

West Dunbartonshire Citizens Advice Bureau

citizens
advice
bureau



ANNUAL REPORT

2025



Chairperson's Report

It is with great pleasure that I present the Annual Report of West Dunbartonshire Citizens Advice Bureau for 2024/25. The current economic climate and the uncertainty in relation to public and voluntary sector funding means this has been a difficult year, with the Bureau witnessing the impact the cost of living is having on the lives of many of the people of West Dunbartonshire.

Each CAB is a generalist advice agency dealing with a broad range of social welfare issues. However, here in West Dunbartonshire the CAB focus is very much on benefits and debt issues - whether it be the worrying increase in the levels of personal debt, changes to the welfare benefits system or rising energy costs. In the next 12 months these issues will continue to be the biggest challenges facing the CAB.

In response to the increased demand in recent years, a great deal of time and energy has been channelled into the recruitment, training and support of volunteers. As the pressures faced by our clients increase, the demands on our advisers grow. I want to give special mention to our hard-working team of staff and volunteers all trained to deliver a quality, generalist advice service. It is to their great credit that they continue to commit to working in the Bureau in such numbers. Despite the challenges they face it is heartening to see that they are maintaining high levels of performance and displaying a strong commitment to continued learning. For example, all our staff have completed the eLearning units required for compliance in the following areas: GDPR, Safeguarding and Preventing Sexual Harassment in the workplace.

An interesting footnote to this discussion is that our internal analysis has confirmed that our staff productivity increases when they work from home (WFH). This is an indication of what can be achieved in the right environment - fewer interruptions when working from home by comparison with distractions in a busy office. However, it also says a great deal about the integrity of our staff.

There have been some changes amongst the Trustees. We co-opted two new Trustees, Darrell Sansom and Iryna Glushchenko who bring different skillsets to the Bureau. We also saw Cllr Douglas McAllister leave the Board as he took up his new role as Member of Parliament. Cllr Lauren Oxley now represents WDC on the Board of Trustees.

We really are very fortunate to have so many capable, committed and reliable volunteers and I was particularly pleased to be able to join the two longest serving volunteers, Sandra and Annie, at Clydebank Town Hall in December 2024 when they received the West Dunbartonshire Unsung Hero Award.



Out Trustees at a recent board meeting



As I write this, we await the outcome of a rigorous triennial Quality Audit conducted by Citizens Advice Scotland (CAS). Our portfolio of evidence for the Audit has been submitted and will be presented to CAS Membership Committee in December 2025.

Finally, on behalf of the Board of Trustees, I would like to thank our funders and partner organisations. We are grateful that West Dunbartonshire Council continues to be the main source of funds, as well as offering great practical support, and we look forward to developing that relationship in the next 12 months.

Irene MacDonald
Chairperson

CHIEF OFFICER'S REPORT

The people who work in West Dunbartonshire Citizens Advice Bureau (WDCAB) are proud to describe it as a local, independent charity which seeks, "a West Dunbartonshire where citizens are empowered, and their rights respected, by having access to quality information, advice and representation". We aim to do this by, "ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively." We achieve this by providing free, confidential and impartial advice to the people of West Dunbartonshire.

Through this collective effort, we strive to deliver a service that is accessible and tailored to meet the needs of local people. We work hard to earn the trust of local people and communities, our partners, funders and other key stakeholders. We strive (that word again) to ensure that the people who use our service are treated with respect and dignity and we always focus on the needs of the people that we are here to serve, ensuring that our decision-making, our use of resources, our communications and our service delivery are directed towards the best possible outcomes for the people and communities we serve.

"A West Dunbartonshire where citizens are empowered, and their rights respected, by having access to quality information, advice and representation."

However, we are clear that the growth in demand for advice, assistance and representation allied with the increasing complexity of the challenges people face, the rising expectations of the people who use the service, the demands of our funders and the needs of referring agencies require that we secure more resources than we currently have.

The discussions around developing our Business Plan this year reflected those challenges. Our Business Plan asserted that we would continue to deliver our services, "In the Right Way, In the Right Place, At the Right Time". But we may well be reaching the point where we can't do all that we want to do or that we did before. Similarly, we can't carry on trying to do more with less. We're stretched thin and we're all too aware that there's no sign the fortunes of the people who use our services will improve any time soon.

"In the Right Way, In the Right Place, At the Right Time"



The Year in Review

Amongst the gloom there is some good news. We continue to deal with high levels of demand and are managing to maintain our level of service online, by telephone and in-person. In 2024/25 we worked with 4,559 clients, addressing 33,486 issues. In doing this we answered 6,054 calls, dealt with 2,049 online enquiries and took 826 referrals from partner organisations. We secured confirmed (not projected) client financial gains of £1.1m and debt write-offs amounting to £463k.

