

Annual Report 2019/20 - 2020/21

Clackmannanshire Citizens
Advice Bureau



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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.

Introduction from our Chairperson

I am delighted to present our Annual Report in what is the 53rd year of the CAB service in Clackmannanshire.

It seems so long ago since we held our last AGM which actually took place in 2019 and the delay has been due to the Covid-19 pandemic. It would be remiss of me not to mention early in this report how magnificently our staff and volunteers performed during this difficult time. **Our services to the community continued, delivered in many different ways but delivered nonetheless.**

Year on year I report that we have seen a rise in enquiries and even during the pandemic the advice need continued, with us seeing on average 50 clients a day, resolving over 30,000 issues on their behalf. These numbers reflect a tripling in numbers over a 5 year period.

The funding landscape has been very different since March 2020, with a significant amount of funds primarily having a Covid-19 focus. We continue to be successful in winning funding bids which gives us the means to deliver a high number of projects, details of which can be found elsewhere in the report.

Thank you to these external funding organisations, without this support our community would not have had the benefit of these additional services. Our core funding has been continued and I'd also like to thank Clackmannanshire Council at this time.

We will continue to explore opportunities to expand our services. People are, unfortunately, still facing difficulties and hardship and we at Clackmannanshire CAB will do our utmost to maintain the high quality advice and support we provide to the people of Clackmannanshire.

It's a privilege to be involved with our marvellous team of people, doing what can be a very difficult and stressful job; on behalf of myself and the Board you have our thanks.

Finally, I will end with thanking my fellow Board members for their continued support of myself and the CAB over the past year, and I look forward to working with you all in the year ahead.



*Margaret Paterson,
Chairperson of Clacks
CAB*

Introduction from our Managing Director

There is no doubt that things have been very different in the period covered by this Annual Report. As a team we had just finished a restructuring exercise in January 2020 with the aim of ensuring we were fit for purpose going forward for the next couple of years. This was just in the process of being implemented when everything suddenly changed.

On the 17th March 2020 we took the decision in line with quickly changing government guidance to remove our face to face service and relocate the majority of workers on a temporary basis to remote working. The challenges of this were immense. At the same time, Citizens Advice Scotland (CAS) were looking at how they could assist bureaux and clients across Scotland to continue to provide advice services at a time when this was required more than ever.

Basically overnight our office went from having around 35 individuals in it to having 3 manning the fort: one senior staff member and two reception staff. Over the next few weeks, with assistance from CAS, we were issuing laptops and headsets to staff and volunteers allowing us to continue services from home via email and telephone. Many weekends were spent collecting and distributing IT equipment across the area.

Both paid and voluntary staff adapted to new systems, new remote telephony and a completely new way of working with services being coordinated by a small team of office based staff and a couple of individuals providing remote support. We had to upskill workers on new legislation to meet the different advice queries that came through and at one stage employment related queries reached 78% of all bureau enquires.

Management and supervision systems had to be revisited to ensure that we could continue to provide high quality professional advice when not having direct day to day contact with all staff. These systems were also introduced to ensure that workers were kept informed and supported through what in many cases was a new challenging situation for them. Dealing with the issues we deal with without face to face support from colleagues was not easy for all.

Clacks CAB during this time also took a major role in assisting with and staffing of the early implementation of Scotland's Citizens Advice Helpline and where possible staff or volunteers were deployed on this. **It is a massive credit to all staff and volunteers that we managed to transfer over to this way of working in a matter of days at a time when many organisations struggled to adapt to the changes required.**

What we hoped would be a very short term change to service provision is still in many cases in place today.

Many of our staff are employed under project funding and where work was not able to carry on as normal, such as outreach and face to face services, the funders kindly allowed contract variations or adaptations to ensure that we continued to be funded while we changed working practices.

We have gradually reintroduced office based working in the majority of cases over the last 12 months with the many requirements for staff, volunteers and client safety being in place (and the additional costs that came with this).

We recently re-implemented face to face appointments where no alternatives were available, re-opened many outreach locations at partner organisations and we have all become experts on video conferencing, remote meetings and health and safety assessments.

