



**Falkirk  
Citizens Advice  
Bureau**

**Annual Report  
2023/2024**

Scottish Charity No: SC006183

## FALKIRK CITIZENS ADVICE BUREAU SERVICES



### **CONTACT US AT**

FALKIRK CITIZENS ADVICE BUREAU  
3 Meeks Road  
FALKIRK  
FK2 7EW

### **CONTACT NUMBERS**

GENERAL ADVICE	01324 626070
DEBT ADVICE	01324 621138
EMAIL	<a href="mailto:bureau@falkirkcab.casonline.org.uk">bureau@falkirkcab.casonline.org.uk</a>
WEBSITE	<a href="http://www.falkirkcab.org.uk">www.falkirkcab.org.uk</a>

The Bureau Service is accessible:-

- Telephone
- Email
- Appointments (Telephone and Face to Face)
- At Forth Valley Hospital Monday & Wednesday 9.30am – 1.30pm

*Referral services through General Advisers. After initial interview with general advisers at our drop in service an appointment can be made to following services if appropriate:*

Benefits Advice  
Money Advice Unit  
Employment Specialist

### **OPENING HOURS**

MONDAY, TUESDAY	
THURSDAY & FRIDAY	10.00am – 3.00pm
WEDNESDAY	Pre arranged appointments

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## Falkirk Citizens Advice Bureau

Falkirk provides independent, free confidential advice to everyone regardless of race, sex, disability or sexuality.

### Aims

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.

To exercise a responsible influence on the development of social policies and services, both locally and nationally.

To achieve both aims while complying with the 13 principles of the CAB service.

### Principles

<b>Free</b>	Clients are not charged for advice
<b>Confidential</b>	Clients details are not disclosed to anyone
<b>Impartial</b>	Advisers do not make judgments about clients
<b>Independent</b>	No outside agencies influence the services offered
<b>Accessible</b>	We aim to make the services available to all
<b>Effective</b>	We will meet the clients' needs to the fullest extent possible
<b>Accountable</b>	Open democratic, responsible to the community
<b>Client's right to decide</b>	We offer advice: the client makes the decision
<b>Voluntary service</b>	The service is mainly provided by unpaid staff from the community
<b>Empowerment</b>	We help clients to help themselves
<b>Social Policy</b>	We use clients' experience to influence change
<b>Generalist service</b>	We do not restrict the topics we are prepared to give advice on
<b>Brand Protection</b>	We have systems and policies in place to ensure the protection of the Citizens Advice Network reputation, trust, loss of funding, data security and to prevent third parties from using its intellectual property without permission.

## The Falkirk CAB Team 2023-2024

### Board of Directors

Linda Gow	Chair
Maureen Telfer	Director
Lorraine Lauder	Director
Angus Mclean	Director
Jasmine Govan	Director
Emily Deans	Co-opted Director

### Staff 2023-2024

#### Bureau

Mary Baillie  
Martin Jackson  
Janice Donoghue  
Anne Laird  
Barry McMurray  
Catherine Walker  
Maria Marshall

#### Project

Lyn McKay  
Elizabeth Anne McGeorge  
Jane Lagan  
Robin Dearden (Left Jan 24)  
Jemma Nicol (Left Feb 24)

**At the end of the financial year, we have 15 active volunteers, with 9 having left during the year and 5 new volunteers joining us.**

Paul Allen	Allison Bethel	Carol Black
Eddie Boyle	Leeanne Buchanan	Andrew Donachie
Dorothy Donnelly	Angela Forbes-Gilfillan	David Gilfillan
Stephen Hallows	Jeffrey Johnson	Heather McGhee
Alan Paterson	Derek Sneddon	David Trotter

### Volunteers Left the Service in the Year

Jim Anderson	Alasdair Bell	Dianne Derrington
Aidan Kelly	Oshini McNeil	Magdalena Somerville
Heather Walker	Alison Webb	Nancy Wilson

## CHAIR'S REPORT

My first year in this post feels like it has flown in. I firstly must thank my fellow Board members and Chief Executive Mary Baillie for their support in assisting me in stepping into the hard to fill, large shoes of our previous Chairperson Jim Johnston. I would also like to pay tribute to our former Board member Maureen Telfer who recently stepped down from the Board after 12 years with us. I would like to thank Maureen for her tremendous contributions and invaluable advice and insight. I am sure by recording my thanks I speak for the Board, Mary Baillie, and our staff and volunteers.

Thanks also to our staff and volunteers. Without their skills, knowledge, hard work and dedication Falkirk would be a poorer place, quite literally. You will see from the figures and individual experiences included within the report the positive impact their work has on communities, families, and individuals, in our Falkirk area.

We couldn't carry out this work without our partnerships with principle funders Falkirk Council, Scottish Government and Citizens Advice Scotland (CAS). We would like to thank them for their generous support and assistance. However, in the face of future serious cuts in future public spending we do not underestimate the difficult choices our funders face. We hope that their appreciation of the work we do continues. In the meantime, we will continue to seek external funding and will work with CAS and Falkirk Council seeking the best routes to attain this. In this respect I would like to say a heartfelt thank you to our Chief Executive Mary Baillie for her success in securing that vital external funding over 2023/24. I am assured that she will continue that success for Falkirk CAB for the future.

Due to the high levels of poverty we once again expect a significant increase in demand for our services in the coming year. Utilities continue to rise again and demand for benefit advice and debt advice is increasing. We will continue to adjust our service provision to ensure it continues to be client led, prioritising the criteria of advice clients require as the soaring cost of living continues to impact on the citizens of Falkirk's daily living.

Volunteers are the mainstay of our organisation. Without our volunteers donating their time and expertise, we would be unable to provide local citizens with our free, confidential and independent quality advocacy and advisory service. On behalf of myself, my fellow Directors and all of the staff, I want to say a huge thank you, you make a huge contribution to our success. The volunteers do not work alone of course, they work alongside and are supported by the bureau's paid staff, together they present a uniform front to any problems encountered. I would like to take this opportunity to thank our staff for their invaluable dedication, without which we could not continue to deliver our high-quality provision of service. Of course, this quality service could not be delivered in such a well organised way without excellent leadership, and I also extend my thanks to our Chief Executive Mary Baillie.

Falkirk CAB will continue to rise to meet the challenges we know the future year will bring and we look forward to another successful year ahead.

