

A photograph of two women sitting on a wooden bench in a waiting area, overlaid with a blue tint. The woman on the left is wearing a red jacket and blue jeans, while the woman on the right is wearing a denim jacket and dark trousers. They are both looking towards the right. The background shows a wall with various notices and a window.

Drumchapel **Annual Report** 2023-2024



Contents

Chairperson's Opening Statement	3
About Us.....	4
Key Figures for 2023 - 2024.....	6
Notable Achievements.....	8
Advocacy and Influence	9
What our Clients Say	10
Local and National Projects	12
Spotlight: Fuel Poverty.....	13
Campaigns	14
What our Volunteers Say	16
The Future	18
Financial Report	20
Funders.....	22

Chairperson's Opening Statement

Welcome to our 2023/2024 Annual Report. This last year has seen many milestones for Drumchapel Citizens Advice Bureau. We celebrated our 60th Anniversary of operating within the community, our offices at Drumry Road East were refurbished for the first time in nearly 20 years, and we continued to maintain our Quality of Advice Standards, gaining new accreditations as highlighted further in the report.

In between our highlights, the bureau has remained incredibly busy. The cost-of-living crisis has created unprecedented demand for our services and as a result we have continued to adapt how we deliver advice in order to help as many people as possible, whilst also advocating for those most affected by the crisis in conjunction with Citizens Advice Scotland.

We are seeing more people with urgent and complex problems, and it is becoming harder for us to find solutions. Our staff and volunteers are working hard to ensure clients have access to the support they need, and we're still here to help clients find a way forward. Drumchapel Citizens Advice Bureau are fortunate to have volunteers who bring a wealth of experience in Finance, Business, Administration and Education to our area of operation and this is coupled by the expertise of our paid staff.

The figures highlighted within this report evidence how the demand for our services has risen significantly compared to pre-covid. It is a tribute to our staff and volunteers that despite increased demand they continue to respond swiftly to client's issues and concerns.

I would like to thank our Manager, Laura McMahon and Operations Manager Laura Thomson, who do so much to run the bureau efficiently and thoroughly. Also, a big thank you to our Board of Directors, who donate their time and skills continuously throughout the year. And finally, to our staff and volunteers, without their hard work, dedication, and expertise there would be no service.

The year ahead promises to be just as challenging if not more so. The funding uncertainty looks likely to continue, the costs of living crisis shows no sign of subsiding which impacts clients and us as an organisation. We will continue to forge new partnerships, develop our services and advocate for much needed change, to help as many people as effectively possible.

Grant McEwan
Chairperson

Board of Directors 2023/2024

Executive

Mr Grant McEwan
Mrs Suzie Scott
Mr Daniel Wild

Other Directors

Jim Turkington
James Brough
Janet Scott
Paul O'Brien
Maureen Rooney
David Sutherland
Benjamin Walker
John Jackson*
Gary Stadele*

Advisers to the Board

Councillor Paul Carey, Glasgow City Council
Anne McTaggart, Glasgow City Council
Kirsty Noble, Citizens Advice Scotland
Laura McMahon, Chief Officer

** Left during the year*



About Us

Drumchapel Citizens Advice Bureau was established in 1963 and has been an integral part of the local community for over sixty years. We aim to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. We strive to achieve this through delivering a service that is independent, impartial, confidential and free.

Drumchapel Citizens Advice Bureau has provided a trusted one-stop source of quality rights-based, impartial advice, information and support to assist and empower people in Drumchapel and the surrounding areas since 1963. We have a long and well-established presence in our local community. Our mission since our work began, has always been to provide people with advice for the future, support people in ways that make the biggest impact and end the disparities in access and experience for marginalised people. We offer a free, independent, confidential, and impartial service providing advice that people require. This in turn helps to improve the practices and policies that affect their lives.

We have a skilled team made up of 22 paid staff, some of which work on the core administration of the bureau, others work on our NHS embedded project, our two different Housing Association Contracts and our Older Persons Project. In addition we have 35 volunteers who provide advice via face-to-face appointments, telephone, email, and webchat depending on client need. We also signpost to other agencies for specialised support where required. We

offer support to clients with completing forms, writing letters, negotiating with third parties as well as acting on client's behalf at tribunals. Our advisors and volunteers participate in a hybrid working model with some advisors attending outreach offices throughout Glasgow as well.

