citizens advice bureau

Clydesdale Citizens Advice Bureau

ANNUAL REPORT 2024/2025

Chairman’s Report

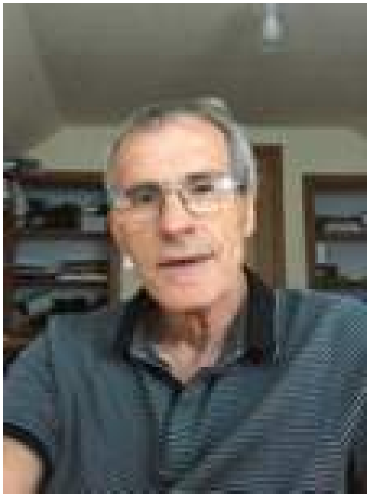
Roy Plenderleith

“Clydesdale Citizens Advice Bureau has had another very busy year.” We may say this every year, but it is worth saying again because it tells us a number of things. Firstly, it shows that there is a great demand for our service, and that the people of Clydesdale need our help. Secondly, that the staff and volunteers are working hard to meet that demand. And thirdly that our funders believe in us enough to continually support us and allow us to do what we do. It confirms just how important the work of the Bureau is.

2025 has shown us that the high cost of living is still putting considerable pressure on Clydesdale citizens, particularly those on low incomes or those who struggle, for whatever reason, to get the help they need. The Bureau has developed over the years to support those in greatest need, whether it be financial or otherwise. It not only provides free independent confidential advice and support to individuals but also feeds back vital information to government and policy makers regarding the needs of the population.

We must sincerely thank the funders who support our work, particularly South Lanarkshire Council and Citizens Advice Scotland. The funding for the bureau’s work also comes from a number of smaller, but vital, funding streams which play an important role in what is becoming a complex arrangement of revenue sources.

To get some idea of the scale of the work done by the bureau I urge you spend some time reading through Michelle’s excellent Managers Report, where she details all the key figures of client support and advice, financial gains and types of assistance given. The figures are very thought-provoking and give you an insight into the need for the service, the scale of problems faced by our clients and how the bureau needs to be on its toes to address them.



Michelle also highlights the importance of partnership working and collaboration with other complimentary organisations. It allows the bureau to provide more holistic support and a better service to our clients.

The heart of the bureau are the people who work here and make it a success. Without their dedication and hard work, it would be nothing. Whether paid staff or unpaid volunteers they are all very professional in the way they go about their business. They work on the front line of support services and are faced with many difficult situations to deal with. I take my hat off to them. Michelle leads the team incredibly well and I know that the organisation is in good hands. A thank you also to my fellow board members who play an important role in the success of the bureau.

Thank you all.

Treasurer’s Report

Derrick Jess

The financial year ending 31st March 2025 our total income was £291,191 from: South Lanarkshire Council, Citizens Advice Scotland via Local and National Governments, The National Health Service and Independent Age.

Total expenditure was £265,663 leaving us with an underspend of £25,528 against an underspend of £49,127 in the previous year.

The income in the previous year was £279,858, this year it was £291,191, an increase of £11,333.

Expenditure in the previous year was £230,731 against £265,663 in this year, an increase of £34,932 consisting mainly of an increase in wages of £21,662 and feasibility for new premises of £9,343.

If you take the increase in income of £11,333 and the overspend of £34,932, this leaves an overspend of £23,599, this combined with the previous year underspend of £49,127 accounts for the £25,528 movement in funds. This leaves the Bureau in a fairly healthy position, however, looking to the future who knows what may happen regarding funding.

Once again, I would like to thank all our funders for their continued support as without them we would not be able to sustain such a high level of support to the community.

I would like to thank Michelle who tirelessly seeks out new sources of funding helping me keep the Bureau on an even financial keel.

Thanks also to our wonderful Board of Directors for their support throughout the year, this makes my job so much easier.

Clydesdale Citizens Advice Bureau
Balance Sheet as at 31st March 2025.

