



Drumchapel

Annual Report

2024-2025



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Chairperson's Opening Statement

It is with great pride that I present the annual report for Drumchapel Citizens Advice Bureau, reflecting a year of remarkable commitment, resilience, and impact in the face of continued challenges.

This past year, like many before it, brought with it a demanding funding landscape. Yet, despite these pressures, our team—staff and volunteers alike—remained unwavering in their dedication to supporting our community. Over the course of the year, we provided free, confidential, and impartial advice to more than 3,000 clients, assisting with over 13,800 individual issues. These numbers are not just statistics—they are stories of real people, in need, who turned to us for help. We realise that funding cuts are part of everyday life for charities these days, so we are grateful for all our funding partners who have once again helped us to secure our much needed presence in the communities that we serve and be able to assist our ever growing client list.

Most notably, our work contributed to over **£3.7 million in financial gains for clients**—a figure that speaks volumes about the tangible difference our service continues to make in people's lives. In addition, the bureau helped manage **£1,526,406** in problem debt on behalf of clients. These outcomes directly improved the financial circumstances of the people we serve—many of whom were at risk of crisis—and contributed to wider economic stability in our community.

This year we have noticed a considerable increase in our diverse client base in terms of ethnicity and nationality, with 20% of clients identifying as belonging to minority ethnic groups and nearly one in five identifying as non-EU nationals. Our service continues to remove barriers to access for people who face exclusion from mainstream provision due to language, culture, digital exclusion, or previous negative experiences of statutory services.

In response to this increase, we carried out surveys and public engagement to better understand the community's needs. We then launched a targeted campaign to recruit and train volunteers with relevant language skills, initially as interpreters. The response exceeded expectations, and many of these volunteers are now progressing through training to become generalist advisers.

None of this wonderful work would be possible without the tireless efforts of our team, the strength of our partnerships, and the ongoing support from funders and the local community. As we look to the year ahead, we do so with both a clear sense of purpose and a deep appreciation for all who make this work 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

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.

Having been at the heart of the local community now for over sixty years, Drumchapel Citizens Advice Bureau continues to provide an independent, confidential, free and impartial service to people who live and work in the G1 to G15 areas. Our skilled team of advisors and support staff offer tailored advice in benefits, housing, employment, debt, relationships, consumer and tax issues and we strive to improve policies and practices that impact the lives of our clients. To suit the clients' needs and preferences, appointments are delivered face to face, by telephone, email and webchat and we also refer and signpost to other services for specialist support when required.

We currently have 21 paid staff members and 52 volunteers whose skills are invaluable and who contribute to the bureau in many different ways. Our staff are specially trained to support the most vulnerable clients in our communities by offering advice and support suitable to their individual requirements and they have the knowledge and skills to empower clients and resolve issues they face in everyday life. We negotiate with third parties on clients' behalf, write letters, complete forms and provide advocacy services for them at tribunals. We operate a hybrid working model where staff

and volunteers work from home, the office and at outreach locations to meet the demands of the service.

Our team of 52 volunteers is made up of 16 client advisors, 12 trainee advisors, 11 board members and trustees, 5 social policy coordinators as well as 6 admin volunteers and 2 other volunteers who provide support to the bureau. Our volunteers are crucial to our service and invaluable when it comes to us being able to stay connected to people in the community and provide this vital service. We ensure our volunteers have access to training and opportunities to gain skills and experience and without their



dedication and time, it would be difficult to reach and support the number of people we are currently able to.

In 2024-2025, our volunteers have contributed over 13,522 hours to the bureau which is equivalent to 7.5 full time employees and £168,000 worth of advice work donated to the community. We are extremely grateful for their commitment and passion to offer their time so that we can continue to deliver this invaluable service to those who need it.

As one of only eight independent bureaux within Glasgow, we strive to ensure we meet the demands of the community and areas we cover so that we can continue to provide the much-needed service to our clients.

Drumchapel Citizens Advice Bureau are fully responsible for running our own affairs within the agreed standards of the Scottish Association of Citizens' Advice Bureaux (SACAB).



