to provide free holistic and impartial advice, the project advisor will continue to build trust, improve dialogue between tenant and landlord information to increase knowledge and boost confidence to those who rent, provide and manage properties within the Wee County by aiming to:

- Develop web-based information section on rights and responsibilities for both landlords and tenants
- Assist landlords steering group to become self sufficient
- Develop private tenant's forum
- Deliver training workshops with emphasise on evictions, homelessness and the process and procedures of Housing and Property Chamber First Tier Tribunal

-Pauline Thomson

Private Rented Housing Adviser



Our Housing Adviser Pauline and Deputy Manager Jane with Paul McLennan MSP at the Landlords' Forum



Housing Adviser Pauline with co-leader of the Scottish Green Party Patrick Harvie and Alan Partridge from SafeDeposits Scotland on a visit to our bureau to discuss changes to the private rented sector

Safe and Warm Project

The Safe and Warm project provides advice to clients to help them use energy safely, efficiently and affordably. Over this reporting period, the project provided 223 clients with energy advice and created a known financial gain of £29,034.41. A key aim of the project is to give clients information on the dangers of Carbon Monoxide (CO) poisoning and explain how clients can spot the symptoms and what to do if they are concerned. Over the past 12 months, 11 CO alarms were gifted to homeowners who were identified as requiring one.

In addition to advised clients on a one to one basis, this project offers CO safety and income maximisation sessions for consumers and frontline workers within Clackmannanshire. Altogether, 10 sessions were delivered to local groups and 48 consumers and 49 frontline workers attended.

Some of the positive comments received following our energy presentations:

- *“Exemplary training session very informative.”*
- *“It was a very helpful session for me.”*
- *“Very well explained and easy to understand”*
- *“Well presented and made easy to understand”*
- *“Clear explanations and good use of slides plus verbal explanation”*



Edana O'Donnell



Kirsty McFarlane

Our 2023-24 Safe and Warm Energy Advisers

Yorkshire Building Society Outreach

Initially for a 9 month period from July 2023, the Yorkshire Building Society Partnership has thrived and has now been continued for a further 12 months. Clients seeking advice can book an appointment time direct with the Yorkshire Building Society and be assisted, confidentially, in a private room within the local branch.

These appointments are available to the community and clients do not have to be YBS customers to receive advice in this way.

Clients are given the same free, impartial, confidential, holistic advice they would receive in the bureau, albeit in a different setting. Follow-up work, if required, is then completed in the bureau. Our adviser and staff of the local YBS branch have a very good relationship and both are delighted with the success of the project.

Feedback from the clients about the service has been very positive to date and, as the project has been running for 15 months, some clients have been returning for further advice in this setting.

-Jess McGinley

YBS Outreach Adviser



Social Policy and Campaigns

Over the last year the Bureau has undertaken a range of social policy work. We continue to receive social policy feedback on cases from advisers, which allows us to identify any issues facing the community and pursue further action by submitting cases to CAS. This in turn allows us to assist our clients further. As well as gathering feedback from advisers, we have also completed multiple projects and reports over the last year.

Collaborative Council Tax Pilot

In October of 2023, our Bureau was one of only three in Scotland that was selected to participate in a Scottish Government pilot looking at work between local authority's and the advice sector to deal with the issue of council tax debt. We were able to make significant progress over the course of this pilot such as establishing a referral pathway between the council and CAB, reaching out to high level debtors, establishing a dedicated council tax webpage and promoting the ways CAB can help with council tax debt. Comparing advice code statistics on the case recording system (CASTLE) from the duration of the pilot scheme (November 2023 to March 2024) to numbers from the same period the previous year, we have seen an increase in clients attending the bureau with council tax issues. Throughout the pilot we saw 209 clients who had council tax issues and 185 specifically presenting with council tax debt. In comparison, in the previous year we saw 199 clients with council tax issues and 121 seeking advice on council tax debt. A social policy report was produced on the successes and learnings from the pilot which is available on our website.

As a result of our success in the initial pilot, our bureau has now been selected out of the previous participants to be the continuity bureau in the next council tax pilot, meaning we have received additional funding to continue our work.

Henry Smith Welfare Rights Project Report

Following the conclusion of the Henry Smith project in 2024, a social policy report was produced exploring the outcomes and learnings from the project. The project aimed to target those who face additional barriers in accessing the welfare system such as people affected by mental illness and/ or caring concerns to ensure they are given the support to access their rights and entitlements. The project supported clients with a range of issues and concerns from general advice to reconsiderations and tribunal

representation. The report highlighted the success levels of the project, finding that during the period from the 1st of January 2021 to the 1st of May 2024, a total client financial gain of £2,295,262.54 and 120 decisions were successfully overturned. The report also made a series of recommendations about changes that could be made to the benefit appeals system to make it more accessible, with the hopes of influencing wider change going forward. This report is also available on our website.

Social Media Campaigns

Our bureau also took part in multiple social media campaigns organised by Citizens Advice Scotland over the last year. These were Worried this Winter (which our bureau participated in the co-design for), Stressed about Debt, and Keep Renting Right. These campaigns aimed to highlight bureau services in relation to key issues such as energy, debt and housing.

