

Denny & Dunipace Citizens Advice Bureau Limited



ANNUAL REPORT 2022/2023

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[LAST THREE PAGES ARE EDITED VERSION OF ACCOUNTS]

1. DENNY & DUNIPACE CITIZENS ADVICE BUREAU

Denny and Dunipace Citizens Advice Bureau is a registered Charity and provides independent, free, confidential and impartial advice to everybody regardless of race, sex, disability or sexuality.

The main source of the Bureau's funding is received from Falkirk Council.

Denny & Dunipace CAB is an Advice Agency providing a wide range of free services. We are members of Citizens Advice Scotland which is the largest independent advice network in Scotland.

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 12 principles of the CAB service.

Principles

Denny & Dunipace CAB is committed to and will comply with the following 12 principles:

FREE	Clients are not charged for advice
CONFIDENTIAL	Clients' details are not disclosed to anyone
IMPARTIAL	Workers do not make judgements about clients
INDEPENDENT	No outside agency influences the services offered
ACCESSIBLE	We aim to make the services available to all
EFFECTIVE	We will meet the clients' needs to the fullest extent possible
ACCOUNTABLE	Open and democratic, responsible to the community
CLIENTS' RIGHTS TO DECIDE	We offer advice: the client makes the decision
VOLUNTARY	The service is mainly provided by unpaid staff from the community
EMPOWERMENT	We help clients to help themselves
INFORMATION RETRIEVAL	We use clients' experience to influence change
GENERALIST	We do not restrict the topics we are prepared to give advice on

2. CONTACT DETAILS/OPENING HOURS

Telephone Numbers

Specialist Staff	01324 829160
Fax:	01324 826063
Email:	bureau@dennycab.casonline.org.uk
Web:	www.dennyanddunipacecab.org.uk

The Bureau Service is accessible: -

- Telephone
- Email
- Appointments (Telephone and Face to Face)
- Home Visits
- Solicitors Appointments (clinic held every four weeks)

Opening Hours

Monday, Tuesday, Wednesday and Thursday: 9 am to 4.30 pm
Friday: 9 am to 3.30 pm

We answer Telephone calls from 10 am to 3 pm daily

We offer appointments

Monday, Tuesday and Wednesday between 10 am and 2 pm
Friday 10 am to 12 pm

Legal Clinic held every four weeks on Wednesdays by appointment only (4 p.m. – 5 p.m.).

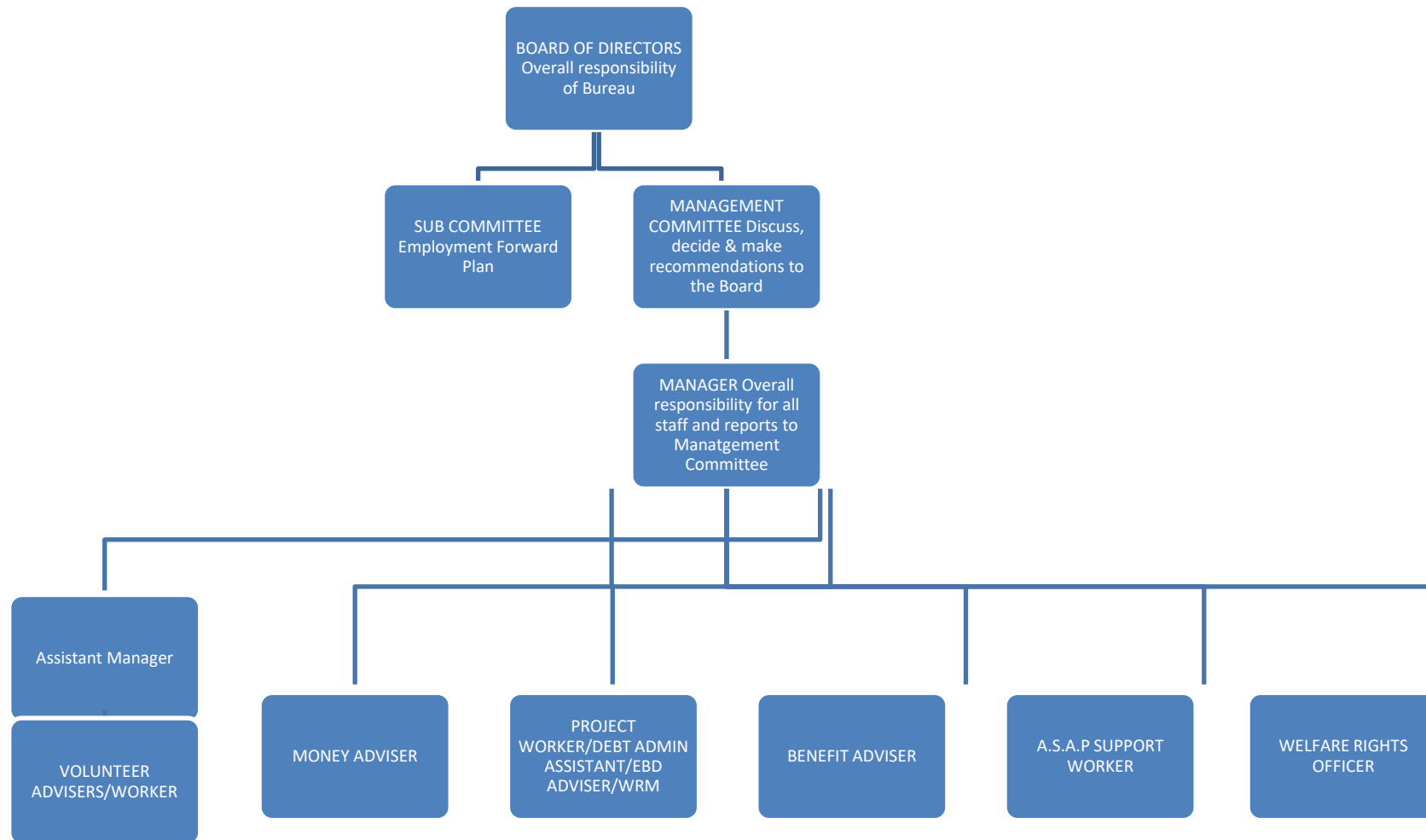
MP Surgery held every second Friday of the month (10 a.m. to 11 a.m.)

Outreach Clinics

Bonnybridge Community Centre: (By Appointment Only)

HomeStart: Denny Parish Church Centre

3. DENNY AND DUNIPACE CITIZENS ADVICE BUREAU ORGANISATIONAL CHART



4. TRUSTEES & MANAGEMENT COMMITTEE MEMBERS

BOARD OF DIRECTORS

Richard Aird Chair:
Gerald Boden
Maureen Clezy
Stephanie Connor
Heather Edwards Financial Director
Dougal Grant
David Inglis
Christine McGuire
Grace McMenemy
Mervyn Woodward

MANAGEMENT COMMITTEE

Members of the Public

Richard Aird
Gerald Boden
Stephanie Connor
Heather Edwards
Grant Dougal
Christine McGuire
Grace McMenemy
Mervyn Woodward

Volunteer Staff

David Inglis
Maureen Clezy

Others

Louise Boden Company Secretary, Bureau Manager

5. BUREAU STAFF & VOLUNTEERS

Staff – 2022/2023

Kate Hughes	Manager – Resigned July 2022
Louise Boden	Manager – Appointed July 2022
Louise Boden	Assistant Manager – Appointed Manager Role July 2022
Charlene Kane	Armed Service Advice Project Worker - (Left Role October 2022)
Charlene Kane	Assistant Manager – Appointed October 2022
Helen Macleod	Money Adviser
Gail Shanks	Welfare Benefits Specialist
Nancy Soldatic	Welfare Benefit Adviser
Sarah Steel	Money Talk Team Adviser Administrative Assistant Energy Best Deal Project Worker

Volunteers – 2022-2023 Generalist Advisers

Veronica Bellers	
Maureen Clezy	
Fiona Garner	
David Inglis	
Catriona Jack	
Tony Keeley	
Ian McAlpine	
Catherine McCoustra	
Kevin Montgomery	Left 15/07/2022
Maureen Morrison	
Christine O'Donnell	
Jan Rawlings	
Frances Scott	
Margaret Shuttleworth	
Mervyn Woodward	Left 25/07/2022

Trainee Advisers

Jamie Lole	Left 22/09/2022
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Reception Volunteers

Louise Bogle
David Inglis
Helen Power

6. CHAIR'S REPORT

As the ongoing impact of the cost-of-living crisis affects our communities, the work of Denny & Dunipace CAB continues to be a vital support service to all who seek our assistance and advice. The bureau serves thousands of individuals every year, and now more than ever it is helping people through the most difficult of times. The team of staff and volunteers have absolutely excelled in the face of increasing demands for their time, continuing to provide a quality advice and information service to meet the needs of the people of Denny & Dunipace.

