

Denny & Dunipace Citizens Advice Bureau



ANNUAL REPORT 2023/2024

INDEX

1. **Aims & Principles**
2. **Contact Details/Opening Times**
3. **Organisational Chart**
4. **Trustees & Management Committee Members**
5. **Bureau Staff & Volunteers**
6. **Chair's Report**
7. **Manager's Report**
8. **a. Advice Report**
 b. Money Advice Report
 c. Social Security Report
 d. ASAP Report
 e. EBD Report
 f. Money Talk Plus Report
9. **Social Policy Report**
10. **Client Profile**
11. **Client Experience**
12. **Acknowledgement and Thanks**

[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, Wednesday	10 am and 2 pm
Friday	10 am to 12 pm

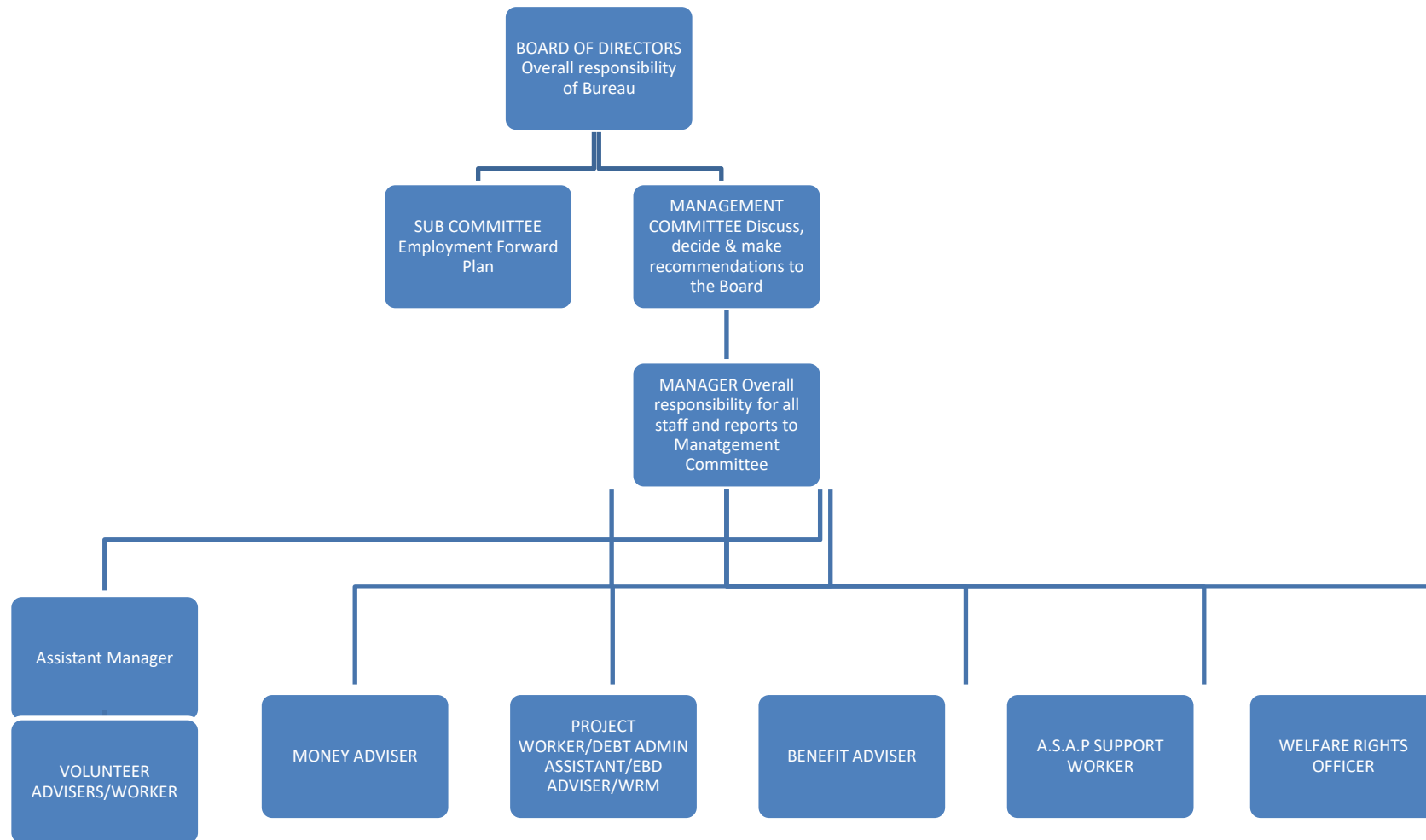
Legal Clinic held every four weeks on Wednesdays by appointment only (4 p.m. – 5 p.m.).

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

Resigned 22nd January 2024

MANAGEMENT COMMITTEE

Members of the Public

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

Resigned 22nd January 2024

Volunteer Staff

David Inglis
Maureen Clezy

Others

Louise Boden Company Secretary, Bureau Manager

5. BUREAU STAFF & VOLUNTEERS

Staff – 2023/2024

Louise Boden	Manager
Charlene Kane	Assistant Manager
Helen Macleod	Money Adviser
Gail Shanks	Welfare Benefits Specialist
Nancy Soldatic	Welfare Benefit Adviser
Alistair Gemmell	ASAP Regional Support Officer
Sarah Steel	Money Talk Team Adviser
	Administrative Assistant
	Energy Best Deal Project Worker