CABx across Scotland were awarded £100k over two years by Foundation Scotland. This is part of a national scheme to support key third sector agencies during this period of increasing demand, reducing funds and rising costs.

The internal works we had undertaken went well, creating a better use of space and a better working environment for our staff and volunteers.

Our People

Recruitment of staff and volunteers is a key feature of the CAB workplan. We have lost two long-serving staff members (Linsey Close and Natalie Roger) and our longest-serving volunteer (Sandra Scott) since the last AGM. The people leaving have to be replaced and recruitment is therefore a regular part of the process. Some of our new staff members were previously volunteers within the Bureau and some entirely new to CAB. These changes add to the workload of not just the volunteer Trustees involved in the staff recruitment process, but also the staff responsible for induction, training and support of the new staff and volunteers. We continue to recruit on a regular basis as we strive to meet the increasing levels of demand and increasing complexity of the cases clients are bringing to the Bureau.

We were delighted when, in December 2024, Sandra Scott and Annie Tausney, both with over 10 years' experience as CAB advisers, were awarded the Unsung Heroes award at the WDCVS awards ceremony at Clydebank Town Hall.



Introducing our Trainee Caseworkers, Josh and Aimee, who were recently awarded their Generalist Adviser Certificates - cementing their continuous progress with the bureau.



Thanks for all the help you have given to me ❤️
Give a shout out to Mary Bennie, who helped
do an application for P.A.D.P. – which I was
awarded (tysm) – and Alex, who kindly got me
an appointment – (tysm).

So glad we have the Citizens Advice Bureau in
Dumbarton – long may it last ❤️

With luv from

Mary & Jim

Project Work

In 2024/25, the **Safe and Warm** project supported 278 clients with energy problems. The project work included attendance at local events to promote energy efficiency and ensure access to specialist advice.

During the same period the **MoneyTalkPlus** (MTP) helped over 1900 clients with benefits and debt problems, securing £400k in client financial gains and almost £120k in debt write-offs. The aim is to take advice, particularly aimed at priority families, out into the community. This year we opened two new service points at Vale of Leven Hospital and in Haldane in Alexandria.

The **Advice in the Community** service continues to thrive - we helped over 400 clients at various outreach points across West Dunbartonshire. In the past year we added a second outreach point in Alexandria Library and commenced an outreach advice service in the Cutty Sark Centre in Bellsymre, Dumbarton. We continue to explore additional venues in the Clydebank area.

Our **Advice For All** service continues to work closely with five Housing Associations (HAs) in this area - Knowes, Clydebank, Dalmuir Park, Trafalgar and Dunbritton. This project has two strands. Firstly, we take referrals from Housing Officers at the and support the HA tenants experiencing financial hardship. In 2024/25 we supported 359 clients along the way securing just under £300k in client financial gains. Secondly we're working with local people to create educational materials and workshops around increasing income (mainly benefits) and reducing costs.

This year we worked with WDC and their appointed "Trusted Partners" on the **Cash First** project which adopted a human rights-based approach to food insecurity and financial hardship. In supporting the project we took over 250 referrals from WDC (for a follow-up benefit check) where they have made Cash First payments.

Our **Power of Attorney** project continues to be successful. The number of agencies making referrals - including the GP practices and Health and Social Care Partnership staff - has increased and we will continue to work with partners to raise awareness of the importance of having PoA in place. This year we helped 71 clients with their applications to the Office of the Public Guardian.

Following successful CABx and local authority pilots funded by the Scottish Government (SG), SG provided funding for the whole CAB network to work jointly with local authorities to take forward suggestions on supporting those in Council Tax difficulties while helping with Council Tax collection. The funding - which also covers the provision of Council Tax debt advice - forms part of the Scottish Government's policy drive to tackle Council Tax debt

We are now working with West Dunbartonshire Council in a collaborative partnership to help those families and individuals in our community who have difficulty paying their Council Tax or who find themselves in arrears and in multiple debt situations.

Our Voices Our Stories

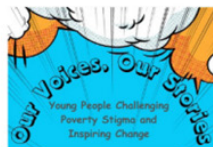
This project began as a six-month pilot campaign, aimed at reducing stigma associated with poverty and related social issues, in St Peter the Apostle High School, Clydebank. Our programme used age-appropriate, engaging content to promote empathy, kindness, and community support. The campaign aim was to empower students to understand social diversity in a non-stigmatising way and connect them with local community resources. The key objectives were.