Assets	31.03.25 £	31.03.24 £
Current Assets		
Cash at Bank and Cash in Hand	561,150	533,030
Creditors		
Amount falling due within one year	28,319	25,727
Net Current assets	532,831	507,303
Total assets less Current Liabilities	532,831	507,303
The Funds of the Charity		
Unrestricted income funds	532,831	507,303

Full accounts available on request

Manager's Report 2024-2025

Michelle Mair

The year gone by…

Although inflation has eased over the past year, the cost of living remains significantly higher than pre-crisis levels due to the sustained impact of rising prices. In Scotland, a single-person household typically spends around £1450 per month on essential items, including rent, food and fuel.

This level of expenditure presents considerable challenges for individuals on low incomes. The national minimum wage is currently £11.44 per hour, or £8.60 per hour for those under 21. For individuals out of work and receiving Universal Credit, the standard monthly payment is £393.45 for those ages 25 and over, and £311.38 for those under 25 – figures exclude housing costs.

This is just one example of illustrating the local demand for our services in Clydesdale. This report will reflect ongoing economic pressures faced by individuals and households and demonstrate how our services provide essential support to those in need.

This year followed a similar pattern to recent years, with continued growth in the demand for all our services. Despite a decline in volunteer numbers, our dedicated team rose to the challenge, and their efforts are reflected in the pages to follow. Our exceptional staff remain committed to both of our twin Aims, with our first being to provide free, independent, impartial and confidential advice and information to ensure that people are not disadvantaged by lack of knowledge of their rights and responsibilities, or through difficulty in expressing their needs effectively. Our paid staff form the backbone of the generalist service, supporting our valued volunteers whose time and dedication make this work possible. Thanks to this collective effort, our drop-in service remained accessible throughout the year. Clients were able to receive timely support on a wide range of issues, from crisis intervention and benefits advice to housing and beyond.

We continue to look for volunteer advisers to join our team: however, we recognise the commitment required to complete our Adviser Training Programme. The training is rigorous and designed to ensure our advisers are fully accredited and competent. It is delivered through a blend of face-to-face coaching, e-learning, self-study and shadowing. We fully appreciate the “ask” is a big “ask” and not everyone will be able to see it through for a plethora of reasons. However, there are many other essential roles within the Bureau, including Reception, Form Filling, IT Support, Board membership and Social Policy. Each plays a vital role in our overall success.

Social Policy underpins our second Aim, where we seek to influence policy through our ability to "campaign and influence to tackle the root cause of the problems people face, and to work to strengthen their rights". This year, our Advisers and Social Policy Officer have successfully contributed to several government consultations through submissions to the CAS Social Policy team. These efforts reinforce Social Policy as a prominent and impactful element of our advice service, helping drive long-term societal change.

To continue delivering high-quality services and achieving our aims, we rely on core funding from South Lanarkshire Council (SLC). This support also includes funding for our essential Debt Advice Service and Outreach services. We also enjoy our premises at a peppercorn rent, which significantly contributes to our financial sustainability. Our strong partnership with SLC has enabled the development of effective referral systems, ensuring seamless service delivery in both our Lanark Office and Outreach locations across Clydesdale. Citizens Advice Scotland (CAS) also plays a key role in supporting Clydesdale CAB through the development and continuation of various projects. Money Talks Plus is now in its third year, whilst Help to Claim is in its sixth year, supporting clients with initial Universal Credit queries via a national helpline. For the thirteenth year we have delivered energy advice via the Energy Best Deal and Big Energy Saving Network, assisting clients with fuel debt, billing issues, complaints, and energy efficiency. We continue to offer specialist support through the Patient Advice and Support Service (PASS) for NHS-related concerns and complaints. Additionally, clients benefit from access to other Lanarkshire-wide services such as the Armed Services Advice Project and Pension Wise. This year we launched the South Lanarkshire Older People's Project in partnership with Hamilton CAB and East Kilbride CAB. Funded by Independent Age, the initiative aims to support older adults in maximizing their income and accessing financial entitlements. We are deeply grateful for all funding received. In addition, a wide range of local third sector organisations supported our work in the Clydesdale community throughout 2024–2025.

Our Board plays a vital role in guiding the Bureau's operations and success. Comprised of dedicated volunteers, the Board brings valuable expertise and a deep understanding of our Clydesdale community's needs. Their strategic input ensures our services remain responsive and effective. As Manager, I particularly appreciate the ongoing support and counsel from our Chair and Treasurer, whose contributions have been instrumental throughout the year. The Board has also been central to advancing our new Business Plan and preparing for future development.