Volunteers – 2023/2024

Generalist Advisers

Veronica Bellers	
Maureen Clezy	
Fiona Garner	Left August 2023
Catriona Jack	
Christopher Kane	Left June 2023
Tony Keeley	
Ian McAlpine	Left August 2023
Maureen Morrison	
Christine O'Donnell	
Jan Rawlings	
Olivia Ricca	
Jodie Rooney	
Frances Scott	
Margaret Shuttleworth	
Colette Smith	

Admin Volunteers

Aileen Paterson

Reception Volunteers

Louise Bogle	Left August 2023
David Inglis	
Helen Power	
Reta Scott	

6. CHAIR'S REPORT

As we enter a new year, it brings with it many of the same issues and challenges that our local community faces year after year. Your Citizens Advice Bureau is here to help wherever we can and whenever you need our help. We may be one of the smallest CAB's of the 59 based around Scotland, but, as the saying goes 'small is beautiful'. Our dedicated team of staff and volunteers continue to provide a listening ear, and where needed the advice and information to try and solve that impossible problem.

Over the past year, Denny and Dunipace CAB gave assistance to over 5500 clients with over 9000 issues. Help was needed in many areas including debt, benefits, housing, consumer, health and care. The assistance given resulted in financial gains of over £1,500,000. Although we deal with several core issues, that does not preclude us from looking at - and tailoring our service to help, if possible, with issues specific to our local area that may be brought to our attention. We are always here to provide free, confidential and independent help and advice when needed.

Demand for our services continues to grow, but as a charity - and like other charities - we depend on funding from a variety of sources. To our principal funders Falkirk Council, The Scottish Government, Citizens Advice Scotland and Robertson Trust, together with our other funders, we thank you for your continued generous support. We know the challenges ahead regarding future funding, but we will strive to meet these head on, working to secure funding from any other possible sources available.

When I took over as Chair of the Trustee Board of Denny and Dunipace CAB around 6 months ago, I started on a steep learning process. I soon discovered that your CAB is in good hands under the leadership of manager Louise Boden. Louise, together with her staff and team of committed volunteers, continue to work for all the people of the area that your CAB serves. They all deserve our thanks and continued support. I also offer thanks to them all on behalf of myself and all members of the Trustee Board.

Finally, I thank you, the people that your CAB serves for putting your trust in us. You come to us for help at probably some of the most difficult times in your life - with problems you may not see a way out of. Be assured we are here to try to help you find a way through these problems. Remember this is 'Your' Citizens Advice Bureau!

7. MANAGER'S REPORT

It is with great pride that I present the Manager's Report for Denny and Dunipace Citizens Advice Bureau (CAB) for the year 2023/24. This report provides a comprehensive overview of our key achievements, challenges, and developments throughout the past year, reflecting our unwavering commitment to supporting the local community with free, impartial, and confidential advice and guidance.

Throughout the year, our dedicated team of staff and volunteers has provided invaluable assistance to over 5,700 clients, addressing a diverse range of issues, including benefits, debt, housing, and employment concerns. Our comprehensive advice services have resulted in financial gains for clients totalling £1,543,117.93, directly contributing to alleviating financial hardship and improving the well-being of individuals within our community.

The rising cost-of-living challenges faced by many residents have driven increased demand for our services. To meet this growing need, we have expanded our outreach efforts and further strengthened collaborations with local agencies, ensuring our support remains accessible to all members of the community who require it.

Our volunteers continue to be the cornerstone of the bureau's success. This year, 20 dedicated volunteers collectively contributed approximately 2,620 hours of service. Their unwavering commitment and hard work have been instrumental in delivering high-quality advice and empowering clients to navigate complex personal and financial situations. In addition, we have implemented training programs, ensuring our volunteers remain equipped with the necessary skills and knowledge to provide effective support.

A significant milestone this year has been our successful submission to the Scottish Legal Aid Board in October 2023 for the initial stage of our audit for accreditation under the Scottish National Standards for Information and Advice Providers (SNSIAP). I am delighted to announce that Denny and Dunipace CAB has officially achieved accreditation, which will be valid for three years. This accomplishment is a testament to the hard work and dedication of our staff and volunteers. Their efforts during the preparation process have ensured our services meet the highest standards of quality of advice.

Like many organisations, we have faced the challenge of balancing rising service demand with resource constraints. To address this, we continue to actively pursue additional funding streams, ensuring we can maintain high service levels while investing in the development of our team.

Looking ahead, our focus for the coming year will be to expand our services to reach an even broader audience, strengthen partnerships with local agencies to provide holistic support, and continue recruiting and training new volunteers to sustain our community impact.

I extend my heartfelt gratitude to our exceptional staff, volunteers, trustees, and partners for their unwavering dedication and support. Together, we continue to make a meaningful and positive difference in the lives of those we serve.

8A. ADVICE REPORT

2023/2024 Denny and Dunipace CAB assisted **5769** clients with **9055** issues which resulted in client financial gains of **£1,543,117.93**

