

Citizens Advice Bureau (Grangemouth & Bo'ness) Ltd.



Annual Report

*1st April 2024 to
31st March 2025*

A registered Company Limited by Guarantee. Registered in Scotland.
Charity no. – SC 013233. Company no. - 126238

Funded by:



Board/Office Bearers, 2024/2025

Helen Stewart Chair
Sandy Young Vice Chair
Tom Lambie Company Secretary
Jane Young Trustee
Gordon Wardall Trustee (appointed 17/2/25)

Bureau Volunteer & Staff During 2024/2025

Volunteers

Linda Brownlie
Emma Karydi
Gordon Wardall
Margaret Gray
Fiona Wilkie
Tam McKendrick (retired 1/6/24)
Liz Campbell
Megan Lyall (left 15/6/24)

Staff

Bill Palombo - Manager
Bill Knox – Assistant Manager
Wendy Gilmour – Benefits Adviser
Jacci Eddie – Debt Adviser
Laura Sutherland – Benefits Appeals
Garry Oman – Pension Wise
Rob Curtis – Bureau Support (resigned 31/3/25)
Danielle Leebody – Cleaner (resigned 1/3/25)

We offer advice by Telephone, E-mail and Face to Face Appointments: Appointments to see specialist workers for help to fill in forms, for money advice and/or welfare benefits advice, are made after discussing the enquiry initially with an adviser. This helps ensure the appointment is with the correct adviser, as well as ensuring the issue cannot be resolved at an earlier stage and that any emergencies can be addressed without delay

We are online: Find out more about what we do, how to contact us for enquiries or to volunteer, and other useful links. View our website online at <https://www.grangemouthcab.org.uk/>

Aims of the CAB service:

“To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the service available to them or through an inability to express their needs effectively”

&

“To exercise a responsible influence on social policy issues and services, both locally and nationally”

For advice online visit the Citizens Advice self-help information site: www.citizensadvice.org.uk/scotland

Chair's Remarks

The CAB service is open to all residents of Falkirk Council area. As a result, it plays an important role in improving the lives of many vulnerable groups, including the elderly, low-income households, families, and disabled. We have achieved a service satisfaction rate of 94% as detailed in our outcomes survey. Key to achieving this includes:

- The provision of a free, confidential and independent service.
- A holistic approach that improves outcomes.
- Triage system to prioritise enquires and ensure the enquiry is promptly dealt with by the most appropriate person available.
- Partnership work with other agencies

Working with, and being aware of, local organisations is important as it helps ensure clients receive the help they need. Attendance at forums such as the Fairer Falkirk Partnership group help drive this partnership work.

The Board has made progress in several areas this year including:

- Starting the process of moving from a two-tier membership to a single tier membership (which was completed June 2025).
- Approval of a Community Engagement & Accountability Strategy to ensure the Bureau fosters strong relationships with the community and remains answerable to it.
- Preparation for the 2025/2026 CAS organisational audit.
- Effective financial monitoring to ensure we ended the year within budget and also widened our income streams.
- Regular meetings of Health & Safety sub-committee to ensure staff welfare.

The Board recognises the importance of effective governance to enable the bureau to meet its main purpose of the provision of quality advice, information and support to local residents. The move to a single tier membership improves efficiency to meet this aim.

We are grateful to our funders for their support, including Falkirk Council, Scottish Government, Central Government, Citizens Advice Scotland, DWP, Energy Saving Trust, SPEN, & Aviva. In particular we are grateful for the core grant from Falkirk Council, as this gives us the platform from which we can attract and manage additional funding.

Most funding streams are provided for periods of one-year or less, which brings the obvious challenges with regards forward planning. The Board will continue to carefully manage and monitor finances to mitigate these challenges and will introduce a risk management system.