Without funding, delivering these essential services would simply not be possible. Therefore, I must thank our principal funders Falkirk Council, the Scottish Government and Citizens Advice Scotland for their generous financial support and assistance.

Once again, we have finished this year in a healthy financial position, however more than at any other time the long-term financial future is uncertain, with public funding under so much pressure. This is undoubtedly one of our biggest challenges and continuing to secure funding from additional sources will be vital.

We anticipate that the coming year will see a significant increase in demand for our services, particularly in the areas of utilities, social security benefit and debt advice. The bureau will adjust its service provision to ensure it continues to be client led, driven by the requirements of our clients as the cost of living continues to impact them.

Volunteers are the mainstay of our organisation and without them we would simply be unable to provide our free, confidential, and independent quality advocacy and advisory service to the residents of Denny & Dunipace. I would like to record my thanks to all our volunteers, on behalf of the board of directors and all of the staff.

Finally, I wish to thank our CAB Manager, Louise Boden, and her team of dedicated staff, who do a brilliant job all year round supporting our community. In what is now my fifth year as Chair of Denny & Dunipace CAB I will shortly be stepping down from the role, but I will always be appreciative of the support Louise in particular has given me. We are so fortunate to have such a hardworking and passionate team led by a brilliant manager, and I wish them all the best for the future.

7. MANAGER'S REPORT

It has been another busy and interesting year for staff and volunteers at Denny & Dunipace CAB. Throughout the year the Bureau has continued to deliver high-quality holistic advice and information service to the residents of Denny, Dunipace and surrounding villages. We aim to help and support the people in the community whose lives have been affected by problems and difficult circumstances. Our commitment to providing free, quality impartial advice and information remains as strong as ever and our clients tell us regularly that the help we provide makes a real difference to their lives, we could not do this without the continued commitment from Falkirk Council.

Clients can access our service through various routes according to their preferences and communication needs, we offer Telephone, Face to Face, Email Advice, remote service for example teams or zoom meetings and we also provide Outreach/Home visit service to clients that are unable to access services provided at our main office.

For clients that require service for complex case work appointments can be arranged for with our Specialist Advice Team for the following topics, Debt Advice, Social Security/Benefit Advice, Veterans, Energy Advice and any other holistic issues.

2022 to 2023 the Bureau dealt with 4273 contacts providing advice for 7599 different issue. Our top five advice categories during this year were - benefits, debt, financial/charitable support, utilities and housing, however we also responded to client enquiries on a wide range of other topics.

The future and continued provision of our advice services depends heavily upon the commitment and dedication of our team of volunteers who advise clients, perform administrative duties and serve on the Management Committee.

In order to deliver the best service to clients we continue to develop solid and positive working relationships with local organisations and groups and this benefit mutual clients in need across the area. By working together, we are able to maximise resources for the benefit of the local community.

The success of the Bureau is a direct result of the individual contribution and commitment to quality delivery of service by each and every one of our volunteers, paid members of staff and directors. I would like to take this opportunity to acknowledge their contribution and thank them personally. In addition, I would like to thank our funders, Falkirk Council, joint working partner and local community.

8A. ADVICE REPORT

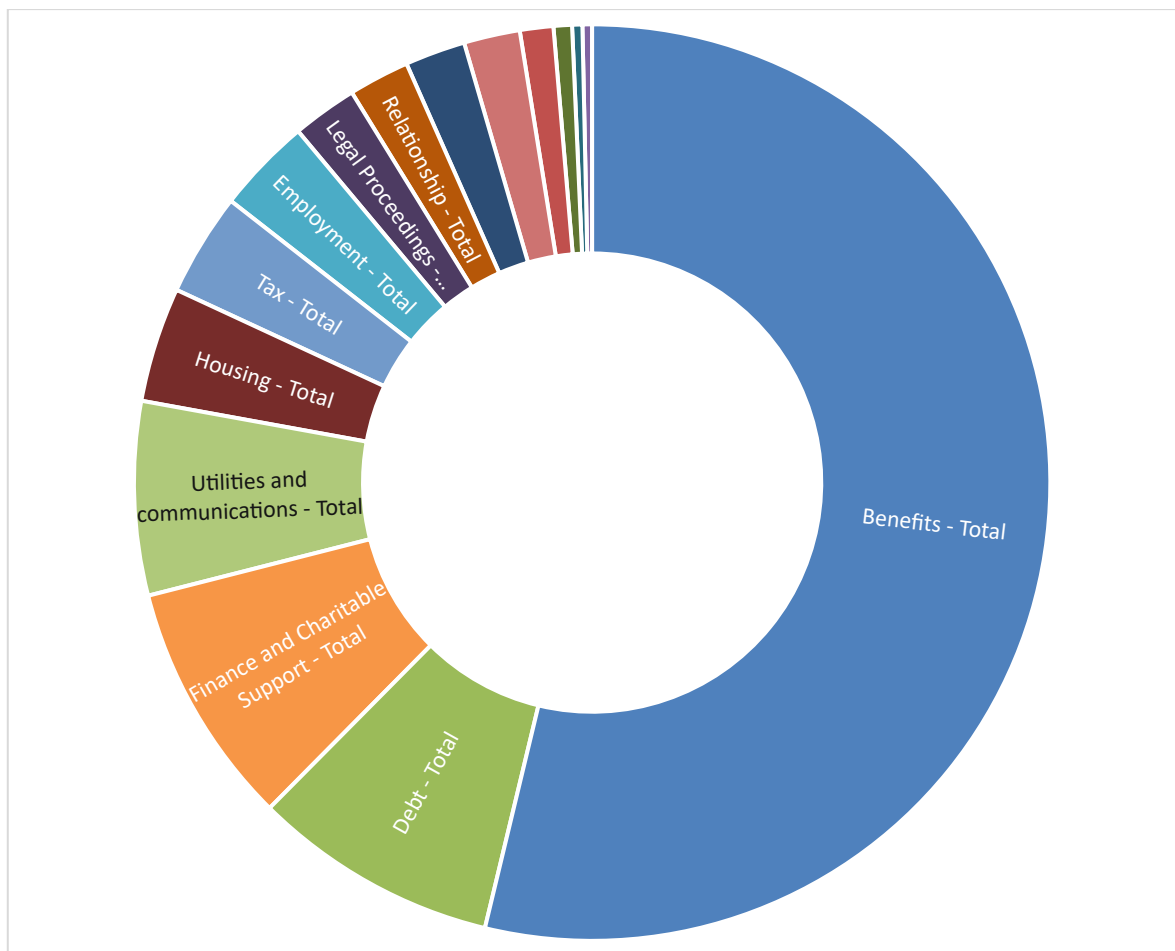
2022/2023 Denny and Dunipace CAB assisted **4273** clients with **7599** issues which resulted in client financial gains of **£1,270,688.60**

We advise on many different subjects and our top 3 categories for this period are

BENEFIT ADVICE

DEBT ADVICE

FIANANCE AND CHARITABLE SUPPORT



ADVICE REPORT CONTINUED

In addition to our Face to Face appointment/Telephone appointment service at Duke Street, Denny where advice was given on a range of topics we also worked with partner organisations in delivering the following specialist services:

Armed Services and Advice (ASAP - Falkirk)

- A support service for the armed forces community

Patient Advice and Support Service (PASS)

- Provides advice and support to individuals who wish to give feedback, make comments, raise concerns or make complaints about treatment and care provided by NHS Forth Valley

Pension Wise

- A service to assist individuals to explore their pension options through 1:1 pension guidance appointment

Homestart – Falkirk West Outreach Clinic in Denny

- Low income parents with at least one child under five can focus on getting face to face advice and support to resolve their problems, while the children are looked after in the crèche

Bonnybridge Community Centre Outreach Clinic

- The focus is to engage with clients who are likely to encounter difficulties in accessing advice from the main Bureau – appointment only booked directly with Bonnybridge community centre