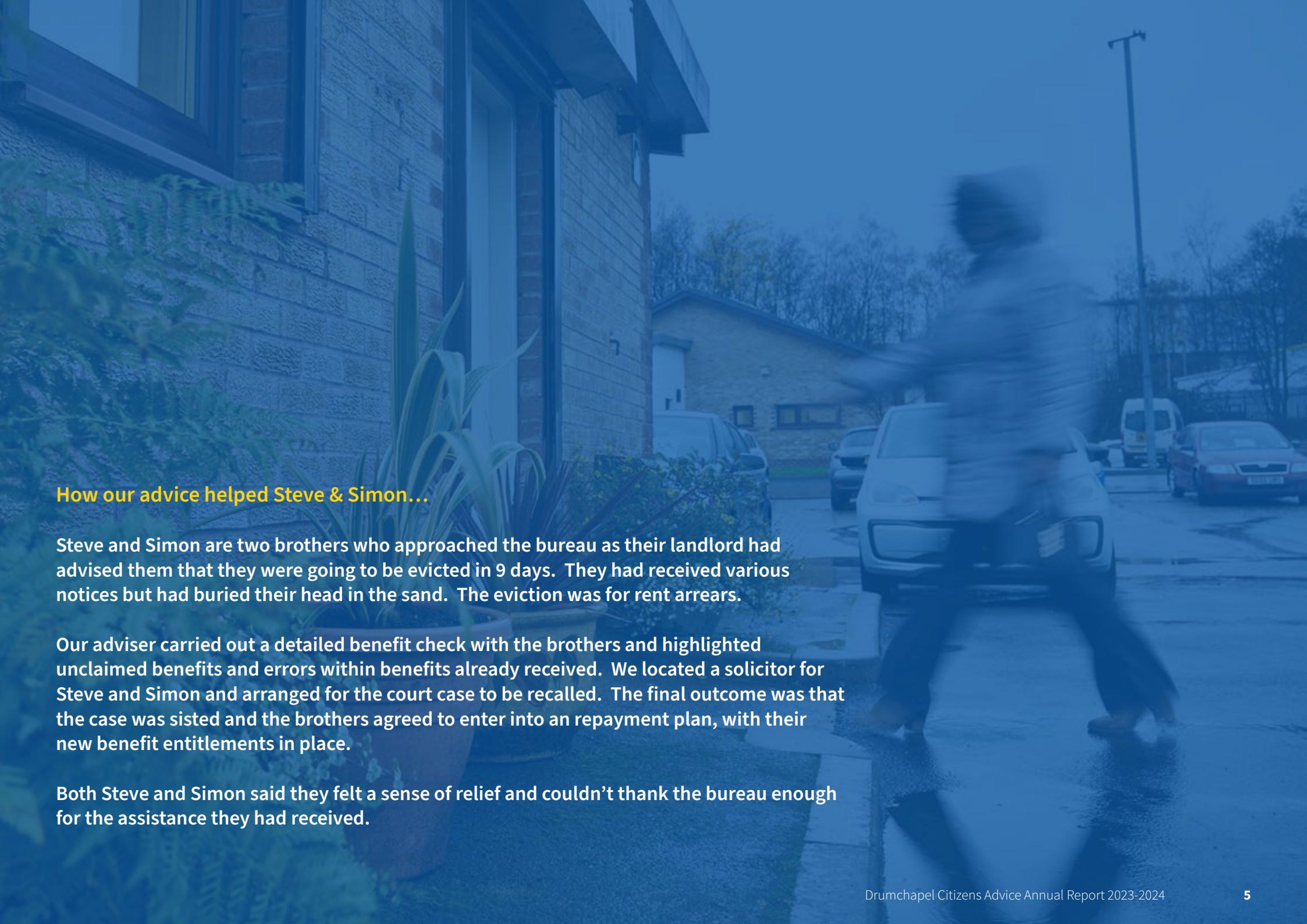
Our team of 22 paid employees are specially trained to support the most vulnerable members of our community in sensitive situations and provide tailored provision to meet their individual needs. Our advisors have completed extensive training to gain



vast knowledge and skills to provide the best possible service.

Our team of volunteers are a vital part of our work in the community. They ensure we stay connected to the people we support. They are provided with the opportunity to gain skills and experience and access training, and we are extremely grateful for their generosity and the time they dedicate to the service. In 2023/2024, our volunteers contributed over 12,442 working hours to the bureau. This is the equivalent of 6 full-time employees and over £180,000.00 of advice work donated to support our community. The service and dedication they provide contributes greatly to both the community and the economy.

Drumchapel Citizens Advice Bureau is one of eight independent bureaux supporting communities across Glasgow. We are fully responsible for running our own affairs within the agreed standards of the Scottish Association of Citizens' Advice Bureaux (SACAB).



How our advice helped Steve & Simon...

Steve and Simon are two brothers who approached the bureau as their landlord had advised them that they were going to be evicted in 9 days. They had received various notices but had buried their head in the sand. The eviction was for rent arrears.

Our adviser carried out a detailed benefit check with the brothers and highlighted unclaimed benefits and errors within benefits already received. We located a solicitor for Steve and Simon and arranged for the court case to be recalled. The final outcome was that the case was sisted and the brothers agreed to enter into a repayment plan, with their new benefit entitlements in place.

Both Steve and Simon said they felt a sense of relief and couldn't thank the bureau enough for the assistance they had received.

Our work in 2023 - 2024

Key Figures



3,295

Total clients supported
(including 556 Pension Wise clients)



7,448

Client contacts
(up from 5,932 last year)



12,851

Issues dealt with



£2,810,390.80

Total client financial gain



£1,392,492.57

Total debt managed



48

Tribunal representations



12,442

Total number of volunteer hours

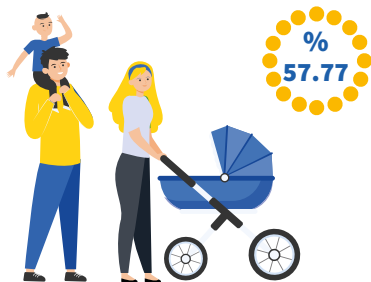


603

Total number of training and
learning opportunities undertaken

Our work in 2023 - 2024

Top 7 Issues Undertaken



%
57.77

7,424

Benefits



%
8.25

1,060

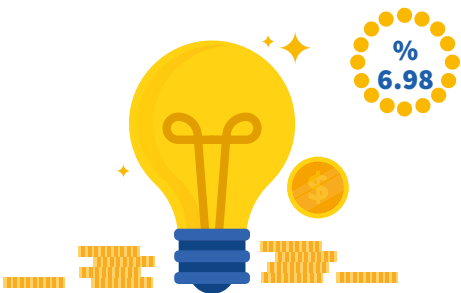
Tax (incl. Council Tax)