Our work in 2024 - 2025

Key Figures



3,009

Total clients supported
(including 556 Pension Wise clients)



7,536

Client contacts
(up from 5,932 last year)



13,859

Issues dealt with



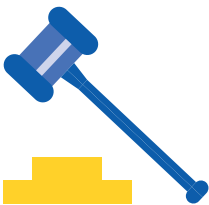
£3,766,859.67

Total client financial gain



£1,526,406

Total debt managed



12

Tribunal representations



13,522

Total number of volunteer hours

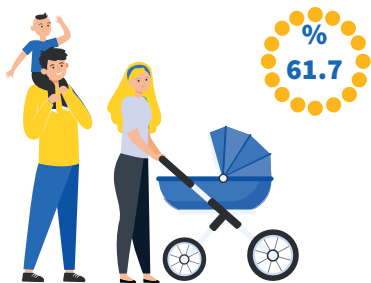


638

Total number of training and
learning opportunities undertaken

Our work in 2024 - 2025

Top 7 Issues Undertaken



7,562

Benefits



1,303

Tax (incl. Council Tax)



743

Debt



1004

Energy



600

Finance and Charitable Support



742

Housing



301

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.

Interpretation

We have successfully introduced a bank of volunteer interpreters. We proactively carried out a volunteer recruitment drive for interpretation due to the high demand and the costs of interpretation services.

We reached out and engaged with ethnic minority local community groups, universities and participated in local events with the Scottish Refugee Council highlighting volunteering opportunities as translators with their local CAB. This approach proved highly successful, receiving positive feedback from clients, volunteers, and interpreters alike.

We have shared our activity and success with other CABx and CAS and have been the lead on taking steps for the network to navigate alternative options in relation to interpretation services and costs.

Child Poverty Taskforce

Last Autumn the UK Government set up a Ministerial Child Poverty Taskforce to oversee the development and delivery of an ambitious cross-government Child Poverty Strategy to reduce and alleviate child poverty. The aim is to improve children's lives and life chances now and to tackle the root causes of child poverty in the longer term.

We have been proactive in our participation with the Child Poverty Taskforce led by PATRICIA FERGUSON

MP for Glasgow West. Attending taskforce events and contributing to make sure that people working on the frontline in Glasgow West had the opportunity to input into the strategy, sharing our knowledge and everyday experiences.

The event covered discussion groups, considering key questions including:

- What are the key factors contributing to child poverty in the local area?
- What are the most effective actions we could take – at a local, regional, and national level – to alleviate these problems?
- What are the main asks of national government that would make the biggest difference to children in poverty locally?

Our involvement and influence is highlighted within the MP's submission to the taskforce.

Volunteering Action Plan

Volunteering Action Plan aims to create a Scotland where everyone can volunteer, more often, and throughout their lives. Designed to provide actions over a 10-year period as a living plan. It seeks to raise the profile of volunteering and its impact on society.

We responded and submitted a response to "Volunteering for All", national recruitment campaign,

by Volunteer Action Plan to promote the profile of bureaux as great places to volunteer for everyone.

We were selected and our blog is added to their website, only 2 CABs featured.

Our blog, titled Journey to Diverse and Inclusive Volunteer Recruitment shares how we successfully attract a diverse range of volunteers from different backgrounds, including ethnic minorities, older adults, and working-age groups. In addition, we highlight our innovative strategies like QR codes, community partnerships, and inclusive practices that promote personal growth and peer mentoring. Our blog is quoted as: "It's a great resource for organisations aiming to enhance volunteer recruitment and create an inclusive environment."

Citizens Advice Scotland – Volunteer Delivery Team

We continue to be at the forefront of volunteering. We offered a visit to the CAS volunteering delivery team to share our updates and actions for volunteers, including strategy, marketing, wellbeing days, workshops participation and training.