- **Promote awareness and reduce stigma around poverty.**
- **Encourage empathy, inclusion, and kindness within school communities.**
- **Provide teachers with support in delivering sensitive topics.**
- **Foster long-term connections between students and West Dunbartonshire CAB.**



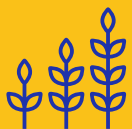
Thanks to the work of WDCAB, Glasgow Caledonian University, Glasgow Social Policy Committee, the staff at SPTA and Magic Torch Comics, the project was a massive success, so much so that it has been incorporated into the SPTA curriculum for January 2026.

Education Scotland, Poverty Alliance, Improvement Service and Citizens Advice Scotland have all expressed an interest in working with us to develop the project.



Looking forward

The Bureau's Business Plan incorporates five broad strategic aims and a number of specific objectives which the Bureau will work to achieve over the next three years. Priorities are set on an annual basis through the Bureau's Operational Planning Process which identifies the action to be taken, and the resources required to achieve the Bureau's aims and objectives.



To further develop the CAB service in West Dunbartonshire



To further develop the CAB's human resources



To further develop robust governance and enhanced community engagement



To further develop our communications



To develop a diversified funding model

Hi Trisha,

I would just like to thank yourself and the team for all your support and help leading up and during my appeal.

I popped in today and handed in some chocolates for all of your team. I have also left a card for yourself.

Can't thank-you enough.

JS

Along with our partners we have worked hard to meet the needs of the people of West Dunbartonshire and, as always, we seek to improve the services we provide. To this end we will consult with our clients on a regular basis to gauge their experiences of the Bureau service. We will not only respond to the key findings of these surveys but will also take account of the views of partner organisations.

Above all else, I must thank all those who have supported the Bureau throughout 2024/2025:

Our funders:

West Dunbartonshire Council, Citizens Advice Scotland, Robertson Trust, National Lottery and Foundation Scotland.

The staff:

Who have worked so hard to sustain the core service and to make the various projects successful.

The volunteer advisers:

Who provide advice, information and assistance to our clients. They are undoubtedly the backbone of the service and without them there would be no CAB.

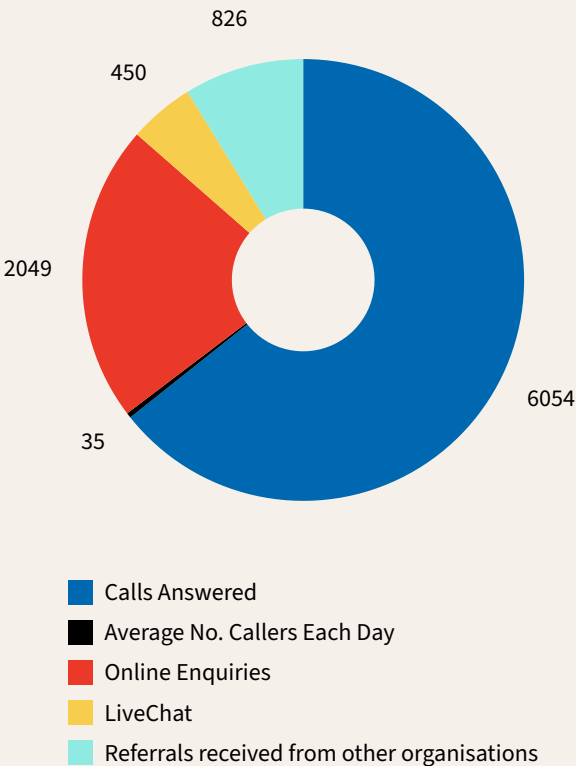
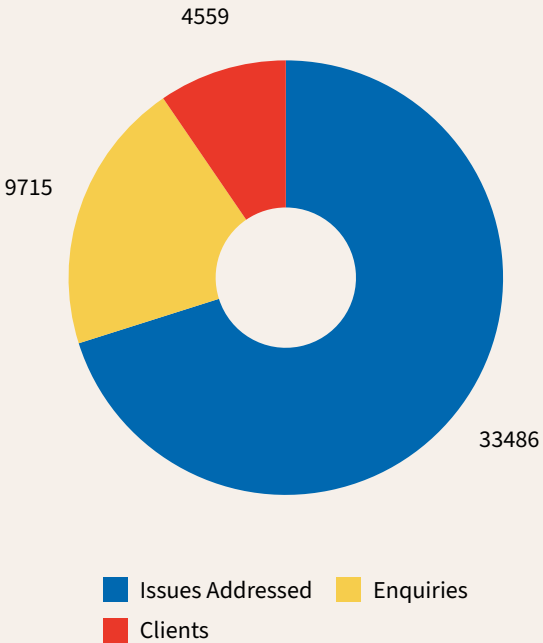
On a personal note, I would also wish to thank the Board and particularly those members working on the various Sub-Committees (Finance, Staffing, Governance and Strategy) for their assistance throughout the year.