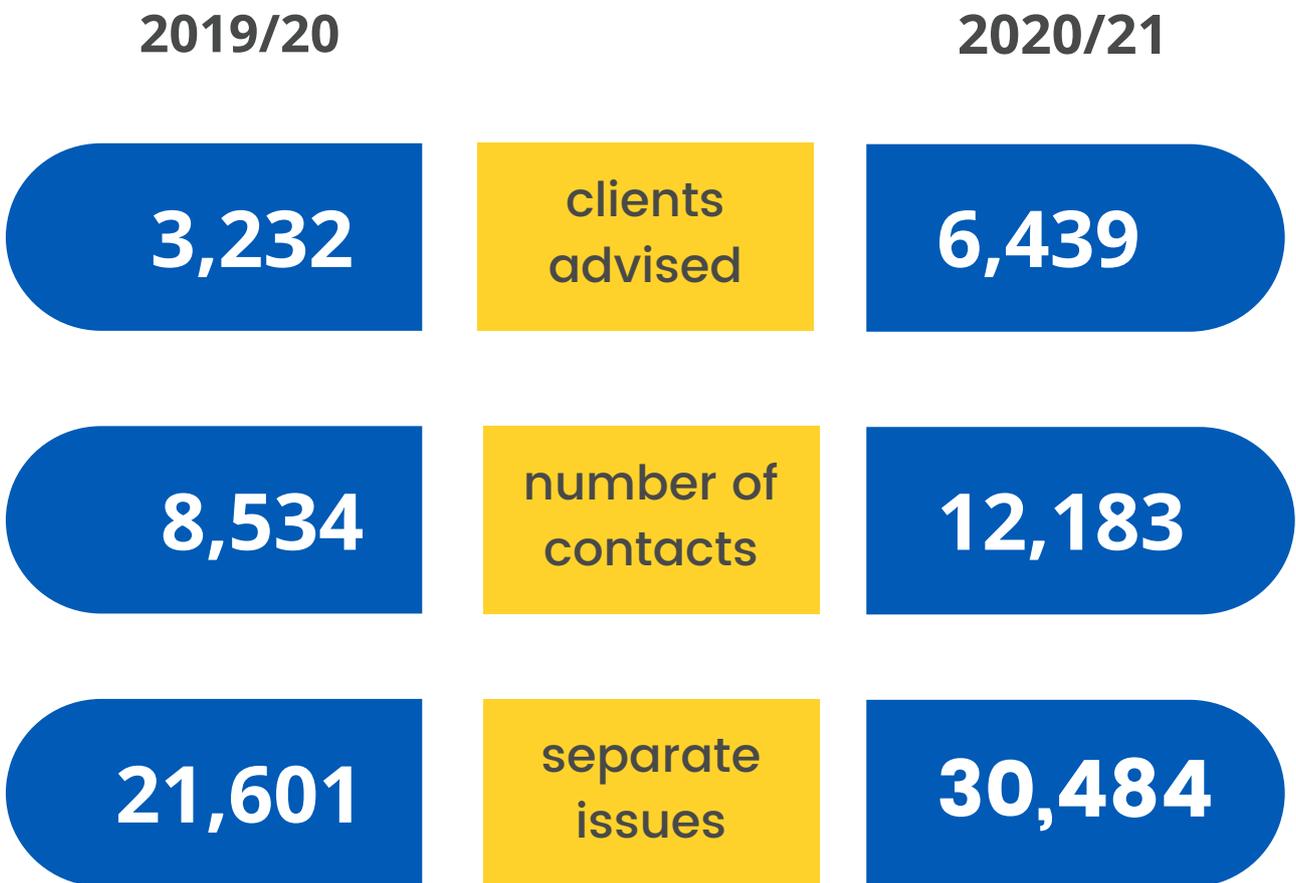
We have had to meet an increase in queries of around one third, on many occasions with a reduced resource. Many plans for service expansion and development have had to be either adapted or put on hold.

While it is unclear when or if we will ever go back to the old ways of working in its entirety, **what is clear is that the bureau has done a fantastic job adapting and this is down to our dedicated team of volunteers, staff, management and board.**



Our work in numbers

Below is an overview of key statistics to highlight our work in 2019/20 and 2020/21 in numbers.