Linda Gow

Chairperson

## CHIEF EXECUTIVE'S REPORT

2023 – 2024 continued to be yet another challenging year, the uncertain, volatile economic climate and ever-increasing cost of living costs had a significant impact on our communities. This impact was evident through the demands and complexity of the enquiries the bureau received, with rising volumes of foodbank referrals and energy vouchers and/or support requests. Adjusting our service provision to ensure it continues to be client led, prioritising the criteria of advice clients require is absolutely essential.

We are noticing significant increases in a new type of enquiry for CABx – clients who are just not able to cope with way the world is changing and how quickly it is doing so. After the pandemic many organisations closed their premises and moved to “on-line” services. Major companies increasingly sign post customers to their websites which with password requirements are fine for those who are able to remember them and have access to, as well as competence with computers, but increasingly a significant percentage of the population is being left behind by technology.

In Falkirk CAB's experience the people most disadvantaged by these changes are the poorest most vulnerable members of society, who would once have visited or telephoned local banks, insurance companies and organisations to get help to resolve most issues or problems they were experiencing. This is no longer the case. The Citizens Advice Bureau of course is the answer and as a result our Advisers, interview rooms, telephones, computers and other resources can be tied up for hours sorting out confusingly itemised electricity bills, navigating the complex benefit system etc, while waiting times for clients in need of our help continue to increase. This is extremely stressful and frustrating for both clients and our team.

During the year 2023– 2024, the team helped 3,394 people, who had contact with advisers on 12,285 occasions to help them address over 17,950 issues. The majority of the issues related to Debt, Social Security Benefits, Employment, and Housing. This resulted in financial gains for the clients of £5,657,214.

The bureau was audited by Scottish Legal Aid Board for accreditation under Scottish National Standards for Information and Advice Providers (SNSIAP). I am delighted to confirm Falkirk CAB successfully received accreditation in Housing, Welfare Benefits & Money/Debt advice in July 2023.

This has been an amazing achievement. The success of the Bureau is a direct result of the individual contribution and commitment to quality of service by each and every one of our volunteers, paid members of staff and directors. I would like to take this opportunity to personally **THANK YOU ALL**.

Falkirk CAB continues to be committed to promoting best value when delivering our services, and therefore advocate partnership-working in the community to share expertise and raise awareness of our service, striving to reduce the social exclusion experienced by many of our clients.

We are extremely grateful to Falkirk Council, Falkirk Health and Social Care Partnership, The Scottish Government and Citizens Advice Scotland for continually funding our work, without this support we would not be able to operate. I would like to say sincere thanks, on behalf of the team at Falkirk Citizens Advice Bureau and the people of Falkirk who have benefited from our services.

Once again, I must say that I feel privileged to work with such a fantastic, hardworking and supportive team. I am very much looking forward to continuing to provide our invaluable service and helping to make a difference to the lives of people of Falkirk who are experiencing difficulties or hardship.

Mary Baillie  
Bureau Chief Executive Officer

## VOLUNTEERS

We recognise that our volunteers are the biggest asset our bureau has and are aware that we are placing increasing demands on them as the level of complexity in clients' enquiries rises.

Our training programme for new advisers is now being delivered individually through a combination of e-learning and remote training from the bureau with the support of the Advice Service Coordinator and experienced volunteers. This allows trainees to train at their own pace and their progress can be customised to individual needs.

In addition to the demands of ever more complex enquiries, we have continued to deliver our services by a blended model of delivery with some volunteers advising by telephone at the office and some seeing clients face to face.

Our hardworking and dedicated team of volunteers allow us to keep delivering a quality advice service to the people of Falkirk.

We would like to say a resounding THANK YOU to all of our volunteers who supported the bureau by giving their time to us during difficult times this past year.

### Allison's Story

I started volunteering in CAB in February 2023 for the second time after retiring and finding I had a lot of spare time on my hands. My first experience volunteering with CAB began in 1995 when it was situated in Hope Street. Back then the initial training was delivered by the Manager within a group setting over a few days and then shadowing experienced volunteers. The CAB manager was the only paid person at that time. The information system was in paper form and enclosed in binders and the recording process was hand written. All this had noticeably changed and moved into the 21<sup>st</sup> century by the time I started volunteering for a second time. There are many more paid staff who specialise in different areas and the whole training program was online and in much more depth. At no point did I find myself under pressure whilst doing the training being able to take this at my own pace, at the same time I shadowed various experienced volunteers seeing how they worked, as they all have different techniques and approaches to the clients and their queries. All through this process I found myself being fully supported by both the paid staff and fellow volunteers and this continues today.

Volunteering for CAB can be challenging at times, it is also very rewarding as you never know what your next query could be. Volunteering for CAB is also a chance to make new friends as there is also the social aspect, being within the office environment with plenty of chat and laughs and attending nights out for different reasons such as people leaving and moving onto pastures new. You get to meet and know varied and very interesting people from all walks of life, both clients, fellow volunteers and paid staff and it is very interesting to hear their stories and what lead them to volunteer with CAB, many have been here for years, while some started as volunteers and went on to become paid members of staff. When clients either come into CAB either in person or telephone for assistance, when you see or hear the relief on a client's face or in their voice after giving them the information required to help themselves or signposting clients to agencies that can further help it makes it all worthwhile and satisfying knowing your contribution has made a difference to that person. I enjoy volunteering at CAB very much and hopefully I can continue to do so for the foreseeable future.