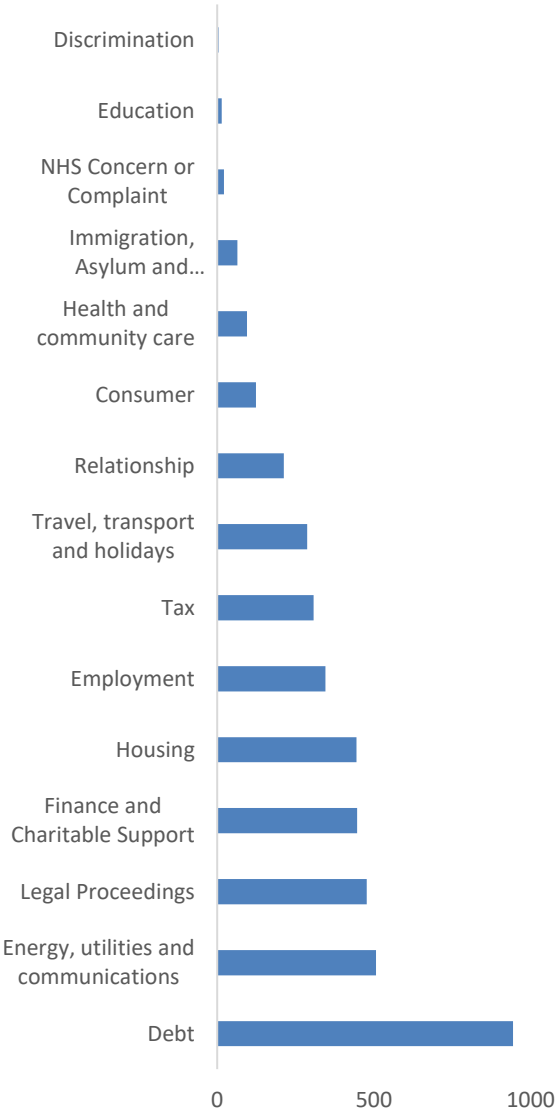
The core of the support to residents continues to be income maximisation work, (benefits, debt etc.), with the bulk of our clients continuing to come from vulnerable groups, including elderly, low-income households, and sick/disabled. As a consumer led service, this main focus is likely to continue for some time to come.

Volunteer numbers continue to be lower than we would like. Despite this the volunteers and staff are to be thanked for their continued hard work and dedication, without which we could not function.

Helen Stewart
Chair

Headline Statistics 2024/25

Enquiry Type (Excluding Benefits)



Points of note:

- Welfare benefit enquiries accounted for 50% of all enquiry topics.
- By far, sickness & disability benefits were the most queried topics (more so when you factor in that Universal Credit queries include Limited Capability for Work issues)
- Financial & Charitable enquiries consist mostly of food parcel and fuel voucher referrals
- The range of benefit queries continues to be significant and highlights the complexity of the benefits system
- Benefit and debt enquiries continue to account for over 60% of all advice codes
- Not shown in these stats are that we did 581 benefit checks, of which a considerable number resulted in client financial gains
- 76% of all Tax enquiries related to Council Tax issues
- Travel enquiries included Blue Badge enquiries, 49%, and Travel Concessions, 19%

Enquiry Type (Benefits Only)



Headline Statistics 2024/25 (Cont.)

Client Financial Gains

***£2,106,064**

Where our help/intervention has resulted in a financial outcome for the client, we record this as a financial gain.

**Excludes debt bankruptcy figures*

Return on Investment

For every £1 of funding provided to our office, we helped “generate” £8 in client financial gains.

Client Financial Gains Breakdown

Benefits	£2,034,596
Council Tax Reduction	£ 40,581
Debt Write-off	£ 3,519
<i>*Excludes bankruptcies</i>	
Employment	£ 2,532
Charity Grants	£ 2,454
Energy Bill Disputes	£ 19,359
Foodbanks	£ 3,023
Other	£ 615

Change in Contact Method

2024/25

2053 clients

6738 contact by these clients

Personal Visit - 19%

Telephone - 63%

E-Mail - 16%

Other - 2%

2023/24

1,837 clients

6337 contacts by these clients

Personal Visit - 18%

Telephone - 62%

E-Mail - 16%

Other - 4%

Contact method is fairly consistent, with the high numbers of telephone contact reflecting the Triage system. Being able to deal with more enquiries by phone has shown to be more efficient without reducing quality of advice. That said, the importance of providing a face-to-face service for clients cannot be understated, particularly to support vulnerable clients.

Client Count

In 2024/25 we were:

- ✚ Contacted by 2,053 clients.
- ✚ Who visited us 6,738 times.
- ✚ On average each contact raised 4.5 different advice topics.
- ✚ And for which they received a total of 13,931 pieces of advice.
- ✚ Of the 2,053 clients who contacted us, 1,240 (60%) were new clients, i.e. they had never used our service before.

