

Annual Report 2024 - 2025

Clackmannanshire Citizens
Advice Bureau Ltd.



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Chairpersons Report

Welcome to the Annual Report 2024/25 for the Clackmannanshire Citizens Advice Bureau which covers the period from 1st October 2024 to 30th September 2025.

The charity has been in place for nearly 60 years, supporting the people of Clackmannanshire and remains true to the purpose it was set up for. To provide free, independent, confidential, impartial advice to anyone who needs it. 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 and shows no signs of slowing down. This year as a Board we have reviewed our Articles of Association to ensure they continue to be fit for purpose moving forward. We have also developed a revised risk register to allow us to monitor and manage any risks effectively and we have commenced business planning activity looking forward to the next three years. Thanks to everyone who has been involved in this.

We have also been undertaking a recruitment campaign for new board members and recently welcomed two new Board members whose experience will enhance our board.

Similar to other charities, we have a heavy reliance on 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 CEO, staff and volunteers (including our Board), whose knowledge, commitment and professionalism continues to be inspiring.

As we look forward into 2026 and beyond, we will continue to adapt to our clients' changing needs, find innovative ways of funding the essential services we provide together with ensuring the organisation is fit for the future.

Laura Ferguson

Chairperson

Chief Executive's Report

The past year from an organisational point has been both interesting and challenging. The funding landscape has changed, and this really kicked in this year; some traditional funders reduced funding to smaller organisations, while others moved from ringfenced funding to a more unrestricted model which can be used for core funding. This has its benefits, and we have used this funding to continue providing a complement of staff on general advice services which generally costs around £200,000 more than we receive through our core grant.

Funds such as Energy Best Deal, Big Energy Saving Network, Scottish Migration Service and Scottish Power Energy Network funding are paid on a sessional basis, so we only get paid for completed pieces of work. This model generates core unrestricted funding but requires significant planning and monitoring to ensure we meet funders' targets and generate enough income to pay salaries.

Of course, funds need to meet the advice demand of the local area. In the last 12 months from October 2024 to September 2025, as an organisation we have had 4,961 clients who received advice on 13,805 occasions on 39,224 different advice issues. This represents over a 5,000 increase in the number of issues advised on in the previous 12 months. Around 48% of our enquires relate to benefits while 12% are energy and 10% are debt related.

We have brought on additional projects such as Scottish Power Energy Network, funding for core services from the Robertson Trust, additional Help To Claim staff. We have also been successful in gaining funding for energy debt advice, council tax debt advice, carers advice project and various campaign-related activities such as scams research and other policy-related pieces of work which will help us assess the need for future projects.

Funding for welfare rights and volunteer development finished this year but we have kept these services running through other means. We will be bringing advice to tenants in the private sector in the not-too-distant future following the end of our project with Safe Deposits Scotland.

Operationally we continue to deliver outreach and if required home visits as well as advice located in GP surgeries to provide face to face advice to all who require it. I anticipate these to expand in the next period. Under the guidance of Laura our Chair (and Trustee of the Year) there have been some additions to the board to strengthen specific skill sets and ensure we have the highest standard of governance in place.

Working with partners has also been significant in hosting our outreach services and we keep these under continuous review based on local demand. We still have

challenges providing all the services we would like to provide across the region due to resources – this will be a priority going forward.

I was also privileged enough to represent the CAB and CAS at Citizens Advice International this year in Prague alongside delegates from England, Poland, Slovakia, Romania and other countries across the globe, looking at various welfare systems across Europe.



Delegates meeting to discuss welfare benefits at an event in Prague

A massive thank you to all our volunteers and paid staff for their support during the last year who have helped to ensure that demand for advice services has been met, and to all funders who support us to provide these services with the quality that is required. We are continuing to recruit volunteers so if you are interested in joining us, please contact the Alloa office.

Without the correct people and the generous financial support of our funding partners, we would not be able to meet the ongoing demands.

Jonny Miller

Chief Executive

General Services

This has been an extremely busy year in General Services for our staff and volunteers.

Our General Service team is made up of experienced Session Supervisors along with highly trained staff, volunteers and receptionists, who all work closely together to deliver a quality service to the citizens of Clackmannanshire.

Over the past 12 months through our general service, we have documented 2,458 cases, with 4,035 pieces of advice and assisted our clients with a financial gain reported as £273,836.89. As some areas within our county are in the top five areas of deprivation within Scotland this comes as a great boost to our clients and the local economy.