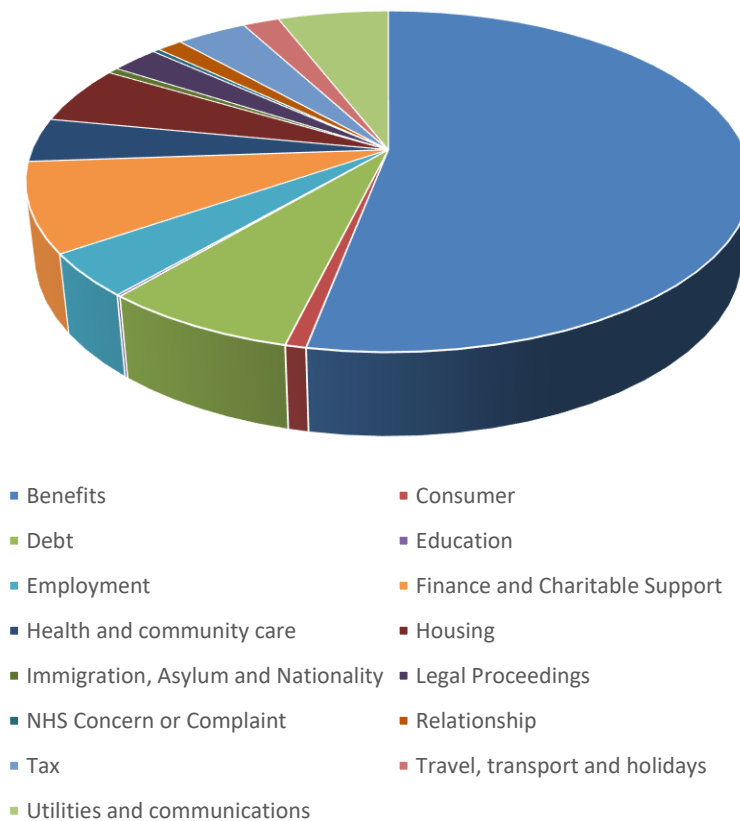
We advise on many different subjects and our top 3 categories for this period are

BENEFIT ADVICE

DEBT ADVICE

FIANANCE AND CHARITABLE SUPPORT

ISSUES WE PROVIDED SUPPORT FOR 2023-2024



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

KLSB Community Group

- Provide support in Larbert, Stenhousemuir and surrounding areas. They provide highly subsidised groceries through community pantry. They also offer emergency support referral services. Additionally, they organise weekly initiative from their community café, including elderly lunch clubs, barista training and cookery classes.

8B. MONEY ADVICE REPORT

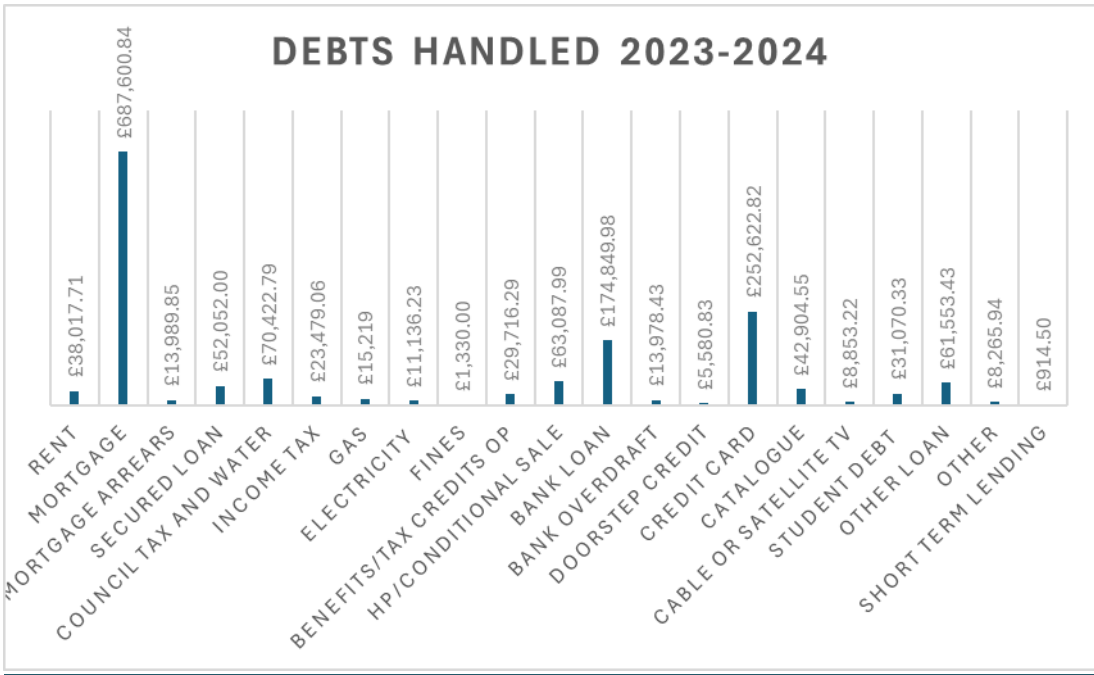
Denny and Dunipace Citizens Advice Bureau is dedicated to making a real impact on people's lives by providing free, confidential, and impartial face-to-face money advice. Our services empower individuals to manage their finances effectively.

Over the past year, we have continued to support clients in regaining control over debt and budgeting. By presenting tailored financial statements aligned with Financial Conduct Authority guidelines and national standards, we provided clients with a clear understanding of their available options.

The majority of those we assisted were in the 31-40 age group, with a significant proportion being women, most of whom were single or never married. Many clients were either employed full-time or unable to work due to health issues, with council tenants making up the largest group.

Key achievements include:

- Handling 58 multiple debt cases
- Negotiating a total of £1,606,645.33 in debt
- Securing £202,287.64 in financial gains for clients through successful debt negotiations/bankruptcies
- Addressing primary debt issues related to mortgages, credit cards, and bank loans



CASE STUDY

Background: The client accrued significant debt after ceasing employment. His youngest son moved out, and financially, he struggled to make repayments to creditors. Despite actively seeking work, the client lacked confidence in finding employment soon. He anticipated being on Universal Credit (UC) for approximately a year and sought a debt solution. Bankruptcy emerged as his preferred option, as he felt unable to repay his debts.