Debt:

Low-income households continue to be impacted disproportionately by the continued cost of living increases. Our available resources to take on multiple debt cases is limited so numbers are relatively low, however the number of single-issue debts continues to be high. Single-issue debts contain a high number of Council tax, Gas &/or electric arrears, Hire Purchase and Credit Card arrears. Comparing multiple and single-issue debt levels to the previous year we note the following:

- Council Tax arrears 15% higher
- Gas &/or electric arrears are on a par but still at historically high levels
- Hire Purchase arrears 170% higher
- Credit Card arrears 58% higher

Outcomes – just what difference has the clients visit to the CAB actually made?

We asked a series of questions for clients to respond to that would indicate more clearly what impact using our service has had on them. The questions and results are as follows:

Q. We would like to find out what you think about access to our service?

	Happy	Neither happy nor unhappy	unhappy	No View Given
Availability of transport to where you met the adviser	56%	12%	4%	28%
Cost of transport to where you met the adviser	40%	16%	-	44%
Physical access to the building or room where you met the adviser	90%	8%	-	2%
The Call-back System	50%	8%	2%	40%
The length of time you had to wait before getting an appointment	86%	10%	4%	-
The length of time you had to wait to see an adviser	60%	6%	-	34%

Q. How satisfied were you that the advice or information given to you helped you to sort out the problem you contacted us about?

<input type="text" value="96%"/>	Satisfied	<input type="text" value="2%"/>	Dissatisfied
<input type="text" value=""/>	Neither satisfied nor dissatisfied	<input type="text" value="2%"/>	Don't know/No opinion

Q. If you were given the details of another organisation that might be able to help you, how satisfied were you with the help they provided?

<input type="text" value="58%"/>	Satisfied	<input type="text" value="-"/>	Dissatisfied
<input type="text" value="-"/>	Neither satisfied nor dissatisfied	<input type="text" value="42%"/>	Don't know/No opinion

Q. Overall, how satisfied are you with the service that you received?

<input type="text" value="94%"/>	Satisfied	<input type="text" value="-"/>	Dissatisfied
<input type="text" value="-"/>	Neither satisfied nor dissatisfied	<input type="text" value="6%"/>	Don't know/No opinion

Q. We would like to know what difference our advice has made. Please tick one of the boxes for each question below to record any changes you feel the advice or help you were given by the Citizens Advice Bureaux made to your:

	Improved	No change	Worse	No View
Peace of mind	74%	12%	-	14%
Ability to help yourself in the future	48%	28%	-	24%
Mental health, including any medical or other care you receive	46%	24%	-	30%
Physical health, including any medical or other care you receive	22%	34%	-	44%
Relationship with your family or friends	12%	28%	-	60%
Skill level, e.g. education or training opportunities	8%	26%	-	66%
Ability to keep or find a job	10%	26%	2%	62%
Income (for example through employment, access to benefits)	28%	28%	2%	42%
Ability to manage your money	12%	26%	2%	60%
Housing situation	12%	22%	-	66%
Access to legal services	16%	26%	-	58%
Access to the local services you need	24%	24%	-	52%
Ability to live and work in your area without being treated unfairly	12%	28%	-	60%
Ability to look after your children (or any children you are responsible for)	12%	26%	-	62%

Q. How did you find out about our service?

<input type="text" value="8%"/>	Phone book	<input type="text" value="14%"/>	Referred from another service
<input type="text" value="26%"/>	Friend recommendation	<input type="text" value="28%"/>	Internet search
<input type="text" value="24%"/>	Other		

Q. Would you use the service again?

<input type="text" value="96%"/>	Yes	<input type="text" value="4%"/>	Unsure
<input type="text" value="-"/>	No		

Q. Would you recommend the service to anyone else?

<input type="text" value="98%"/>	Yes	<input type="text" value="2%"/>	Unsure
<input type="text" value="-"/>	No		

Client Profiles are collected to aid statistical reporting and to influence our service provision decisions.

