



Clackmannanshire Citizens Advice Bureau Limited

Business Plan 2023

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EXECUTIVE SUMMARY

From its humble beginnings, Clackmannanshire Citizens Advice Bureau has been providing services to Clackmannanshire County residents since February 1967. The dedicated team has been weathering the whims of third sector funding, starting off with just one interview room under 6 Marshill.

The CAB moved to its former Drysdale Street offices in 1999 as it offered a number of rooms both for interviews and administrative work and could serve more clients. However, demand continued to grow and in 2017 the organisation moved to the Glebe Hall on Burgh Mews, Alloa. The premises was officially opened by Princess Anne to mark the 50th anniversary of the CAB on 2nd October 2018.



Initially the property was shared with Clackmannanshire Third Sector Interface and its Connect Centre before they moved out in December 2020, leaving the CAB as the sole occupiers.

The staff, who initially were more than 70 per cent volunteers, assist on average 5,000 people over 12,500 visits to resolve 30,000 issues around debt, employment, relationships, benefits, health, immigration as well as goods and services each year. There are currently 29 paid staff and 19 volunteers, plus eight volunteering Board members.

Last year alone saw the CAB exceed these numbers, leading to a client financial gain of £2.17 million



Clackmannanshire CAB are part of the Scottish Citizens Advice network, which has been offering advice and support since 1939.

Over the last few years, the work has grown significantly. This has been due to an

increasing demand on the organisation as a result of the ongoing impact of the economic recession and changes in the wider policy environment. It is recognised that Clackmannanshire and surrounding communities continue to face major economic and social issues that impact on local people with high levels of unemployment and ongoing problems of poverty and deprivation.

SECTION ONE – DEVELOPMENT CONTEXT

BACKGROUND

1.1 Clackmannanshire CAB was established in 1967 with the aim of providing a range of information and advice services for local people living within Clackmannanshire and surrounding communities. It operates as part of a network of CAB provision and is a member of Citizens Advice Scotland (CAS) with service activity based on the 12 guiding principles.

1.2 Over the last few years, the work of Clackmannanshire CAB has grown significantly in response to major environmental changes and local needs.

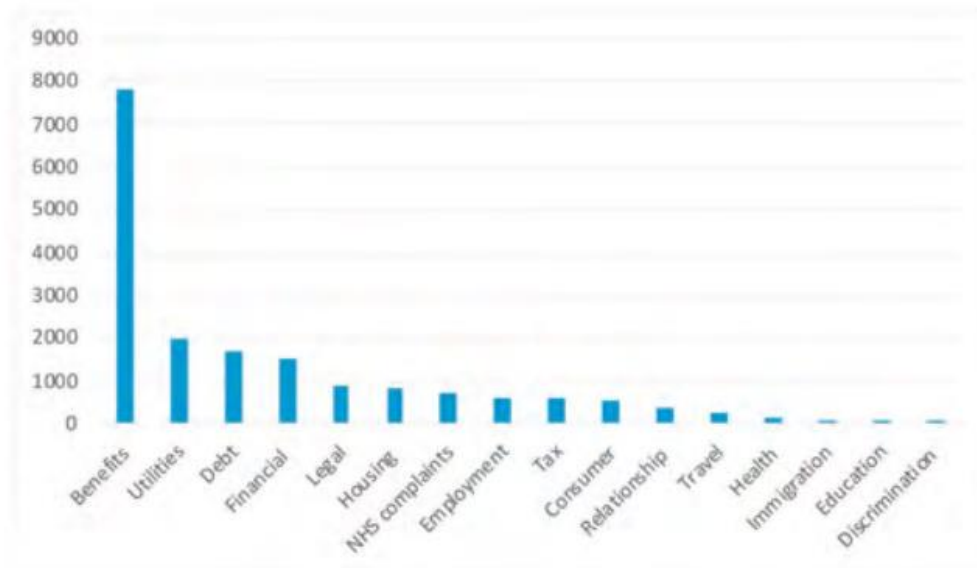
The key factors in this growth have included:

- The ongoing impact of the economic recession and the difficulties faced by local people – increased demand for general advice services, including welfare rights; debt advice services; housing related matters; advice on fuel poverty, in-work poverty, and payday lending.
- The impact of welfare reform and the need to develop approaches that can mitigate the effects on local people. This has included the provision of information and advice, as well as activity to increase financial capability and building the capacity of local people to deal with the changes in the welfare system.
- The increasing demand for legal representation as a result of the complexity of the issues faced by local people and the need for support in seeking legal remedies.
- The opportunity and need to develop specialist services for local people including specialist work in scams awareness; support for people impacted by gender based violence; and support for people with long-term conditions.
- Increasing opportunity to develop the partnership work of the organisation and the leading role being taken by Clackmannanshire CAB in developing joint initiatives in response to local needs

1.3 The organisation now delivers a range of activity including the Core General Advice Services; Debt Advice Services; Tribunal Representation Service; energy advice projects; and various specialist projects. A summary of the progress and key achievements is as follows:

General Advice Service

Issues on which
advice given 2021/22



ASSESSMENT OF DEMAND

1.4 As part of the business planning process, consideration has been given to the demand for information, advice and representation services within the area. This has included undertaking a review of current demand and an assessment of the wider economic and social needs in the area. A summary of the key findings is as follows:

Assessment of Current Demand

1.5 As highlighted earlier, there has been an increasing demand for information, advice and support experienced by the organisation. An analysis of the performance data over the last year indicates that:

- *No of Enquiries* - During the period 2021/2022, the Bureau dealt with a total of **12,700** enquiries. These enquiries generated a total of **32,958** issues with clients often presenting a multiple range of issues.
- *No of Clients* - The total number of individual clients dealt with over the last year was **5,074**, of which 3,055 were new clients.

1.6 In terms of the type of enquiries received, it has been reported that these covered a range of issues as follows:

Type of Enquiry	Number
Benefits, Tax Credits, and National Insurance	14,756
Utilities	4,873
Debt	2,514
Financial Products	2,173
Legal	1,297
Housing	1,364
NHS Concern or Complaint	1,182
Employment	974
Tax	910
Consumer Goods and Services	1,599

Relationship	555
Travel transport and Holidays	343
Health and Social Care	186
Immigration, Asylum and Nationality	167
Education	57
Discrimination	8
Total	32,958

1.7 Based on the assessment of the type of enquiries, it is clear that the most significant areas of demand are as follows:

- Just over 55% of the enquires over the last year were in relation to benefits advice and debt.
- Just under 4% of the enquiries related to legal matters and the requirement for information, advice and representation.
- Just under 60% of the enquiries were received through General Services in Clackmannanshire.

Economic and Social Conditions

1.8 Based on the Local Statistical Analysis of Clackmannanshire Council Area Profile from the National records of Scotland.