Joe McCormack
Chief Officer

Senior Operations Manager's Report

Whilst each year brings fresh challenges for our team at WDCAB, our goal is always to continue trying to meet the demand for our free services at the point where people really need us. It's a privilege to be able to report that we continue to rise to this challenge, providing vital support to local residents when they need us most.

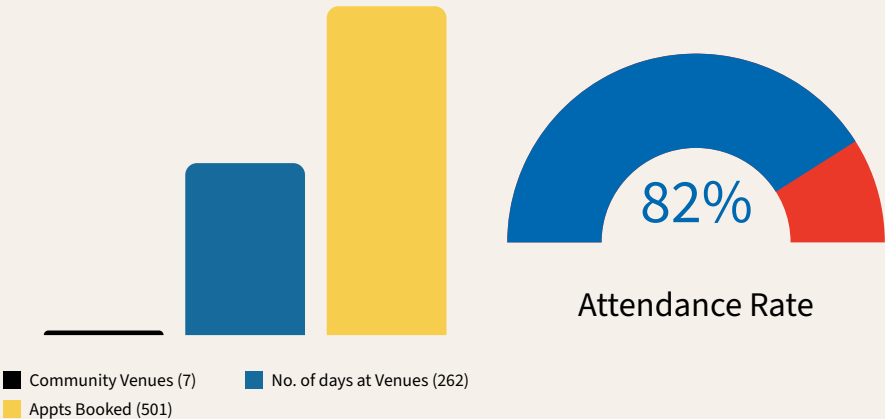
In 2024/25, we were able to support 4,559 clients, reflecting the sustained demand for our services. However, that impressive number in itself only paints part of the picture of the work our team do to make sure West Dunbartonshire continues to receive an excellent CAB service.



A key strength of our service is its live, real-time accessibility. Rather than simply booking an appointment for everyone who contacts us, we prioritise assisting clients at that first point of contact wherever possible. This approach has allowed us to help address urgent issues there-and-then and, when clients do need face-to-face support, we're proud to say they are not left waiting weeks for an appointment.

Year-on-year, we've continued to increase the number of calls we're able to answer on our freephone service – in 2024/25 this was up 8% compared to the previous year and saw an impressive 25% increase over 2022/23.

We're doing this while also increasing the scope of our service provision through some of our project work, taking referrals from other local organisations, and maintaining digital contact channels for clients to reach us.





These new locations supplement existing outreach venues across Clydebank, Dumbarton, and the Vale of Leven, making our service more accessible than ever. In total, 8.58% of all enquiries were delivered in-person, matching the level achieved in 2023/24 and demonstrating sustained commitment to accessible, face-to-face service delivery.

We also work in partnership with five local housing associations, offering appointments directly from their premises. This project generated an additional 121 in-person appointments, further enhancing our community-based services.

In terms of the work our team is carrying out with clients, unsurprisingly, the social, economic and political backdrop is reflected in the nature of enquiries handled.

Over 50% of all enquiries related to benefits issues, as clients continue to navigate complex systems, including managed migration to Universal Credit. Debt-related enquiries also rose significantly,

The cases we support clients with are increasingly multifaceted, with

people regularly presenting multiple, interconnected issues. Our team's ability to deliver person-centred holistic advice is more critical than ever and is something we do extremely well.

Whilst working to address the high levels of demand for our services, our team has, crucially, also sustained their excellent standard of advice and assistance.

WDCAB continues to pass Citizens Advice Scotland's quarterly audits of the quality of advice provided and in 2025/26 WDCAB is undergoing a full organisational audit. This is to ensure we remain compliant with The Scottish Association of Citizens Advice Bureaux Membership Standards (SACABMS).

As Senior Operations Manager, I am deeply proud of the work our team has done over the past year. WDCAB has continued to deliver a flexible, responsive and high-quality service in the face of numerous challenges. We have upheld our values, expanded our reach, and supported thousands of local residents.

None of this would have been possible without the skill, commitment, and resilience of our staff and volunteers, all of whom play a vital role in ensuring West Dunbartonshire residents have an exceptional CAB service.