Income: The client received UC and New Style Jobseeker's Allowance. Additionally, his son contributed £319 monthly to help balance his income and expenditure.

Expenditure: Rent was covered through UC, but a deficit of £55 existed due to an extra bedroom, prompting a Discretionary Housing Payment (DHP) application. No arrears were noted on gas or electricity as the client's son had taken out a £2,000 loan to settle them. Bank statements showed gambling transactions, which the client acknowledged but did not view as problematic.

Outcome:

Income Maximisation: The client was receiving all eligible benefits. Upon attending the bureau, he experienced hip pain but dismissed it as temporary and unrelated to a long-term health condition.

Debt Solution Options:

The client, believing he lacked disposable income, was focused on bankruptcy. He did not identify any mental health conditions warranting a Debt and Mental Health Evidence Form (DMHEF). The Money Adviser (MA) clarified that bankruptcy might involve restrictions due to gambling transactions in his bank statements and would affect his credit rating, with details being publicly searchable. Despite these implications, the client opted to proceed with bankruptcy.

Additional Considerations:

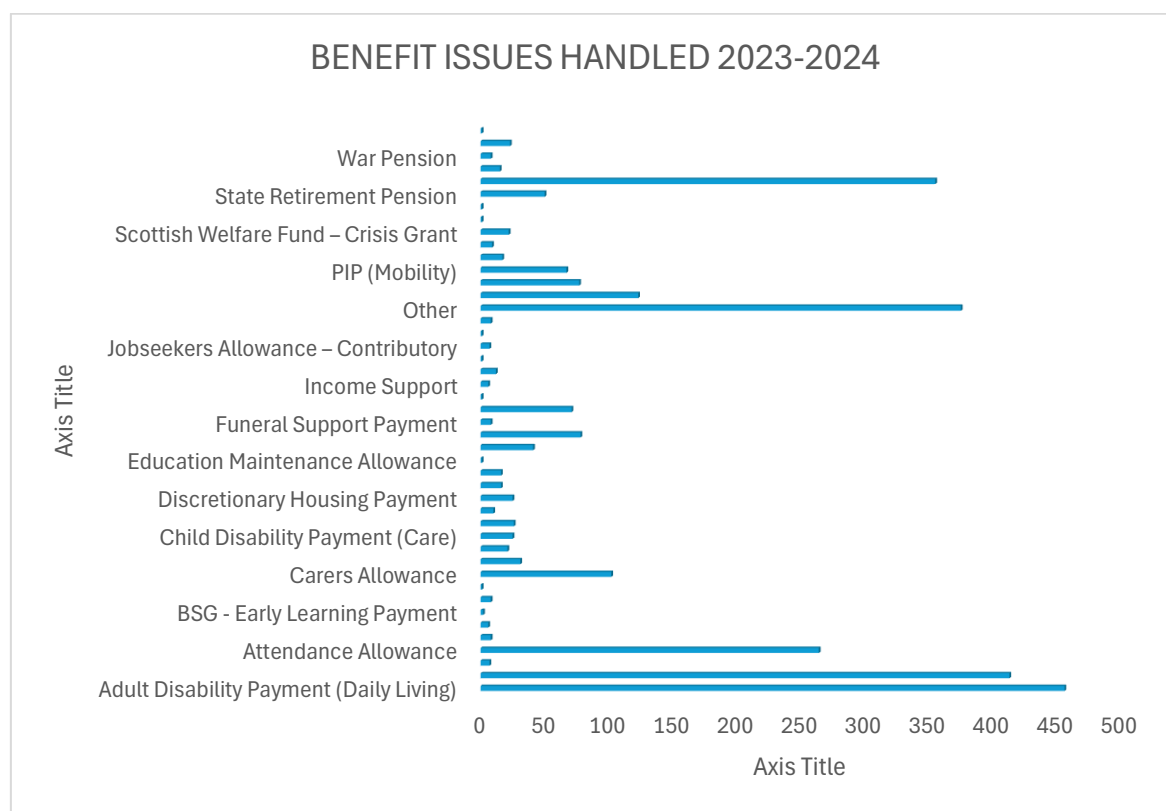
The client previously withheld undeclared income from a charitable organisation. The MA advised that such transactions would be visible in his bank statements and suggested ceasing any further withdrawals to avoid complications. The client agreed to comply but later disengaged from money advice services despite follow-up efforts.

8C SOCIAL SECURITY REPORT

During 2023-2024, Denny & Dunipace Citizens Advice Bureau continued to offer a free, impartial, and confidential Benefit Advice Service to the local community. Over this period, we conducted 174 appointments and completed 412 benefit checks, assisting clients in claiming the benefits identified through these assessments. Our Welfare Rights Adviser submitted 17 Mandatory Reconsiderations and 28 Redetermination requests. We represented 16 clients at appeals before HM Courts & Tribunals, with 11 of these cases resulting in favourable outcomes for our clients.

Our Benefit Adviser also completed benefit applications, encompassing Personal Independence Payment, Attendance Allowance, Scottish Child Disability Payment, Adult Disability Payment, Pension Credit, Blue Badge applications, UC50, ESA 50, and other benefit forms. This support led to awards being granted to clients, either as automatic entitlements or through the application process.

With the support of CAB resources, we successfully secured £1,190,199.70 in financial gains for the local community.