Population

Population by age group by sex, Clackmannanshire, 2021

Age group	Male	Female	All people	% of population	Scotland % of population
All people	25,196	26,344	51,540	100.0	100.0
0 to 15	4,547	4,330	8,877	17.2	16.6
16 to 24	2,562	2,387	4,949	9.6	10.2
25 to 44	5,776	6,023	11,799	22.9	26.4
45 to 64	7,391	7,806	15,197	29.5	27.2
65 to 74	2,933	3,219	6,152	11.9	10.9
75 and over	1,987	2,579	4,566	8.9	8.7

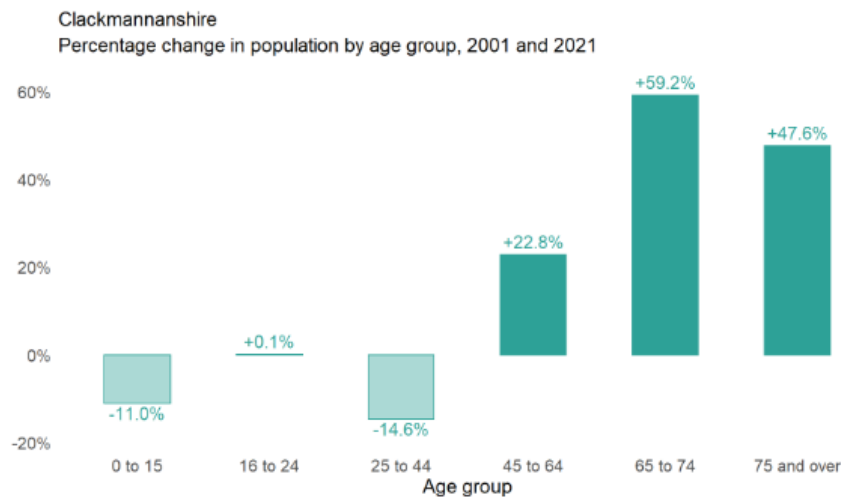
Source: NRS 2021 Small Area Population Estimates

Demographic Changes

1.9 It is recognised that the Clackmannanshire area has a fairly young population. However, it also recognised that the expected demographic changes will see a significant increase in the elderly population over the next 10/15 years.

Age group	2001	2021	% change	Scotland % change
All people	48,070	51,540	7.2	8.2
0 to 15	9,973	8,877	-11.0	-6.1
16 to 24	4,943	4,949	0.1	-1.7
25 to 44	13,822	11,799	-14.6	-2.1
45 to 64	12,373	15,197	22.8	20.1
65 to 74	3,865	6,152	59.2	33.3
75 and over	3,094	4,566	47.6	32.7

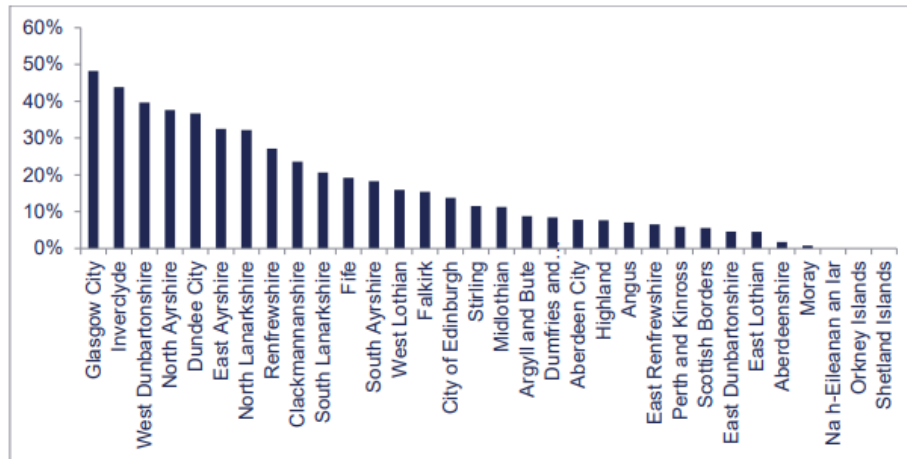
Source: NRS 2021 Small Area Population Estimates



Poverty and Deprivation

1.10 Parts of Clackmannanshire are among the most deprived areas in the whole of Scotland, according to figures. The Scottish Index of Multiple Deprivation (SIMD) found that some streets in Alloa are ranked 13th in a table of nearly 7,000 “data zones” in Scotland.

Chart 1: Local share of DZs in each council area that are found in the 20% most deprived DZs in Scotland



1.11 Seven of Clackmannanshire's data zones within the areas listed below fall in the 10% most deprived areas in Scotland:

- Alloa South & East
- Alloa North
- Tullibody South
- Tullibody North & Glenochil

Alloa South and East remains the most deprived area with five data zones found in the 5% most deprived areas in Scotland.

Unemployment/Benefits

1.12 In terms of unemployment, it is recognised that many people living in Clackmannanshire continue to be unemployed and that the area continues to face a number of challenges as a result of the economic recession. Figures from the Scottish Neighbourhood Statistics indicate that:

	Clackmannanshire (Numbers)	Clackmannanshire (%)	Scotland (%)
Total Claimants	5,070	15.6	13.0
By Statistical Group			
Job Seekers	500	1.5	1.4
ESA And Incapacity Benefits	3,020	9.3	7.8
Lone Parents	440	1.4	0.9
Carers	660	2.0	1.7
Others On Income Related Benefits	60	0.2	0.2
Disabled	300	0.9	0.9
Bereaved	90	0.3	0.2
Main Out-Of-Work Benefits†	4,020	12.4	10.2

Source: DWP benefit claimants - working age client group

Fuel Poverty

1.13 Under the new Scottish definition, a household is in fuel poverty if its fuel costs (necessary to meet the requisite temperature and amount of hours as well as other reasonable fuel needs) are more than 10% of the household’s adjusted net income and after deducting these fuel costs, benefits received for a care need or disability, childcare costs, the household’s remaining income is not enough to maintain an acceptable standard of living.

Analysis from the Scottish Household Survey highlights that in Clackmannanshire, 27% of households are in fuel poverty. For comparison, the Scottish national average is 25%. 11% of households are in extreme fuel poverty in comparison to 11.3% as the national average. Looking more closely at these figures, the table below shows fuel poverty rates by household attributes.

	Tenure			Household Type		
	Owner-occupier	Social Housing	Private Rented	Older	Families	Other
Clackmannanshire	13%	52%	N/A	33%	26%	24%
Scotland	16%	40%	37*	27%	19%	27%

Table 1: Fuel poverty rates by household attributes (2016 – 2018)

1.14 Table 1 highlights that in Clackmannanshire there is a higher rate of social housing households in fuel poverty than the national average. This is also the case for older households and families. These figures on fuel poverty in Clackmannanshire, alongside the inequalities and poverty in the area (28% of the local population live in the most deprived SIMD quintile), and the experience of Clackmannanshire Citizens Advice Bureau providing advice in the local area, formed the basis for creating a specialist energy project.

1.15 Clackmannanshire Citizens Advice Bureau have been providing short term energy advice projects locally over the last six years, such as Energy Best Deal and Big Energy Saving Network. These short-term energy projects highlighted not only the local demand for energy advice, but also the need for this advice and support all year round, especially in relation to complex casework. As a result of this, the Local Energy Advice Project (LEAP) was launched in 2019 with funding from Energy Redress. From March 2021 Clackmannanshire CAB also received funding from SGN in order to provide a full time energy advisor to work alongside the LEAP project – with a specific remit of the most vulnerable and isolate individuals.

POLICY & STRATEGIC CONTEXT

1.16 As part of the development planning process, consideration has also been given to the key policy developments taking place that impact on the work of Clackmannanshire CAB. It is recognised that there have been a number of major policy changes that have affected local people and have resulted in an increase in demand for support.

1.17 The review sets out the key developments and considers how the work of Clackmannanshire CAB contributes to the main priorities at a local and national level. This has included a review of national policies including the Programme for Scotland;

Clackmannanshire Community Plan and Single Outcome Agreement; Welfare Reform; and other key policy areas.