Our advisers see many clients with various types of enquiries ranging from benefit, employment & consumer issues to housing issues where clients are at risk of losing their home as well as relationship issues. This advice is delivered at our drop-in service in the bureau, over the telephone or via email.

As the cost of living continues to climb due to conflict and the effects of Brexit, we have seen a significant increase for assistance with food parcels and fuel vouchers and a strong need for our clients to maximise their income in any way while still trying to maintain a reasonable quality of life.

Through our **Money Talk Plus** project our generalist advisers assist clients to maximise their income by identifying previously unclaimed benefits, assisting with budgeting and managing debts. The **Money Talk Energy Debt** is a recent extension to this project providing support with energy grants, understand bills & meter issues.

Fuel bills continue to be a worry for our clients and through the **Scottish Power Energy Network Project (SPEN)** we have also been able to support our clients to save them further money on their Utility Bills by providing energy efficiency saving tips, that throughout the year could save clients up to £364.



James handling telephone enquiries on reception



Gillian, Stacy and Avril discussing a case in General Services

While our **Aviva** and **eVisa** projects finished this year, we continue to deliver the **Scotland's Migration Service** which provides information and advice on a range of issues to help people settle in Scotland including visas and immigration, employment, housing and benefits.

Gillian Burgan and Jane Greig

General Services Supervisor and Deputy Manager



Deputy Manager Jane and General Services Supervisor Gillian

Welfare Rights and Representation

This aim of this project is to help and support clients who have encountered issues with their benefits and require assistance and representation in challenging benefit decisions which affect them. This covers a range of benefits from those administered by the Department of Work and Pensions (DWP), and the devolved benefits system in Scotland. The adviser will challenge a decision from the initial stages of reconsideration through to appeal at the First Tier Tribunal Board and support clients through the process as well as offering representation at tribunal. Support is also given to colleagues with advice and assistance surrounding benefit issues that they may come across when dealing with clients in the bureau.

Over the past year, many redeterminations, mandatory reconsiderations, submissions have been written as well as the adviser attending Tribunal Hearings. This has resulted in assisting 289 clients with a client financial gain last year of £758,893. As the adviser is relatively new to the project, their knowledge and skill base will be increased through personal development, dealing with a variety of cases and ongoing training.

Donald Konkol

Welfare Rights Officer



Our Welfare Rights Officer, Donald

It is a very enjoyable role, and I am learning a lot which I hope to put to good use to help clients and colleagues in the future.

Clackmannanshire CAB Outreach

Lottery Funded Outreach

We have adapted the project slightly in recent months and have withdrawn services from Clackmannan and Menstrie to extend the duration of our outreach provision. We continue to be very busy at times in Tullibody and Dollar, where we provide weekly drop-in services. The service is long established in Tullibody and has also been well used since we started working in Dollar, where many local people have commented on how they find the service very accessible in their rural community.



Outreach Coordinator Wullie

Wullie,

Thank you very much for helping me. You recommended Maggie to assist me with my complaint against NHS. I followed her advice and received a good outcome in response. You also suggested I applied for ADP. I have now received a response and I am in receipt of enhanced daily living & enhanced mobility components. They have also backdated payment as it took 3 months since applying.

I'm extremely grateful to you as I didn't know I was eligible for this benefit. Thanks Wullie as this has really reduced my stress level and I don't have to worry so much about my financial situation.

A letter of thanks from an outreach client

The project adviser seen 91 people at the outreach venue in Alva, 87 in Clackmannan, 45 in Menstrie, 193 in Dollar and 242 in Tullibody. The project had 690 client contacts with 442 being face to face. We advised on 1,454 level one codes and 2,281 level two codes, with 134 clients having financial gains of £231,000.

Again, we need to thank our partners in the local community trusts for without the continued support of each Trust, their volunteers and staff and the support in kind given by allowing us free use of their venues, we would be unable to provide the service.