%
7.12

915

Debt



%
6.98

897

Energy



%
4.21

541

Finance and Charitable Support



%
4.96

638

Housing



%
2.82

363

Legal

Notable Achievements

This has been a busy year, with many challenges and changes across all areas of the business. We have adapted well to the demands and built upon the successes of previous years.

60th Anniversary Recognition by the United Kingdom House of Parliament

In November 2023, Members of Parliament congratulated DCAB for its vital assistance and services to the local community as well as its committed staff and volunteers. In particular, DCAB's crucial role in empowering individuals and preventing them from facing unnecessary or additional hardships was noted and acknowledged. DCAB's far-reaching positive impact on the community on advice matters concerning benefits and housing was also acknowledged. The primary sponsor - Carol Monaghan MP - tabled a motion, which drew support from seven additional MPs that commended the dedication and hard work of DCAB.

Communication Access UK an initiative developed in partnership by charities and organisations that share a vision to improve the lives of people with communication difficulties.

We applied for and successfully gained accreditation from Communication Access UK on the 30th of June 2023. We are leading the way, as the only CAB in Scotland to have this accreditation. This involved putting together a working group made up of staff and volunteers. Ideas were generated on how best to help our clients and volunteers who have communication difficulties. As a result of this work, we have been able

to implement strategies within our bureau to improve how we help clients and staff with communication issues as well as share our story with multiple organisations who heard about our accreditation. As part of the project, we applied for and were successful in receiving funding to purchase some equipment to aid clients and volunteers. One of the first to benefit from this was a volunteer with dyslexia, who claimed that these tools are amazing.

Scottish National Standards

DCAB is accredited to provide the following types of advice and information in the following topics until 22nd November 2026: Type 1 Housing Advice, Type II and III Welfare benefit and money debt advice. Scottish National Standards is an external audit process by the Scottish Government and carried out under the Scottish Legal Aid Board. The audit is carried out every 3 three years in line with CAS membership audit.

Full compliance with Scottish Association of Citizens Advice Bureaux Membership Standards (SACABMS) was achieved.

In making the recommendation the CAS Officer has taken account of the following: 1) the results of the quarterly Quality of Advice Monitoring process show that: the bureau is performing well in that aspect of the audit; 2) no non-compliances were identified.

Social Policy

We received acknowledgment and gratitude from CAS regarding our participation with social policy feedback. The content was contributed within CAS submission to the Economy and Fair Work Committee on the Mental Health Moratorium aspects of the Bankruptcy and Diligence (Scotland) Bill and also submissions for the Financial Conduct Authority on its Access to Cash Consultation. In addition, we received further recognition and warm thanks from the CAS Social Justice Team in relation to their response to the Social Justice Social Security Committee's call for evidence on the Social Security (Scotland) Act 2018 Amendment Bill, for our views on proposed changes to Scottish social security law.