1.18 The following section provides an overview of key policy drivers and how the work of Clackmannanshire CAB will contribute to a range of policy priorities.

Programme for Scotland

1.19 The Programme for Scotland focuses resources and priorities on the five key strategic objectives for a 'Wealthier & Fairer Scotland', a 'Smarter Scotland', a 'Healthier Scotland', a 'Safer & Stronger Scotland', and a 'Greener Scotland.' The programme sets out the Scottish Government's legislative and non- legislative agenda in an effort to achieve its overarching purpose 'to focus Government and public services on creating a more successful country, with opportunities for all of Scotland to flourish, through increasing sustainable growth.' The Programme for Scotland is underpinned by the National Performance Framework [Strategic Objectives, National Outcomes, and National Indicators] in the delivery of public services and resources.

1.20 The main aim of Clackmannanshire CAB is the provision of a free, impartial advice service in response to local needs. The service will contribute to the key priorities set out in the Programme for Government and support the provision of opportunities for all. In particular, the work of Clackmannanshire CAB supports the Scottish Government's commitment to address disadvantage, and support the most vulnerable members of the community. This will be delivered through the general advice services and the provision of a range of targeted specialist services.

Renewing Scotland's Public Services

1.21 A key feature of the Programme for Government is the ongoing commitment to the Future Development of Public Services in Scotland. The overall approach is based on the key findings of the Christie Commission on the Future Delivery of Public Services in Scotland that was published on 29th June 2011. The Christie Commission had been tasked with the responsibility to bring forward "recommendations about how public sector services must change to meet the medium and long term financial challenges and the expectations of the people of Scotland."

1.22 The report outlined four key principles that should underpin future reform including:

- Reforms must aim to empower individuals and communities receiving public services by involving them in the design and delivery of the services they use.
- Public service providers must be required to work much more closely in partnership, to integrate service provision and thus improve the outcomes they achieve.
- Clackmannanshire CAB must prioritise expenditure on public services which prevent negative outcomes from arising.
- Our whole system of public services – public, third and private sectors – must become more efficient by reducing duplication and sharing services wherever possible.

1.23 Although the Scottish Government has not implemented all of the recommendations that were contained within the Christie Commission Report, they have endorsed the general thrust of the approach.

1.24 It is 10 years since the Christie Commission reported its findings into the future delivery of public services in Scotland. The motivations behind the Christie Commission in 2011 continue to resonate as key challenges, including strains on public budgets; rising inequality and the impacts of welfare reform; demand on public services with an ageing population; climate change and a challenging economic climate. Even without these specific challenges facing Scotland, the shape of the modern economy provides opportunities to be more effective and to improve quality in how public services are delivered.

1.25 The agenda for reform set out in the Commission report was nuanced, setting out priorities and recommendations across the entire field of public service reform to address the ‘systematic defects’ and ‘fragmented’ system that hampers joint working to deliver better outcomes. These sophisticated principles have evolved into what has become known as the ‘4 Ps’ – people, partnership, prevention and performance:

- **People:** Reforms must aim to empower individuals and communities by involving them in the design and delivery of the services
- **Partnership:** Public service providers must work more closely in partnership, integrating service provision to improve their outcomes
- **Prevention:** Expenditure must be prioritised on public services which prevent negative outcomes
- **Performance:** The public services system – public, third and private sectors – must reduce duplication and share services to become more efficient

1.26 While these descriptions neatly summarise the principles, the report, for example, provides more detail on the nature of partnerships between public services and other sectors and the changes required to improve them.

Ten years later, and in the aftermath of an unprecedented year of challenge for public services, it is important to reflect on our progress and the pace and scale of reform. On 28 June, the University of Glasgow/Policy Scotland and the University of Edinburgh hosted a roundtable discussion on these issues, with a focus on discussing how to reinvigorate the Christie approach at all levels of government in partnership with communities and across sectors. Here we share some of that discussion, considering where progress has been made, why progress might have stalled somewhat, the lessons learned in service delivery from the COVID-19 pandemic, and where we should focus our efforts next.

Reflecting on progress and challenges

The kind of reforms envisioned in the Christie Commission are complex and challenging to implement and are challenges facing public services in countries across the world. In the last ten years there have been some notable examples of progress being made in public service design and delivery, including the creation of Police Scotland and the Scottish Fire and Rescue Service, and the incorporation of user voices into policymaking decisions such as the Social Security Charter and the design of Social Security Scotland policies and programmes. However, some of these larger institutional changes would have occurred even without the Christie Commission. There are also examples of progress made at a local level where new programmes and partnerships have aimed to embody the principles of the Commission by creating new ways of working.

Despite some progress, panellists and presenters agreed that the reforms of the last ten years have not been sufficient to meet the scale of the challenge. They also affirmed that the principles of Christie are as important today as a guide to how public services should function in communities, especially as the issues facing Scotland in 2011 have become even more evident.

Although one of the pillars of Christie was to shift focus in budgets to more prevention activities, there was agreement that this has not occurred at the scale needed to move the needle. Across the public sector, there has yet to be the reprioritisation that we need: for example, the NHS budget (a large portion of government spending) is still focused on acute care and hospitals rather than primary prevention. In many ways, this is understandable given the pressures on health, but it remains the key area of public services to reform.

Additionally, the 'performance' pillar of Christie is an area where progress has been disappointing. As one presenter noted, the last ten years have demonstrated a will to sign up to the principles of the Christie report and the ideas put forth for reform, but the challenge is in its execution. One of the issues identified is in monitoring and evaluation. There has been less scrutiny and performance measurement on how public services and communities work together; what service users think about public services and how service users can challenge public services if they do not meet their needs; how and whether prevention is embedded in public services; and the quality of collaboration between and within the public sector and the third sector in service delivery. A missing piece in the jigsaw is how decisions, on reform and budgets, feed through to tracking on National Performance Framework.

1.27 It is recognised that the work of Clackmannanshire CAB is set against a backcloth of public sector reform. This will involve the organisation in working closely with the local authority and other advice providers in the area to ensure that the most efficient and effective range of information, advice and representation services are available within the area.

Welfare Reform

1.28 As a result of the changes to the Welfare System, introduction of Universal Credit and the system of Scottish devolved benefits, there is a likelihood of significant financial impact on a number of households, particularly those in areas of high deprivation where a large number are dependent on benefits. This has been evident over the last year, with an increasing demand on the work of Clackmannanshire CAB as a result of the changes in the welfare system. During this period, the organisation has secured funding to develop new services designed to support people impacted by welfare reform. It is recognised that this will be a major area of work over the next three years as the changes to the welfare system continue to be rolled out.

The Clackmannanshire Alliance

1.29 The Clackmannanshire Alliance is taking forward community planning locally. The role of the Alliance is to provide the strategic vision and direction for community planning, as well as monitor the implementation of the Local Outcomes Improvement Plan 2017-27.

Clackmannanshire Local Outcome Impact Plan

The Clackmannanshire Alliance is tasked with taking forward all Community Planning activity across the area. The new Clackmannanshire Local Outcome Impact Plan has now been set for approval and covers the period 2017 – 2027. The LOIP sets out the new structures, priorities and areas of action to be progressed in Clackmannanshire during this period. The LOIP replaces the previous Community Plan/SOA and is based around a number of key themes that have been developed through the planning process. The Performance Framework Outcomes of the LOIP are now set as follows:

- 1 Clackmannanshire will be attractive to businesses and people and ensure fair opportunities for all.
- 2 Our families, children and young people will have the best possible start in life.
- 3 Women and girls will be confident and aspirational and achieve their full potential.
- 4 Our communities will be resilient and empowered so that they can thrive.