William Bell

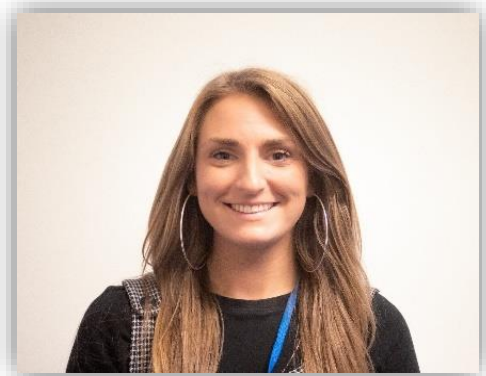
Outreach Development Coordinator

Yorkshire Building Society Outreach

Initially for a nine-month period from July 2023, the Yorkshire Building Society (YBS) Partnership has continued to thrive and has now been continued into July 2026. Clients seeking advice can book an appointment directly with the Yorkshire Building Society where they are advised, confidentially, in a private room within the local Alloa branch.

These appointments are available to the whole community and clients do not have to be Yorkshire Building Society 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 are delighted with the success of the project. Feedback from the clients about the service continues to be very positive and as the project has been running for two years now, clients have been returning for further advice in this setting as they like the direct appointments. If there are any appointment slots free for the adviser going to YBS branch, then these are backfilled by cases in General Services from the bureau.



*Our Yorkshire Building Society
Adviser, Jess*

Jess McGinley

YBS Outreach Adviser

Alva GP Outreach Service

The GP Outreach service for Alva Medical Practice (AMP) is covered by two General Advisers on a rotational basis. The service operates across two sites every Wednesday. In the morning, an adviser is present at the Tullibody Health Centre (THC) site between 0900-1300. In the afternoon, an adviser is present at the Alva Medical Practice site in Alva from 2-4pm.

The partnership with AMP continues to develop in an advantageous way for Tullibody and Alva residents. Clients have the benefit of been able to pre-book appointments to see an adviser at either site through the GP receptions, alternatively they can also drop-in.



Clients do not have to be patients at either AMP practice, although the majority are, as AMP staff are the principal referrers to the service. The AMP nurses, mental health workers and general practitioners now regularly refer patients to the GP Outreach service increasingly recognising when holistic advice may be appropriate to support a patient.



A total of 87 clients were assisted at AMP and THC across the reporting year 2024-25. Clients were mainly assisted with benefits advice (63%), utilities (11.5%), debt (5%), housing (4%) and consumer issues (3%). The client financial gains for this project for the reporting period across 2024/25 totalled £99,769.32.

Our GP Outreach Advisers, Maggie and Lesley

Lesley Cole & Maggie Magor

GP Outreach Advisers

Home Visits Service

Our Home Visits service enabled advice to be offered to clients who were not otherwise able to attend the bureau or any of our outreach facilities. This could have been for various reasons from ill health and disability to childcare. The main focus of the service was income maximisation focusing mainly on benefits, but advice was also provided on housing matters, consumer issues, and debt amongst other things.



Our Rural Advice Worker, Donald

Most visits involved casework and multiple visits depending on the issues which came to light. Mandatory Reconsiderations and Appeals were also part of the service. The service was well received by clients, and the feedback positive. Significant financial gains were made for clients. In addition, we built up good working relationships with partner agencies such as housing officers, healthcare, social work, and local support/charity groups who contacted us for advice about their clients and made referrals for others.

The general home visiting service as such has had to be suspended for the time being, however, other advisers carry out home visits as part of project work including Safe & Warm, Clacks Works and housing projects. We intend to reintroduce this service during the next year.

Donald Konkol

Rural Advice Worker

I really enjoyed being Rural Home Visits Officer and met a lot of really nice people. It was a very satisfying area of work.

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.

PASS has been a steadily busy project in the 2024-25 reporting year. There was a total of 533 clients assisted across the Forth Valley with a total of 1192 client contacts. The Forth Valley Patient Advisers also contributed towards the PASS national project through the national Advice Hub, which comprises an adviceline and email service.

PASS Advisers tasks in the reporting years, 2024-25, included providing information and advice to clients (40%); signposting (8%); writing NHS complaint letters (5%) and carried out complex casework (3%). Clients are assisted at all stages of the NHS complaints services from Stage 1 (informal – 23%) to Stage 2 (formal – 46%) to assisting with submissions to the Scottish Public Services Ombudsman (SPSO – 19%).



*Our PASS Advisers,
Maggie and Lesley*

Maggie Magor & Lesley Cole

Patient Advisers - PASS Project

Debt and Money

Debt Advice Service

During this reporting period the project has assisted 255 clients with debt related enquiries, with the three main areas of assistance being Rent (36%), Council Tax (19%) and Energy (7%) arrears.