As you can see, we experienced an extremely high level of demand during the Covid-19 pandemic in comparison to the previous year. These numbers include the advice given through our general advice service, our specialist projects and on the Scotland's Citizens Advice Helpline.

The collective client financial gain during this period was:

£4.3 million

This is the known financial gain our advice and support unlocked for our clients. This is money that may have gone otherwise unclaimed.

General Advice Service

Our core service provides general advice covering benefits, debt, housing, employment, consumer, relationship and immigration issues and is at the heart of services provided by the Bureau. Trained advisers assess the client's needs and suggest an agreed plan of action. In some cases a single advice session is sufficient to resolve the issue. Where more specialist advice or intensive support is needed or an issue is more complex the client may be referred to the bureau's project workers or to external agencies or professionals.

We also deliver initiatives and services within our general advice service such as Money Talk Team, Welfare Reform Mitigation, Energy Best Deal and Big Energy Saving Network.

"Life saving service"

"The support CAB provides is vital"



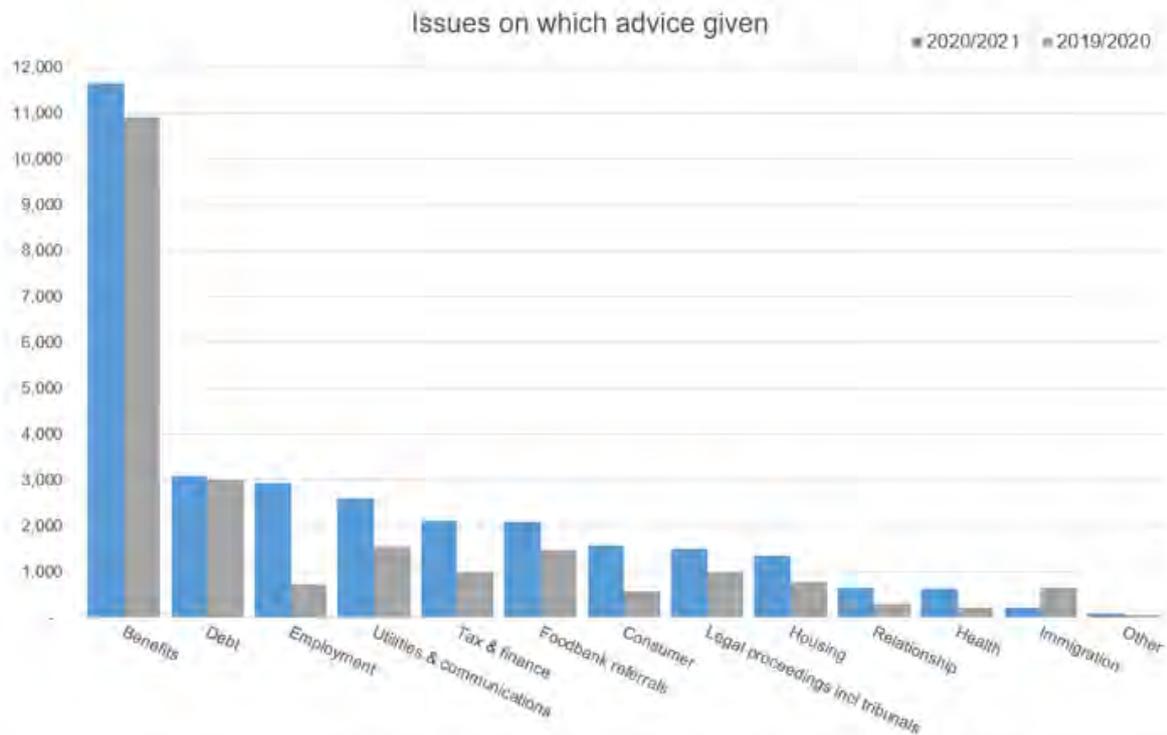
**partner
feedback**

Impact of Covid-19

The Covid-19 pandemic has impacted on the way we can deliver our services and the nature and volume of the enquiries we receive. On 17th March 2020 we had to cease our face to face service. From 23rd March 2020, except for a core of essential staff, all paid staff started working from home where they were able. The IT network, provided by CAS, was already set up for some remote access outside of bureaux but the overnight change to almost all staff in bureaux across Scotland needing to do so meant that CAS had to make a significant investment in new equipment and provide support to ensure all were able to access the system.