Clackmannanshire's new Local Outcome Improvement Plan 2017-27 sets out partners' 10 year vision for tackling inequalities and poverty in Clackmannanshire. The Local Outcome Improvement Plan replaces our Single Outcome Agreement 2013-23. The plan has been developed in partnership and sets out our statutory obligations under the Community Empowerment (Scotland) Act 2015. Our plan sets out four ambitious strategic outcomes for Clackmannanshire and includes three Locality Priorities focussed on addressing inequality and poverty and improving outcomes for Clackmannanshire.

The Alliance meets every two months and is chaired by the Leader of the Council.

Membership of the Alliance comprises representatives of the Boards of:

- NHS Forth Valley
- Clackmannanshire Third Sector Interface (CTSi)
- Police Scotland
- Scottish Fire & Rescue Service
- Scottish Enterprise
- Clackmannanshire Business
- Clackmannanshire Council

1.30 Clackmannanshire CAB works closely with The Clackmannanshire Alliance and other Community Planning Partners. The work of the organisation contributes to a number of the key priorities set out in the Clackmannanshire Alliance Community Plan and Single Outcome Agreement. In particular, this includes the commitment to support the most vulnerable members of the community and those in need. Clackmannanshire CAB will continue to work with the Clackmannanshire Alliance Community Planning Partnership and ensure that information, advice and representation is available in response to local needs.

Reshaping Care for Older People

1.31 Across Stirling and Clackmannanshire it is estimated that the number of people aged over 75 years will almost double in the next 20 years. People are living longer and healthier lives, but this also means that in later life more people will require support with health and social care.

Social Services work in partnership with NHS Forth Valley to transform the delivery of care for older people. This includes development of:

- Intermediate care such as:
 - Reablement
 - Crisis care
 - Intermediate care within a care home
 - MECS
- Therapeutic day support
- Falls prevention services.

These services have successfully supported independence from formal care services for many older people.

1.32 A key feature of RCOP Clackmannanshire is the focus on building the capacity of the third sector to deliver community-based services for older people. The aim of the capacity building work is to promote active citizenship and support older people and carers in maintaining health and wellbeing. The capacity building work aims to ensure that older people and carers are valued, their voices heard and that they are fully supported to enjoy full and positive lives - thereby improving outcomes for older adults and their carers, and support older citizens to live well in their own homes by:

- Reducing isolation and loneliness
- Enabling participation and valuing diversity
- Enhancing the use of information advice and education
- Improve independence wellbeing.
- Delaying, as far as possible, the need for complex care and support.

1.33 Given the demographic changes taking place, it is recognised that providing information and advice to older people and their carers will be an increasing feature of the work of Clackmannanshire CAB. This will include work to support the Reshaping Care for Older People as part of the Capacity Building and Carers Support Programme

Employability and Skills

1.34 The Clackmannanshire Local Employability Partnership (LEP) is the strategic employability partnership group for Clackmannanshire.

The LEP was initially established in late 2009 to coordinate and support employability provision across Clackmannanshire. In recent years, it has focused its efforts on supporting the implementation of 'No One Left Behind,' the transformation of Scotland's employability system to design and deliver employability support that allows local flexibility through collective leadership, joint planning and co-commissioning.

1.35 A person-centred approach to influence and drive innovative solutions to facilitate the development and delivery of skills and employability services that reflect the current and future needs of individuals and employers in Clackmannanshire.

Our overall aim is to improve the employability of Clackmannanshire residents and, by doing so, reduce unemployment in the area. We are also committed to reducing inequalities that exist between different geographic areas and for different groups who face significant barriers to work.

The LEP will build on the strengths of existing national and local services, to better align funding and to improve the integration of employability services with other support to ensure that services are designed and delivered around the needs and aspirations of those using our services.

Health and Wellbeing

1.36 A key issue within Clackmannanshire is the commitment towards improving health and wellbeing for local people. A variety of partners undertake a range of work to promote more care in the community, and to tackle inequalities quicker, make services more accessible, and provide more integrated care.

1.37 Clacks Academy health and wellbeing section has been set up online to help provide tools for people who want to access resources online. It covers a range of areas including mental wellbeing, financial wellbeing, staying active etc.

1.38 During the next three years work will continue around these areas. In addition, the organisation is also looking to secure resources to support people with long-term conditions and expand the range of support for people as part of the wider programme of promoting health and well being.

Volunteering

1.39 The national volunteering strategy has been in place since 2004, and sets out the commitment to increasing volunteers from socially diverse backgrounds, raising awareness of the benefits of volunteering, particularly amongst young people, improving opportunities and standards. Recruiting, training and supporting volunteers is a vital part of the work of Clackmannanshire CAB and enables the organisation to maintain the delivery of advice services in the area.

SUMMARY OF KEY FINDINGS

1.40 As part of the business planning process, consideration has been given to the key issues within Clackmannanshire and the changes taking place in the wider operating environment. This information has been used to inform the future direction and priorities of the organisation that will be pursued over the next three years. A summary of the key findings from the assessment is as follows:

Background and Progress

- Clackmannanshire CAB is an established service provider with a track record of delivering high quality advice services to local people
- Work of the organisation has continued to grow and develop in response to local needs. Over the last year the organisation has dealt with 32,958 enquiries and supported 5,074 clients.
- The organisation has been highly successful in securing funding to develop a range of specialist services that are designed to provide support to local people. This has included the development of additional support for those affected by welfare reform, debt or fuel poverty, a scams awareness project, development of an outreach service, etc.

Assessment of Future Demand

- The organisation has experienced a significant demand for its services with over 70 % of the enquiries received relating benefits, tax credits, national insurance, and debt related issues
- Anticipated that demand for support will continue to grow as a result of the changes to the welfare benefit system; increase in pay day lending; and in-work poverty
- The organisation delivers its services within Clackmannanshire and from outreach centres across the locality. It is anticipated that this approach will continue to reach all sections of the community.
- Assessment of the economic and social conditions highlights the ongoing issues of unemployment; poverty and deprivation facing the community
- Demographic changes are recognised as major issue within the locality with an increasing elderly population. It is anticipated that this will result in an increase demand for support and specialist services.

Policy and Strategic Context

- Recognised that the significant changes are taking place in the operating environment that impact on service delivery and funding. This includes the ongoing reform of public sector services; reduction in public sector finance; welfare reform; etc.
- The work of Clackmannanshire CAB has been designed to contribute to the key policy priorities at a national and local level, including the Programme for Government and the Clackmannanshire Alliance Community Plan.

SECTION TWO – DEVELOPMENT FRAMEWORK

VISION

2.1 The vision of Clackmannanshire CAB is:

‘To develop and maintain a quality advice service within Clackmannanshire that complements partner organisations’ service provision and strengthens clients’ choice; and to build a solid foundation from which to grow and add value to the existing advice service provision throughout Clackmannanshire in line with the CAB 12 principles.’

AIMS

2.2 In seeking to achieve this vision, the work of Clackmannanshire CAB will be based on the following strategic aims:

- **AIM ONE** – To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.
- **AIM TWO** – To exercise a responsible influence on the development of social policies and services, both locally and nationally.