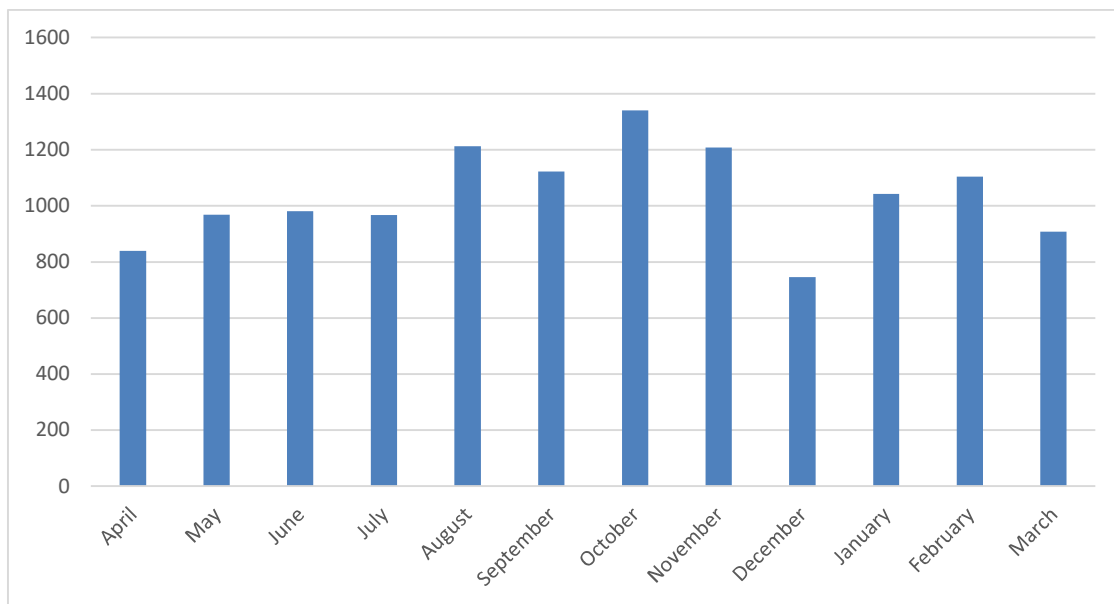
## OPERATIONS REPORT

### Service Provision

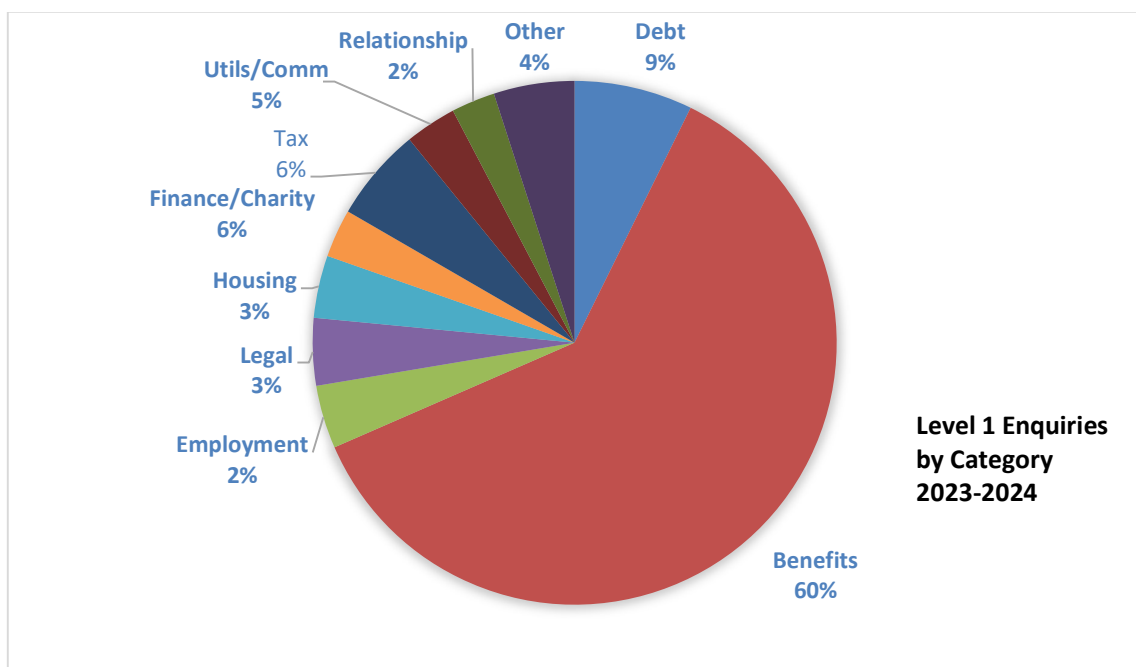
In addition to “our open door” service we provide advice via telephone, webchat and face to face appointments, making the service more accessible to people in need of our help.

It has been yet another busy year for the Bureau, with people approaching us for help and advice in a wide range of issues:

### Issues by Month 2023-2024



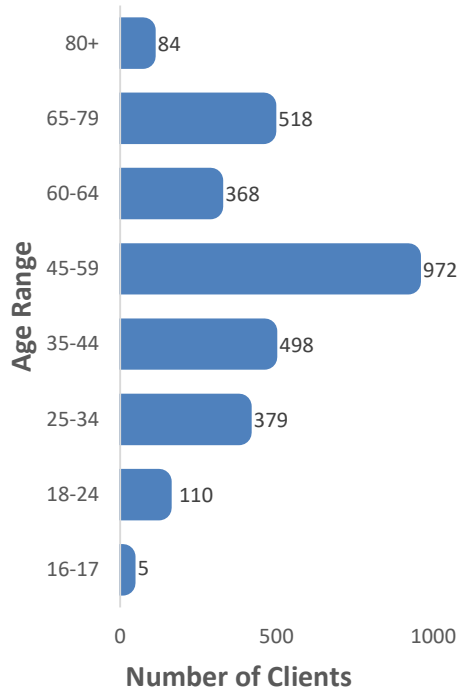
### Issues by Category 2023-2024



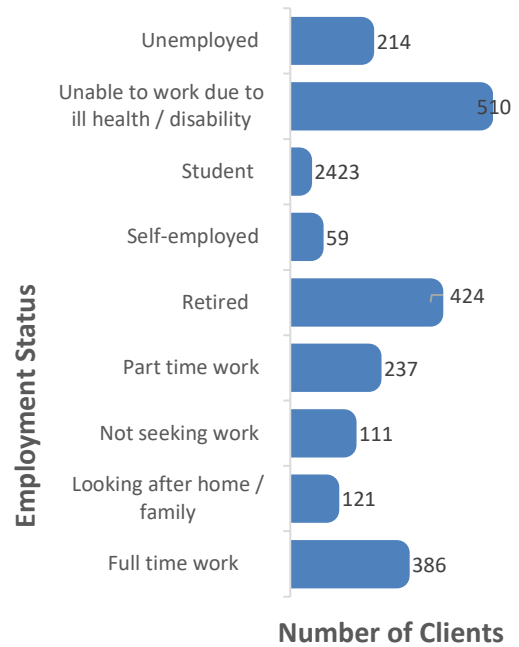
## CLIENT PROFILES

The people who use our services are from a wide range of backgrounds. Mandatory recording of client profiles for a minimum of four weeks per year is a membership condition of Citizens Advice Scotland. Falkirk endeavour to record client profiles throughout the year. From the profiles clients agreed to complete it highlights that over the last year the majority of our clients are from the 45-59 age group. Around 18% are in either full time or part time employment, another 16% are retired or not looking for work, while 21% are either unemployed or unable to work. Around 35% of our users have caring responsibilities. Around 27% of our users were owner-occupiers. Further analysis of our service users is given in the following tables:

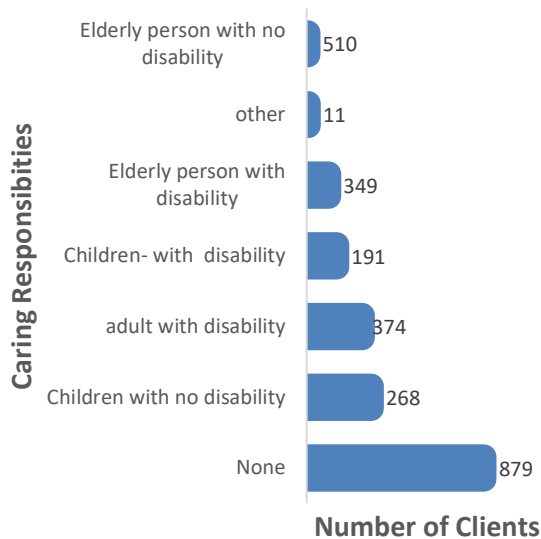
Number of Clients  
By age range



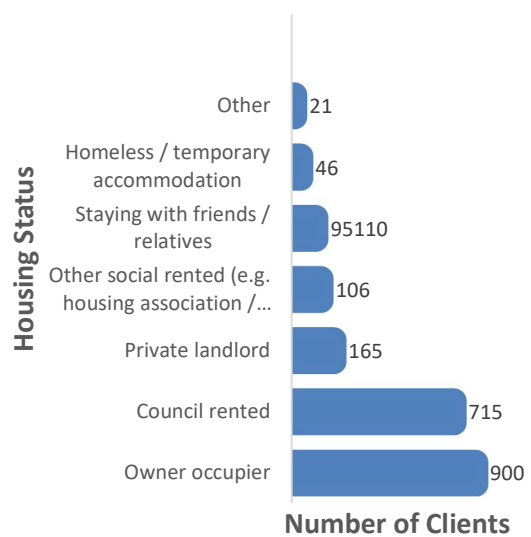
Number clients  
By employment status



Number of Clients  
By caring responsibility



Number of Clients  
By housing status



Data drawn from a set period from CASTLE data of those who gave a response.

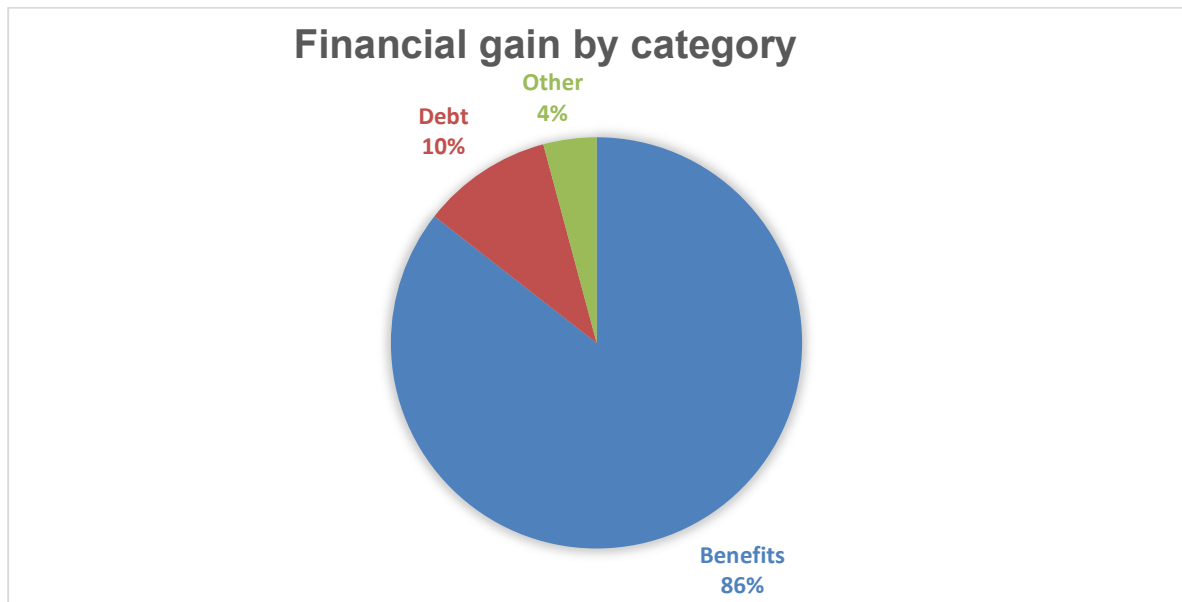
## FINANCIAL GAINS

A key measure of the impact our services have on our users and the communities they live in is the level of financial gain we succeed in generating for them. In 2023 – 2024 our successes included:

- Managing £764,067 of new debt
- Generating £4,835,989 in financial gains for benefits clients. (including projects)
- Gaining £582,458 in financial gains from debts written off and bankruptcies awarded.
- Another £238,767 was secured from the other categories



The distribution of gains is shown here: -



## MONEY ADVICE UNIT



Our Money Advice Unit is currently staffed by a full time Money Adviser and 3 volunteer money advice assistants.

Clients are referred to the Money Advice Unit if:

- They have 2 debts or more.
- Have complicated single debts with associated problems.

All other debt cases are dealt with by General Advisers & are not referred on.

This year we have continued to deliver advice in a blended way giving clients more choice in how to attend appointments with us.

The number of people requiring debt advice is increasing this year and it is expected that as interest rates rise and the cost-of-living crisis bites this will be a continued increase in demand for this service.

108 new clients engaged fully with our service this year.

We continued to see a return of clients that had stopped engaging, as creditors now more actively pursuing outstanding debts, therefore client assistance to resume their debt solutions

The Accountant In Bankruptcy continued with their reduced evidence requirements for those clients entering Sequestration (Bankruptcy). The reduced fee for bankruptcy has continued and a permanent change to the waiving of fees for clients who are either fully dependant on benefits or are unable to afford a contribution to their bankruptcy has meant clients who were previously struggling to enter Sequestration as they could not afford the fee, have now been able to go through with this.