There was a significant increase in demand for advice, particularly on employment issues and Universal Credit, and from clients who have not previously used the service. Between 30 and 75 enquiries are generally received each day, including through the Scotland's Citizens Advice Helpline, with the highest number in one day being 82.

General Advice Service



As shown in the graph above, the bureau experienced an increase in demand for all advice areas excluding immigration. The most noticeable increase in demand was in employment which shows the impact that Covid-19 has had on people's daily lives, similarly with the increase in foodbank referrals, utilities, debt and benefits advice.

Measures are now in place to allow for very limited face to face appointments but these are intended only for those unable to use telephone or email and where necessary. Clients are able to bring paperwork to the bureau and come to the door to sign documents



An overview of our specialist projects

We provide specialist projects to meet the specific advice needs present in Clackmannanshire. Below is a summary of the aims of the specialist projects we've delivered in 2019/20 – 2020/21. It is noted where a project has now ended.

Benefits

Universal Credit: Help to Claim

To provide advice and practical assistance to people making their first claim for Universal Credit up to their first payment. This service is delivered via a helpline, web chat and face to face.



Welfare Rights and Representation

To assist people to overcome barriers they may experience when accessing the welfare system and ensuring they are in receipt of all benefits and entitlements.

Welfare Rights and Money Advice

To support participants on Clacks Council's employability programmes to enable them to better manage their money and to remove financial barriers to their participation in the labour market.



Criminal Justice

To mitigate some of the issues that contribute to people re-offending by providing specialist advice and support to men and women within the criminal justice system who are serving all or part of their sentence in the community.

New Baby Financial Health Service

To provide new parents with practical advice and support tailored to their needs and circumstances and to ensure clients' incomes are fully maximised.



An overview of our specialist projects

Housing and Debt



Specialist Debt Service

To empower and assist clients to resolve financial difficulties and debt by making informed choices about the best way forward. This service assists clients who have multiple debts.

Housing Debt - Clacks Council

To improve tenancy sustainment and prevent homelessness by assisting Clackmannanshire Council tenants who have rent arrears.



Ochil View Housing Debt

To improve tenancy sustainment and prevent homelessness by assisting Ochil View Housing Association tenants who have rent arrears.

Housing Advice and Mediation Service

To actively prevent homelessness and assist private tenants to remain in their current tenancies and engage with landlords on their rights and responsibilities. This project has now finished as of June 2021.



All of our projects use a holistic approach to providing advice by looking at clients' circumstances as a whole. Client empowerment also runs through all of our projects.

An overview of our specialist projects

All other projects



Local Energy Advice Project

To raise awareness of the savings energy consumers can make, provide assistance to those struggling to pay their bills and empower clients to be informed customers in the energy market.

Patient Advice and Support Service

To promote an understanding of the rights and responsibilities of patients and advise those who wish to raise concerns or make a complaint about an NHS treatment in the Forth Valley area.



Volunteer Development

To provide training and support to all volunteers and recruit volunteers with the aim of providing an accessible volunteer opportunity for those with caring responsibilities.

Scams Action

To provide practical advice and support to those who have been scammed or think they may be scammed online and to promote scams awareness to reduce the number of scam situations.



Outreach Services

To provide additional support to those who need it most via weekly advice surgeries throughout Clackmannanshire at Reach Out, Home Start, Alva Development Trust, Hawkhill Community Centre, Carers Centre and Tullibody Community Development Trust

Our projects in more detail - Benefits

Universal Credit: Help to Claim

Our Help to Claim advisers assist clients locally but also nationally through the national helpline and web chat services. Our advisers **assisted 656 clients, 46% of whom were local residents.**

With the introduction of Covid-19 restrictions, this significantly limited access to face to face engagement with clients. Alternative access routes via UC national helpline and web chat were available to support clients applying for UC, providing 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 £997,118, 43% of this total was for local clients.** A large number 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.