Clients referred to the project through our general service are provided with full holistic advice initially to help maximise their income, and identify any additional support required on top of the debt support. Clients have been assisted with additional advice on benefits, energy, financial and housing advice.

Approximately 15% of clients presenting to the project have chosen the route of a formal debt solution to help clear or pay off their arrears, including Minimal Asset Process (MAP) or Full Administration (FAB) Bankruptcies and Debt Arrangement Schemes (DAS).

The project aims to assist the clients from start of the debt solution process through to the finish, beginning with the completion of a Financial Statement to application submission. Through the last 12 months, the project has assisted clients to receive a financial gain of approximately £54,000, through debt and other assistance.

Housing Debt Advice - The Debt adviser also assists Council tenants, who have issues with rent arrears, that are referred directly into the bureau by their Housing Officer (39 referrals in past 12 months), as well as clients that self-refer by attending or contacting our general services and require more complex case work and assistance in dealing with their arrears.

Out of the clients being assisted under the Housing Debt Project, 23 have received representation support with repossession proceedings at the local Sheriff Court due to rent arrears and 14 of these clients have required assistance to submit a Minute for Recall after eviction decree has been granted. All clients have been given assistance to set up repayment plans with the Local Authority to help sustain their tenancies and help prevent homelessness.

Kirsty Davies

Money Advice Team Leader

Clackmannanshire Works Money and Welfare Benefits Advice and Support

This project receives external referrals via key workers from the Local Authority's Clackmannanshire Works project, which is an employability programme for local residents varying from school leavers to pension age.

In this reporting period, we received 67 new referrals to the bureau, with 14 previously referred clients receiving continued support.

As part of the project, each new referral is given an initial appointment to complete a Financial Health Check to ascertain if there is an entitlement to any previously unclaimed benefits along with a Better off in Work calculation if required.

Further appointments are made with the clients if the issue is more complex and requires further case work.

The main advice areas clients have been provided with during the past year have been Benefits (57%), Debt (19%), Energy (13%) and Council Tax (8%). Other advice areas being Employment, Education, Health and Community Care and Financial support.

The Client Financial Gain for this reporting period has been £38,362.68, through assistance with Benefits, Energy, Financial and Council Tax related issues.



Our Debt Team Leader, Kirsty, and Money Advisers Julie and Andy

Kirsty Davies

Money Advice Team Leader

Help to Claim

Help to Claim (HTC) is a digital only service which is free, confidential and delivered by Citizens Advice Bureaux in Scotland through a national helpline, web chat platform, call back service and British Sign Language (BSL) Video Relay Service. A self-help site is also available online. Help to claim leaflets are available in a variety of languages. The service is overseen by Sabina in her role as senior HTC Regional Coordinator.

Universal Credit (UC) replaces legacy benefits: Housing Benefit; income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Income Support (IS).

There are several stages involved in claiming Universal Credit. Our advisers help clients to make their first claim for UC and can support them up to their first full and correct payment.

The HTC project does not offer face to face assistance, however the UC national helpline, web chat, call back service, and British Sign Language (BSL) Video Relay Services are available to support clients applying for UC. Translating services can also be arranged.



Help to Claim Coordinator Sabina, with HTC advisers Alastair, Kirsty and Andy

HTC provides a step-by-step guide through the application process. Clients with limited digital skills were identified and provided with support and referral for telephone claims. For this reporting period our advisers assisted with 2,498 client contacts, 24% of whom were local residents.

The assistance of our advisers unlocked a known client financial gain of £989,151.99, and 6.88% of this total was for local clients. Many clients had very little confidence to complete the application themselves but were empowered through the service to maintain their UC account on an ongoing basis.

Sabina Byczkowska

Help to Claim Coordinator

Unpaid Carers Support Service

Clackmannanshire CAB is once again providing advice services directly to carers in the county through this part time project in partnership with Stirling CAB, which is funded by the Health and Social Care Partnership. The project started in Clackmannanshire in July 2025 and takes referrals from statutory and carer support agencies. Carers can also self-refer and any carer using our other services can be advised by the project.

In the main we ensure carers are registered with the carers centre, aware of national and local support, and of the services available to them and the person that they care for. We aim to maximise income for the carer and the cared for person through a holistic approach to advice. We provide face to face appointments at our Alloa office and home visits where required.