### **Some Statistics:**

- We assisted 108 clients with multiple debt. The debts amounted to £764,067
- Total council tax debt for 2023/24 was £64,956, This is an increase of 34% from 2022/23 (£48,435). In 2023/24 this was a total of 8.5 % of all debt managed (£764,067).
- £38,224 of Utility Arrears contributed to the total debt we dealt with

Falkirk Citizens Advice Bureau offer clients the full range of debt options, with many of our clients opting for the statutory debt solutions offered by the Scottish Government.

The Debt Arrangement Scheme (DAS) continues to be an important tool for us. Last year we assisted 3 clients to enter into a DAS to address their debt problems.

A DAS plan is a long-term commitment to both the client and the bureau. We continued to work with all of our DAS clients when required, as circumstances changed: During the year 2023-2024 we completed 10 applications for variations to a Debt Payment Programme, including payment changes, payment breaks and crisis breaks. We are statutorily obliged to keep providing these clients with on-going money advice and a large part of our workload is dealing with our existing client base. We believe we are in the top half dozen of DAS providers in the free money advice sector.

Falkirk Citizens Advice Bureau have been offering DAS as a debt solution since the very beginning of the scheme, in the past year we have seen 11 clients repay their plans in full and are now debt free.

At the other end of the spectrum, we also assist clients to apply for their own sequestration. A large proportion of our clients are on very low incomes, have no assets and see no way of ever paying their debts.

Having access to the statutory option of bankruptcy means that they can leave the burden of persistent debt behind and start again debt free.

In 2023-2024 the 22 clients we assisted to apply for bankruptcy gained total debt relief of £581,729.28.

### Money Advice Unit Case Study



Client had contacted the Bureau to ask for assistance to complete an Adult Disability Payment (ADP) form. An appointment was arranged with a Welfare Benefits Officer. During the appointment, the Benefits Officer, as part of CAB holistic approach, asked the client if there were any other issues we could help with. Client became quite upset as she revealed she has been living off credit cards in anticipation of returning to work when injuries got better, however since losing her job on capability grounds, she was worried about the debt that she had built up.

Falkirk CAB Money Adviser was able to come into the benefits appointment to discuss general debt process and reassure the client that we can assist her to resolve the debt situation. The Money Adviser arranged for the client to return the following week to go through her debt issues and see what help could be offered.

At the time of the Money Advice appointment, the client was in receipt of basic Employment and Support Allowance (ESA) only, therefore her income was limited, client was in assessment phase of ESA, awaiting the outcome of work capability assessment. As a result, it was decided that the best way forward for the client was to pursue bankruptcy.

Given the anxiety and stress the client was suffering due to her debt issues, the Money Adviser was able to expediate the bankruptcy process and from when the client had first appointment to the bankruptcy award being made was a little over 5 weeks.

**As clients only source of income was benefits, she will not be required to pay anything towards the bankruptcy and in total £12,450 worth of debt was written off.** When client was made aware of the award of the bankruptcy, she was extremely relieved that she no longer had the worry and anxiety of the debt hanging over her.

**Client Financial Gain - Client was awarded ADP with the help of the benefits officer with a total CFG of £9,838.65 for benefits and £12,450 for debt.**

## SOCIAL SECURITY BENEFITS

Social Security benefit advice continues to be the largest proportion of all the enquiries coming into the bureau. Clients have access to general advice and benefit checks via our main advice service. For more complex issues, completion of detailed forms or assistance with challenging decisions we offer appointments with a Social Security Benefit specialist adviser. We provide services through a variety of channels, offering telephone, video and face to face appointments to our clients, improving access to all.

The benefits team also continues to assist clients at benefit tribunals: these can be in person, by video or by telephone.

Although the DWP has restarted face to face medical assessments, the majority of clients continue to be offered assessment by telephone. These assessments are for Personal Independence Payment (PIP), Employment and Support Allowance (ESA) and limited capability for work under Universal Credit (UC).

Adult Disability Payment (ADP) replaced PIP for new applications from August 2022. This is one of the devolved benefits administered by Social Security Scotland. Unlike PIP, ADP has no medical assessment within the application process although an assessment can be requested by clients.

Ongoing indications are that clients are still waiting a long time for ADP decisions. This is partly due to the volume of applications but also difficulties with the supply of supporting information.

Existing PIP claimants continue to be transferred to ADP, with priority given to anyone whose award is due for review or who reports a change of circumstances. The transfer of existing Child Disability Living Allowance (DLA) clients to Child Disability Payment (CDP) is now complete but transfers to ADP from DLA are ongoing.

We are now seeing a good number of ADP claims, which were initially refused, being awarded at redetermination. This is very positive for clients who do not have to proceed to the more stressful appeal/tribunal stage. To date, we have seen very few tribunals for ADP although these are beginning to be listed. Initial indications, on the limited data we have so far, are that the success rate appears lower than the DWP equivalent.

We provide supporting advice to clients on budgeting and all benefits. Benefits for disability and ill health represent the highest number of issues, closely followed by Universal Credit (UC). Managed migration to UC, for those on legacy benefits, is ongoing. We have seen an increase in requests for assistance with UC50 forms, as a result.