Case Study

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

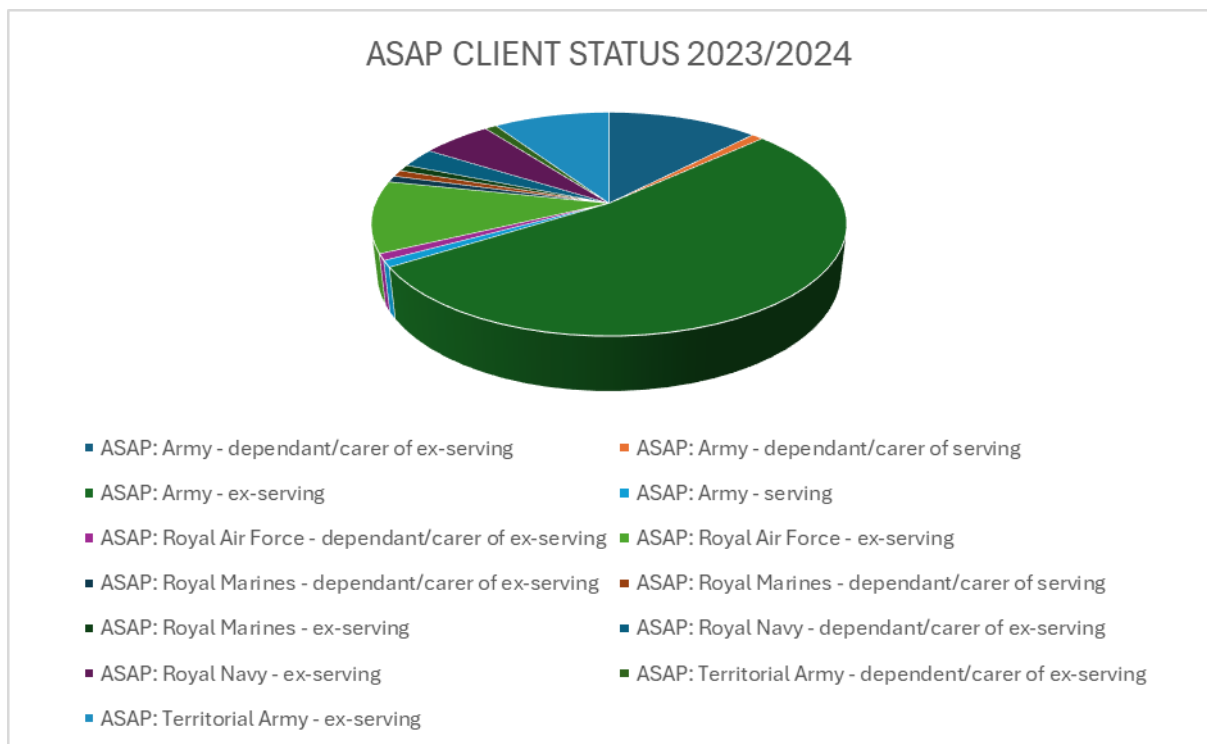
Throughout 2023-2024, ASAP has continued to provide vital support to veterans and their dependents through telephone and email advice, as well as in-person consultations to ensure comprehensive assistance. When required, we also conducted home visits to offer tailored support.

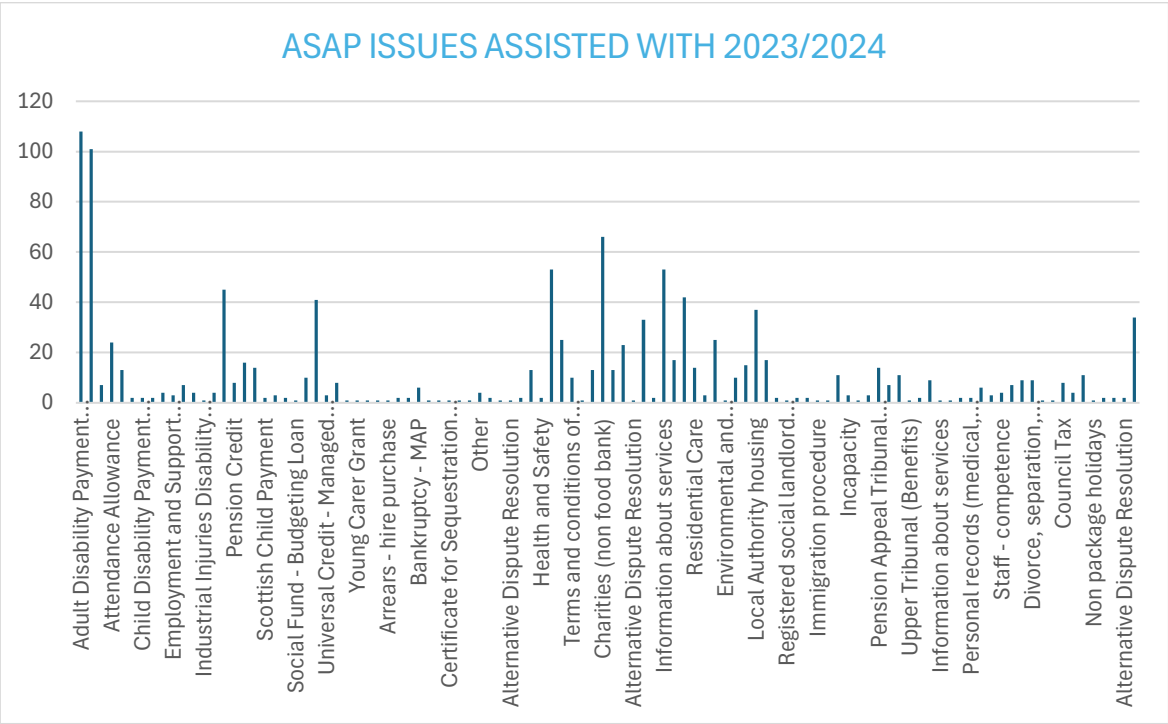
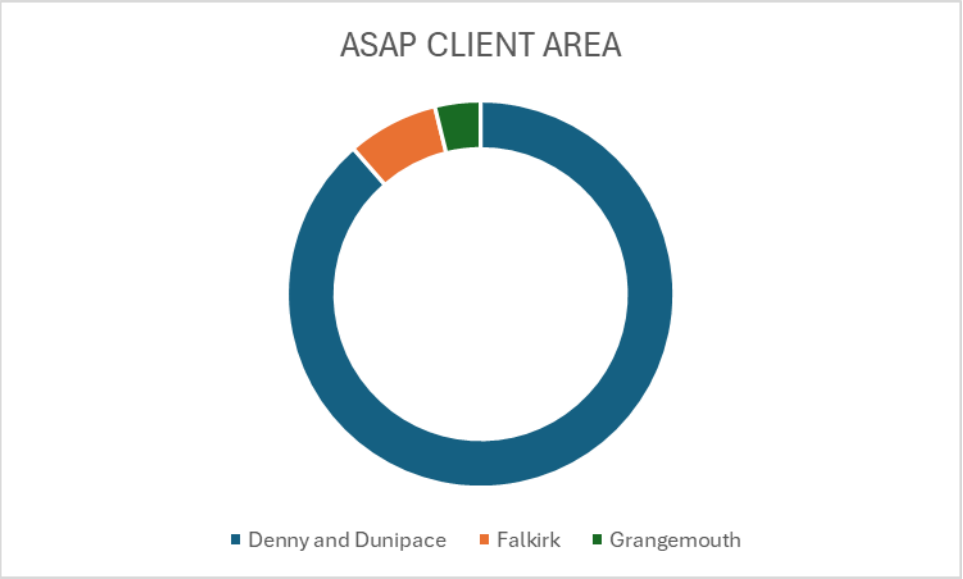
In addition to direct client services, the ASAP Adviser has provided guidance and expertise to partner organisations handling veteran-specific inquiries.