PRIORITIES & SERVICES

2.3 Five priority areas have been identified to ensure Clackmannanshire CAB can meet those aims, and are as follows:

- **Priority 1 – Continuous Improvement in Service Standards** – This is vital to ensure our funders and clients are satisfied we are compliant in the work we undertake on their behalf and in the level and detail of data we provide to keep them informed.
- **Priority 2 - Delivery of Information, Advice, and Representation Services** – This will include seeking to secure ongoing funding for **core and additional** services to be able to deliver a comprehensive package of information, advice and representation in response to local needs.
- **Priority 3 – Development of Financial Capability and Capacity Building Support** – Activity under this priority will be focused on early intervention and prevention through the development of increased financial capability. Over the next three years, the organisation will seek to secure additional resources to support this work and continue to be able to add value and efficacy to the range of financial capability services and outcomes achieved.
- **Priority 4 – Delivery of Specialist Support Services** – The organisation recognises the need to develop specialist services that are tailored to the

specific requirements of different client groups. Clackmannanshire CAB will continue to seek to enhance and deliver our services providing support for people Impacted by Welfare Reform, Exclusion. Over the next three years, the organisation will seek to sustain and refine the services established and will also look to explore the opportunity for new services in response to local needs.

- **Priority 5 – Continuous Improvement of our Outreach to Excluded Citizens** – Having taken significant steps to improve outreach with carers and Socially excluded (for which we are mainly funded). We are aware of the significant added value this flexible approach to delivery makes to our clients.

PRIORITY 1 – CONTINUOUS IMPROVEMENT IN SERVICE STANDARDS

In January 2019 Clackmannanshire CAB achieved accreditation at the highest level (Type iii) under the Scottish Government’s “Scottish National Standards for Information and Advice Providers” (SNSIAP). This is the accepted quality framework for not-for-profit organisations and local authorities providing advice on housing, money, debt and welfare benefits issues. Maintaining this level of accreditation and improving on it is vital to ensure our funders and clients remain satisfied and have confidence in the work we undertake on their behalf and in the level and detail of data we provide to keep them informed.

PRIORITY 2 – DELIVERY OF INFORMATION, ADVICE, AND REPRESENTATION SERVICES

We must ensure we maintain our focus to guarantee the provision of a full range of information, advice and representation services. This will ensure that Clackmannanshire CAB is able to provide a comprehensive programme of support for local people covering Type 1; Type 2; and Type 3 enquiries.

The key services that will be delivered will include:

General Advice Services

The main focus of the work will be to sustain and develop the provision of the general advice service in response to local needs. This will include continuing to deliver advice and information for local people through the main office and outreach services. This includes the provision of welfare rights advice and other enquiries.

Key actions over the next three years will include:

- Maintaining core funding to sustain and support the service
- Securing ongoing resources to focus on the recruitment and training of volunteers to support the delivery of the general advice service
- Ongoing development of the quality management systems.

PRIORITY 3 – DELIVERY OF FINANCIAL CAPABILITY AND CAPACITY BUILDING SERVICES

Early intervention and prevention through the delivery of these services is of paramount importance if Clackmannanshire CAB is to play its part in reducing poverty and improving the financial viability of households in the region. A clear plan outlining how it will secure additional resources to support this work will be developed in the form of a funding report.

Fuel Poverty and Services

This has proven to be an important area of operation which provides our clients and partners with invaluable support. Care should be taken to evaluate the work done in this area over the past three years, to carefully consider where the main issues are likely to be at a local level, and how this can be matched to new initiatives and programmes being developed at a national level. Clackmannanshire CAB should work closely with key organisations and charities in the sector to further develop its range of services.

Debt Advice Service

This includes the provision of a specialist debt advice service. The service has been designed to support local people address issues of debt, and includes the provision of advice; helping people to deal with creditors; negotiating repayment schedules; and providing advice on bankruptcy procedures.

Key Actions in relation to debt advice over the next three year will include:

- Ongoing work to secure the funding to sustain and develop the service in response to local needs
- Development of additional support to address issues of payday lending
- Advice and support on fuel poverty and changing suppliers.

PRIORITY 4 – DELIVERY OF SPECIALIST SUPPORT SERVICES

Clackmannanshire CAB recognises that there is a need to develop specialist services that are tailored to the specific requirements of different client groups. Support for clients impacted by welfare reform will remain a challenge on which the organisation must excel. It must also maintain and build on investment in systems and staff (at all levels). This will ensure it is best placed to develop and deliver new services in response to local needs.

PRIORITY 5 – CONTINUOUS IMPROVEMENT OF OUR OUTREACH TO EXCLUDED CITIZENS

We know outreach brings added benefits to our clients and the Council have made it clear they would like to see more development of this aspect of our delivery. Outreach development should be closely aligned with the work undertaken on Priority 4 although we are currently at capacity for providing an outreach service.

Targets and Outcomes

A plan will be prepared detailing activities with targets and outcomes to achieve each of the priorities above. It will also identify funding requirements. Reporting of performance against plan will be incorporated into the regular reporting to the Board at the bi-monthly Board meetings (see Section 3 below).

SECTION THREE – OPERATING FRAMEWORK

LEGAL ENTITY

3.1 Clackmannanshire CAB operates as a Company Limited by Guarantee (SC493971) and is a registered Charity (SC001839) with the Office of the Scottish Charity Regulator.

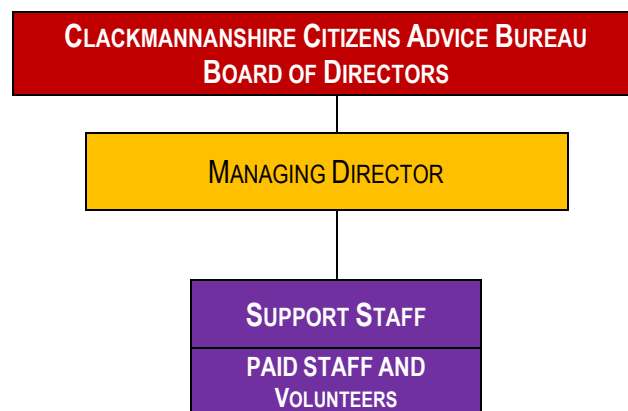
MANAGEMENT & OPERATIONAL ARRANGEMENTS

3.2 The overall governance of the organisation is through a Board of Directors, who are also Trustees. Members are drawn from a range of backgrounds and with experience that is of benefit to the organisation. The Board of Directors are responsible for overseeing the strategic direction and performance of the organisation.

3.3 Day-to-day management of the organisation is undertaken by the Managing Director who is responsible for all aspects of the service and monitoring the progress of the organisation. The Managing Director provides regular updates to the Board of Directors.

3.4 The staffing of the organisation includes a range of positions covering the delivery of core services and specialist projects. There are currently 29 members of staff including full time, part time and trainee positions. The work of the organisation is also highly dependent upon a team of volunteers who are involved in the direct delivery of advice services and other support functions.