-Amy Rankin

Social Policy and Social Media Worker



Volunteer Development

We pride ourselves on being a volunteer focused bureau and our volunteers are extremely valued by us. Volunteers bring a diverse range of skills and expertise to the organisation. Often they have professional backgrounds and experiences that can greatly benefit the organisation's mission and objectives.

This has allowed us to embrace the unique insights and experiences that volunteers bring. It sends a powerful message about our organisation's commitment to inclusivity and equal opportunities for all. We have attracted many talented individuals, and this has fostered a healthy and supportive work environment within our bureau.

As the Volunteer Development and Training Coordinator, I am the point of contact for all volunteers from the point they take their journey with us, and all the way through I offer support, guidance and training to all our volunteers.

Again, our focus on volunteer recruitment has been on service users as per our funding brief.

From December 2023 to October 2024, we have recruited 13 more volunteers into our bureau. This has been achieved by social media posts, local campaigning within supermarkets, attending local events and planned one stop shop initiatives through Clackmannanshire Council where a warm, safe place for people to meet is created to be able to make connections with vital outreach services.

The volunteer roles we have within the bureau are as advisers, reception/admin and social policy. We run our recruitment throughout the year.

We have a comprehensive training programme in place for our reception/admin volunteers, who are also line managed by myself. Volunteers work alongside paid staff in this area.

Due to increasing demand for advice, we refocused on our recruitment and Adviser Training programme (ATP) once more to include the assistance of the "increasing volunteering – CAB network project" for Adviser Training, this programme runs every 2nd Month. The project's aim is to help build volunteer adviser capacity throughout the Scottish CAB network through the provision of training support run from West Lothian CAB.

We have been using this for around a year and have so far put 11 volunteer advisers through the programme. We also have our social policy volunteers enrolled within this programme as we feel there is massive benefit in training as an adviser, this allows

them to interact with live clients through shadowing experienced advisers, so as to better understand the issues faced by our clients.

It takes approximately 6 months to train a volunteer adviser from start to finish so changing our direction to drip feeding our new volunteers into the bureau throughout the year as opposed to biannually has proved very successful. They have from the start been able to come in and take part in shadowing experienced advisers with live cases and been given the opportunity to start their online module study.

We have continued to have our quarterly volunteer meetings with invited guest speakers from different organisations and introductory training sessions for up and coming projects, which volunteers find extremely valuable, it also allows them to re-connect or interact with volunteers who work on different days,

We feel within our bureau that all our volunteers and staff work, interact and socialise extremely well together and that makes for a very enjoyable and supportive working environment for all.

We would like to thank the Robertson Trust who have enabled this work through their funding since October 2016.

- Gillian Burgan

General Services Supervisor



The Future

I realised the other day that I had just passed my 9-year mark with Clacks CAB. While a lot has changed within the bureau during this time, I am starting to see many external factors coming in to play which have, and likely will have, a substantial impact on future service delivery.

Many funders are withdrawing new funds, putting limits on the size of organisations that they fund or simply do not have the funds available they had before. In the past year 135 funds have closed (CAS 2024) which only adds to the task of generating income to sustain servicing the needs of individuals in the region.

CAS have done a good job with negotiating contracts on a national level over the past few years and on many occasions we have to enter a competitive application process with other bureaux in order to be awarded the contract. These are welcomed and we have a high success rate. As a result, we deliver national services such as Help to Claim and money talk plus as well as providing centrally negotiated services at a local level.

We do however need to continue to look at local service provision within our main operating area of Clackmannanshire.

It is currently very hard to predict where we as an organisation will be in say 5 years' time with AI technology and changes in the funding landscape but certainly in the short term, even without specific funding for them, we will continue to provide services which are in great need around the area, such as our welfare rights service.

Training and volunteer recruitment will be ongoing and the further development of existing staff and volunteers is high up our list of priorities.

It is intended at present to concentrate on consolidation of existing services, training and development of staff through current roles and further developing new and existing volunteers.

To close

None of the work we do would be possible without our brilliant team of dedicated volunteers and staff backed up by support from our Board and all enabled through funding received from a variety of sources these are recognised below.

- *Jonny Miller*
Chief Executive



Our Funders

We would like to thank our funders for their continued support, without which we would have been unable to deliver the work detailed in this report and the associated positive change in the community.

We are grateful to Clackmannanshire Council, our core funder, for their ongoing financial support and to our project funders:

- Citizens Advice Scotland
- Clacks Works, Clackmannanshire Council
- SafeDeposits Scotland Charitable Trust
- The Henry Smith Charity
- The National Lottery Community Fund Scotland
- The Robertson Trust

and through sub-grants via Citizens Advice Scotland:

- Aviva
- Citizens Advice
- NHS National Services Scotland
- Scottish Government
- SGN
- Yorkshire Building Society



Clackmannanshire Citizens Advice Bureau Ltd

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www.clackscab.org.uk

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