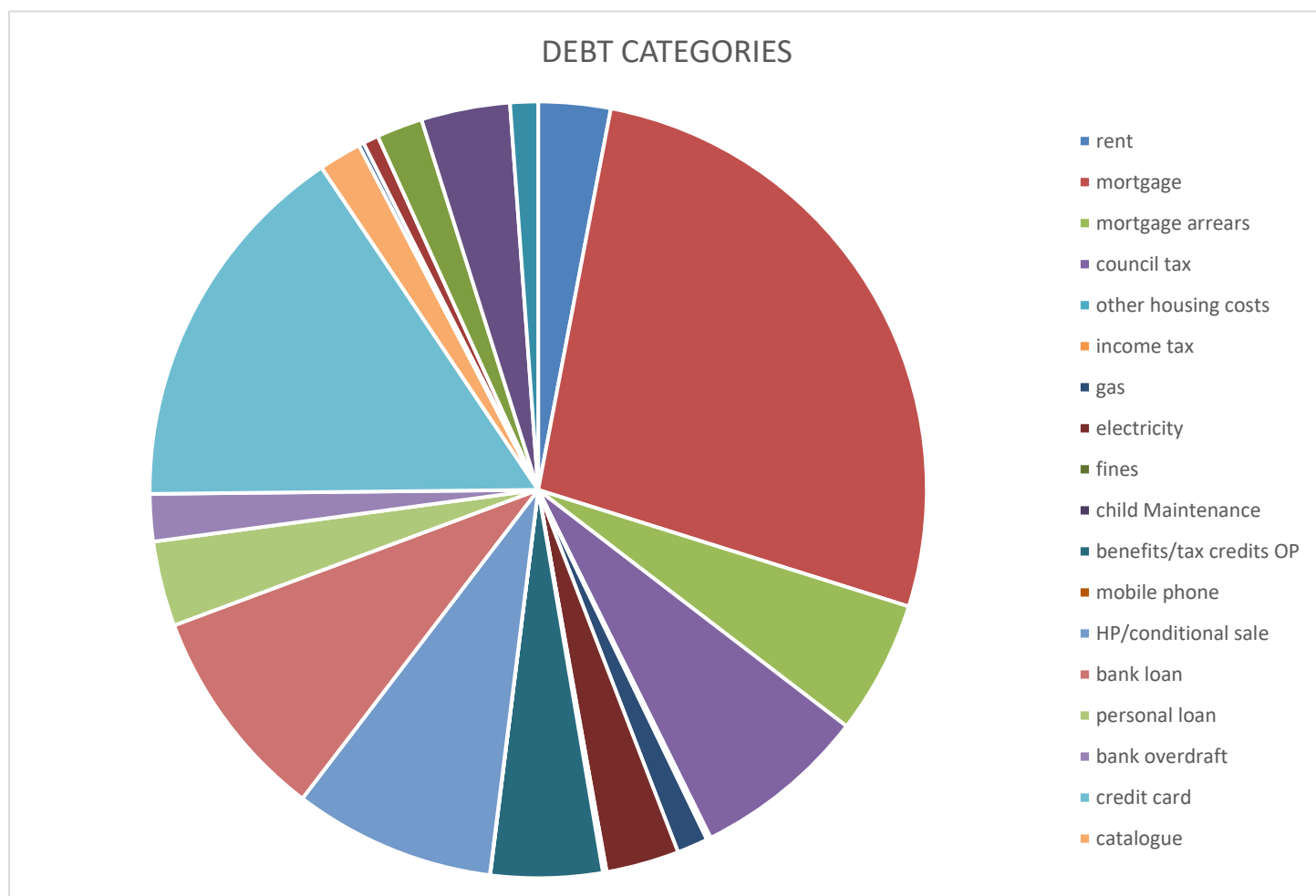
8B. MONEY ADVICE REPORT

Denny and Dunipace Citizens Advice Bureau aim to change people's lives by helping them to manage their money by offering free, confidential and impartial face to face money advice.

Over the last year we have continued to assist clients to take control of managing debts and budgeting, offering options available to client by producing financial statement in line with the Financial Conduct Authority and National standards accreditation.

We assisted higher majority of clients in the 41 to 50-year-old age category, with higher assistance going to female clients, majority of which were in the single/never married category, council tenants and majority unable to work due to ill health.

- **43** Multiple Debt Cases
- **£1'896.353.15** Debt negotiated
- **£188,438.44** Client financial gains from negotiating debt
- Main debt categories Mortgage, Credit Cards and Personal loans



CASE STUDY

(Some of the details of this case study have been changed in order to preserve the client's anonymity)

Money Advice

The client is Eastern European, single, and lives in council rented accommodation. Client lived alone after a separation however, had access to his child several nights per week.

The client had attended the bureau after a relationship breakdown and he had lost his job. The client had some debts that he was finding unmanageable however, he wished to pay the debts. The client had defaulted and was in arrears of priority debts and presented with debt emergencies, including rent and council tax debts. The client was solely liable for all debts. The client was suffering ill mental health as a result of the break up and the loss of his job.

Outcome

In the first instance, the Money Adviser completed a benefit check to maximise the client's income and ensure they received all benefits they were entitled to with the Language Line, using an interpreter. The client was assisted to make a claim for Universal Credit and a Discretionary Housing Payment and a claim for Council Tax Reduction. This allowed the client to not accumulate any more rent/council tax arrears. It also allowed the client income to pay his gas and electric without risking being cut off. The client was placed on the Priority Service Register with his energy supplier, which offers more reassurance if unable to pay the bill immediately. The client was assisted to apply for a Moratorium. This was to prevent creditors from taking-action against the client. In the 6 months Moratorium, the client had managed to find some other work and we were able to set up a payment plan with creditors. The client then lost his job and defaulted on these payments and another debt solution was found for the client. The client was assisted to apply for Bankruptcy via the Minimal Asset Process therefore the client did not have to pay the debts, which allowed him to have a clean slate, preventing financial hardship.

8C SOCIAL SECURITY REPORT

Throughout 2022/2023 Denny & Dunipace CAB continued to provide a free, impartial and confidential Benefit Advice Service to the local community. In this period, we provided **107** appointments. We completed **260** benefits checks and assisted clients to claim benefits which these checks identified. Our Welfare Rights Adviser submitted **33** Mandatory Reconsideration submissions and **5** Adult Disability Payment Redeterminations. We represented **21** clients at appeals being heard by HM Courts & Tribunals, of which **13** were found in favour of our clients. In total with the assistance of CAB resources we put **£864,603.80** back into the pockets of the local community.

Our Benefit Adviser completed **234** Benefit applications, these applications include Personal Independence Payment, Attendance Allowance, Scottish Child Disability Payment, Adult Disability Payment, Pension Credit, Blue Badge, UC50, ESA 50 and other benefit applications, resulting in **204** awards made to these clients as an automatic entitlement or awarded at application

Case study

(Some of the details of this case study have been changed in order to preserve the client's anonymity)

Case Outline

Client was a single client of pension age who had contacted office herself to initially obtain benefit advice as she had moved into a sheltered housing complex recently and was seeking advice on both income and what rent she may be liable to pay herself.

Client was not in good health and had her state pension in payment but unsure of what other income she had as having difficulty understating letters about all this. Client also not sure about what her rent letters meant and how much she may be required to pay towards rent or if rebate may be applicable. Client had been referred for income maximisation initially. Also, able to check rent and client made aware that she has a short fall in rent for service charges.

Positive Outcomes

Client was seen at a local Community Centre as per joint working with local authority allowing access to local accommodation. Able to complete full benefit check for client and clarify what income client already had to see if other benefits applicable. Able to explain to client how her benefits were paid and what amounts were in place. Had been able to take time to explain to client how her benefits were shown on her bank statement and clarified that client that Attendance

Allowance in payment. Client had high rate of this benefit so no review would have been required. Completed benefit checklist with clients details at visit and follow up action completed posting benefit calculation details out to client. Clients income maximised with regards checking rent and council tax rebate as well and had been able to assist client with better understanding of what her income considered of. Client aware after visit that she will have to pay elements of service charges.

Although was initially a benefit inquiry for income maximising client was able to complete further action for client taking holistic approach to client's full needs.

Additional advice given about social work care services and what additional aids, adaptations and care help may be available to client. Client declined offer to have referral made to social work at home visit but happy with having advice on care services to discuss this with family.

Also, during home visit client had discussed issues she was having with new bed she had purchased so details taken and able to return to office and have another appointment arranged for client to discuss her consumer issue in relation to her purchase. Positive outcome for client with regards giving of advice on benefits, social care and separate consumer issue.

8D. ARMED SERVICES ADVICE PROJECT

ASAP has continued to support veterans and their dependents throughout the period providing telephone and email advice, and face to face advice where this was required to enable full support to be provided, we have also carried out home visits where necessary.

ASAP Adviser has also provided support and advice to partner organisation's who provide/support veteran specific enquiries.

Number of enquiries: 2022/2023 ASAP Adviser has assisted **88** ASAP clients presenting for advice or assistance of these **88** clients **33** were new to the service. Client Financial Gains for **73** of these clients totaled **£160,918.60**.

The chart below shows the client breakdown by status. It is worth noting that since the project started in 2013, Regular Army Veterans have consistently made up the largest client group that have presented for support and assistance.