Gareth King
Senior Operations Manager

Service Manager Report

All of our volunteers are trained to be equipped to handle and navigate client enquiries. The enquiries we receive are unpredictable in nature, and although we have notable trends that emerge throughout the year, it is impossible to pre-empt what our next client will bring our way. We are a live service, without automation and covered by well-intentioned professionals; whose only limitations lie with the fact that they are human.

We train our advisors in interview skills; the tools to get to the root of the enquiry for diagnosis purposes. We train our advisors on how to source the required information in order to draw together and deliver effective and quality-assured advice. We train our advisors to work to identify priority matters and what steps towards assistance we can reasonably take in the best interests of our client. We train our advisors on how to maintain written case records and the organisational responsibilities that accompany this.

Only when all is said and done, there is the opportunity for reflection. Where there is reflection, we have to be in a position to consider and support the well-being of the advisor.

"You asked, so we did."

Each of us has responsibility for our self-regulation. However, in this environment where complex and emotive experiences are shared and addressed repeatedly throughout the course of a day, we would be remiss not to hold dear the well-being of our advisors, both consciously and consistently.

We encourage our advisors to take some time to reflect where they feel the need to. We abide by a clear message where we discourage advisors knowingly taking client stories home with them at the end of the day. This is a Herculean sentiment, and we accept that what an individual ruminates on can be outwith even their own self-control. Where we provide the room for reflection, we facilitate any need for decompression in a safe and supportive space.



Resilience is promoted internally. Resilience is not about never failing or always "being strong". It's about rising above any testing circumstance we encounter and learning that we are all stronger than initially assumed. We adapt, we ask for help, we are allowed to feel our own feelings and we have the opportunity for growth wherever we feel stifled.

This year, we have benefited from a complete workroom renovation. The workroom is bright with natural daylight (clouds permitting) and the spacious layout is an improvement that we have been privileged enough to be able to carry out - all whilst continuing to deliver our service to clients. We are continuously seeking feedback from our advisors about whether there are any other improvements that we can make, to ensure there is no complacency when it comes to their comfort and support. There is an authentic dedication within the management team of "you asked, so we did".

As we continue to grow and develop our volunteer team in 2025, advisor well-being is pivotal. We strive to provide the uncompromised support required of us; to ensure that our advisors can continue to work with such tireless dedication, for the good of the people of West Dunbartonshire.

Pamela Miller
Service Manager

With thanks to the entire WDCAB Team

Our Trustees....

*Allan Rennie
Brenda Pasquire
Catherine Shaw
Darrell Sansom
Dylan Mitchell
Irene Glushchenko
Irene MacDonald
Paul Traynor
Paul Walsh*

Our Staff...

*Aimee McLachlan
Alex Jeffrey
Chris Balint
Donna Bell
Gareth King
Jack Huey
Jamie Walker
Joe McCormack
Josh Miller
Kaye Ross
Leon Slocombe
Liz Thomson
Lynsey Wren
Mary Bennie
Norma Wilson
Pamela Miller
Phil Cole
Trisha Nixon*

Thank you!

Our Advisors and Trainees....

*Annie Tausney
Bernie Jardine
Catherine Shaw
Cathy Waddell
Elspeth Chisholm
Gordon Milloy*

*Gordon Smith
Iryna Birikuova
Irene Lochhead
John Brown
Nathan McGauley
Nitasha Gautam*

*Pauline Dillon
Peter McLaren
Robyn Lock
Ross Benson
Sandra Scott*



Financial Statement

INCOME AND ENDOWMENTS

Donations and Legacies

Grants	£541,120
Other income	£3,079

Total **£544,199**

EXPENDITURE

Charitable activities

Wages	£287,216
Social security	£21,747
Pensions	£13,666

Total **£322,629**

GOVERNANCE COSTS

Auditors' remuneration	£5,466
Auditors remuneration for non audit work	£1,646

Total **£7,112**

SUPPORT COSTS

Management

Wages	£95,739
Social security	£7,248
Pensions	£4,556
Rent	£18,600
Rates and water	£1,074
Insurance	£1,447
Light and heat	£6,200
Venue hire	£6,654
Post, stationery, telephone	£7,207
Advertising	£853
Sundries	£2,395
Grant money return	£2,389
Training and conferences	£2,864
Premises expenses	£1,031
Travel	£2,272
Repairs and renewals	£5,409
Equipment	£3,015
Subscriptions	£5,142
Professional fees	£3,487
Bank charges	£96
Computer expenses	£454
Computer equipment	£1,903

Total **£180,035**

TOTAL RESOURCES EXPENDED

£509,776

OUR FUNDERS



The Scottish Government
Riaghaltas na h-Alba



Foundation
Scotland



OUR PARTNERS