Over the past year, we've strengthened key partnerships, including with Clydesdale Foodbank and the South Lanarkshire Community Well-Being Team. These collaborations have enabled us to deliver targeted support through initiatives assisting rural clients facing fuel debt or crisis—and Cash First, which provides a £50 grant to help mitigate the impact of the Cost-of-Living Crisis.

How We Helped…

Over the past year, our advisers have provided extensive support across a wide range of issues.

We assisted 3,435 clients through 9,666 individual contacts, addressing 28,358 distinct advice areas. Notably, 56% of these clients were new, reflecting a year-on-year increase of demand for our services. Key areas of support included:

Benefits advice: Over 6,200 cases

Debt and utilities advice: Over 1,500 cases

We also saw a significant rise in external referrals:

437 households were referred to the local foodbank for emergency food and fuel vouchers

162 households were referred to South Lanarkshire Council's Community Well-Being Team for cost-of-living support

In total these referrals amounted to over £100,000 of additional support, helping those facing energy cost challenges—particularly those off-grid or reliant on non-regulated fuels such as coal. These referral pathways have been vital not only in improving financial outcomes but also in supporting clients' overall well-being.

Over the past year, we supported clients with £1.29 million in total debt, providing comprehensive advice through our Debt Advice Service. Clients were guided toward the most suitable solutions for their circumstances, including Sequestration, the Debt Arrangement Scheme, and Token Offers. This resulted in over £85,000 in Client Financial Gains (CFG) related to debt. Our wider benefits advice generated an additional £2 million in CFG, bringing the total financial gain for clients to more than £2.366 million. These outcomes not only improved clients' financial and mental wellbeing but also contributed positively to the local economy.

Our five outreach services supported 194 clients, delivering essential advice in community settings and achieving over £152,000 in financial gains.

The Year Ahead...

This year, we saw a significant rise in the number of clients seeking support—whether in person, by phone, or via email. While these highlights both the demand for and the success of our service, it also reflects a concerning increase in individuals facing vulnerability and crisis.

Thanks to the continued support of South Lanarkshire Council, CAS, and our other funders, we remain committed to our core aims and principles. We will continue adapting to the evolving needs of our community, ensuring our advice and information services are trusted, accessible, and responsive.

By expanding our volunteer base and maintaining a strong presence in our local communities, we aim to meet the growing demand in the year ahead and deliver comprehensive support to those who need it most.

Michelle Mair

Manager

OUR YEAR IN NUMBERS

People supported	3435
Contacts	9666
Issues	28358
Phone Contacts	2166
Benefit Related Advice	6265
Volunteers	14
Email Contacts	469
Debt Related Issues	800
Paid Staff	8
Energy Related Issues	735
Total Client Financial Gains	£2.633M
Total Benefit Gains	£2.09M
Total Energy Gains	£29,913
Total Debt Gains	£85,469
Face to Face Contacts	1634
Outreach Contacts	422
Crisis Support Gains	£103,647
Indebtedness Total	£1.032M
Social Policy	341

Clients' Comments

"Thank you very much for your help in resolving my problem with Scottish Power. As a result, I have had no further calls since I spoke with your adviser, which is a great relief."

"Thanks very much for all the help and advice given to me a few months back, regarding redundancy, benefits and especially, with my ADP appeal (it was successful !) All was genuinely appreciated, and I couldn't have done it on my own."

"Thank you to the lovely lady that helped me a great deal."

"Just to say thanks for all the help and advice given to me, covering problems with my employer, applying for benefits and help to complete the ADP form. Without all of your help, we would have been sunk!! I will continue to recommend your services."

"Thank you for your help and time."

"Thank you very much for all of your advice and help. It was very helpful and much appreciated."

"I just wanted to say thank you once gain for all of your perseverance, diligence and patience in helping me get a result with Scottish Power. It is reassuring to know that there are genuinely good, reliable and welcoming people working at Clydesdale CAB."

"I would not be able to apply and fill out forms without your help. Thanks again."

"Due to the tremendous help with the application forms, my husband, has been awarded his Blue Badge and Attendance Allowance. I could not have done it without your support. My grateful thanks and appreciation to everyone who helped."

"Thank you so much for giving up your time to speak with us today. Much appreciated."