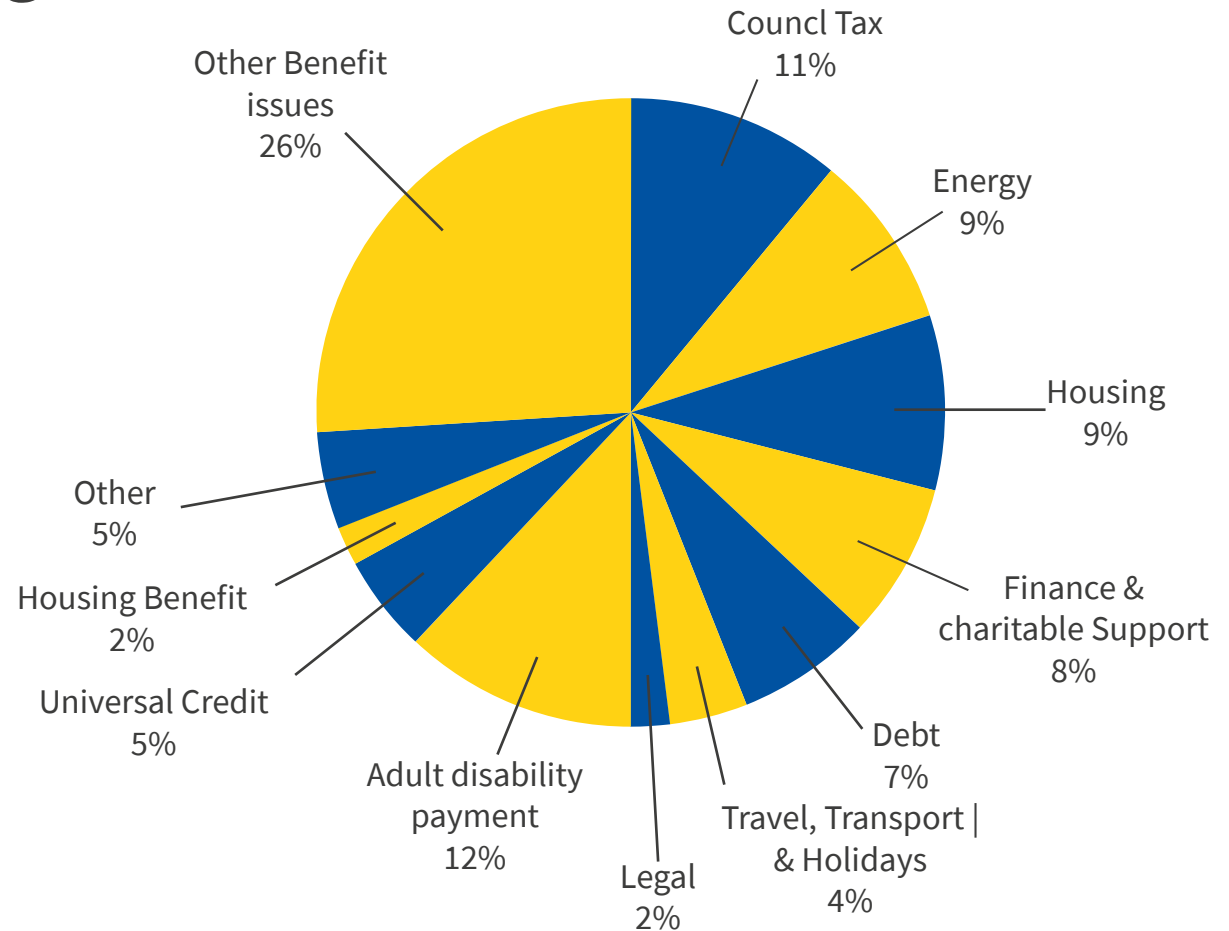
Advocacy and Influence

This year, we've assisted thousands of individuals with their complex problems. Our advisors provide options and solutions whenever possible. However, some issues stem from unfair policies or legislation. In these cases, we gather evidence and submit it to Citizens Advice Scotland for national analysis. This evidence informs discussions and reports sent to Scottish and UK parliaments, ultimately influencing important policy decisions. This year we submitted over 500 such cases to Citizens Advice Scotland.

As an example, our evidence has impacted the rollout of Pension Age Disability Payment in Scotland, the Scottish Government's consultation on extending temporary justice measures, and the Social Justice Committee's review of cost-of-living impacts on vulnerable populations. This highlights the critical role client experiences play in shaping policy changes. Without our participation, CAS wouldn't have the necessary evidence to advocate for fairer policies. During the year, Gary Wong, our Social Policy Coordinator, played a vital role in bridging the gap between CAS and CAB networks. His participation in CAS's Social Policy Forum ensured the issues pursued by CAS reflect our clients' needs. Additionally, he co-developed a social policy coordinator's guide for CAB networks across Scotland.

We're further strengthening our advocacy efforts with the addition of Alexandra Davis as a Social Policy Coordinator. Together with Gary and other Glasgow CAB social policy coordinators, they are working towards an awareness campaign to increase pension

credit uptake, ensuring vulnerable populations receive the financial support they deserve. We have also continued our partnership with local Housing Associations. Once again, this service has highlighted the difficulties vulnerable people have experienced in starting and maintaining a tenancy. Without our support, many new tenants, particularly those with poor literacy and language skills, would have struggled.



Our partnerships with the NHS has enabled us to support many new mothers by making them aware of the Scottish Government Social Welfare support available. It has also given us an insight into the many mental health issues our clientele experience. All in all, this has been another successful year of advocacy on behalf of our local community.

What Our Clients Say

The positive feedback we receive from clients demonstrates the effectiveness of our service both in providing options to resolve problems but also empowering people to make the right choices for themselves in the future.

Below are some examples of what clients have said about our service:



To all the Folks at CAB, who helped me with my mum's benefit claim. I would like to let you know it was successful. Thank you so much, you all do a fantastic job



I know I can now apply for a blue badge and a Motability car if I so wish. I truly did not expect this at all.



“ Good morning, I would just like to take the time to thank you for all your help and assistance. I haven't been great health wise and was referred to you. You have assisted me greatly and in particular with ADP which CAB advised me to apply for. ”

“ Your member of staff that took the time to complete the form with me is an absolute credit to your organisation. Last night I was awarded ADP Standard rate Daily Living component & Enhanced rate mobility component backdated. ”

“ This is life changing for me to help me get back on my feet with debts etc and I truly cannot thank your organisation and staff enough. You honestly don't know how much this is going to change my life.
It's not just about the award, but someone taking time to sit and help me when I've been struggling for years. I am now also being referred for help via NHS Mental Health Team who have assessed me as suffering with severe anxiety. You all do an amazing job under very difficult circumstances at times. ”

“ Thank you from the bottom of my heart. ”

“ To All the Staff @Drumchapel CAB, I cannot thank you enough, its much appreciated. ”

Local and National Projects



My Great Start - Funded by Wheatley Group

My Great Start (MGS) is an independent service provided by Drumchapel Citizens Advice Bureau to new tenants of the Wheatley Group to help support them at the earliest opportunity in their new tenancy. The service offers free, confidential, and independent support to help new tenants stay in their home and is available to anyone within the first six months of their tenancy. It often provides vital assistance to those moving from homeless temporary accommodation into a permanent tenancy. A holistic advice approach is implemented.