*Our Unpaid Carers Adviser,
Wullie*

The first quarter of the project produced some good results with a steady rate of referrals. We have engaged with some very vulnerable carers, who themselves have serious health issues. We try to provide practical advice and support on all matters relating to caring and disability.

We work closely in partnership with the local carers centres who provide the bulk of our referrals.

We advised on 159 level one advice codes from the 20 referrals that came in over the quarter from July to September, dealing with 108 client contacts, undertaking 24 home visits with client gains of £29,379.

Wullie Bell

Outreach Development Coordinator

Private Rented Sector Advice and Mediation Service

We were fortunate to receive funding from Safe Deposits Scotland for a two-year project to provide holistic advice to private landlords and tenants within Clackmannanshire. A key aim of the project was to prevent homelessness by assisting tenants to remain in their tenancies as long as reasonably possible. The adviser provided holistic advice across a wide range of issues which included all aspects of housing; debt, mediation, benefit entitlement and representation at First Tier Tribunal. Through early intervention and mediation tenants were able to sustain their tenancies, avoid eviction and therefore relieve pressure on the Council to provide temporary and/or permanent accommodation. Our adviser worked closely with Home Energy Scotland and our own energy adviser to promote energy efficiency, prevent fuel poverty and improve property standards, as well as raising awareness of the risks and symptoms of CO poisoning. We were able to signpost and refer clients for energy efficiency support and information on how to access funds through various initiatives.

Another aim was to revive the Private Landlords Forum within Clackmannanshire, which had not met for some years. The first forum took place in November 2023 and thereafter continued to meet quarterly with various speakers attending. The project attracted the interest of the (then) Housing Minister, Paul McLennan, who attended on two occasions and took part in a question-and-answer session.

Throughout the project our adviser had contact with 226 landlords and tenants, and recorded a financial gain to our clients of over £143,000; however this does not take into account the savings to the local authority, or the contacts made during landlord forums, conferences and other meetings.

Towards the end of the project, all clients were sent a survey on their views of the project; 97% of those surveyed considered the service to be excellent/good, 63% advised that that would have been unable to pursue/resolve their issue had it not been for the project and 95% would recommend the service. Sadly, the project has now come to an end and as there are no landlords in the area willing to take responsibility for organising this, the Landlords Forum in Clackmannanshire will again fold.

Jane Greig

Deputy Manager

Energy Projects

In Clackmannanshire CAB, we have a strong track record in delivering energy projects. Over the past year we have delivered Safe and Warm, Energy Best Deal & Big Energy Savings Network.

Safe and Warm

The Safe and Warm project provides support and advice to clients which allows them to be efficient and safe when using their energy. We also take steps to help the client be realistic when paying for their energy debt, we help with fuel vouchers, energy grants, Fuel Direct and help them set realistic monetary payments when paying debt through their pre-payment meters (DRR) and setting up payment plans with their energy supplier.



Safe & Warm Advisers
Susan and Julie

In this reporting period we have provided advice to 693 clients and a total client financial gain of £24280.71. One of the key aims of this project is to make clients aware of the dangers of Carbon Monoxide (CO). Explaining the dangers and the symptoms to look out for. In this reporting period we have made 25 tenants fully CO aware. In addition, we have been made aware by 3 vulnerable clients that they had no CO or smoke alarms installed in their properties which led to the local Scottish Fire and Rescue Service being contacted and they in turn visited the properties and installed interlinking CO and smoke alarms.

Another part of the project is to ensure clients are living in safe, energy efficient homes. In this reporting period we identified 12 homeowners who could benefit from help and advice from Home Energy Scotland. Four clients were given energy advice, four were offered a Home Energy Check, two were signposted and two were successful after being referred to Warmer Homes Scotland and accumulated a client financial gain of £3,858.00.

Susan Stewart & Julie Reidford

Safe and Warm Advisers

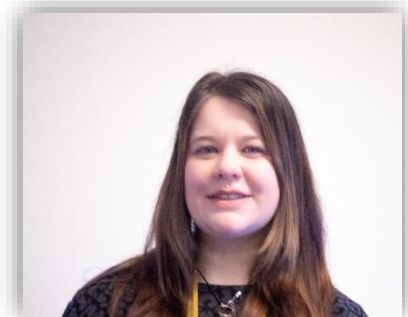
Energy Best Deal

Energy Best Deal aims to help vulnerable clients and those in or at risk of fuel poverty, to be able to afford their energy bills. The project does this by providing advice and support on a variety of energy related issues, as well as assisting clients to maximise their incomes and access other support that may be available to them. This support can be provided through face to face, telephone, and email. We also supported our clients by providing energy advice and support through other CAB services like outreach and home visits. We support the community by providing group sessions throughout the area, delivering presentations to their service users. This helps provide a wider range of support to Clackmannanshire. From the 1st of October 2024 to 30th September 2025, we assisted our clients with savings of £26,527.62.