**"Don't know what I
would've done without
this service"**



**client feedback on our
Welfare Rights &
Representation project**

Welfare Rights and Representation

Our Welfare Rights and Representation Service has been able to operate and provide a full service over the last two years despite the Covid-19 restrictions by operating remotely. The Courts and Tribunal Service have continued to carry out tribunal hearings by telephone which has enabled us to continue to provide our representation service to our clients.

Over this two year period, this project has assisted 226 clients with benefits enquiries. **178 benefit decisions have been revised in clients' favour which unlocked £1.1 million in known client financial gains.** This is a **success rate of 86% in overturning benefits decisions in clients' favour.**

This project had initially been funded for 4 days a week from April 2018 and came to an end in April 2020. This project was successful in applying for continuation funding from The Henry Smith Charity and renewed for 5 days a week for a further three years.

This is a vital project which assists clients to navigate the complex welfare rights system and ensures that **people facing vulnerability can access this system and be in receipt of what they are entitled to.**

Benefits

Welfare Rights and Money Advice

Our Welfare Rights and Money Advice project received direct referrals from Clacks Works and **during this 2 year period provided advice to 297 clients**. Referrals from Clacks Works were lower in 2020-21 as Jobcentre and employability services were hampered by the pandemic and both CAB and Clacks Works resources were re-diverted. All appointments were carried out by phone during 2020-21 and group sessions with clients and colleagues at Clacks Works were suspended.

All clients referred to the project from Clacks Works were offered a 'better off in work' calculation and/or a benefit check as part of their employability programme. The relationship between CAB and Clacks Works has been extremely positive and feedback from clients has been very complimentary about the service they have received.

Although the project typically has 'soft' outcomes in the form of helping clients to feel more confident about moving into work and budgeting, the advice and assistance around benefit entitlements often results in immediate financial gains in the form of successful claims and appeals. **The current known total for this 2 year period is £56,621.**

"Put my mind at ease"



client feedback

Criminal Justice

Our Criminal Justice Adviser **received 118 referrals from Criminal Justice staff, CAB colleagues and other agencies** during this two year period. A further **40 clients self-referred**.

The advice and assistance provided by the project produced positive outcomes in the form of successful benefit claims and challenges, better debt management and emergency financial assistance with the aim of mitigating some of the issues that contribute to people re-offending. **These positive outcomes helped to put £79,777 back into the community in known client financial gains** from successful benefit awards, reviews, appeal and emergency financial assistance.

Throughout the Covid-19 pandemic, the Criminal Justice Adviser maintained a regular dialogue with colleagues within the Criminal Justice Service, as well as other services working with offenders in the community, regarding the ever-changing regulations and service provision within Clackmannanshire and nationally.

Benefits

New Baby Financial Health Service

The Bureau was approached by NHS Forth Valley Public Health Team to provide a financial health check service to new parents to help them manage their financial situation following the birth of their child.

Referrals are made by health visitors and the clients are contacted by the project worker to offer them advice and assistance.

The initial arrangement was to run for a year from November 2019 but after a successful pilot project this has been extended until September 2021.

This project has supported 71 clients since April 2019 unlocking £31,115 in client financial gains. Over 80% of advice related to benefits and positive outcomes secured by the project included, successful benefit applications and income maximisation.

The bureau will continue this vital service through our General Advice Services.

Summary of key achievements

- 656 clients assisted through the process of applying for Universal Credit up to their first payments
- Achieved an 86% success rate in overturning benefit decisions in clients' favour unlocking £1.1 million in client financial gains
- Obtained funding to continue the Welfare Rights and Representation service for a further 3 years and with increased adviser hours
- Completed a successful pilot of New Baby Financial Health Service programme resulting in continued funding

Our projects in more detail - Housing and Debt

Specialist Debt Service

Our debt service assists with a large variety of financial issues, from repossession to bankruptcy. The service improves our client's financial situation and allows them to take control of their future finances to prevent them falling into future debt. Feedback shows that those who receive assistance from our Debt Adviser have improved mental health and well-being.