3.5 A detailed staffing and management structure is attached as an appendix to the business plan. A summary of the organisational structure of the Clackmannanshire CAB is as follows:



OPERATING PRINCIPLES

3.6 The work of Clackmannanshire CAB is based on a number of operating principles that underpins the work of the organisation. These include the following:

- *A Free Service* – The services provided by the bureau must be free at the point of delivery regardless of the client’s means
- *Confidential* – The services provided by the bureau must be confidential
- *Impartial* – Services must be provided without subjective regard as whether the client is deserving or not
- *Independent* – Establish and preserve its freedom to provide advice and impartiality and to take action on behalf of clients in accordance with the client’s best interests
- *Accessible* – The bureau must endeavour to ensure that the services provided are accessible to all within the area of benefit
- *Effectiveness* – In order to provide a quality service to clients, the bureau must be effectively managed
- *Community Accountability* – Effective democratic machinery must be in place to ensure that it is democratically accountable to the community it serves
- *The Client’s Right to Decide* – The bureau’s internal systems for monitoring the quality of advice and action offered must ensure that the client’s right to decide between available options is respected and that no action is taken which has not been approved by the client
- *A Voluntary Service* – The bureau must retain the voluntary nature of the service. The service is first and foremost a voluntary service provided principally by volunteers
- *Empowerment* – The services provided by the bureau must seek to assist clients to help themselves
- *Information* – The bureau must commit to social policy at a local and national level
- *Generalist Service* – The bureau must have systems in place to ensure that any client receives help on any topic within the scope and competence of a generalist service.

POLICIES & PROCEDURES

3.7 Clackmannanshire CAB has developed a clear set of policies and procedures for staff, volunteers and the Board of Directors of the organisation in line with guidance. The organisation recognises that there is a need to review policies on an ongoing basis to ensure that they comply with current legislation, and have put in place arrangements to regularly review and update all the policies and procedures. Examples of the current policies and procedures that are in place are:

- | | |
|--|----------------------------|
| ▪ Equal Opportunities Policy; | ▪ Volunteers Policy; |
| ▪ Health & Safety Policy; | ▪ Disciplinary Procedures; |
| ▪ Protection of Vulnerable Children and Adults | ▪ Grievance Procedures |
| ▪ Complaints Procedure | ▪ Staff Appraisal Policy |
| ▪ Data Protection/GDPR | ▪ Confidentiality Policy |
| ▪ Home Visits Procedure | ▪ Alcohol & Drugs |
| | ▪ Safeguarding |
| | ▪ Work Related Stress |

- Lone Worker Policy
- Leave
- Training
- Whistleblowing
- Anti Bribery
- Flexible Working
- Learning & Development
- Sickness Absence
- Confidentiality

MONITORING & EVALUATION

3.8 A robust monitoring and evaluation framework has been established by Clackmannanshire CAB in order to be able to report against service targets. As part of this process, arrangements have been made to ensure that information is maintained in relation to activities delivered; number of clients supported; demographic information on service users; types of enquiries; and outcomes achieved. The monitoring arrangements are continually strengthened to ensure that the organisation is meeting its aims and objectives.

An outline of the reporting arrangements is as follows:

Bi-monthly Reporting

3.9 Clackmannanshire CAB will measure actual outcomes against agreed targets and the Managing Director will report on these to the Board at the bi-monthly Board meetings. This will include a brief commentary on the services delivered, the number of clients accessing the service; types of enquiries; and the outcomes achieved during the period. The report will highlight any operational issues experienced and identify areas for future development. Local Councillors are invited to the Board meetings so can find out directly about the Bureau's activities.

Performance Reporting

3.10 Reports showing levels of activity are presented to each Board meeting. A graph of triage statistics covering the previous six months is prepared which records the number of clients assisted through drop in, appointment and phone and the staffing levels of volunteers and paid staff.

Project and Funding Reporting

3.11 A project and funding summary is maintained and presented to each Board meeting which includes details of current and planned projects, including risks and progress using a "traffic light" system to classify projects.

Reporting for individual projects and funding streams is provided to funders as required, supplementing the monitoring of performance done through day-to-day management.

Financial Reporting

3.12 A budget for the financial year is prepared for submission to the Board for approval in January/February of the previous financial year. This is based on funding income confirmed at the time of preparation. Once set, this remains unchanged.

During the financial year forecasts are produced which reflect changes since the budget was prepared and those occurring during the year. These form part of the financial reports prepared for the bi-monthly Board Meetings to enable accurate and informed analysis of actual – vs – budgeted vs forecast income and expenditure for the period.

Annual statutory report and accounts are produced in line with the requirements set out under the Charities and Trustee Investment (Scotland) Act 2005 and the Companies Accounts which include details of the financial position. These requirements, particularly regarding the timing of accounting for fund income, mean that there may be differences between income and reserves as detailed in the Board reports and those disclosed in the statutory accounts.

Annual Reporting

3.13 An Annual Report will be prepared by Clackmannanshire CAB that will set out the principal activities, the achievement of outcomes against targets, the financial results of the previous year and an operating plan for the ensuing year. The report will also identify key lessons and highlight examples of good practice and areas for future development.

PARTNERSHIP & JOINT WORKING ARRANGEMENTS

3.14 Clackmannanshire CAB is committed to the practice of joint working and partnership development & delivery. Consideration of this remains important and at the heart of its value chain during ongoing development work and delivery. Clackmannanshire CAB will continue to strengthen existing and develop new relationships with other bodies and agencies across Clackmannanshire. Clackmannanshire CAB will deliver support in line with local priorities. This will include a range of partnership and joint working including:

AGENCY /PARTNER	OPPORTUNITIES FOR JOINT WORKING
CLACKMANNANSHIRE COUNCIL	Clackmannanshire CAB has a good working relationship with Clackmannanshire Council. It remains committed to improving and strengthening relationships across the Council. This includes adding value to the work in delivering support for people impacted by welfare reform and also how the organisation works with the Council to address ongoing issues of poverty, deprivation, debt, pay day lending, and in work poverty. Current budgetary pressures are affecting the Council’s attitude to Third Sector funding. Clackmannanshire CAB now gains its income from the Council by way of a legally binding tendered contract. The Bureau understands the significance of this and are committed to ensuring ongoing added value to underscore the value of the contract to the Council.
FORTH VALLEY ADVICE NETWORK	Good joint working arrangements exist between Clackmannanshire CAB and other established advice services across Clackmannanshire, Falkirk and Stirling.

	<p>There is no formal advice network established across the region. However, the bureau ensures cross referrals, and learning and development are maintained to gain the best possible impact and outcomes for clients in Clackmannanshire. Working in this way also ensures maintaining efficient levels of service which avoids duplication and wasteful delivery of resources.</p>
<p>CTSI / COMMUNITY PLANNING PARTNERS</p>	<p>The Local Outcome Impact Plan (LOIP) is developed and delivered by partners in what is known as the Clackmannanshire Alliance. Clackmannanshire Third Sector Interface is the lead body representing and supporting the Third Sector in Clackmannanshire. The LOIP covers the period 2017 – 2027 and will be subject to annual review and monitoring. There are two active groups working to deliver this plan – Outcome Improvement Group & Statutory Partnership Group. Clackmannanshire CAB has a role to provide in both groups and works closely with CTSI to ensure their inclusion in the Group’s working and programme developments.</p>
<p>CITIZENS ADVICE SCOTLAND</p>	<p>Clackmannanshire CAB operates as part of the national network of CABs operating across Scotland under the umbrella of CAS. Ongoing support is provided by CAS with regards to the development and governance of Clackmannanshire CAB. The bureau has a good working relationship and understands the strategic development value CAS offers Clackmannanshire CAB.</p>
<p>SGN / BIG LOTTERY</p>	<p>Forward thinking for our outreach projects has been a successful initiative implemented by Clackmannanshire CAB funded by SGN and Big Lottery. Examples of the work include advisors being placed in doctor’s surgeries and food banks not only being able to advise people on day-to-day difficulties but also providing shopping vouchers for those in need. Home visits especially for rural locations have also been a key programme. Yorkshire Building Society has recently allowed us to base an advisor in their premises, again providing advice on how people can reduce outgoings with such things as TV subscriptions costings (Sky, Virgin etc) & insurances (duplication of mobile phone insurance which some banks provide for free).</p>

SECTION FOUR – FINANCE & FUNDING

REVENUE BUDGET

4.1 The level of expected funding income is continually changing as new sources of funding become available, particularly for new projects from CAS, and continuation and replacement funding is secured.