Big Energy Saving Network

The objectives of the Big Energy Saving Network are to provide advice to vulnerable clients, helping them save money on their energy costs through the provision of advice and information. At Clackmannanshire CAB we have done this by providing advice face to face at our main bureau, at outreach locations, over the phone or via email. This advice includes helping vulnerable clients to understand and lower their bills, manage their debt, access energy efficiency schemes and receive assistance to sign up to the Priority Services Register and Warm Homes Discount schemes.

We have also supported other organisations in Clackmannanshire through various group sessions that helps educate and support frontline workers who support vulnerable clients. This project helped support clients with £5,003.88 savings on fuel costs in the past year.



Our Energy Adviser Jade

Jade Scott

Energy Adviser

Volunteer Development

Here at Clackmannanshire CAB, we are grateful for the contribution our volunteers make to the service which could not operate without their generous commitment and dedication. They bring an enormous variety of life experience and knowledge to the bureau and give their time freely to support their community by providing high quality advice and information.

Our volunteers are on the front-line helping clients in times of crisis with a range of issues, whether it be accessing a fuel voucher or food parcel, checking entitlement to benefits or assisting to resolve an employment issue.

Celebrating our Volunteers

In June, during Volunteers' Week, we held an afternoon tea in the bureau as a thank you to them for all their hard work and loyalty to our service. An afternoon of fun events and good chat, enjoying home baking and being served by the staff.



Liam serving tea to our volunteers

An Award-Winning Team

During Volunteers' Week, we attended Clackmannanshire's Volunteers' Awards Ceremony in the Alva's Cochrane Hall. There were 150 invited guests representing local charities.

Our volunteer representatives, Steve & Sue, were presented with a certificate following a nomination for Community Group and Community Champion of the Year and our chair, Laura, won the category for Trustee of the Year.



Laura, Steve and Sue with their volunteer awards and nominations

The Future of Volunteering at our Bureau

Nationally, since the pandemic, it has been difficult for third sector organisations to recruit and retain volunteers for their service. It has been no different for us at Clacks CAB and we continue to look for opportunities to recruit volunteers. Going forward, a recruitment campaign will be launched in January 2026, with the assistance of Citizens Advice Scotland.

We hope to attract the interest of many more volunteers from the community. After recruiting we provide a very comprehensive training programme, and we find that many volunteers feel that they may not have the skills required or feel they may struggle with the training. However, this is delivered in stages that allows volunteers to make progress steadily without feeling overwhelmed. We also provide ongoing training, support and development so that everyone feels well equipped and confident to carry out their role within the bureau.

Whether a volunteer has been with us for a few weeks or a few years, we are so grateful for the difference they make. We could not do what we do, for the residents of Clackmannanshire, without our volunteers.

Jane Greig

Deputy Manager

Comments From our Volunteers

I love volunteering at CAB and recommend it to everyone in my circle. I love the variety of work I encounter from people who genuinely have nothing seeking help to people looking at consumer issues involving thousands of pounds. I love the opportunities for learning and make a point of learning something new each week - even if it's how do deal with the recycling!

I come into the Bureau for one day a week alongside working part time as I enjoy the contrast to my work and the feeling of being able to help people out with problems and often just listening as someone not involved in their personal situation, can be of help to our clients. It is also a great way of meeting people of all ages and from all walks of life. It is a good way to “give something back” and giving an awareness of the reality of the difficulty of situations that people are facing.



Our volunteers enjoying treats as part of Volunteers' Week 2025

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.

This year we were awarded two campaigns. The first covers Scams and will aim to determine the impact in the local area by running a survey over the Christmas period, as well as sharing information on new and emerging scams through our social media channels to help people avoid and report them. Although this only started in September 2025, we have participated in a Scams workshop as part of Challenge Poverty week and have shared information to help clients avoid being targeted by fraudulent messages relating to Winter Heating payments. The second campaign will relate to energy savings over winter and financial health, including the availability of basic bank accounts and social tariffs for mobiles and broadband.