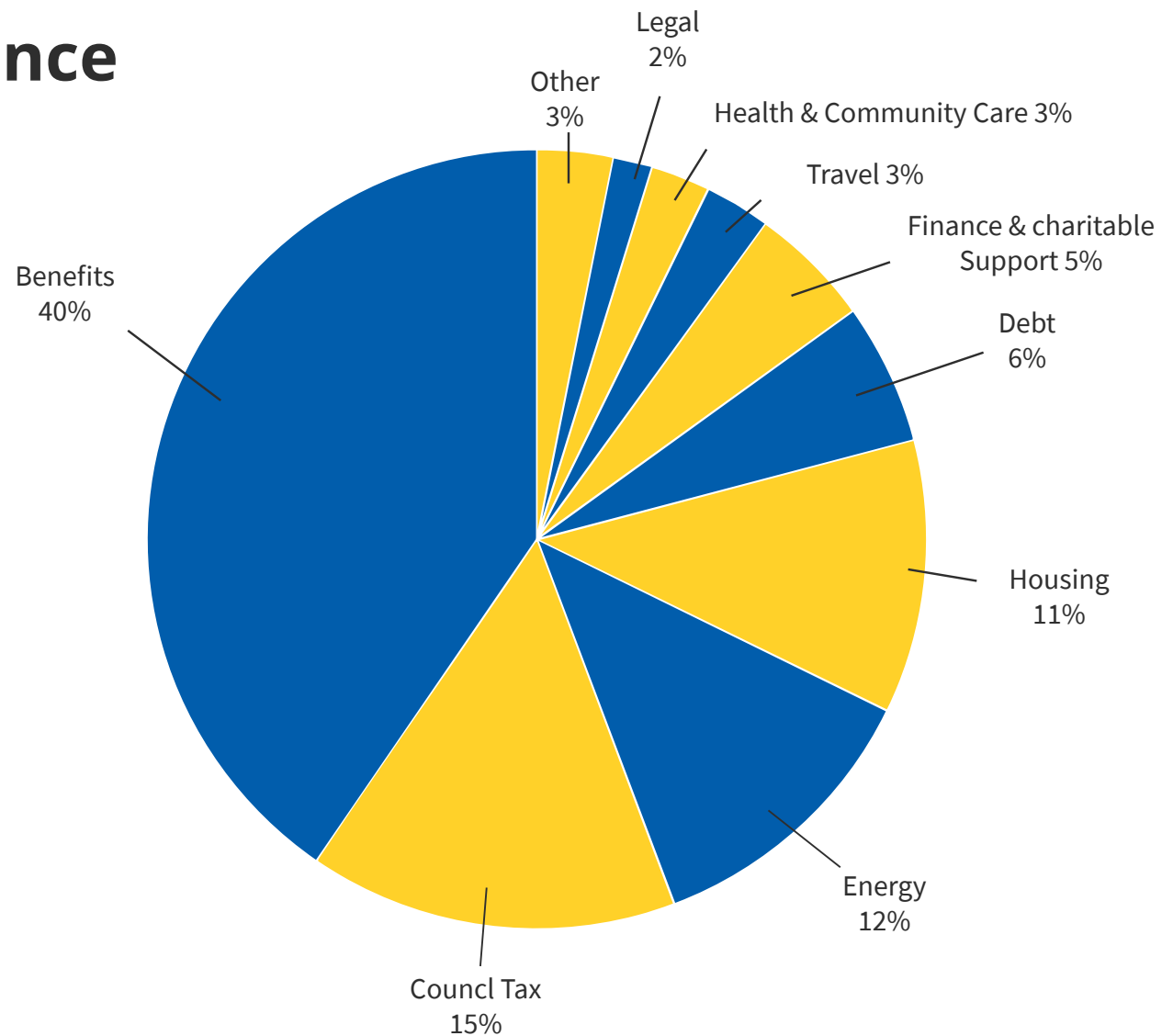
Our involvement provides insight into ideas and good practices that help shape the development and delivery of volunteering across the network. We were pleased to have our ideas and efforts included within the network's volunteer strategy and handbook.

Advocacy and Influence

Throughout the year, we supported thousands of individuals facing complex and often deeply rooted challenges. Our dedicated advisors provided tailored advice, exploring every possible solution. However, many issues stemmed from systemic problems such as unfair policies or legislation. In response, we gathered detailed evidence and submitted over 700 cases to Citizens Advice Scotland. This evidence feeds into national reporting and advocacy, helping to shape policy recommendations presented to both the Scottish and UK parliaments. Our contributions continue to play a vital role in influencing decisions that affect the lives of those we support.