Pension Wise:

The service offers free, impartial guidance to over 50s, explaining the options available when accessing money from their pension pots. Appointments with pensions specialists will explain how each option works and the implications or consideration to each option. They will also explain how each option is taxed and provide information about how to look out for and avoid scams.

The advice service provides information to help people make informed decisions about taking money from pension pots. The service is available to anyone aged 50 years or over and has a UK-based defined contribution pension pot (this could be a personal or workplace pension).

Clients can book an appointment online and over the telephone with digital interaction option available via the MoneyHelper website.

DRUMCOG:

The project continues to be funded by Drumchapel's housing associations. DRUMCOG is a local service delivering accessible, reliable, and holistic support advice for Drumchapel's housing association tenants to maximise their income and avoid homelessness. Advisers continue to work in partnership with housing officers to alleviate the effects of welfare reforms such as the benefit cap and under occupancy. The advice service covers a full range of advice topics and assistance including debts, benefits, budgeting, energy, money management and the costs of maintaining a home.

Money Talk Plus:

Supported by the Scottish Government, this project aims to ease the adverse impact of UK welfare reform changes on disadvantaged people across Scotland. The funding has a positive impact in terms of aiding Drumchapel CAB to deal with the ongoing growth of presenting issues which are often varied and complex. The holistic nature of our advice allows us to provide detailed case work, supporting the individual from the point of contact and working through the various presenting issues. Included in the service is free representation at benefits appeal tribunal, a well accessed and successful part of the service. In addition, we provide advice around debt and money management by a debt specialist money adviser. This aspect of the service offers a variety of advice including managing credit cards or mortgages, getting

out of debt, representation, including bankruptcy, and effective money management and income maximisation.

Welfare Advice & Health Partnerships: Glasgow City Health and Social Care Embedded Service

Scottish Government funding to establish Welfare Advice and Health Partnerships has enabled delivery of an embedded Welfare Rights service in 84 Glasgow City GP Practices serving deprived communities. The service provides support to address growing mental health concerns caused by money and housing insecurity. The project builds on the success of Glasgow's Deep End Money Advice Project which is currently delivered in 30 practices in Glasgow. Our contribution is provided by three specialised Welfare Rights Advisers delivering advice and assistance on all aspects of income maximisation, debt resolution, housing problems and employability support. They also link patients to other sources of support as appropriate. Our advisers are embedded within 13 local GP practices.

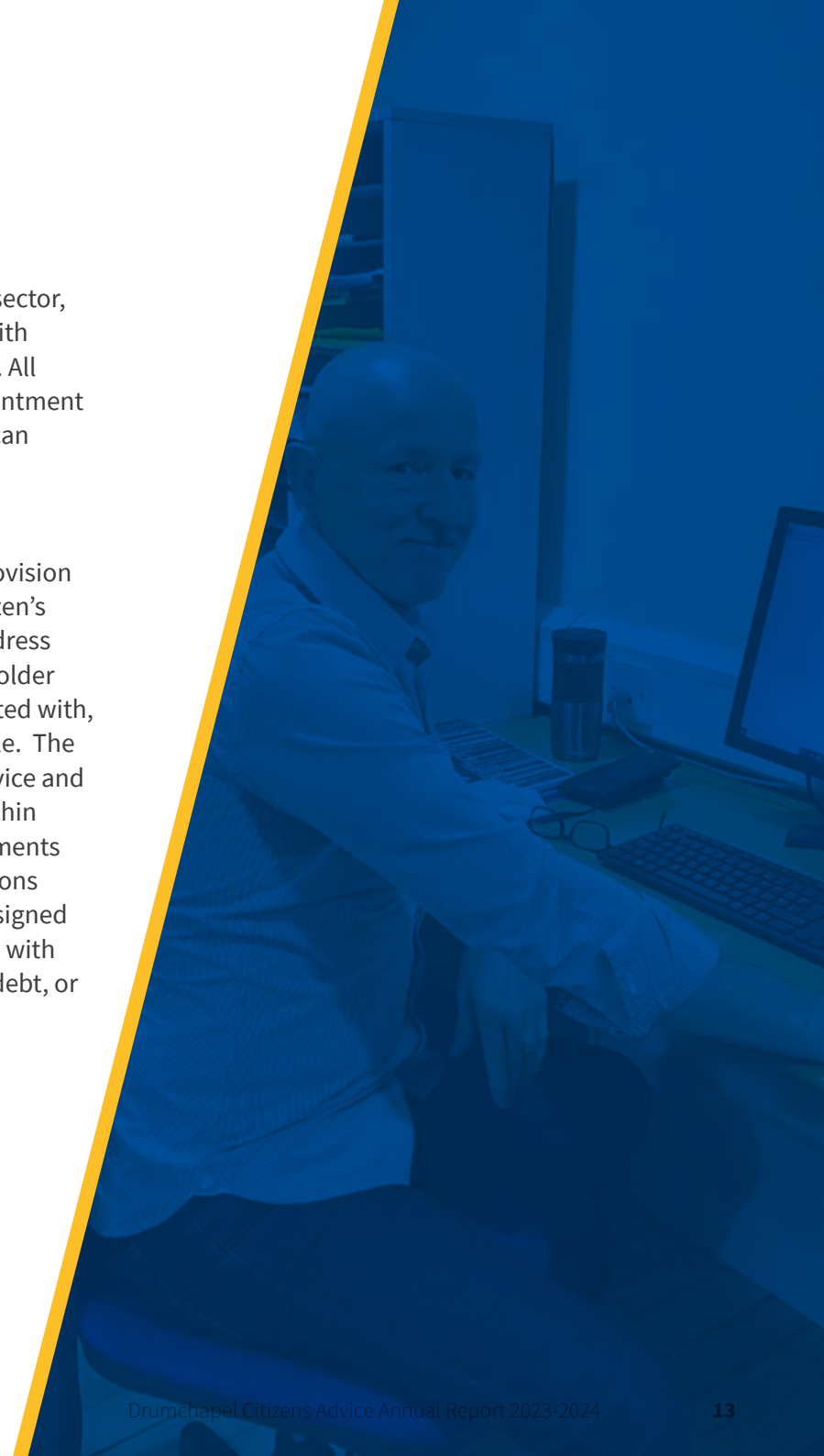
Cost of Living Support Fund:

Funded by the lottery fund, the Cost-of-Living Support project has been working in partnership to support service users of Men Matter and 3D Drumchapel. The project objectives were to provide advice and intervention into socio-economic matters affecting the quality of everyday life. The project considers issues such as money matters, including benefit

and debt advice, support within the housing sector, information on immigration and assistance with employment and consumer-related concerns. All clients are offered a benefit check at an appointment and are signposted to available sources that can maximise their income.

Older Persons Project

Funded by the Independent Age Fund, the provision is a new advice service from Drumchapel Citizen's Advice Bureau. The project is designed to address crucial community needs and disadvantages older individuals over state pension age are presented with, particularly those marginalised and vulnerable. The objectives are to provide a holistic advice service and support across various outreach locations within the G1-G15 postcode area. Outreach appointments are offered at Kingsway Community Connections and Yoker Resource Centre. The project is designed for Individuals over 65 years who require help with navigating benefits, managing bills, tackling debt, or digital assistance and skills.



Digital Spotlight: Rent CAP/Moratorium on Eviction

On September 6th, 2022, The Scottish Government announced in the programme for Governance that emergency legislation would be introduced to implement a rent freeze for tenants in private rented and social housing, and a moratorium on evictions.

The Cost of Living (Tenant protection) Scotland Bill, containing the rent freeze measures, was introduced in the Scottish Parliament in October 2022.

Any rent increase notices issued on or after 6th September 2022 were void, from the 1st of April 2023, rent increases have been capped at 3%, although private landlords could apply to increase up to 6% to help cover cost. Enforcement of evictions were also “prevented” with certain exemptions.

What has been the impact of the rent cap?

Data appears to suggest that the cap has not had the desired effect of making renting more affordable for tenants. 50% of Scottish Agents (acting on behalf of landlords) reported higher rents, month-on-month in April 2023. The combined data shows that landlords in Scotland had been increasing rents between tenancies to cover their cost and anticipated costs due to the fear of rent control.

What is the Moratorium on Evictions?

The moratorium for evictions doesn’t stop

a landlord from taking steps to apply to the court for eviction orders, however it stops them from enforcing the evictions.

What are we expecting for the beginning of April 2024

Rent costs as of the 1st of April 2024 will now be back in the control of landlords, they haven’t been allowed to increase rents or enforce evictions for 18 months.

We can expect to see a time bomb of repercussions as a result. Tenants will see a jump in rents. Landlord’s will have most likely seen their mortgage costs shoot up, so will be looking to increase rents. This is likely to cause a ripple effect across the rental market, with renters giving notice to look for cheaper places to rent.

We will see orders already received by the courts during the ban being enforced and could see homeless applications/situations skyrocket.

Other implications

It has been predicted that there will be a tidal wave of evictions and rent increase challenges through the tribunals/courts.

Tenants will find the temporary “bandage” over a growing crisis removed; however, the fundamental issue of unaffordable private rents may still be there.

The lack of affordable housing and rising numbers of households living in temporary accommodation will increase. The housing crisis in Scotland has continued to get worse in recent years and three local authorities have already declared a housing emergency in the last year, including Glasgow and Edinburgh.

What is Drumchapel CAB doing to mitigate the impact?

We are part of the Housing Reference Group across the network who work with Citizens Advice Scotland to raise social policy issues and case studies regarding the Scottish government’s response to the pandemic and cost of living crisis via the rent freeze and temporary ban on evictions.

If a client discloses to us that they have received a rent increase, we can check whether or not it is fair. If not, we can advise them on their right to challenge it via Rent Service Scotland or the First-Tier Tribunal

(Housing and Property Chamber).

Over the past few months, we have noticed an increase in the number of social sector tenants undergoing eviction proceedings due to rent arrears. This includes social landlords starting eviction proceedings for clients whose arrears were either above or below the £2,250 threshold prior to 1st April this year. One particular concern has been the number of clients who have received a decree for eviction and cannot find a solicitor to help them lodge a minute of recall due to the increased demand for representation.