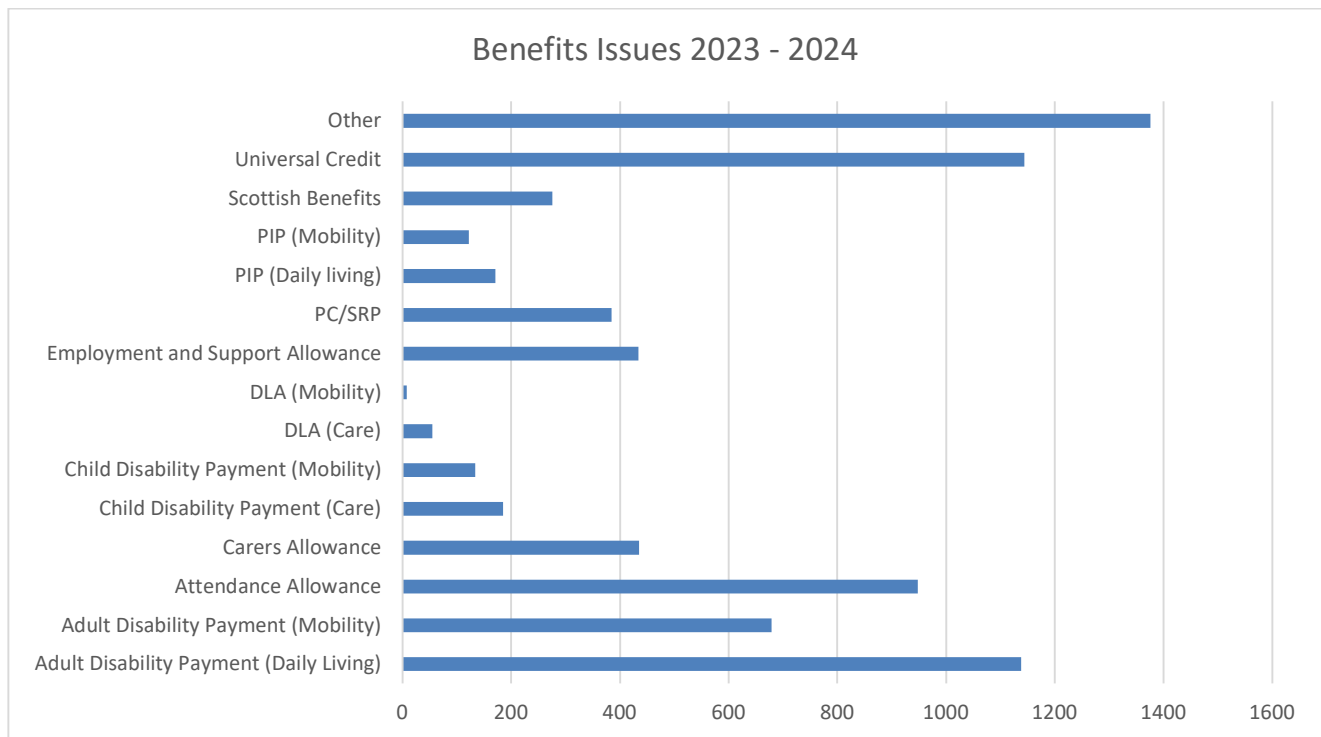
The Bureau helps raise the financial awareness of our clients by:

- Empowering clients to challenge benefit appeals and on occasion supporting clients right through to attending tribunals.
- Referring clients on, where appropriate, to the Employment Clinic or Money Advice Unit.
- Training new and existing volunteers in this area of expertise

Over the period of the report the bureau has addressed 7490 benefit issues. We assisted 656 clients to complete benefit forms of which approximately 86% resulted in a positive decision for client, therefore reducing the number clients having to challenge decisions. This is an excellent result as it reduces the number of clients going through the extremely stressful appeals process.

In addition to this we help 29 clients with Social Security Benefit Appeals Tribunals, 23 of which were overturned in the client's favour.

## Total benefits client financial gains of £4.8 million.



### BENEFITS CASE STUDIES

#### Case Study 1

The client was a man in his late 50s (part of a couple, private tenant) on sick leave from full time work due to long term health conditions. The initial contact was to complete an application for Adult Disability Payment (ADP). This is the Scottish working age disability benefit. Client advised that he expected to be dismissed from work on capability grounds in due course. He was advised of the option to apply for Employment and Support Allowance (ESA) when his Statutory Sick Pay (SSP) ended. ESA is a benefit, based on National Insurance (NI) contributions, for a person who is unable to work due to their health.

Client was accompanied to the appointment by his partner. During a discussion about possible entitlement to means tested benefits, client's partner advised she had ongoing health conditions and was also currently on sick leave.

She was advised about applying for Employment and Support Allowance (ESA) and assisted to apply for Adult Disability Payment (ADP). Both clients were awarded ADP and the partner was also awarded ESA.

The awards of ADP created eligibility for other assistance including access to the Accessible Vehicle and Equipment Scheme, Vehicle Tax Exemption, a Blue Badge, free bus passes and possible reduction in Council Tax. Client and partner are aware of the option to get back in touch at any time for further benefit advice, should their circumstances change.

**Total client financial gain was around £25,000**

## Case Study 2

Married couple in their 50's with 3 children, 1 of whom was disabled and in receipt of middle rate care component of Child Disability Payment (CDP); couple in receipt of Income Support, Carers Allowance, Carers Allowance Supplement, Child Benefit, Scottish Child Payment, Child Tax Credits, Housing Benefit (HB) and Council Tax Reduction (CTR).

A benefit check showed they were in receipt of all entitlements.

Couple approached bureau as 17 year old son was to transfer from CDP to Adult Disability Payment (ADP). Assistance provided with form completion and couple were advised of their entitlement to claim ADP also as both had health conditions and forms for both were completed.

Son was awarded enhanced rate of the daily living component of ADP at £108.55 per week, Mrs was awarded standard rate of daily living component of ADP at £72.65 per week and standard rate of mobility component of ADP at £28.70 per week and Mr was awarded enhanced rate of the daily living component of ADP at £108.55 per week. They were also advised on and assisted to action ancillary benefits applicable to their awards such as 50% reduction in vehicle tax, blue badge, bus pass, disabled persons railcard and premiums on HB and CTR.

**CAB intervention led to client's being substantially better off financially – an additional £245.80 per week; £12781.60 per annum.**



## HELP FOR CARERS

Help for Carers is a partnership project between Falkirk Citizens Advice Bureau and the Falkirk and Clackmannanshire Carers Centre.

Falkirk Citizens Advice Bureau provides experienced Benefits / Income Maximisation Officers who, take referrals from identified staff within the Carers Centre working with carers and their families.

Like the majority of our other services, this service was delivered by telephone and email with face to face appointments provided to vulnerable clients.

Our advisers give advice on benefits, completes benefit forms and challenges benefit decisions on behalf of carers, the cared for person, and their families. They also provide advice and support to look at their household income and expenditure to consider any efficiencies such as energy suppliers/tariffs and assistance with debt issues

### Help for Carers Summary 2023-2024

<b>Clients Advised</b>	<b>1355</b>
<b>Carers Income Maximised</b>	<b>335</b>
<b>Holistic Benefits Assessments Carried Out</b>	<b>633</b>
<b>Young Carers Supported</b>	<b>28</b>
<b>Client Financial Gains</b>	<b>£2,045,100</b>

### Case Study- Help for Carers

**This case study demonstrates how an adviser can help carer navigate the benefits system.**

Client aged 53 married and working full time, cares for her 82yr old mother with a Dementia diagnosis, client was concerned she may have to stop working due to her caring role

Client was advised of Carers Allowance (CA) if her mother had a disability benefit in place, but client was unsure if her mother qualified for any benefits, client's mother has State Retirement Pension (SRP) and no other income, she lived alone.