ASAP Client Breakdown by Status for 2022 to 2023

ASAP: Army - dependent/carer of ex-serving	12
ASAP: Army - dependent/carer of serving	2
ASAP: Army - ex-serving	50
ASAP: Royal Air Force - dependent/carer of ex-serving	2
ASAP: Royal Air Force - ex-serving	3
ASAP: Royal Marines - ex-serving	3
ASAP: Royal Navy - dependent/carer of ex-serving	2
ASAP: Royal Navy - dependent/carer of serving	1
ASAP: Royal Navy - ex-serving	3
ASAP: Territorial Army - dependent/carer of ex-serving	3
ASAP: Territorial Army - ex-serving	7

ASAP CASE STUDY

Case Outline

Case Study (Some of the details of this case study have been changed in order to preserve the client's anonymity)

Case Outline

Client is ex serving Army. Client self-referred to the service via a friend. The client had been struggling with several issues. Client was a home owner and had no working boiler for some months. He advised that his home was cold all of the time. Client then advised that he was really struggling to get around his home, he was recently successful in a claim for Attendance Allowance (AA) after applying himself. Client advised that he had been finding it difficult to be able to look after his own personal care. The client further advised that his car broken down and he was worried as that was his only way to get out of his home as his mobility is so poor. His AA does not have a mobility component and the client is unable to buy a new car, are we aware of any charities who can help?

Assistance Given

The ASAP Regional Support Officer was able to refer the client to Home Energy Scotland via the portal that we have access to as a partner. This was to request that Home energy Scotland help the client apply for any Government grants available in order he can have his boiler repaired, or replaced. Adviser also asked for a full energy check to ensure that the property is energy efficient. This was completed and the client was given a new boiler and central heating system as well as new doors at a cost of 7k.

Adviser referred client to his local social work team to have a care needs assessment carried out and any aids and adaptations put in place for his needs, client agreed to this. Made a referral to client's local Social work team. Adviser had to chase this up and the client was given an allocated social care worker.

Discussed with the client whether he wished to be referred to veteran charities and we could enquire if there is an option to apply for any funding for him to buy a car. Client agreed. Discussed this with veteran charity before making a referral, they agreed to accept a referral however, cannot guarantee that benevolent funds will allow for the use of a vehicle, but they may help with a mobility scooter for example. Made referral to veteran charity and this was assessed on an individual basis. The client was not awarded any cash for a car however, they did discuss the possibility of a scooter, the client has reservations as he liked to attend the legion which was some distance away and the client worried about the risks of the battery dying, therefore declined this offer.

Positive outcomes

Client was referred to Home Energy Scotland to update his whole heating system, allowing him to stay warm this winter, as well as save money on utilities with an updated, energy efficient boiler system.

Client has been referred to the appropriate social and health care team to ensure that he was assessed for his needs and any aids and adaptations carried out in his property. This included a whole new wet room. This will allow the client to live an independent life in his own home and will protect him from potential harm. The client was delighted by the work carried out and it improved his ill mental health.

8E - EBD REPORT

Our Energy Adviser aims to help vulnerable clients and those in or at risk of fuel poverty to be able to afford their energy bills. Funding for this project enables us to provide advice and support on a variety of energy related issues, as well as assisting client to maximise their income and access other support that may be available to them.

From September 2022 to March 2023 we assisted **90** clients with Energy issues of which **35** clients presented with complex Energy related issues resulting in our adviser negotiating with a number of Energy companies to resolve complex disputes.

CASE STUDY

Case Study (Some of the details of this case study have been changed in order to preserve the client's anonymity)

EBD

Client approached our service following a relationship breakdown and client had been living in temporary accommodation. Client was seeking Energy Advice as he was concerned that he had not been set up with his supplier correctly as he has not received any bills.

Outcome

The Energy Adviser was able to assist the client by providing the supplier with a Third-Party Mandate, allowing us to act on behalf of the client. The adviser then was able to complete a benefit check for the client in order they could maximise their income. This allowed the client to make a claim for benefits including housing costs in order they remained secure in the temporary accommodation.

This escalated to the client been assisted with housing options and assisting them to bid on properties which fitted their specific needs.

The client's energy issue was sorted and the client was assisted to set up a direct debit and then added to the Priority Service Register to ensure ongoing liability was covered, and client was not at risk of having their services disconnected.

8F MONEY TALK PLUS REPORT

Money Talk Team (backed by Scottish Government) deliver free/confidential advice. Our team aim to support low-income families maximise their income by completing Financial Health checks. By carrying out these calculations we assisted 198 clients with 486 different issues, ensuring clients were getting all entitled benefits, and not paying too much for essential services for example fuel, mobile phones. Clients assisted by the Money Talk Team benefitting from £59,128.04 financial gains.

Although we assist low-income families with this project, the project is also aimed at Lone parent families, families with disabled adult or child, larger families, ethnic minority families, families with child/children under one and/or mother is under 24 years old and older people.

Case Study

Case Study (Some of the details of this case study have been changed in order to preserve the client's anonymity)

Money Talks Plus

Client was a white, Scottish, male. Client came to the bureau for assistance with benefits. He had recently become a widow and after an injury, was enquiring about any benefits he may be entitled to. The client was pension age and had lost his partners income, causing him financial hardship. As a result of this, the client had rent and council tax arrears, as well as other non-priority debts. The client wished for assistance with all matters.

Outcome

The client was referred to our Money Adviser (MA) in order that we could assist him with his debts however, in the first instance, our Money Talks Plus Adviser (MTPA) looked at ways in which we could maximise the client's income. MTPA completed a benefit check with the client which showed client had eligibility to make a claim for Attendance Allowance (AA). This also highlighted that the client was eligible to make a claim as a single person for Pension Credit (PC) if he were to be awarded AA.

The MTPA made a claim for Attendance Allowance and assisted the client to complete the form. The client called the bureau to advise that he had been awarded AA at the Low Rate of £68.10 per week. This payment was backdated for the client. Our MTPA was then able to ensure our client was awarded their cost of living payment from the Govt of £150 due to being awarded the benefit. This allowed the client to ensure his rent and council tax payments were up to date and the client no longer required a debt solution as a result of this. The client was happy to be no longer worried about losing his home so soon after losing his partner, as a result of the help he received from the bureau.

9. SOCIAL POLICY

Social policy is the twin aim of the bureau, to influence on the development of social policies and services, both locally and nationally.

Social policy is interal to advice giving because it aims to provent problems rather than solving them and social policy work is based on evidence which is gathered from clients experience, bureau statistics and research. Alll case evidence used by CAS originates from Scottish bureaux and help provide reliable national picture of issues.

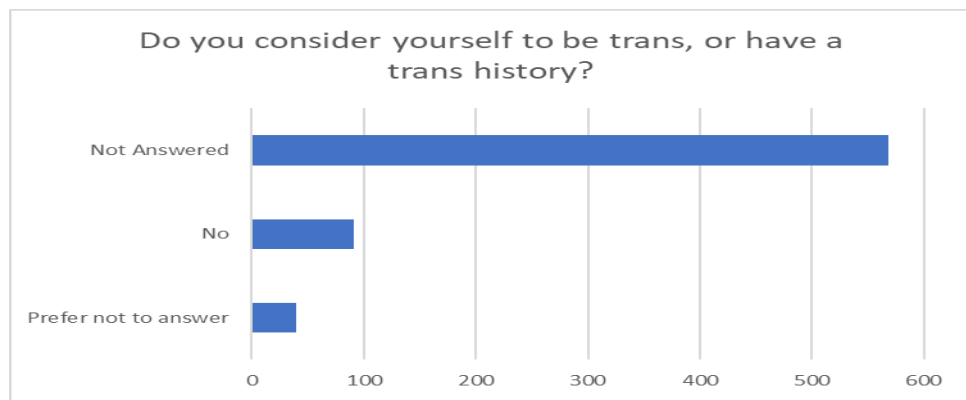
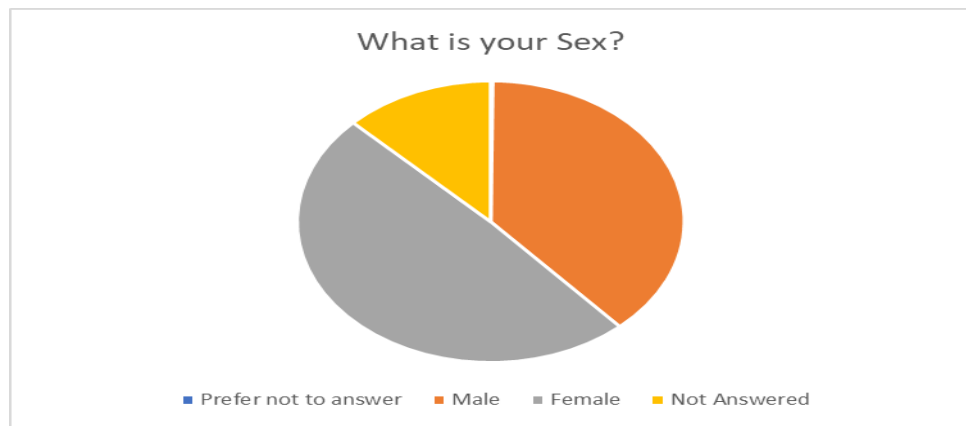
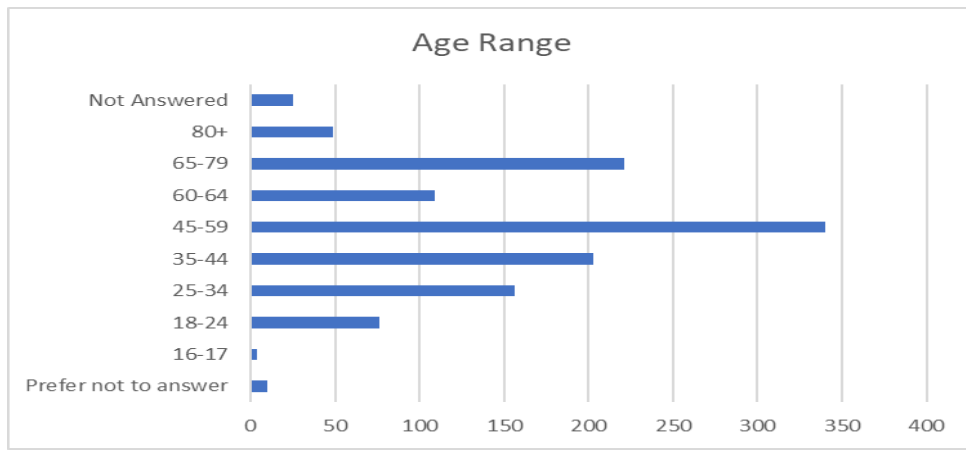
Denny and Dunipace CAB submit 28 Social Policy cases to Citizens Advice Scotland and by submitting these social policies we can assist the development of policy and influence work carried out by CAS social policy Team.