We assist such clients by providing holistic advice which includes income maximisation, financial capability, housing, and debt advice. We continue to work in partnership with The Legal Services Agency and signpost clients to their service if they are at risk of homelessness.

We will continue our efforts to mitigate the impact of the cost-of-living crisis by utilising our skills, expertise and partnership working.



Campaigns we participated in over 2023 - 2024

Stressed about Debt Campaign

This campaign focussed on producing resources to ensure that clients who were feeling worried about debt or falling behind on bills knew where to go and what help was available. The bureau was also involved in focus group meetings with previous clients who had accessed debt services to assess how they felt about the advice and information they received.

Best Energy Saving Network

This campaign focused on energy advice and assisting clients who are in energy debt or fuel crisis. We offered one to one appointments with clients, assisting them to deal with debt, change supplier or make their home more energy efficient. The campaign was well received and additional referrals for income maximisation occurred.

What Our Volunteers Say

Much of the work we do at the bureau would not have been possible without the time, hard work and dedication of our incredible team of volunteers. People volunteer with us for a variety of reasons but they all find their experience rewarding and meaningful. Some of our volunteers provide testimonials of their volunteering experience with Drumchapel CAB.

“Working for CAB is a great experience, seeing the difference, that we as advisers make to peoples life’s, they ask us literally anything. From housing queries, to legal enquiries to environmental issues, no matter what their problems we’re usually able to help them.”

“The team at Drumchapel CAB are excellent, the staff and volunteers bring together so much knowledge from different walks of life. I would recommend volunteering at a CAB to anybody who is looking for something to do.”

Sharmaine Rowling

“Volunteering at Citizens Advice Bureau keeps me socially engaged and stop me being isolated in my retirement. It helps me keep my brain active my social skills up to date.”

“It fits the bill in keeping you mentally agile and socially engaged.”

Pete Fahey



“ Citizens Advice Bureau is a great organisation to work for because they are so established and a respected presence. It feels more exciting because you know that the work you do here is contributing to something that has influence.”

“Learning and the interesting work is really important for what I do next will in terms of career will be really important just in terms of learning from my own knowledge and how systems work and things.”

Alexandra Davies

“ I wanted to do something useful in my retirement so I’ve always had an idea that Citizens Advice Bureau would be a good fit.”

“It’s really interesting to meet all the different clients and to be able help them with their problems.”

“It’s very nice now that I am no longer in employment, to mix with a team of people who all volunteer their time at the citizens advice bureau.”

“It’s nice to have a bit of structure in my life.”

Frances Lennard

The Future

We're starting the 2024/25 financial year in a good position, having secured funding for several new projects in recent months alongside funding from long-term traditional sources to maintain and expand our advice work and services.

Notable projects include:

1. A webchat and e-mail service offering information, advice and support to clients, strengthening our multi-channel provision (funded by Aviva through CAS).
2. A project offering comprehensive support in welfare benefits, utility cost management, debt handling and digital inclusion to older clients aged 65 years and above (funded by Independent Age).
3. Rights-based information workshops to support young people at risk of social exclusion in their transition to successful adulthood (funded by the CAS Small Grants Fund and the Endrick Trust).
4. Equipment to support the needs of clients with communication difficulties, meeting our commitment as a Communication Accessible charity (funded by the AABIE Charitable Initiative).



In line with our Business Development Plan and Income Generation Strategy, we seek to continue to develop projects to meet the new and existing needs of our clients. Subject to sufficient funding, we will also expand into new projects and services to reach out to more members of our local community who are not presently accessing our services and meet their important but unmet support needs. A new 3-year unrestricted funding from the Robertson Trust beginning April 2024 will help us to be in a stronger financial position to focus on expanded service delivery. As we continue to cope with tight and volatile funding in the sector and the long-lasting impact of the cost-of-living crisis, we will focus on maintaining and building new funding relationships to ensure that we have the capacity to keep up with the ever-increasing demand for advice. We have begun engagement with CAS' Fundraising and Relationship Management

Working Group and the Business Development Unit's Community of Practice to mobilise knowledge on opportunities in the third sector funding landscape and develop new ways of fundraising and impact measurement. We have contributed input which will inform CAS' review of appropriate fundraising activities under its Fundraising Policy Framework. This is a stream of work which is gathering pace and will develop into the future.