Project Officer advised client that her mum could claim Attendance Allowance (AA) and if successful client could claim CA if she had to give up work or drop her hours to continue with her caring role.

Client's mother has no other benefits in place, Project Officer carried out holistic benefit assessment and found the clients mother could have been claiming Pension Credit (PC) and Council Tax Exemption (CTE). Project Officer helped client to make an online claim on mothers behalf for Pension Credit and an Attendance Allowance application form was completed and sent to the Department of Work and Pensions. Client's mother was awarded the high rate of Attendance Allowance and an additional amount of Pension Credit as she qualified for a Severe Disability Premium (SDP). Client has been able to continue working as the additional income has allowed her mother to get other services into help and Social Work are now looking at a care package as a result of qualifying for Pension Credit and additional Severe Disability Premium she will not have to contribute to the additional costs involved.

**Our client was delighted with the outcome, which resulted in an annual Financial Gain for this couple of £10,412 for her mother.**

## MONEY TALK TEAM



### Are money worries impacting your family?

The **Money Talk Team** can help maximise your income.

Visit our website for information and advice on:

- > Benefits and other financial support that you may be entitled to
- > Dealing with debt
- > Ways to save money on your outgoings

[moneytalkteam.org.uk](http://moneytalkteam.org.uk)

0800 028 1456



The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland, Scottish charity (SC016637) and company limited by guarantee (895923)

The Money Talk Team have been delivering free, confidential advice and support to low-income families across Scotland since January 2019, and whilst anyone can use the service we are particularly keen to hear from lone parent families, families with a disabled adult or child, larger families, minority ethnic families, families with a child under one year old, families where the mother is under 25 years of age and older people, including those approaching retirement age. Backed by the Scottish Government, the Money Talk Team aim to help low income families maximise their income by getting all the benefits, grants and exemptions (council tax, energy) to which they are entitled, and ensuring that they are not paying more for essential goods and services than they need to (e.g. fuel tariffs, mobile phone and broadband contracts), and also provides access and support from specialist bureau services (e.g. debt advice) where required. The service is delivered through the freephone telephone line, face to face or telephone appointments organised for more complex issues.

### Money Talk Team Case Study

Client contacted Money Talk Team as she had no money for food or other essentials, and she had no recourse to public funds. Client was distressed and had no network of support locally.

Client came to the UK from Nigeria with her husband and two children ages 4 and 7 one year ago. Client's husband had been completing a master's degree while working part time earning £200 a week. Client had been working fulltime in a factory for the previous 10 months they were renting a one bed roomed flat for £600 a month.

Client was 38 weeks pregnant and had just commenced maternity leave. She had applied for Statutory Maternity Pay (SMP) from her employer but had received a letter from them informing her that she was not entitled as she did not meet the employment conditions for this benefit. This was because she had been an agency worker and therefore an employee of the agency and not the factory during the qualifying period.

Adviser referred client to foodbank who made a delivery the following day along with referral to Home Energy Scotland who provided £49 fuel vouchers. Adviser submitted application to Household Support Fund on behalf of client who was awarded a payment of £470. These measures addressed client's immediate needs.

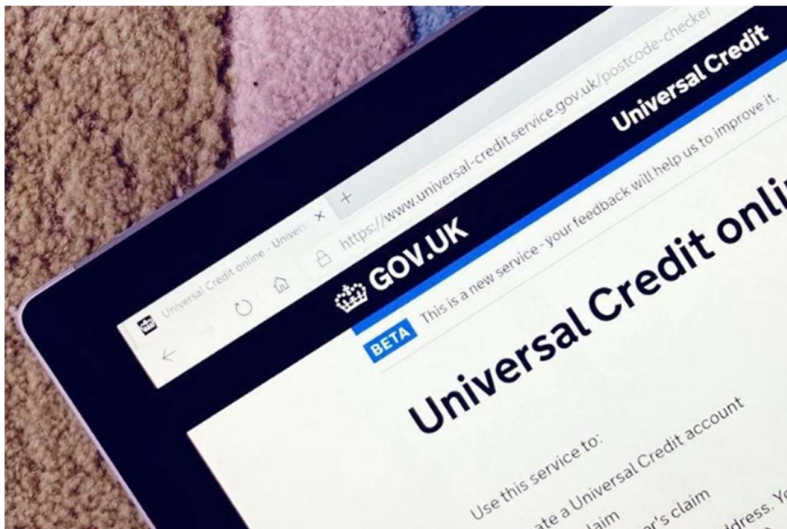
Client did not have the means to buy essentials for the baby. Adviser applied to Aberlour Trust for a grant and client was awarded £150.

Adviser advised client that based on her employment history she should be entitled to Maternity Allowance and assisted her to complete application. Client was awarded £184.03 Maternity Allowance for 39 weeks. Money Talk Adviser advised client that she may be eligible for Best Start foods which is a payment to help with the cost of being pregnant and looking after a child and assisted client to complete application. Client was awarded payment of £10.60 a week until child is one and then £5.30 until they reach three.

**The advice and support client received resulted in client's income increasing by £194.63 a week and one-off payments totaling £714.03.**

Client emailed adviser to thank bureau for the support and kindness shown to her family.

## Universal Credit (Help to Claim)



The Help to Claim service has been in operation since April 2019 and offers tailored, practical support to help people make their first Universal Credit claim right through to the point where they receive their first full correct payment on time.

If you're considering claiming Universal Credit for the first time, have a quick question or need in depth help to make your claim and get to your first payment - we're here to help you.

The service is accessed through our national freephone number 0800 023 2581, and also provides live advice through webchat.

The Help to Claim service will check that Universal Credit is the right benefit for a client to claim, following which their individual needs will be assessed to make sure they get the right level of customised support in the way that's right for them to help them make their claim.

### Help to Claim Case Study

Client male, aged 45, living with partner and 4 children in a private tenancy. Client has health conditions and his partner provides unpaid care for him. Client and partner were in receipt of legacy benefits; Income-Related Employment and Support Allowance (ESA) in the Support group and Housing Benefit (HB), along with Personal Independence Payment (PIP), Child Benefit (CB) and Carer's Allowance (CA). The family had to move council area meaning that they had to claim Universal Credit (UC) but due to the language barrier, they were finding it difficult to access benefit information in their first language, so they called the Help to Claim Helpline.