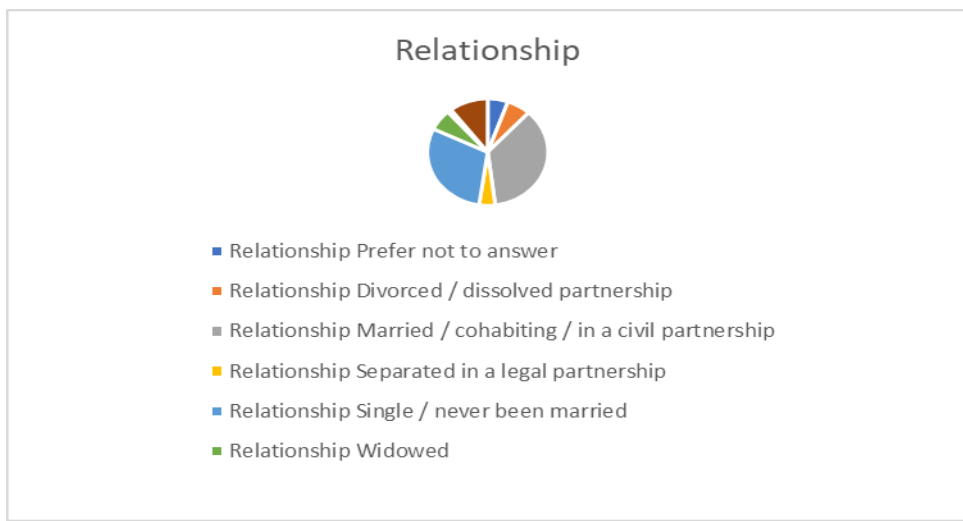
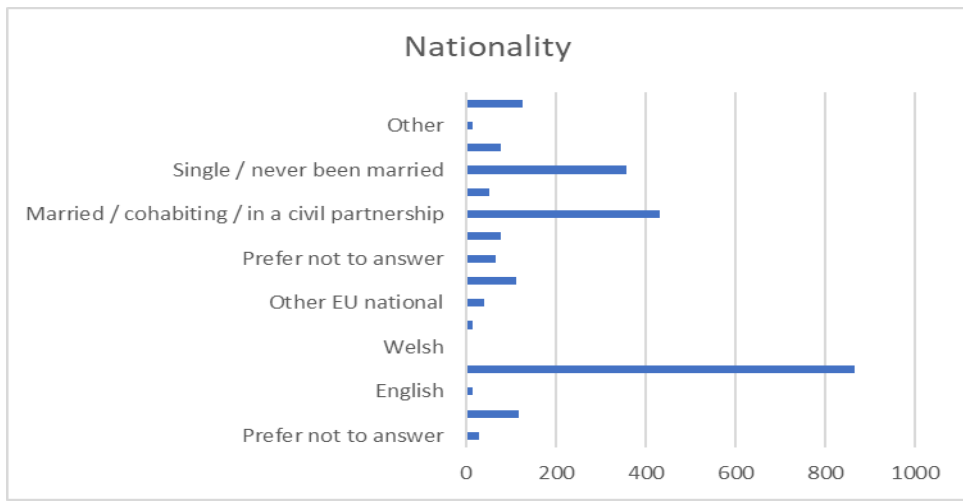
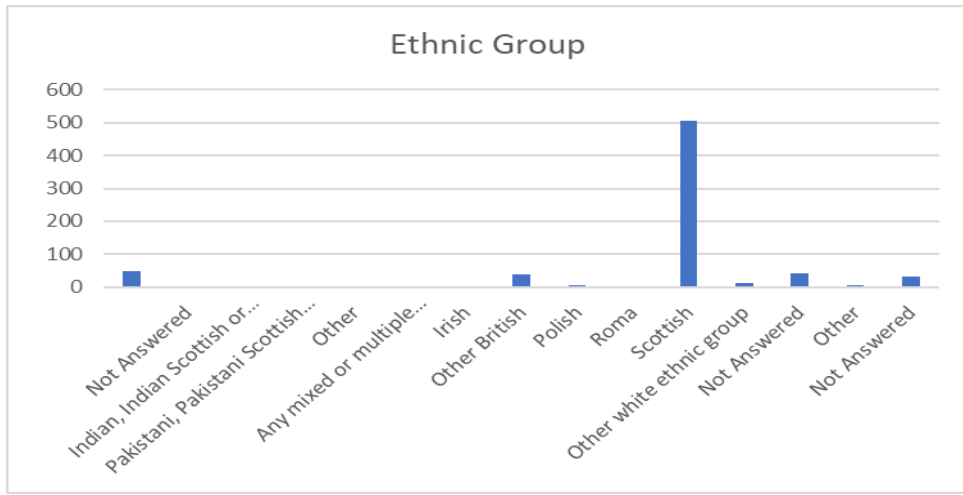
Strong Communities team at CAS used one of our Social Policy Feedback cases for their work with Ofcom on support consumers at risk of debt or facing debt and how providers treat them, this case was used to show how the treatent of clients expriencing debt has not significantly improved since Ofcom developed guidance for providers on how to treat consumers fairly.