<i>Client Profile</i>	2022/2023			2023/2024			2024/2025		
	2022/2023	2023/2024	2024/2025	2022/2023	2023/2024	2024/2025	2021/2022	2022/2023	2024/2025
Gender									
Male	42%	43%	46%						
Female	58%	57%	54%						
Age									
Age 16 – 17	0.5%	0%	0.5%						
Age 18 – 24	4%	3%	4%						
Age 25 – 34	11%	12%	12%						
Age 35 – 44	14%	14%	16%						
Age 45 – 59	27%	24%	23%						
Age 60 – 64	11%	12%	12%						
Age 65 – 79	14%	18%	17%						
Age 80+	3%	4%	4%						
Other/Preferred not to answer	15.5%	13%	11.5%						
Relationship									
Single	30%	33%	35%						
Married/Cohabiting	36%	37%	34%						
Divorced/Separated	11%	11%	4%						
Widowed	4%	6%	6%						
Other	1%	6%	1%						
Other/Preferred not to answer	18%	7%	20%						
Care Responsibilities									
No Care Responsibilities	50%	53.5%	55%						
Children no disability	16%	18%	18%						
Children with Disability	4%	5%	3%						
Elderly Person no disability	1%	0.5%	0.5%						
Elderly Person with disability	3%	2%	2%						
Adult with Disability	3%	5%	5%						
Other/Preferred not to answer	23%	16%	15.5%						
Ethnicity									
White UK	59%	68%	64%						
White Non-UK	4%	4%	3%						
Black - African	1%	1%	1%						
Eastern European	3%	1%	1%						
Asian	1%	1%	1%						
Other/Preferred not to answer	32%	25%	30%						
Employment Status									
F/T Work (Over 30 Hours PW)	18%	18%	17%						
P/T Work (Under 30 Hours PW)	9%	10%	10%						
Not seeking work	3%	4%	3%						
Unemployed	11%	10%	10%						
Student	2%	1%	1%						
Self-Employed	3%	2%	3%						
Unable to Work due to Health Issues	20%	20%	21%						
Retired	14%	19%	17%						
Other/Preferred not to answer	20%	16%	18%						
Disability									
Yes	28%	33%	34%						
No	69%	65%	63%						
Declined to Answer	3%	2%	3%						
Housing Tenure									
Council Rented	31%	31%	29%						
Private Rented	7%	7%	8%						
Housing Association/Charitable Trust	7%	8%	8%						
Owner occupier (Including long lease)	27%	34%	31%						
Staying with Relatives/Friends	7%	6%	6%						
Bed & Breakfast	0%	0%	0%						
Homeless/ Temporary Accommodation	1%	2%	3%						
Other/Preferred not to answer	20%	12%	15%						

Trends over the last 3-years have been markedly stable, with minor variation.

Points of note are:

- Continued small numbers of young people under the age of 18, a historically difficult group to reach.
- Continued high % of those age 60 +, some 33% of all clients.
- 34% of clients are not working and under retirement age, and who would typically be in a low-income household.
- 34% of all clients consider themselves to have a disability.

Statement of Financial Activities for the Year Ended 31 March 2025

A full Financial Statement prepared by our accountants is available on our website at www.grangemouthcab.org.uk

CITIZENS ADVICE BUREAU
(GRANGEMOUTH & BO'NESS) LIMITED

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25	31.3.24
	£	£
INCOME AND ENDOWMENTS		
Investment income		
Deposit account interest	2,713	2,348
Charitable activities		
Falkirk Council - core funding	96,348	96,348
Grant Income	139,559	126,179
	<u>235,907</u>	<u>222,527</u>
Total incoming resources	238,620	224,875
EXPENDITURE		
Charitable activities		
Wages	188,287	177,226
Social security	10,419	12,641
Pensions	7,690	7,916
Rent, rates & insurance	1,511	3,962
Travelling	2,254	1,393
Light and heat	4,411	3,975
Telephone	296	346
Post, stationary & advertising	908	1,217
Repairs and renewals	521	348
Sundries	-	210
Staff training	1,201	1,443
Subscriptions NACAB/CAS	2,854	2,633
Publicity & information costs	106	81
Cleaning Expenses	702	2,423
Staff welfare costs	250	113
Fixtures and fittings	15	15
	<u>221,425</u>	<u>215,942</u>
Support costs		
Finance		
Bank charges	110	112
Governance costs		
Independent examination fee	852	840
Legal and professional	13	13
Accountancy and legal fees	2,040	1,500
	<u>2,905</u>	<u>2,353</u>
Total resources expended	224,440	218,407
Net income	14,180	6,468