During this period, the ASAP Adviser assisted **105** clients, **37** of whom were new to the service. **95** of these clients benefited from a total of **£386,850.42** in client financial gains.

The accompanying chart highlights the client distribution by status, with Regular Army Veterans consistently representing the largest group seeking assistance since the project's inception in 2013.

ASAP Client Breakdown by Status for 2023/2024





ASAP CASE STUDY

Elderly army veteran presented with a housing query. Client needed to find new accommodation due to relationship breakdown and due to age and health conditions, client did not want to present as homeless.

Advice and Support

Over a prolonged period of time, we assisted and supported the veteran, identifying private rental and housing association options. Eventually the veteran was housed locally in a housing association property, in an age-appropriate ground floor property.

We assisted the veteran with applications to veterans' charities such as SSAFA and Wee County Veterans, to provide all brown and white goods and carpets for the property and to cover the first 2 months' rent. We also arranged for help and cost with the removal of the clients remaining possessions. Veteran is now settled and secure in new home.

Secondary issues

During meetings it transpired that the army veteran was in receipt of a small war pension due to injuries sustained in one of Britain's conflicts in the 1960s. War pension has not been reviewed in over 40 years and veteran was reporting that the client was increasingly feeling the impact and pain of the injuries, nearly 60 years since they were sustained. We discussed a war pension review but decided to get an X-ray to have a clearer indication of the shrapnel in the client's body. On receiving the results and sites of the shrapnel, we completed a war pension review. Unfortunately, the Ministry of Defence, considered the veterans deteriorating health to be age related and not injuries sustained related. We have decided to appeal this decision and are awaiting an appeal date, due in 2025. If successful, any award will be backdated to the date of claim.

Further secondary issues

The veteran was an owner occupier with their former partner, who does not want to sell the property, but neither can afford to re-mortgage or buy the other out. We supported the veteran with our CAB legal clinic and once the client is settled in their new property, client will commence selling the former home, due to the relationship breakdown.

Outcomes

A long and still on-going case, which is not unusual with the complexity of ASAP clients. This case is compounded with injuries sustained in combat nearly 60 years ago, which have a physical impact. The main positive is the veteran being rehoused and the financial assistance from veterans charities in the region of £3000. However, there is also peace of mind and tranquillity and that can be priceless, with no monetary value. The veteran feels h support from ASAP and CAB has been priceless and he is extremely appreciative of the CAB service in Denny.

8E – ENERGY BEST DEAL REPORT

Our Energy Adviser is dedicated to assisting vulnerable clients, particularly those experiencing or at risk of fuel poverty, in managing and affording their energy bills. Funding for this initiative allows us to offer comprehensive advice and support on various energy-related matters, while also helping clients maximise their income and access additional available assistance.

Between September 2023 and March 2024, we supported 101 clients with energy-related issues. Of these, 55 clients required assistance with complex cases that involved our adviser negotiating with multiple energy companies to resolve intricate disputes.



8F MONEY TALK PLUS REPORT

The Money Talk Team, backed by the Scottish Government, delivers free and confidential advice aimed at helping low-income families maximise their income through Financial Health Checks. By conducting these detailed checks, we supported **198** clients with **2014** individual issues, ensuring they received all eligible benefits and were not overpaying for essential services like fuel and mobile phone bills. As a result of our assistance, clients secured total financial gains of **£501,266.27**.