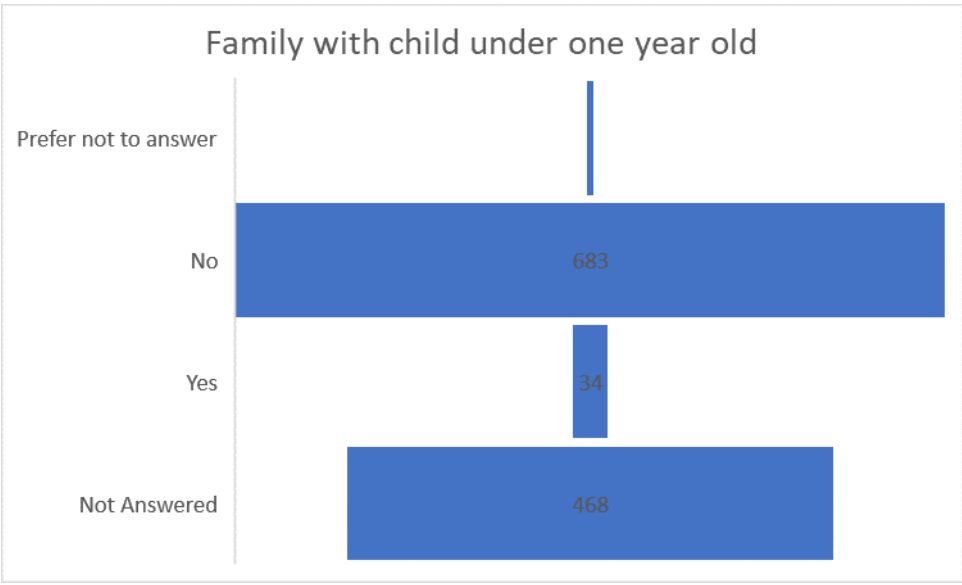
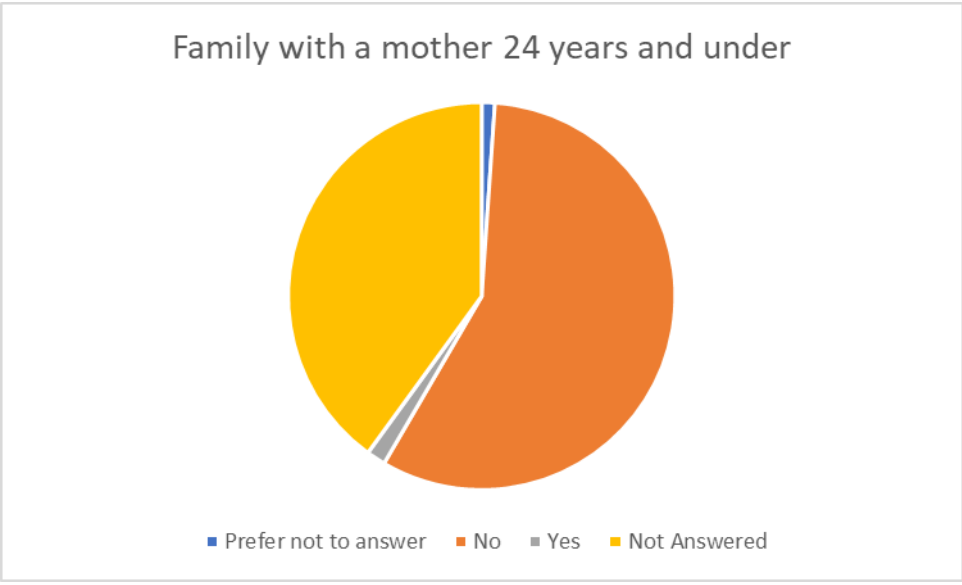
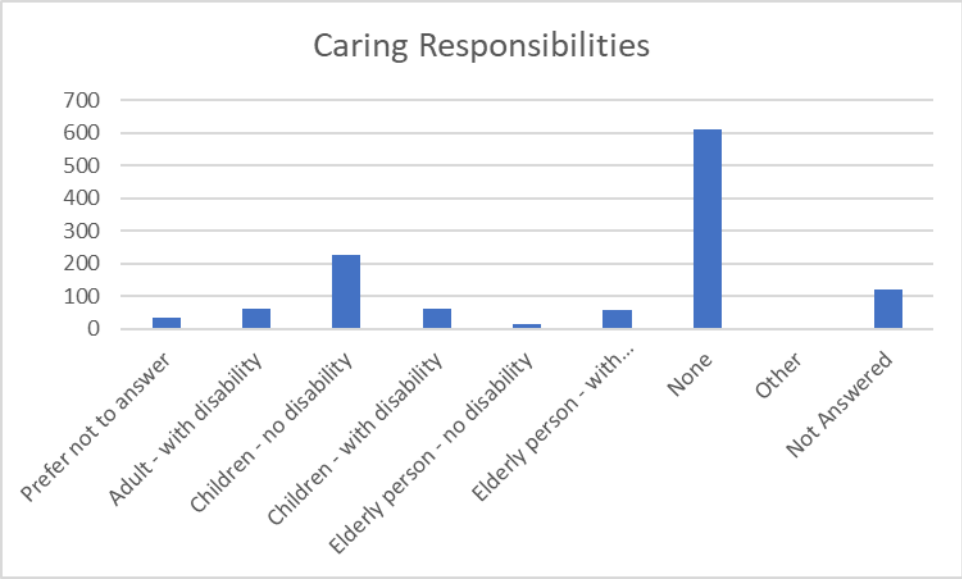
10. CLIENT PROFILE

Mandatory recording of client profiles for a minimum of four weeks per year is a membership condition of Citizens Advice Scotland. Denny & Dunipace endeavor to record client profiles throughout the year.

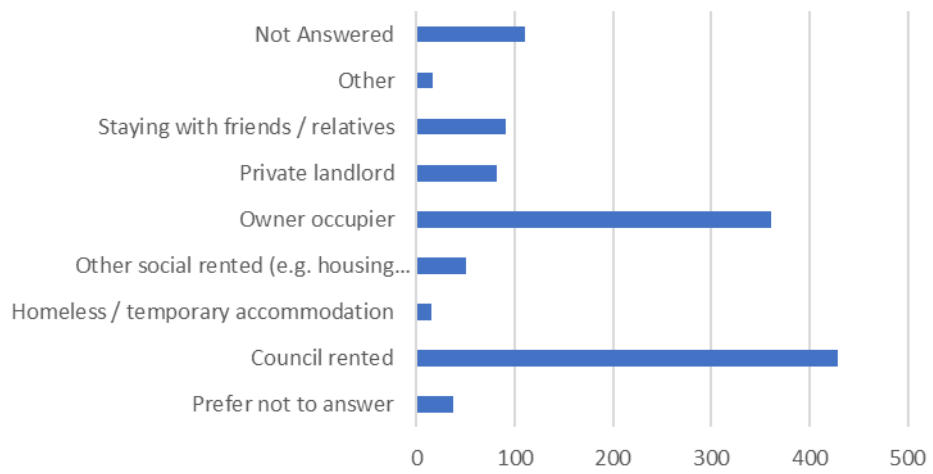
The following charts illustrate the profile of clients served by Denny & Dunipace Citizens Advice Bureau.



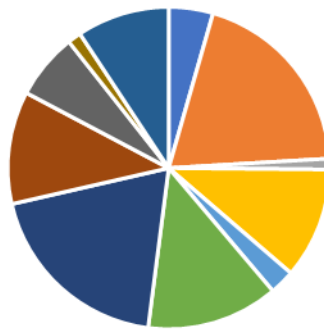




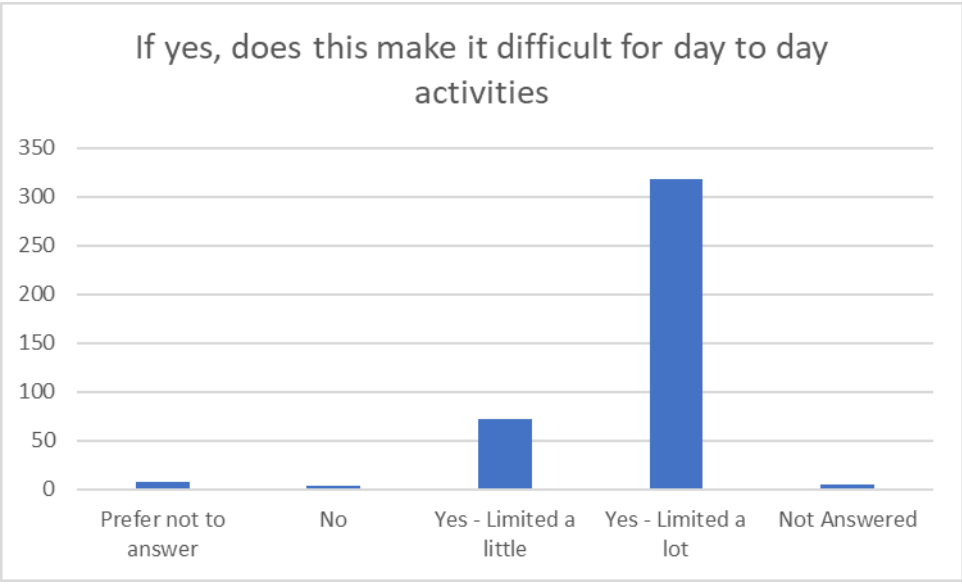
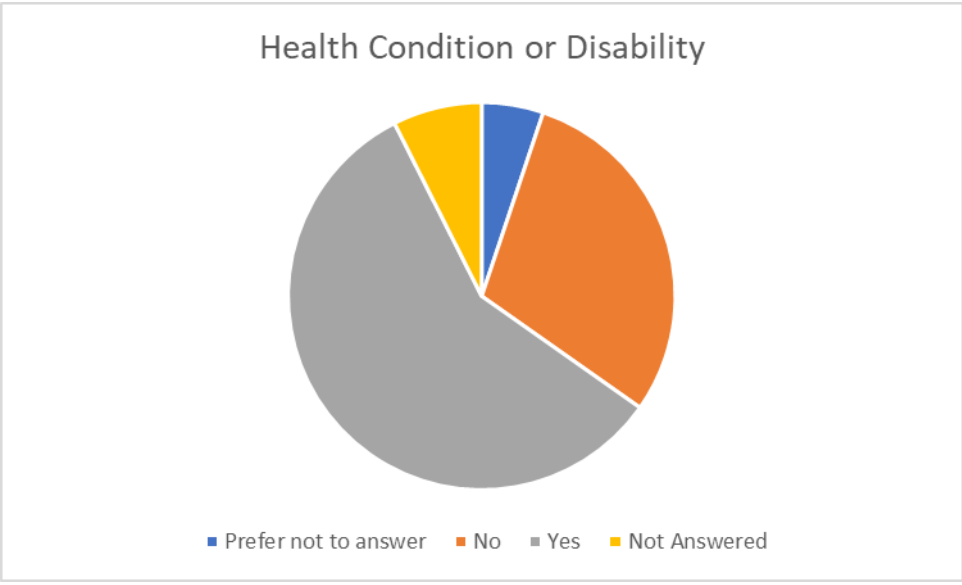
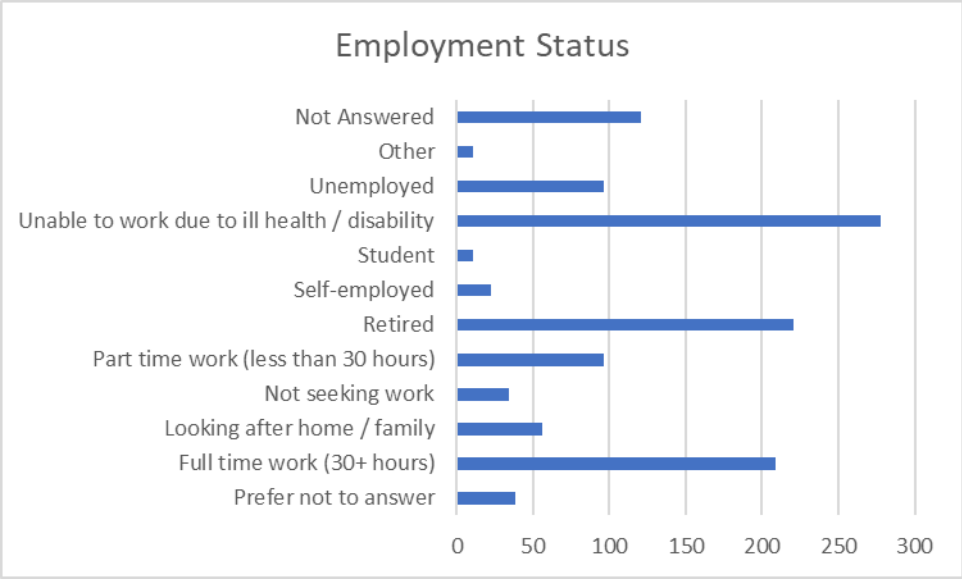
Housing Status