Funding income which has been secured or is considered likely to be secured over the three years to March 2026, is listed in the table below. It includes both confirmed funding and anticipated continuation of current projects. The aim is to begin to seek continuation or replacement funding for services six months before the end date of the current project which delivers the service. For funding received from CAS, information on the most up to date position has been sought and income included where there are strong indications that the funding will be continued.

4.2 A summary of the financial requirements over the next three years is as follows:

	ACTUALS		BUDGET		Comments
	2022/23	2023/24	2024/25	2025/26	
Income					
Funding from Clackmannanshire Council:	£				
Core (3-year contract)	117,333	117,333	117,333	117,333	Unrestricted
Housing Debt Advice	17,000	17,000	17,000	17,000	
Clacks Works – Money Welfare Benefits Advice	26,278	44,880	45,778	46,693	
Criminal Justice	16,000	-	-	-	
PEC Money Advice	6,700	-	-	-	
Work placement funding	18,071	4,400	-	-	For current placements only
Funding distributed by CAS :					
PASS	46,100	42,040	42,040	42,040	Contract extended but level of funding not confirmed
Universal Credit Help to Claim	76,456	74,378	-	-	
Money Talk Plus (inc Welfare Reform, Money Talk+Scot Gov Debt to 30/9/22)	43,567	44,796	-	-	Only confirmed to 31/3/23
EBD	49,250	60,000	15,000	15,000	Estimate. Unrestricted
Safe & Warm Energy Advice	53,351	42,801	-	-	Ends 31/3/24

Big Energy Saving Network	10,950	5,000	-	-	Estimate.
SGN Outreach	3,973	9,932			
Food Insecurity Pilot (excl voucher costs)	-	8,897	-	-	
Gambling Support Service	2,193	2,400	2,400	-	Ends 31/3/25
Pension Wise	1,515	1,010	-	-	Ends 31/3/24
Additional Small Grants	22,999	10,000	3,000	3,000	
Other sources of funding:					
Donations	1,137	720	720	720	Mainly unrestricted
Robertson Trust Volunteer development	29,000	29,000	21,750	-	Ends 31/12/24
Henry Smith Welfare Rights	34,200	35,425	8,950	-	Ends 30/6/24
TNL Community Fund outreach funding	-	41,742	44,337	42,287	Ends 31/3/25
Energy Voucher funding	20,360	-	-	-	
Bank of Scotland Reach outreach funding	7,438	-	-	-	
Forth Valley CLLD outreach funding	6,296	3,698	-	-	Ends 30/4/23
Energy Savings Trust LEAP	32,450	-	-	-	
Ochil View HA Debt Advice	10,500	-	-	-	
Yorkshire Building Society	-	9,450	-	-	
Other small grants	8,350	-	-	-	
Other income - room hire	1,595	600	600	600	Unrestricted
"TOTAL INCOME (CURRENT FUNDING SOURCES)"	663,062	605,502	318,918	284,673	Restricted unless otherwise noted

Expenditure

Salary costs	555,152	558,428	569,597	580,988	After £5k employment allowance, 5% increase pa 2023/24, 2% after, assume same staff/hours
PASS funding to CABx	2,486	2,486	2,480	2,480	Assume continues at same level
Energy voucher funding to other CAB	(3,759)	-	-	-	Return of funding given in prior year
Energy vouchers	25,361	-	-	-	
Other staffing and volunteer costs	8,819	11,757	12,345	12,962	Assume 5% increase from 2024/25

Property costs	35,597	47,393	52,132	57,346	New utilities contracts being negotiated for 2023/24, assume 10% pa increase overall from 2024/25
Office costs	19,315	19,110	20,066	21,069	Assume 5% pa increase from 2024/25
Governance costs	7,373	4,113	4,319	4,535	Assumes audit fee will not increase significantly
TOTAL	650,344	643,287	660,938	679,379	
NET Surplus / Deficit					
NET SURPLUS/(DEFICIT)	12,718	(37,785)	(342,030)	(394,706)	Will not be same as published accounts due to treatment of timing of income
Reserves (incl restricted) at start of year	434,799	447,517	409,732	67,702	Restricted/unrestricted split not available and 1/4/22 based on financial not management accounts
Forecast reserves (incl restricted) at year end	447,517	409,732	67,702	(327,005)	Represents additional funding to be secured

The shortfall between income and expenditure as indicated by the above figures is not unexpected given that the majority of funding is for a shorter period than that of the business plan and that core funding from the Council is not sufficient to cover core costs. Identifying the shortfall informs the funding strategy (see below), provides a target for funding which needs to be secured and highlights where additional funding is needed. This approach to setting the budget has been adopted for the past seven years with a significant deficit forecast at the time the budget is set in January/February of the previous year, yet until 2022/23 the actual outturn for each year has led to a significant increase in reserves to the level set in the reserves policy. It is expected that there will be a relatively small surplus in 2022/23 compared to previous years.

It should be noted that income as stated in the forecast and budgets is different to that included in the published financial accounts, where it is determined by accounting rules which may lead to income being included in a different year. In the management accounts income is included when the activity takes place as this better matches it with the costs it relates to, and therefore provides more meaningful and useful figures for monitoring performance. The reserves, as calculated for the purposes of the business plan, will be different to those in the published accounts for the same reason.

Reserves at 1st April 2022 as per the published accounts were £434,799, of which £393,849 was in free unrestricted reserves (excludes restricted funds and the value of fixed assets). After taking into account the current economic uncertainty, inflation rates and forecast outturn for 2022/23 it was decided an appropriate level of available reserves to hold which will enable the service to continue to operate for six months. This should also cover funding income not being received as anticipated and all Council funding being received quarterly in arrears, to provide a contingency against

unexpected costs, as well as to enable other key activities to continue where there is a short-term gap in funding. It is necessary to maintain a balance between holding sufficient reserves to cope with short-term financial issues and being at a level which is considered excessive for a charity.

Mitigations of financial risk

Future staffing requirements will be subject to the organisation securing ongoing income to support specific activities. In the event that insufficient funding is secured to cover expenditure for a period longer than that which can be financed through reserves, then staffing levels can be reduced. Where replacement or continuation funding is not obtained for projects, the project workers could be made redundant.

In the last three years when projects have come to an end we have been successful in securing additional funding and therefore been able to avoid any redundancies. Expenditure other than staffing costs has already been reviewed and reduced over the past four years and there is little scope for further reduction. Energy has become an increasingly significant area of expenditure, which is largely out with the bureau's control. Fixed price contracts are agreed to help plan for and manage these costs.

The financial projections above and the development strategy are based on the premise that the core contract will continue to come under pressure and contingencies must be planned for to enable ongoing delivery of the bureau's core services. The fact that currently almost all other income comes from restricted sources of funding means that although these can contribute to the overhead costs, they cannot be used for the delivery of core services.