The Adviser provided the client and partner with a telephone interpreter in their first language and made them aware that they can request an interpreter for all interactions with Universal Credit. The Adviser performed a benefit check for the client and provided advice on what would happen to their current benefits, the eligibility criteria and claiming process for Universal Credit. The Adviser advised client on additional benefits such as Scottish Child Payment, Council Tax Reduction and Cost of Living payments. Due to the client and their partner's limited English, the Adviser offered to assist with a telephone claim to Universal Credit and advised them that they will ensure there will be an interpreter throughout the whole claim.

With the help and support provided by the Help to Claim Project, the client and their partner were granted an award of £34,750.80 per annum from Universal Credit which was an increase of £1029.60 compared to their legacy benefits. A Council Tax Reduction of £1751.36 per annum and £3900 per annum from Scottish Child Payment. The support that Help to Claim has offered the client including the use of interpreters has enabled the client to maximise their income and claim what they are entitled to.

**Client financial gain was £6,680.96.**

## JOINT WORKING ARRANGEMENTS



A joint strategy document has been agreed and issued by the three bureaux in the district – Falkirk, Denny, and Grangemouth. This clearly identifies a range of activities where the three bureaux will closely co-ordinate their efforts, including joint recruitments, training, marketing, referrals, and funding applications as appropriate.

These activities are managed by the three bureau managers, with a quarterly Joint Action Group (JAG) acting as the steering committee to oversee progress and any changes to the strategy. Bureaux board representatives, Falkirk Council as the principal funder and CAS are all engaged in these steering sessions.

The bureau is also actively pursuing co-operative partnerships with other support organisations in the area where our services are seen as complementary to the support provided across a range of vulnerable groups. This year the bureau has worked with:

- Falkirk & Clackmannanshire Carers Centre
- Falkirk Council Community Learning and Development Teams
- Falkirk Foodbank
- Falkirk Council Community Advice Services
- Social Work Services

## CHALLENGES FOR 2023-24



- As a result of the current cost of living crisis, we anticipate a significant increase in demand for our services, in particular providing employment, social security benefits and debt advice.
- Securing additional funding to cover the shortfall in our core funding and to develop new services
- Maintain an ongoing programme of volunteer recruitment and training to secure the core service provision.
- Continue to train and develop the expertise within the Volunteer staff, including specialist skills to increase cover provision in debt advice, benefits, employment.
- Continue to develop partnerships with other organisations in the areas of need to enhance advice and income maximisation services into the community, with emphasis on target groups of recognised need.
- In conjunction with the other Bureaux in the region deliver the Joint Strategy, working closely together across the agreed areas of common interest.

## ACKNOWLEDGEMENT AND THANKS



We would like to express our thanks and appreciation to:-

- All the Bureau volunteers and staff for all their hard work, time, and commitment
- AMI for their expertise on behalf of our Money Advice clients
- HMM Accounting Service for their work as Accountant and ensuring, our income is on track, our “books” balance and our staff are paid on time
- Whitelaw Wells for their work as our Auditors
- Falkirk Council for our core funds
- Falkirk Health and Social Care Partnership for funding our Help for Carers Project
- Citizens Advice Scotland for funding to allow us to provide additional social security benefits and debt advice. As well as their support in training & development of staff and volunteers
- Crown Cleaning for ensuring our housekeeping is up to the mark
- Unity Trust Bank for their banking services
- Peninsula/Worknest for their employment law advice
- Worknest for their Health and Safety Advice
- Thorntons for guidance in GDPR compliance
- Denny and Dunipace CAB and Grangemouth CAB for their continued support and assistance

**FALKIRK CITIZENS' ADVICE BUREAU LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)**

**For the year ended 31 March 2024**

	<b>Unrestricted Funds 2024</b>	<b>Restricted Funds 2024</b>	<b>Total Funds 2024</b>	<b>Total Funds 2023</b>
	£	£	£	£
<b>Income and endowments from:</b>				
Charitable activities	295	387,371	387,666	357,243
Investment income	621	-	621	267
	-----	-----	-----	-----
<b>Total income</b>	<b>916</b>	<b>387,371</b>	<b>388,287</b>	<b>357,510</b>
	-----	-----	-----	-----
<b>Expenditure on:</b>				
Charitable activities	11,435	388,210	399,645	411,589
	-----	-----	-----	-----
<b>Total expenditure</b>	<b>11,435</b>	<b>388,210</b>	<b>399,645</b>	<b>411,589</b>
	-----	-----	-----	-----
<b>Net (expenditure)</b>	<b>(10,519)</b>	<b>(839)</b>	<b>(11,358)</b>	<b>(54,079)</b>
Transfers	7,289	(7,289)	-	-
	-----	-----	-----	-----
<b>Net movement in funds</b>	<b>(3,230)</b>	<b>(8,128)</b>	<b>(11,358)</b>	<b>(54,079)</b>
	-----	-----	-----	-----
<b>Reconciliation of Funds</b>				
Total funds brought forward at 1 April 2023	274,060	8,128	282,188	336,267
	-----	-----	-----	-----
<b>Total funds carried forward at 31 March 2024</b>	<b>270,830</b>	<b>270,830</b>	<b>282,188</b>	<b>282,188</b>
	=====	=====	=====	=====

The company has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the company are classed as continuing.

The above accounts are an extract from the audited financial statements for the Falkirk Citizen's Advice Bureau Limited for the year ended 31 March 2024. The full audited financial statements, which have an unqualified audit report, are available from the directors at the registered office at 3 Meeks Road, Falkirk, FK2 7EW

## CLIENT FEEDBACK

"So helpful always sorted everything out for me when I went for advice"

"If you need help ...go. lovely staff....and good advice. They helped me."

"So helpful is the citizens advice bureau in Falkirk, really got time for you. A definite place for to receive help and information"

"Just awesome place to get help and info while you're not native"

"Staff very kind and helpful"

"Folk were helpful and friendly thank you"

"Super helpful and helped when in a tight spot"

### **A Message from Falkirk Citizens Advice Bureau**

Without the support of our volunteers and the local community we would be unable to continue to provide this service. To enable us to ensure we continue to provide a quality service that meets the needs of the people of Falkirk we would appreciate any comments or suggestions for improvements you have.





### Patient Advice & Support Service

Use your rights  
Know your responsibilities  
Share your experience  
Make a difference



**Falkirk Council**



**Falkirk  
Health and Social Care  
Partnership**