Although the main focus is on low-income families, this project also extends support to specific groups such as lone-parent families, families with a disabled adult or child, larger families, ethnic minority families, households with children under one year old, mothers under 24, and older individuals.

Case Study

The client is a Scottish, single mother of three children, living with disabilities in a council-rented property. She relies on benefit income as she is unable to work due to ill health.

Approximately four years ago, the client's bathroom floor was ripped up due to issues with gas pipes underneath. The pipes were replaced, and the floorboards were reinstalled. She was informed that further repairs would be completed as the entire bathroom, including the bath panel, had been dismantled. However, the additional repairs were never carried out.

A few weeks later, the floorboards began shifting. The client reported this to the council and was informed that contractors would be sent to inspect the issue. A date was scheduled for the work, but the contractors failed to attend. Two days later, while the client was collecting her children from school, the contractors arrived unannounced to carry out the repairs but left the job incomplete.

The client repeatedly contacted the council, but no progress was made. The situation became increasingly hazardous, particularly for her children, as the floor remained broken between the bath and the wash hand basin. This ongoing issue began to negatively affect the client's mental health. She requested assistance in dealing with the council due to the stress the situation was causing.

The client signed a third-party mandate, and we began negotiations with the council on her behalf. Although the matter remains unresolved due to ongoing delays with housing repairs, the client expressed gratitude for the support provided. She appreciated not having to handle the situation directly, which has alleviated her anxiety. The client conveyed her thanks for the assistance and advocacy received from our adviser.

9. SOCIAL POLICY

Social policy is one of the core aims of Denny and Dunipace Citizens Advice Bureau, playing a crucial role in shaping the development of social policies and services at both local and national levels. This aspect of our work complements our advice services by focusing on the prevention of problems rather than just their resolution. Social policy efforts rely on a strong foundation of evidence drawn from client experiences, bureau statistics, and in-depth research. The insights and data collected from these sources contribute to a reliable national overview of emerging issues and systemic challenges.

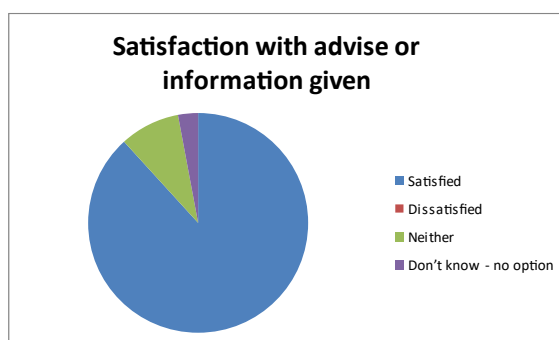
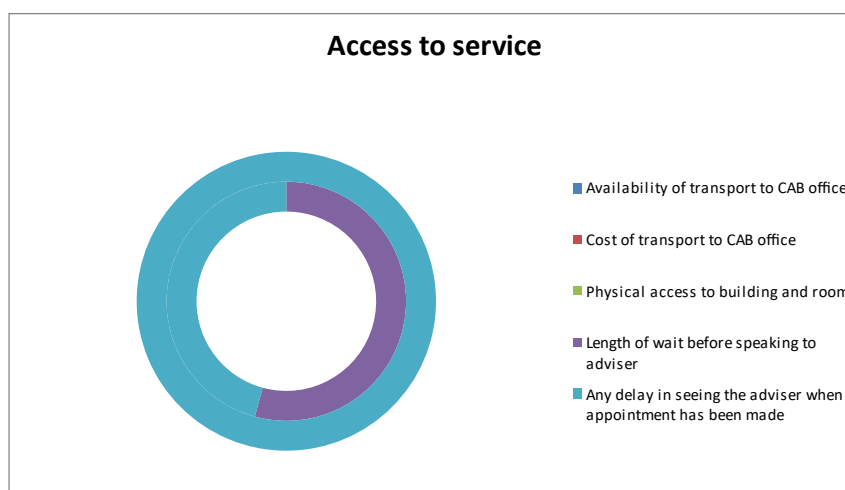
During the reporting period, Denny and Dunipace CAB submitted 16 social policy cases to Citizens Advice Scotland (CAS). By sharing these cases, we contribute to the broader efforts of the CAS Social Policy Team, supporting their work to influence policy development and advocacy on critical issues affecting communities.