FUNDING STRATEGY

4.3 Due to the nature of funding income and in the absence of fixed long-term funding, a key focus of the business plan is to address any shortfall between the cost of maintaining current services and secured funding income.

The work of Clackmannanshire CAB is dependent on retaining the core income it receives from Clackmannanshire Council for the delivery of general advice and specialist debt management services. However, this funding does not cover the full cost of these services. In addition Clackmannanshire CAB generates significant levels of additional funding (around £7 for each pound of core funding), though usually restricted, income to fund its wide range of services and projects. The organisation has been successful in securing a range of funding to develop services in response to local needs.

The financial projections and funding strategy are based on the general principle that appropriate replacement funding will be sought to support the ongoing delivery of services. To achieve this, the Board needs to ensure the Managing Director is able to spend sufficient time on business development, identifying and applying for grants and service funding and investigating alternative sources of income.

4.4 Based on this approach, the funding strategy for the organisation over the next three years is as follows:

Based on the current financial position and financial forecasts for the organisation the successful completion of a 3 year Action Plan is vital to ensure the organisation’s longevity. The plan has been broken down into two strands. Strand 1 is Financial Management and Strand 2 is based around Strategic Priorities actions.

STRAND 1 ACTION PLAN

ADVICE AREA	PROJECT/GRANT/ CONTRACT/ (current)	FINANCIAL MANAGEMENT	ACTION/S TO PROTECT INCOME	TIMELINE
Core general advice services	Clackmannanshire Council	Keep costs of running core to service to minimum using volunteer resources where possible. Maintain and develop other sources of funding to share overhead costs of providing service.	Continue dialogue with monitoring team and further improve working relationships. Ensure Council are fully aware of services provided and clients assisted, and this is evidenced. Continue to invite Councillors to Board meetings	Throughout period of plan
	Food Insecurity Pilot (CAS) (March to November 2023)	Identify sources of unrestricted income or with restrictions which allow a broader use.	Ensure that project meets targets, reporting and control requirements. Provide input to working group on project development and evaluation so that more likely to receive funding under any subsequent network wide project.	March to November 2023

ADVICE AREA	PROJECT/GRANT/ CONTRACT/ (current)	FINANCIAL MANAGEMENT	ACTION/S TO PROTECT INCOME	TIMELINE
Recruitment, training and development of volunteers	Robertson Trust	Evaluate associated costs and resource requirements on an ongoing basis to ensure continued delivery.	Maintain strong relationship with funder and consider opportunities to deliver joint consultative exercises in Clackmannanshire/FV as prelude to new initiative development and funding applications. Ensure targets are met.	to December 2025
Outreach and home visiting services	Forth Valley & Lomond CLLD	Evaluate associated costs and resource requirements on an ongoing basis to ensure continued delivery. Whilst monitoring and reporting costs as required by funder	Maintain and develop relationships with partner organisations and outreach locations so that can evidence effectiveness and importance of outreach work to funders. Ensure any grant conditions are met.	to end May 2023
	The National Lottery Community Fund			from April 2023 to March 2026
	SGN via CAS			March to June 2023
SPECIALIST ADVICE SERVICES				
PASS	Scottish Government	Evaluate associated costs and resource requirements on an ongoing basis to ensure continued delivery.	Maintain awareness of policy developments at NHS regional and national level. Work closely with other LOIP partners to ensure Clackmannanshire CAB is best placed to continue delivering high quality local support to patients within the Forth Valley health board area. Maintain dialogue with CAS	April 2012 – April 2023

ADVICE AREA	PROJECT/GRANT/ CONTRACT/ (current)	FINANCIAL MANAGEMENT	ACTION/S TO PROTECT INCOME	TIMELINE
Welfare benefits support	Henry Smith Welfare Rights	Evaluate associated costs and resource requirements on an ongoing basis to ensure continued delivery. Whilst monitoring and reporting costs as required by funder	Maintain dialogue with the Trust and explore new support proposals that fit their criteria. Provide required reports which demonstrate how project outcomes are being met.	to June 2024
	Money Talk Plus (CAS)		Ensure performance targets are met and information reported to CAS as required. Maintain a profile on the projects by participating in network project meetings and working groups, and that CAS is aware of wish to continue with service.	October 22 – March 24
	Help to Claim (CAS)			
Financial education	Clacks Works Money & Welfare Benefits Advice	Evaluate associated costs and resource requirements on an ongoing basis to ensure continued delivery. Whilst monitoring and reporting costs as required by funder	Maintain dialogue with Clacks Works and ensure service provided meets requirements.	Ongoing
	Money Talk Plus (CAS)		Ensure performance targets are met and information reported to CAS as required. Maintain a profile on the projects by participating in network project meetings and working groups, and that CAS is aware of wish to continue with service.	
Universal help to claim (web chat and telephony)	DWP (CAS)	See above	See above	To March 2024

ADVICE AREA	PROJECT/GRANT/ CONTRACT/ (current)	FINANCIAL MANAGEMENT	ACTION/S TO PROTECT INCOME	TIMELINE
Housing debt and general debt	Housing Advice (Clackmannanshire Council)	Evaluate associated costs and resource requirements on an ongoing basis to ensure continued delivery. Whilst monitoring and reporting costs as required by funder	Ensure we have staff with the knowledge needed to be able to provide the required level of advice. Monitor to ensure the terms of the SLA are met including reporting and quality assessments.	Ongoing (Annual reviews)
	Scottish Govt Debt funding through Money Talk Plus (CAS)		Ensure performance targets are met and information reported to CAS as required. Maintain a profile on the projects by participating in network project meetings and working groups, and that CAS is aware of wish to continue with service.	
Energy	Safe and Warm (CAS)	Evaluate associated costs and resource requirements on an ongoing basis to ensure continued delivery. Whilst monitoring and reporting costs as required by funder	Maintain dialogue with CAS on project delivery and development. Ensure performance targets and project outcomes are met. Ensure there are staff with the required qualification (City & Guilds) to deliver the project.	April 22 - March 2024
	EBD (CAS)		To ensure that win annual funding each year ensure targets are met and that CAS is aware of wish to participate each year.	October 22 – March 23
	Big Energy Saving Network			October 22 – March 23

ADVICE AREA	PROJECT/GRANT/ CONTRACT/ (current)	FINANCIAL MANAGEMENT	ACTION/S TO PROTECT INCOME	TIMELINE
Food insecurity pilot	Scottish government (CAS)	See above	See above	To November 2023

STRAND 2 ACTION PLAN

TARGET AREA	OBJECTIVE	ACTION/S	TIMELINE	OWNER
CORE CONTRACT DEVELOPMENT	Improve working relationship with Council executives and Elected Members.	Organise joint development day with officers.	April 2023- March 2025	MD
	Raised awareness of CAB and its impact amongst elected members.	Produce CAB portfolio document and launch at elected member meeting/event.	April 2023 – March 2024	MD
COMMUNICATIONS PLAN	Raise awareness of CAB within Clackmannanshire	Develop a plan for local presentations targeted at key Community Plan stakeholders using the CAB portfolio as background.	Commenced Feb2023 – ongoing	MD
STRATEGIC PLAN	Strategic Vision and Future Planning	Required once probable outcomes have been clarified through all Strand 1 actions and the first two Strand 2 actions have been concluded. Seek external input.	2024-2025	Board & MD

APPENDIX 1

Clackmannanshire Citizens Advice Bureau

1st February 2023
28th February 2023