Household Type

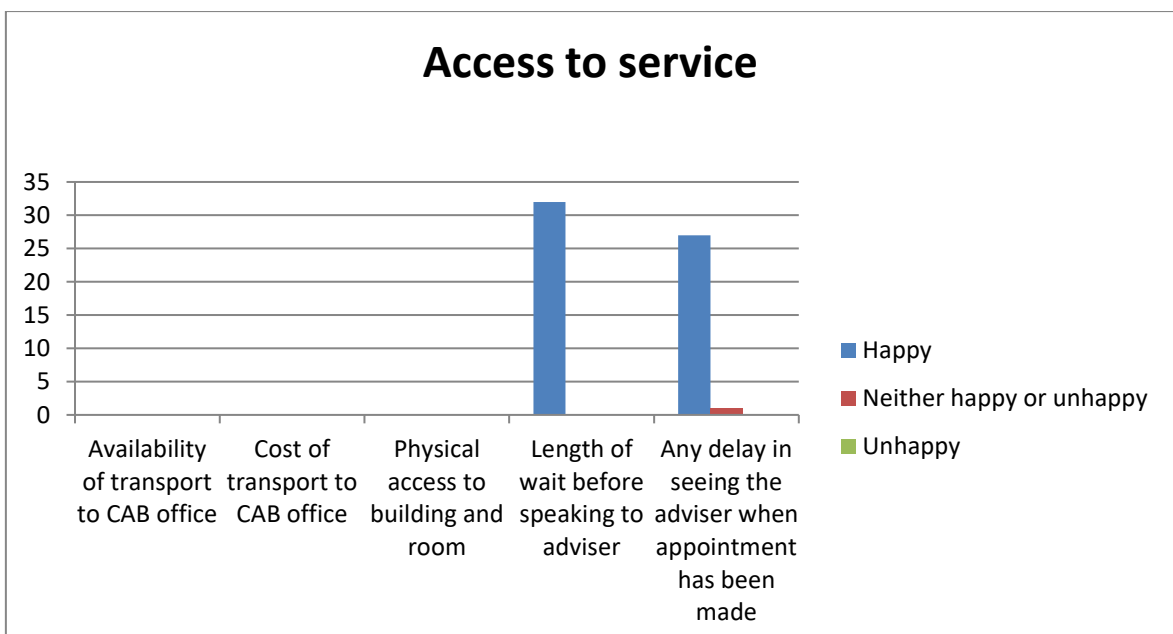
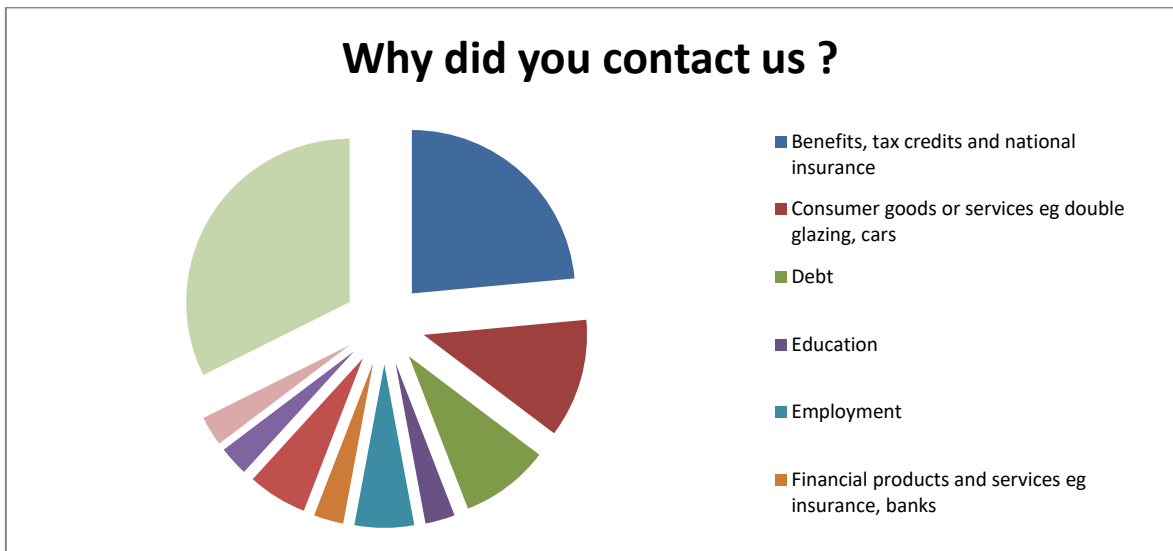


- Prefer not to answer
- Adult family (non-pensioner; no dependant children)
- Family (2 or more adults; 1 + dependent children)
- Family (2 or more adults; 1 or 2 dependent children)
- Family (2 or more adults; 3 or more dependent children)
- Older adult family (at least 1 adult pensioner)
- Single adult (non pensioner)
- Single parent family (1 adult; dependent children)
- Single pensioner
- Other