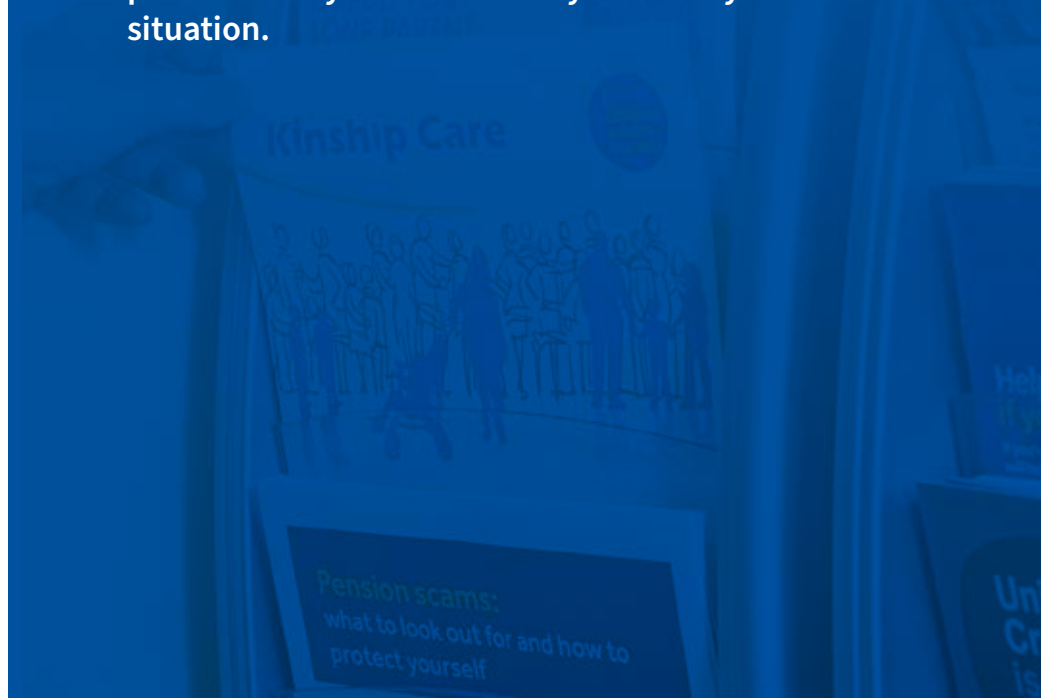
We strive to continually develop and enhance our services to better support people in need. This work has been successful and will continue to be through the hard work and dedication of our wonderful team of volunteers, staff members and trustees, and the collaborative support of our many colleagues in CAS and the wider Citizens Advice Bureau network, partners and funders. Thank you to every single one of you.

How our advice helped Mary...

Income Maximisation/Benefit Advice

Mary had come to the bureau with several health issues and was already in receipt of state benefits. Her husband, had unfortunately just gone into a care home full time and she required assistance processing this change of circumstances with the agencies involved.

The bureau helped Mary to reach out to the different agencies and update them with her change in living situation. We also conducted a benefit check to ascertain an estimate of what Mary should expect to receive going forward. Mary was extremely grateful for our assistance and felt the entire process took pressure away from an already incredibly stressful situation.



Financial Report

(Private charitable company limited by guarantee incorporated on 5th April 2000)

Abridged Financial Statements for year ended 31st March 2024

Income and Expenditure Account			2024	2023
	Restricted	Unrestricted	Total	Total
Income	£	£	£	£
Grants	627,850	49,811	677,661	648,576
Services	-	1,560	1,560	1,341
Bank interest	-	5,070	5,070	1,291
(Less) Expenditure				
Staff costs	(588,883)	(8,983)	(597,866)	(508,067)
Other direct expenses	(35,900)	(76,644)	(112,544)	(92,846)
Governance costs	-	(6,100)	(6,100)	(4,950)
Surplus/(Deficit) for the year	3,067	(35,286)	(32,219)	45,345
Transfers	(6,479)	6,479	-	-
Funds at 1 April 2023	3,412	451,292	454,704	409,359
Funds at 31 March 2024	-	422,485	422,485	454,704

Balance Sheet at 31 st March 2023	2024	2023
	Total	Total
Fixed Assets	£	£
Tangible assets	62,014	1
Current Assets		
Debtors	69,818	65,176
Cash in bank	348,212	424,041
(Less) Current Liabilities		
Creditors	(57,559)	(34,514)
Net Current Assets	360,471	454,703
Net Assets	422,485	454,704
Funds		
Unrestricted	422,485	451,292
Restricted	-	3,142
Total Funds	422,485	454,704

For further information the full financial statements can be obtained from the Secretary at 195C Drumry Road East, Drumchapel, Glasgow G15 NS.

Drumchapel Citizens Advice Bureau has charitable status and is required to prepare accounts in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The above is an abstract of the independently audited accounts of Drumchapel Citizens Advice Bureau approved on

G. McEwan Chairperson

September 2024

The summarised accounts are consistent with the full annual accounts.

Fiona Russell, McLay, McAlister & McGibbon LLP, Chartered Accountants
Senior Statutory Auditor

September 2024

Acknowledgment to Funders

We are extremely grateful to our funders who enable us to provide our advice services to the local community and across Glasgow.

- Drumcog
- Citizens Advice Scotland
- NHS Greater Glasgow and Clyde
- Glasgow City Council
- Robertson Trust
- Wheatley Group
- Independent Age
- The National Lottery Community Fund
- Glasgow Council for the Voluntary Sector (GCVS)
- Ofgem (Via CAS)
- Money & Pensions Service
- Scottish Government
- The Endrick Trust

Acknowledgment to Funders





Visit us at

www.drumchapelcab.org.uk

Follow us on X [@drumchapelcab](https://twitter.com/drumchapelcab)

Like us on Facebook [@drumchapelcab](https://www.facebook.com/drumchapelcab)

Follow us on Instagram [@DrumchapelCAB](https://www.instagram.com/DrumchapelCAB)

Drumchapel Citizens Advice Bureau

195c Drumry Road East

Drumchapel G15 8NS

Telephone: 0141 9442612

Email: bureau@drumchapelcab.casonline.org.uk



Authorised and regulated by the Financial Conduct Authority FRN: 617448

A Charitable Company Limited by Guarantee

Registered in Scotland No. 205907. Registered Charity No. SC015207