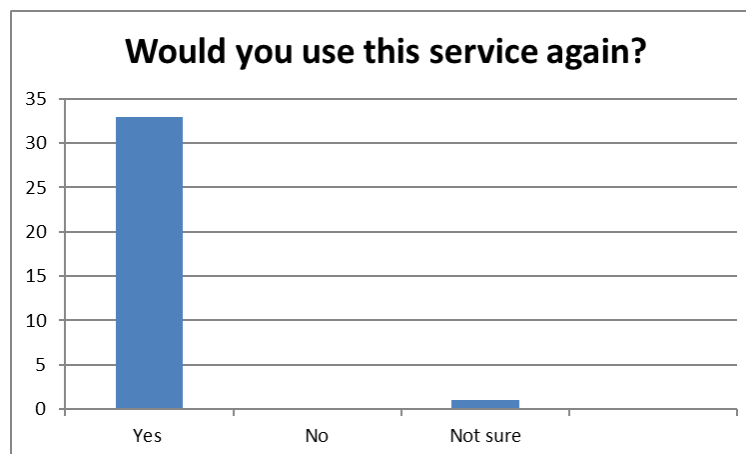
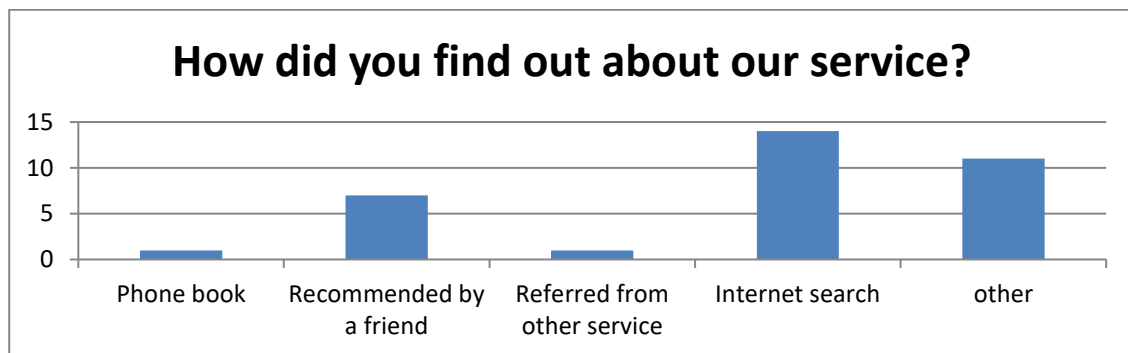
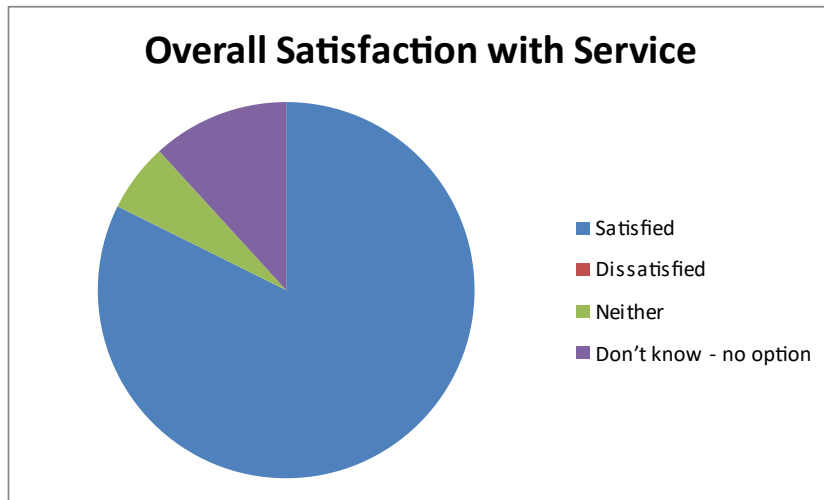
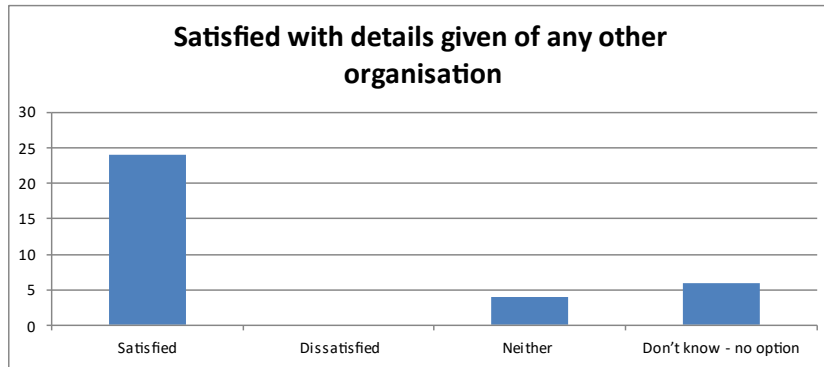
Through our continued submission of case evidence, we aim to support meaningful changes that improve social policies and the treatment of vulnerable individuals in our community and across Scotland.

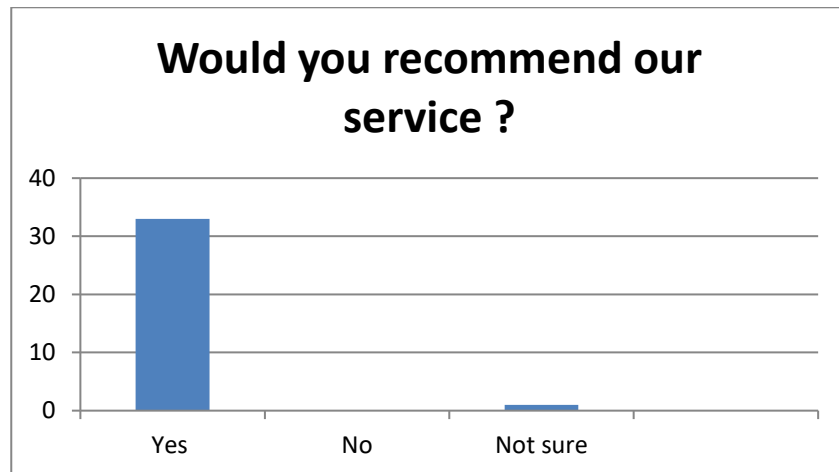


10. CLIENT EXPERIENCE

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:







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



Falkirk Council

A service from



Denny and Dunipace Citizens Advice Bureau is a Company Limited by Guarantee Number 126239
Recognised as a Charity by the Inland Revenue Charity Number SC004864