We maintained strong partnerships with local Housing Associations, which have again highlighted the barriers many vulnerable individuals face in securing and sustaining tenancies. Our support was especially crucial for new tenants with low literacy or limited English language skills, many of whom would have otherwise struggled to maintain stable housing.

Our ongoing collaboration with the NHS remained a key focus. This year, we provided essential support to new mothers by connecting them with Scottish Government social welfare entitlements. Through this partnership, we also gained deeper insight into the mental health challenges facing many of our clients, allowing us to adapt our services more effectively.



Additionally, our **Independent Age** project played a vital role in supporting older people within our community. Many of the individuals we engaged with were unaware that they qualified for **Pension Credit**. Through targeted outreach and one-to-one support, we helped numerous older adults successfully claim

their entitlements, improving their financial stability and overall wellbeing. These partnerships and advocacy efforts reflect our continued commitment to delivering meaningful, community-based support while driving positive change at both local and national levels.

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:



We wanted to say a huge thank you for all the help and support you gave us the past few months migrating from tax credits to UC as it was very traumatic for us both but especially for my disabled husband.



“ Thank you for all your time and hard work in helping me with compliance and utility bills – in fact thank you for everything. ”

“ When I first attended the office in Drumchapel I was worried sick, I couldn't sleep or eat properly. I spent 1 hour with a volunteer advisor and left feeling like a weight had been lift off my shoulders. I want to thank you all from the bottom of my heart for all your help and guidance. I will recommend you to everyone. ”

“ A quick note to thank one of your advisors. I chatted last week with Fiona for advice for a friend of mine via webchat. The advice and recommendations were very much appreciated, especially as it involved some English rules that differ from what is the norm up here. I lost connection as we neared the end of the chat and didn't get to thank her—so thank you! ”

“ We are truly grateful to every one of you on the phone, in the office and everywhere else. We didn't know where to turn till we found you all. ”

“ You are a wonderful bunch of people, thank you so much for all your help! My problems feel so much smaller after the help you have given me. ”

Campaigns

We have enthusiastically contributed to campaigns throughout the year, collaboratively working within the Citizen Advice Scotland network. Our efforts are shared across our social media platforms, leaflets and partnership referrals.

Stressed about Debt

Drumchapel CAB successfully promoted and acted upon Stressed About Debt campaign.

The campaign wanted to encourage people who are anxious about debt or falling behind on bills to seek help either through CAS online resources or with their local Citizens Advice Bureau.

The background and reassurance to the campaign related to identifying high costs of energy and food mean that many people are finding it impossible to keep up. More and more of us are getting into debt while trying to cover basic living costs, even while working.

The awareness was to highlight people are not alone and support is available.

“Worried this winter? Lets chat” campaign

We actively participated in the “Worried this winter? Let’s chat.” campaign, a nationwide campaign run by the Citizens Advice network in Scotland encouraging people who are anxious about bills and keeping homes warm to seek advice.

The campaign was active throughout the winter and was aimed at reassuring people that there is no shame in feeling stressed about high bills and help is available from our CAB. We have been able to help and advise people on energy costs, energy efficiency, fuel vouchers, meter readings and priority register services.

We continue to actively promote energy saving tips and tools and informed information on tariff deals, switching tariffs and energy hardship grants.

Keep Renting Right

In addition to members of CAS housing reference group, we promoted and campaigned for Keep Renting Right in Scotland.

With the rent cap being lifted after temporary legislation during the pandemic we’ve seen an increasing number of tenants seeking advice about how to manage rent on top of the increased cost of everyday essentials such as energy, food, and fuel. We are also seeing landlords who are facing pressure to manage higher mortgage payments.

The campaign aimed to inform and empower tenants and landlords about their renting rights and responsibilities



Spotlight: Partnership Working

At Drumchapel Citizens Advice Bureau, effective partnership working continues to be central to how we deliver meaningful, inclusive support to our community. This year, we were proud to work alongside a wide range of agencies and organisations to deliver impactful services across multiple areas of need—from immigration support to financial wellbeing and professional development.