"To all that helped me through a very trying period in my life, you helped where I wasn't strong enough myself. Thank you again."

The Bureau Team














PATIENT ADVICE AND SUPPORT SERVICE - CASE STUDY

Client contacted PASS with a complaint about his wife's treatment at a local hospital.

His wife had to have part of her leg removed due to diabetes and he felt that staff were not checking her blood sugar as regular as they should.

He further explained his wife was going in for an operation to have her bone repaired at her stump as it was constantly rubbing. This was contributing to her having infections and he was concerned for her. We drafted a complaint letter on their behalf to Lanarkshire Health Board. On receiving an outcome client was unhappy with the response as he felt they had not answered his questions fully.

We gave him advice on the next steps he may wish to take. The client contacted us confirming he would like to apply to SPSO but would like to do himself with our support. We then took him through SPSO Form and assisted him with what the SPSO needed. Client acknowledged and understood this and was happy to complete the form himself. Client thanked us for our support.

TOP THREE ISSUES IN:

Energy:

1 Trust funds and fuel vouchers

2 Billing

3 Complaints and redress

Debt:

1 Council tax

2 Credit, store and charge cards

3 Fuel Debts – regulated (gas and electricity)

Consumer:

1 Building repairs and improvements

2 Used Vehicles

3 furnishings/Floorings

MONEY TALKS PLUS – CASE STUDY

Client with 2 dependent children, aged 4 and 1, attended the Bureau requesting any financial assistance for herself & children following a marriage separation, client does not work and currently due to low finances herself & ex husband still residing in same private rental property, only income client has is child benefit & money from ex-husband per week.

We offered to carry out a benefit check based on single adult with dependants also informing of housing costs assistance if sought own private let/social housing accommodation, explained council tax reduction & single person discount also, discretionary housing payment could also be considered dependant on accommodation.

Benefit check confirmed entitlement to Universal Credit, Scottish Child Payment and Best Start Foods. All applicable claiming information provided.

Client very grateful for this assistance, feels more empowered now to consider gaining her own property for herself and children, financial entitlement will ensure client can maintain a property herself, to look for employment with UC assistance and be able to support herself & children going forward.

TOP THREE ISSUES IN:

Housing:

1 Local Authority Housing

2 Private Sector Renting

3 Environmental and Neighbour issues

Employment:

1 Pay and entitlements

2 Terms and conditions of employment

3 Dismissal

Benefit:

1 Adult Disability Payment

2 Universal Credit

DEBT - CASE STUDY

A client came to the Bureau with multiple debts and could no longer cope with dealing with them alone. Client works part time and has 2 dependent children. After competing the debt advice process, the client had disposable income and was keen to pay debts back, the client opted to apply for a DAS (Debt Arrangement Scheme). This was successful and the DAS was granted; the client has only one payment to make which would be distributed to all her creditors. The cleint was reived. Due to a change in circumstance, outwith the client's control, she could no longer continue to meet the DAS liability and ultimately, we assisted the client with a sequestration application to allow the client to start again once she was discharged. This was a huge relief to the cleint as the stress of the debts was causing her sleepless nights and was very detrimental to her well-being.

TOP THREE ISSUES IN:

Relationship:

1 Death and Bereavement

2 Children

3 Divorce, separation, dissolution

Energy, utilities and communication:

1 Regulated (gas, electricity)

2 Mobile Phones

3 TV including cable, digital and satellite.

Discrimination:

1 Disability: mental health

2 Pregnancy and maternity

3 race, including nationality

ENERGY - CASE STUDY

Client moved into a new property and was looking for assistance with their utility provider. Client lives alone in rented property and is on the Priority Service Register due to their ill health. Client has gas and electricity and had initially set up a direct debit but decided to switch to Pay as You Go. Client was having difficulties with their bar codes to top up and was finding this very stressful so would like our assistance to be switched back to direct debit.

We called the utility provider and agreed to switch client back to direct debit and that client will receive a letter confirming when this took place. Client returned to CAB office three weeks later as they had not heard anything. We contacted utility provider who advised they had failed to action what was agreed in previous phone call, so a complaint was raised. We followed up on this complaint one week later and the utility provider confirmed that the mode was changed remotely, and the client was happy with this, so they closed their complaint.