During this 2 year period, **335 clients were assisted to find an appropriate resolution to their financial situation and the client financial gain was substantial**, mostly made up of unclaimed benefits, debt write offs and applications for bankruptcy. Despite the difficulties of being unable to provide face to face advice during the Covid-19 pandemic the service adapted well and continued to operate via telephone and email enquiries. It is anticipated that as we return to normality in the aftermath of the pandemic, the need for debt advice will increase.

"high quality of advice"

"very informative, friendly
and approachable"



partner feedback

Housing Advice and Mediation Service (HAMES)

The HAMES project began operating in June 2019 for two years and allowed the project adviser to take on complex case work and provide a dedicated service for Private Rented Sector tenants and landlords which prior to the project was not available in the Clackmannanshire area.

271 clients accessed the service and advice was provided on 726 issues. The direct financial gain to clients was mostly made up of unclaimed benefits, referrals to food banks and energy top ups. 44.6% of the advice provided related to housing and homelessness, 29.6% of the advice provided was related to debt, 16.7% related to benefit advice and the remaining 9.1% of advice was provided on a range of other issues.

The advice provided was able to resolve clients issues and prevent further detriment. Therefore, the wider societal and fiscal value is likely to be far greater than the direct financial gain. Feedback shows that those who did engage with the project found the service extremely useful. Many clients **were assisted to negotiate rent arrears repayments with their landlords, therefore reducing the need for repossession proceedings and improving their overall well-being.**

Housing and Debt

Housing Debt - Clackmannanshire Council

Our Housing Debt project receives direct referrals from Clackmannanshire Council to assist tenants who are in rent arrears. Our Housing Debt adviser **provided advice and support to 145 clients** during this reporting period. The advice given includes income maximisation ensuring all benefits and entitlements are being claimed, debt management and remedies and support through legal proceedings in relation to their housing debt.

The project noticed a vast rise in clients seeking advice on multiple issues including multiple different types of debt including rent arrears, further highlighting the impact of Covid-19 on household incomes.

Our advice resulted in a direct client financial gain of £144,578 through benefit entitlements and charitable support. This does not include the cost saved for the council in preventing evictions which on average is £23,000 but can rise to £83,000.

The Covid-19 pandemic and the temporary eviction ban resulted in a decrease in numbers of people accessing this support. Our adviser was able to maintain this service via remotely and assist with the significant advice demand we experienced through our General Advice Services.

"very happy with service,
especially through Covid"



client feedback

Housing Debt - Ochil View

A partnership agreement between Clackmannanshire Citizens Advice and Ochil View Housing Association **began in January 2021** which enables us to employ a part time qualified Housing Adviser whose time is specifically dedicated to assisting and supporting Ochil View Housing Association tenants who are experiencing financial difficulties. Housing officers can directly refer their tenants to the Housing Debt Adviser.

The project allows the Housing Debt Adviser to build impartial relationships with clients, take on complex case work, offer one to one support, provide a full debt advice service and guide and represent clients through the process of possession proceedings. In situations where a tenant is reluctant to engage with their housing officer regarding their rent arrears, the service provides support and advice to housing officers which can reduce the labour intensity of pursuing a tenant for arrears.

Our projects in more detail

Local Energy Advice Project (LEAP)

During this 2 year period, **the LEAP project supported 2,464 households with energy advice.** This includes information on energy use, energy bills, switching but also resolving issues with suppliers and fuel debt.

Like all our services, the impact of Covid-19 was felt with increasing demand for energy advice, partly as a result of more time being spent in the home but also due to the devastating financial impact it had on household incomes. To meet this demand, we secured funding from Energy Industry Voluntary Redress Scheme and the Corra Foundation to deliver fuel vouchers to local households on pre-payment meters. This meant that over and above providing advice and support, we were also able to distribute vouchers to prevent clients self-disconnecting and having no electricity or gas. **The total funding that we distributed to clients was £34,016.**

This vital project will continue until March 2023 thanks to continuation funding from Energy Industry Voluntary Redress Scheme.