Council Tax Debt Engagement

Since October 2023, our bureau has helped pilot projects to improve the way Councils and CABs work together to support clients with Council Tax. We have established a collaborative working relationship with Clackmannanshire Council and shared knowledge with Citizens Advice Scotland for other bureaux. During the pilots we established referral pathways between the council and CAB and promoted the support we can offer with Council Tax debt on our website and social media.

In April 2025 we were granted an extension which includes continuing engagement with the council on their approach to council tax debt and also provides time for one of our advisers to provide dedicated Council Tax Debt advice. Flyers are due to be distributed by the council advising residents of the support that the bureau can offer. Our adviser is now able to arrange holds for clients on their council tax accounts, providing valuable time to support them by assessing their income, expenditure and any other debts. CAB clients have saved around £50k on their Council Tax alone since April, and over £90k in the last year. On top of this, all debt clients are offered holistic advice to help them maximise their income and manage other debts. Most clients currently reach us independently through our drop-in service; we are currently working with the council to support clients struggling to pay their bills can choose to be referred directly from the Revenues department to our Council Tax Debt adviser, saving their time and helping us to reach clients who might not otherwise have accessed our services.

The Future

Over the last 10 years we have been in a cycle of development and change in order to meet the advice needs of local residents.

In the next year I intend to continue to move the bureau forward with increased partnership working between ourselves, other bureaux, local authority and NHS and of course other third sector partners. Shared and joint funding bids are becoming more common enabling a much more joined up approach to services and ensuring that the clients can access the right services at the right time and from the right organisation.

I like to think that we are a very efficient organisation offering top quality advice in high volume, despite increased demand, and also very cost efficient, but there is ongoing work to see if we can streamline the initial client triage service in order to reduce waiting times further. In comparison to other advice services our waiting times for generalist and specialist advice services are very good, but the possibility of introducing AI and further electronic initial services is something I expect to progress at an increasing pace in the next year. These must, however, be an improvement on current systems otherwise there is no point driving this forward.

I mentioned at our AGM in 2021 that we were starting to see an increase in middle income debt, especially in single households or households with one earner. This year we will be looking at this as part of our policy work, where due to cost of living increases previously manageable debts and credit have become crisis debts requiring immediate intervention. We will continue to work on financial education sessions to upskill individuals in day-to-day money management, enabling more informed choices to be made.

We are always looking for more volunteers and will be taking part in a pilot project around volunteer recruitment and development in partnership with CAS. We welcome the recent news that successful completion of the modules of the Adviser Training Programme by trainees will result in a level 6 SCQF (equivalent to 'Higher' level) accreditation. This formal recognition of the standard properly reflects the level and amount of work required from our advisers.

Especially in the next year we will be reorganising internal structures in order to future-proof the organisation. Some key staff are getting to the stage of starting to look at retirement options and we need to ensure that we have succession plans in place for any changes that may happen.

I'm excited about some ideas for the future of the bureau and the innovative plans that are being looked at over the next couple of years. With the support of our

excellent board, our many funders and partners (noted below) and our magnificent team of staff and volunteers, I'm sure we will go from strength to strength and continue to make sure that the smallest local authority area in mainland Britain keeps punching well above its weight and supporting all residents of Clackmannanshire in the ever-changing area of advice provision.



Jonny Miller

Chief Executive



**Clackmannanshire
Citizens Advice
Bureau**



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Funders & Acknowledgements

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:

- ❖ Clackmannanshire Council
- ❖ Citizens Advice Scotland
- ❖ Clacks Works, Clackmannanshire Council
- ❖ Foundation Scotland
- ❖ Safe Deposits Scotland Charitable Trust
- ❖ The National Lottery Community Fund Scotland
- ❖ The Robertson Trust
- ❖ Clackmannanshire & Stirling Health & Social Care Partnership

We are also grateful to the following organisations who provide funding through sub-grants via Citizens Advice Scotland:

- ❖ Aviva
- ❖ Citizens Advice
- ❖ NHS National Services Scotland
- ❖ Scottish Government
- ❖ Scottish Gas Networks
- ❖ Scottish Power Energy Networks
- ❖ Yorkshire Building Society



Photography

Staff photos provided by Jade Scott (@jade_scott_photography)

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Company registered in Scotland no. 493971
Charity no. SC 001839