TOP THREE ISSUES IN:

Finance and charitable support:

1 Charities – Foodbank

2 Cost of Living payments

3 Charities – Non-Foodbank

Education:

1 Higher Education

2 Schools

3 Further Education

Health and Community Care:

1 Cost/charges/entitlement

2 Social Services and support

3 Residential Care

OLDER PERSON'S PROJECT - CASE STUDY

Client is 74, lives in owner occupied property along with husband who is 75. Both in receipt of State Retirement Pension and would like to know if they qualify for a free TV licence. not in receipt of a qualifying benefit at this for. During our time with the client, we identified tat both had ill-health. We discussed Pension Age Disability Payment for them both as this is a passport benefit to Pension Credit, which if in receipt of can get a free TV licence aged 75 and over. We completed applications for both, and both were successful, which allowed us to identify the eligibility for Pension Credit and Council Tax Reduction, and Pension Age Winter Heating Payment, as well as applying for the free tv licence. This made a hade a huge impact on the client household income as well as being able to assist them with their presenting issue.

TOP THREE ISSUES IN:

Immigration:

1 Family, dependents and partners

2 Settled Status

3 Nationality/citizenship

Legal proceedings:

1 Solicitors

2 First Tier Tribunal (Benefits)

3 Court - Sheriff: simple procedure

OUTREACH - CASE STUDY

Client (89) attended outreach with her husband (90), who is visually impaired. They enquired about entitlement to financial support, as they have been struggling with the rising cost of living.

A Quick Benefits Check identified entitlement to Pension Credit (Guarantee Credit) of £59.28 per week, along with a Council Tax Reduction of £20.56 per week. As Pension Credit is a passport benefit, the client is eligible for further financial support; help with NHS costs (dental and optical), a free TV licence and support with fuel annual fuel costs – worth over £500.

The client also discussed her own health difficulties. Information was provided about Pension Age Disability Payment, a non-means-tested benefit for older people with health conditions or disabilities in Scotland. The client agreed to apply with Bureau support and may be eligible for the higher rate of £110.40 per week.

TOP THREE ISSUES IN:

NHS: Complaints And Concerns:

1 Staff - complaint handling

2 Clinical Aspects (all treatment)

3 Staff – Attitude/behaviour

Travel, Transport And Holidays:

1 Driving

2 Public Transport

3 Parking on private land

Advisers' Comments

"My experience of volunteering here is a very positive one!

I feel I am hopefully making a difference in some way to client's lives by assisting them with benefit claim applications and giving clients the best chance of being successful with their claim.

Volunteering in CAB gives me a sense of purpose and a sense of having achieved in helping clients. It also gives me the opportunity to learn new skills.

I enjoy the social interaction with like-minded people and the atmosphere within the office."

~ Jane

"I previously worked for Clydesdale CAB in a paid capacity but came back recently to do some volunteering.

Have found it both fulfilling and rewarding, with amazing support from both staff and management alike. Would recommend it to anyone looking to pursue voluntary work."

~ Lynn

"I find volunteering at Clydesdale CAB a very rewarding experience. There is that real sense of satisfaction that comes from helping people who are genuinely in need and who generally appreciate the help and support we are able to give them. Equally as important to me is that we have a great team spirit within the Bureau and I really enjoy the social interaction that can only come from working within a team. My days in the Bureau are very valuable to me."

~ Alastair

"It's a great team to work with, a good mix of people who take time out to support each other."

"Every day is a school day – we get to develop a real bank of knowledge on such a wide range of subjects".

"Working directly in my local community gives me a strong sense of achievement – I can see my work is making a genuine difference".

~ Vicki

"Being a volunteer allows me to contribute to a much needed, service within our community. I get great satisfaction from helping clients to understand and access their benefit entitlements, especially when we see how much some of our clients are struggling with the cost of living.

Volunteering can at times be challenging and I feel very supported by my manager and colleagues at difficult times."

~ Janette

"Meeting someone who is worried about filling in a form, does not know where to start and how to describe how their illness is affecting their daily life, makes me feel pleased I can help and perhaps make a difference to their income and how they feel"

~ Sarah

Thank you to the fantastic team at Clydesdale Citizens Advice Bureau for all of their support and efforts this year. We also want to take the opportunity to thank our funders without whom none of the activities in this report would be possible

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