Transition to E Visa Project

As part of the UK Government's transition to a fully digital immigration system, visa holders are being asked to move from physical documents—such as Biometric Residence Permits—to a secure digital proof of their immigration status, known as an eVisa. Funded by the Home Office and managed by Citizens Advice Scotland, the project supports individuals through this significant change by helping them create and manage their UK Visas and Immigration (UKVI) accounts. Locally, Drumchapel CAB partnered with Kingsway Connections to deliver a co-located drop-in service for those needing assistance with their eVisa applications. This targeted support helped ensure no one was left behind in the shift to digital services. In total, more than 156 eVisa applications were completed across both Kingsway and CAB offices—highlighting the tangible impact of working collaboratively at the community level.

Supporting Older People: Independent Age Partnership

In a joint effort to improve the financial wellbeing and rights of older people, we worked in partnership with **Independent Age** to deliver a project addressing key challenges faced by older individuals. The initiative offered comprehensive advice and advocacy in areas such as **welfare benefits, utility cost management, debt handling, and digital inclusion**.

Outreach services were delivered at **Yoker Resource Centre, Kingsway Connection, and Whiteinch Library**, increasing accessibility for older residents across our community. In addition to one-to-one advice, the project adviser collaborated with **local Councillors and the area's MP** to host **community workshops and open days** focused on **Pension Credit** awareness and uptake. These events not only supported individuals directly but also fostered community engagement and empowerment.

Investing in Future Professionals: Social Work Student Placements

Drumchapel CAB also continued our partnership with **Glasgow City Council Social Work Department** to support students undertaking placements as part of their social work degree programmes—typically in their third or fourth year of study at **Strathclyde University, University of the West of Scotland, or Glasgow Caledonian University**.

Each placement spans **80 to 100 days**, providing students with hands-on, practical experience within a real-world advice setting. During the past year, we hosted **two students** who gained valuable insight into frontline service delivery and community advocacy, helping to prepare them for successful careers in social work.



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.

“I retired at the age of 57 in 2019 after 20 years as a management consultant and was looking to do something that would help me avoid becoming a grumpy old bloke. I thought that volunteering at CAB would keep me mentally engaged, socially practiced and be useful.

The training schedule looked a bit intimidating as it involved 12 weeks of zoom sessions but the tutors were full of practical advice and good at avoiding zoom tedium. Shadowing other volunteers and professional staff on real client appointments was a great learning experience and gave me confidence to start taking appointments on my own. But you are never really on your own at Drumchapel CAB as there is a massive emphasis on supporting trainees so that we give the client the right options for their circumstances. Taking a break from the consultation to do some research or consult with the session supervisor is always encouraged, and knowing that we can evidence the basis of the advice we give, by reference to the information sources used, gives us reassurance that the advice is relevant to the client's circumstances and consistently given.

The variety of the topics we have to cover as generalist advisers is one of the most stimulating aspects of the work and I have learned all sorts of interesting stuff, from Scottish defamation laws to canine legal matters to options for resolving neighbour disputes. Listening to some of our client stories has made me realise how fantastically resilient a lot of our clients are in the face of some very difficult circumstances and has boosted my faith in the good nature of the citizens of Glasgow.”

Pete

“Volunteering in Drumchapel Citizens Advice Bureau offers me insight of the local culture and life as I get to know the livelihood issues from different people. I am glad to work with an enthusiastic team of staff and volunteers. They share their knowledge, soft skills and experience selflessly. These enrich my experience. Besides, I share the happiness from the clients when they are being listened or helped in the appointments.

I consider it is an effective way to integrate with the local community.’

Madoka



Case Study: Farrah's – At Risk of Homelessness

Farrah, is a single parent, renting from a registered landlord. Farrah came to the bureau with arrears of rent. She had even been served legal papers and came seeking help as she was at risk of eviction and being homeless.

After meeting with the bureau unclaimed benefits were identified, including child benefit and Discretionary Housing Payment. The bureau also highlighted an overcharge of services on her rent. The backdate of unclaimed benefits resulted in the arrears being cleared and ongoing entitlement enabled Farrah to budget sufficiently going forward. Farrah was really happy and relieved that she approached the bureau for assistance.



The Future

As we approach the 2025/26 financial year, Drumchapel Citizens Advice Bureau remains committed to meeting the complex and changing needs of our community with resilience, creativity, and focus.