"Best help I could've hoped for"

"Extremely professional"



client feedback on
LEAP

Patient Advice and Support Service (PASS)

During this two year period, our **Patient Advisers have supported 330 clients** across the Forth Valley area. Whilst public health came to the fore due to Covid-19 during this reporting period, many individuals put their personal health on hold. Moreover, normal appointments and processes within the NHS were paused to focus on the pandemic. This was reflected in lower client numbers for the PASS project from April 2020 to March 2021. During this time, PASS Advisers were also able to assist the bureau in our wider response to Covid-19 by assisting on the Scotland's Citizens Advice Helpline and with the increased demand in general services while maintaining the PASS project.

Many people are now turning to PASS for support and advice, as Covid-19 continues to cause disruption and delay in health diagnoses and treatments and many have become increasingly anxious and frustrated about NHS care. Moving forward, client numbers for the PASS project are raising again rapidly.

Our PASS Advisers hope to resume face-to-face appointments with clients and also plan to meet with NHS teams and CAB advisers within the district to give training and information sessions on the PASS project.

Our projects in more detail

Volunteer Development

Volunteers are at the heart of our organisation and we would be unable to do what we do without them. Their work is vital in maintaining and delivering our advice services and the positive impact we have in our community.

Covid-19 restrictions massively impacted our Volunteer Development programme as we moved to remote service delivery and were unable to distribute the necessary IT equipment to all volunteers and staff. We held regular volunteer meetings via Zoom and prioritised for volunteers to return to the bureau as soon as it was safe to do so.

Prior to Covid-19, we delivered our Adviser Training Programme at Stirling University to future volunteers and Stirling University students. The 12 new volunteers took part in a number of face-to-face training sessions with advisers from within our Bureau and guest speakers from outside agencies on a variety of topics.

As our volunteers returned to the bureau, we conducted a Training Needs Analysis to inform our future training programmes. We are also finalising our volunteer strategy to ensure we increase volunteer opportunities for all in our community.

"Clacks CAB is such a brilliant service giving much needed help and advice to the community in a caring and non-judgemental way"

- Clacks CAB Volunteer

Scams Action

This service began in September 2019 and since then **it has provided advice to 377 clients** (99 in 2019/20 and 278 in 2020/21). The service is available via telephone and web chat and the team are able to support people who have been scammed, or who are concerned about being scammed. This includes supporting people to contact their banks to enquire about if they could get their money back and prevention information on how to protect themselves if they have been a victim of ID Fraud. The team recorded over £1 million in financial losses incurred by clients due to scams and it is hoped that clients are able to reclaim some of that money but also prevent any further scams situations occurring.

The Covid-19 pandemic impacted this project as there was a massive surge in online scams due to people spending more time at home and online. Part of this project also involves scams prevention work by raising awareness of how to protect yourself and the common scams in the area. The scams information raising delivered through our social media accounts produced a reach of 44,000. The Scams team have developed a relationship with Police Scotland and local banks to share information on common scams and have been involved in promoting the service, e.g. through recording a podcast for BBC Scotland Clever about Cash.

Our projects in more detail

Outreach Services

In 2019, we developed new drop-in outreach services to have a weekly presence in the Hillfoots, providing drop-in advice in the Cochrane Hall in Alva and Tullibody Civic Centre.

We also developed partnerships with Reach Out, Home Start, Clacks Carers Centre and Hawkhill Community Centre to provide advice in their premises. We'd like to thank all organisations for their hard work within the community and for developing our vital partnerships.

The aims and objectives of our outreach service were greatly curtailed when Covid-19 restrictions came in. We continued to receive referrals from our partner organisations and delivered our advice and support via telephone and email. We were only able to reach the people who were isolated and experiencing vulnerability in Clacks due to the dedication and commitment of the staff from our partner organisations.

Our advice statistics show that 67% of all our work was related to benefits. Amongst other areas of advice, debt accounted for 3.4% of all enquiries, employment 4%, food bank referrals 6% and housing 5%. This advice has so far **unlocked a known client financial gain of £450,482.06.**

Project evaluation from service users and outreach partners showed very high levels of satisfaction with the project and our outreach services will resume when Covid-19 restrictions allow.