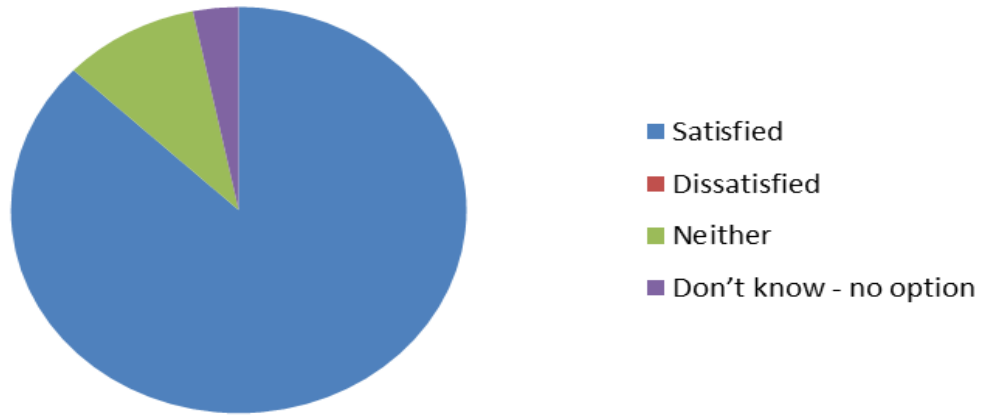


11. CLIENT EXPERIENCE

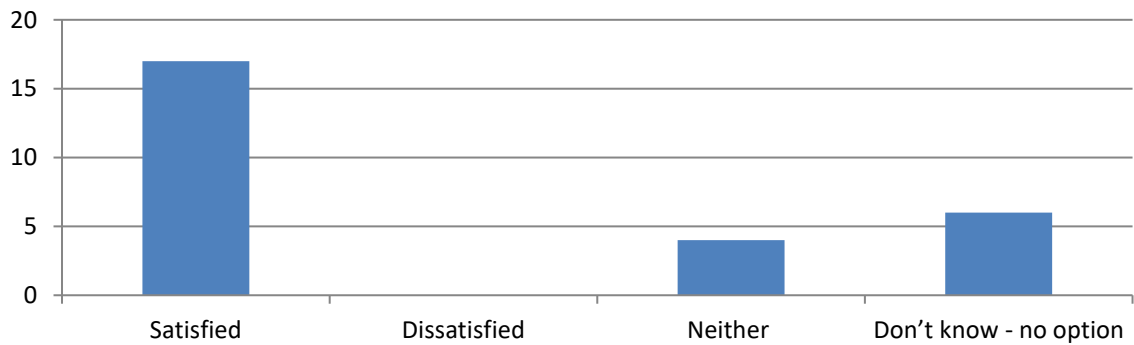
A user survey carried out by Denny & Dunipace CAB found that clients have a positive view of the service offered by the bureau. The survey found that:



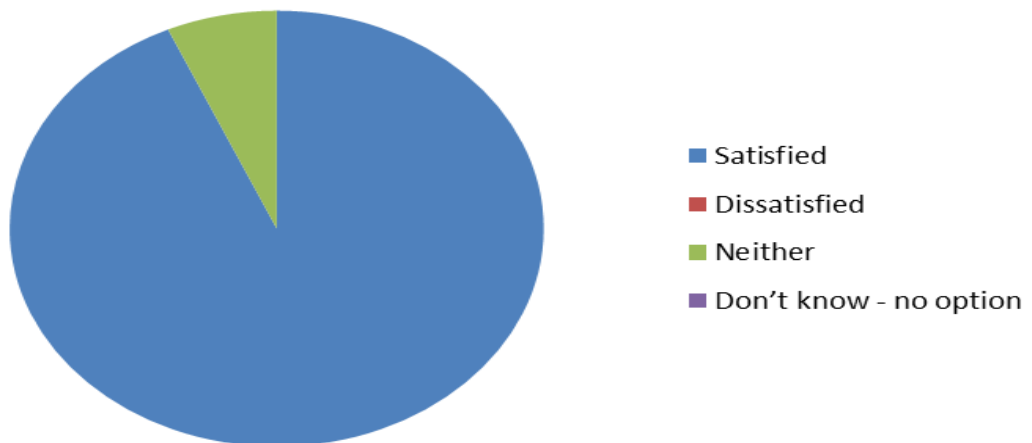
Satisfaction with advise or information given



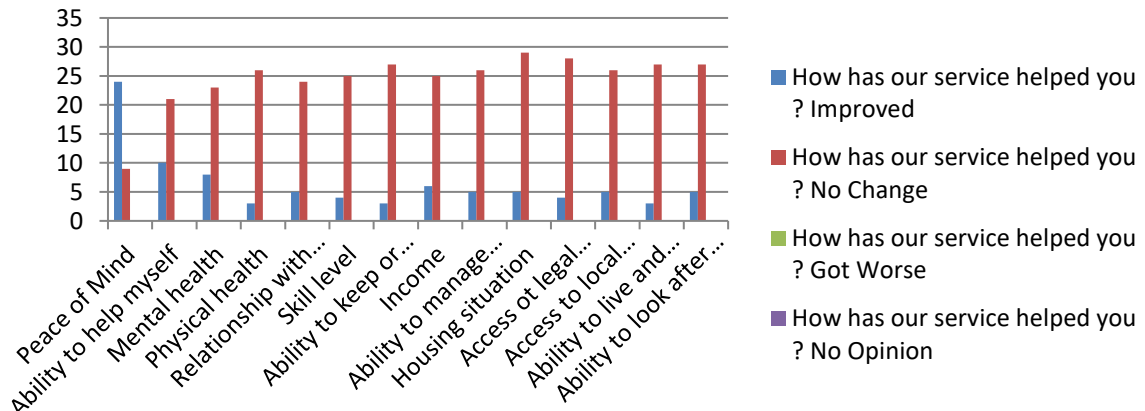
Satisfied with details given of any other organisation



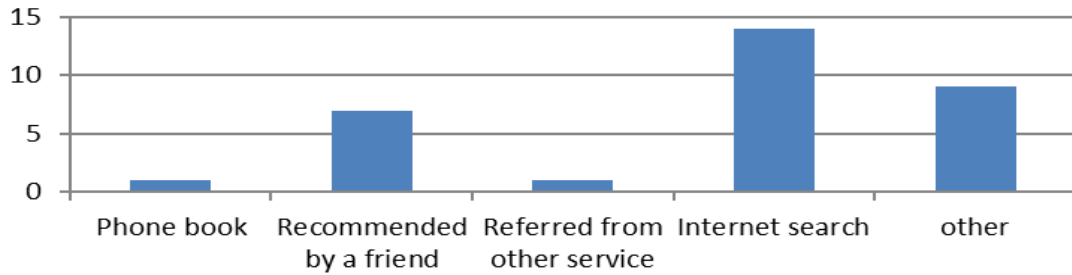
Overall Satisfaction with Service



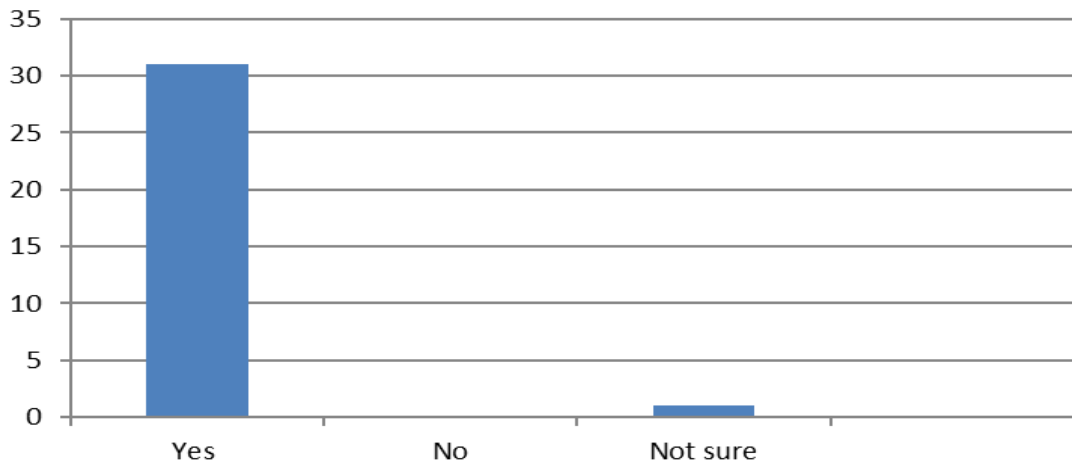
How has our service helped you ?



How did you find out about our service?



Would you use this service again?





Comments from clients surveyed

- I really appreciate all your help, thank you so much
- Really helpful and encouraging
- Very helpful
- I can't think of any improvements as I have been so happy with all the work and advice I have been given.
- I am so grateful I can't thank the girls enough
- Great knowledge the staff have
- Keep up the great work that you do
- I am so grateful for your services which have helped me and still are, don't know what I would have done without you
- The staff I engaged with were pleasant helpful and informed, excellent service
- No improvements, the service was great and adviser was very helpful

12. ACKNOWLEDGEMENT AND THANKS

We would like to express our thanks and appreciation to our principal funders and those other organisations and individuals who gave generously to ensure that we were able to offer advice and representation to our clients.

- All the CAB volunteers and to the paid staff for all their hard work, time and commitment to the CAB Service
- Members of the Management Committee who are also volunteers
- Falkirk Council
- Citizens Advice Scotland
- Falkirk, Grangemouth & Bo'ness, Stirling and Clackmannanshire Bureaux
- Russel & Aitken staff who provide legal clinics
- Thomas Docherty staff who provide legal clinics
- Peter Deans
- Falkirk Foodbank
- Roots Foodbank
- Our clients for feedback
- HomeStart (Falkirk West)
- Denny Parish Church
- Denny Library
- Bonnybridge Community Centre
- Poppy Scotland
- DWP (Pensionwise)
- NHS Forth Valley
- Scottish Government
- St Vincent De Paul
- STRATHCARRON Hospice
- Peninsula for their employment law advice



A service from



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