**"a weight lifted
off of my
shoulders"**

- Outreach client

Summary of key achievements

- 2,464 households supported with energy advice
- Obtained continuation funding for our Local Energy Advice Project with increased adviser hours to tackle fuel poverty and meet energy advice demand locally
- Supported 377 clients with advice and support on online scams and reached 44,000 with scams prevention and awareness raising information via our social media accounts
- Continued the provision of vital support for outreach clients through Covid-19 restrictions

Campaigns

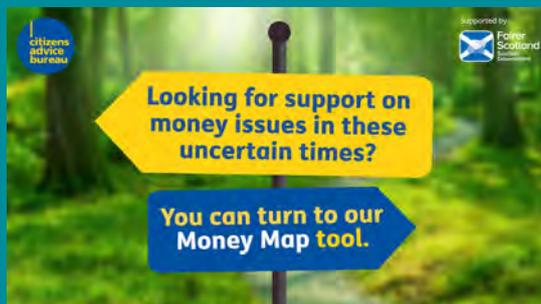
Throughout 2019/20 and 2020/21, we participated in CAS national campaigns. We were awarded gold campaign grants to take part in all campaigns as they were highly relevant to the advice needs locally, for example Redundancy Rights and Money Advice Matters.

The last campaign that we were able to do face to face outreach events was for the Council Tax: Check to Save campaign in February/March 2020. Since then, we've taken our campaigning online using our social media channels, developing an external newsletter and ensuring we are engaging with all stakeholders and partners who also share the campaign message via their channels.

The remote delivery of campaigns also allowed us to develop as a team with a group of advisers filming helpful top tip videos to be uploaded on social media channels. This has been noticed by the Citizens Advice Network with our involvement in campaigns appearing in two articles for The Voice, our network magazine. We will continue to engage with national campaigns that are relevant for our local community.

Below is a list of campaigns we have participated in and a selection of the campaign graphics.

- Council Tax: Check to Save
- Redundancy Rights
- Money Map
- Big Energy Saving Month



Future Developments

This would have been a simple section to write had it been January 2020. We had just completed a restructuring exercise, were looking at 18 months development in the area of outreach and home visiting and introduction of new legal services. This of course had to be put on hold.

Over the next 12 months planning is taking a much more fluid approach. It's still unclear when, or indeed if, we will return to "normal". We will need to be prepared for adapting to any situations that arise.

What is clear is that we will continue to source funding for projects which are due to end and where there is a need for continuation. We will also be looking at increasing volunteer numbers and additional training put in place so we can meet the increased advice demand in our local community.

We are unsure as to when we will revert to a full drop-in service and this will depend very much on how the situation around the Covid-19 pandemic progresses in the next few months. It will have to be carefully planned to ensure safety and our ability to deal with ever increasing numbers of enquiries.

Specialist projects will continue to be developed where there is a clearly identified need. We intend to strengthen partnerships with statutory, private and 3rd sector agencies and when possible restart a home visiting service.

We have in the past 6 months received external funding to continue and expand our energy advice services for a further 2 years via the Energy Industry Voluntary Redress Scheme and a further 3 years funding for our Welfare Rights and Representation service and operate a reduced outreach service following an award from the Bank of Scotland Foundation.

Development of legal services remain high on the agenda and we hope to have these up and running as soon as possible in partnership with a large legal service provider.

We will continue to develop services with a preventative ethos as well as meeting the needs of clients requiring crisis interventions as part of our long term strategy.

As mentioned at our last AGM, we are now providing multi-channel access to many projects, locally and regionally through the Patient Advice and Support Service and Help to Claim and nationally through Scams Action and Scotland's Citizens Advice Helpline. We are exploring the development of multi-channel (telephone, personal and web chat/email) and the integration of this into our generalist advice service to increase access to free, confidential and impartial advice for our local community.



Thanks to our funders

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

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

NHS Forth Valley
Clackmannanshire Council
Scottish Government
Citizens Advice Scotland
Energy Industry Voluntary Redress Scheme
The Robertson Trust
SafeDeposits Scotland Charitable Trust
The Henry Smith Charity
The Bank of Scotland Foundation
The Alliance
William Grant Foundation



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