This year, our strategic priorities are:

1. Strengthening and Maintaining Operational Provision

Maintaining the high standard of our existing advice services remains central to our work. We are committed to retaining the trusted, accessible, and high-quality support our clients rely on, ensuring continuity even as we grow and adapt.



2. Income Generation

We are actively exploring sustainable, low-risk income generation opportunities that align with our values. These initiatives are designed to be quick to launch, compliant with existing governance frameworks, and capable of producing steady returns to support our service delivery.



3. Enhancing Multi-Channel Access

Building on the success of our webchat and email support services, we are further investing in our multi-channel approach. These digital services have proven vital in expanding access and reducing barriers, particularly for clients who may face challenges attending in-person appointments.



In the year ahead, we will continue to strengthen and refine this provision, enhancing functionality, accessibility, and responsiveness to ensure seamless support across all channels. New IT equipment will play a key role in this, enabling faster, more reliable communication, supporting staff and volunteers to deliver digital services more efficiently, and ensuring our infrastructure can meet increasing demand. This investment ensures that clients receive a consistent, high-quality experience, whether they reach us online, by phone, or in person.

Case Study: John's – Flooded Home & Equity Release Debt

John is 55, single, and rents privately, while claiming disability benefits. In September 2022, John sadly lost his mum. He inherited her house, but there was still a big equity release debt attached to it. He didn't plan to move into the house – the idea was to sell it and use the money to clear the debt. Unfortunately, things didn't go to plan.

Shortly after his mum passed, the house was hit by a major flood. He had buildings insurance, but getting the repairs sorted became a nightmare. There were long delays from both the insurance company and the contractors, and the house couldn't be sold. John missed the 12-month deadline to pay off the equity release loan, which meant he started getting charged interest at a painful £17 a day – and the company even threatened legal action.

John came to us in September 2023 for help. We supported him to make a formal complaint about the delays and poor communication from the insurance company. We also helped him apply for a refund of Council Tax he'd paid on the empty house.

The insurance company eventually got back to him in April last year – but they rejected his complaint. So, we talked him through the next steps and helped him take the matter to the Financial Ombudsman Service.

Just recently, the Ombudsman sided with John. They told the insurance company to repay the interest that had built up between November 2023 and March 2024. John had the option to accept the Ombudsman's decision or take it further.

We offered him another appointment to talk it all through and how to go about exploring legal advice if he wasn't happy. In the end, he chose to accept the outcome from the Ombudsman. He received the refunded council tax charges and eventually sold the house and paid off the outstanding debt.

John told us how thankful he was for the support, especially since it took quite a few appointments, calls, and back-and-forth to get things sorted. We were glad to be able to help him through such a difficult time.



Financial Report

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

Abridged Financial Statements for year ended 31st March 2025

Income and Expenditure Account			2025	2024
	Restricted	Unrestricted	Total	Total
Income	£	£	£	£
Grants	248,395	210,632	459,027	565,511
Services	171,165	89,181	260,346	113,708
Bank interest	-	4,033	4,033	5,070
(Less) Expenditure				
Staff costs	(411,104)	(195,707)	(606,811)	(597,866)
Other direct expenses	(98)	(105,667)	(105,775)	(112,544)
Governance costs	-	(6,600)	(6,600)	(6,100)
Surplus/(Deficit) for the year	8,358	(4,138)	4,220	(32,219)
Transfers	-	-	-	-
Funds at 1 April 2023	-	422,485	422,485	454,704
Funds at 31 March 2024	8,358	418,347	427,712	422,485

Balance Sheet at 31 st March 2025	2025	2024
	Total	Total
Fixed Assetsw	£	£
Tangible assets	31,848	62,014
Current Assets		
Debtors	90,260	69,818
Cash in bank	342,440	348,212
(Less) Current Liabilities		
Creditors	(37,842)	(57,559)
Net Current Assets	394,858	360,471
Net Assets	426,705	422,485
Funds		
Unrestricted	418,347	422,485
Restricted	8,358	-
Total Funds	426,705	422,485

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

The summarised accounts are consistent with the full annual accounts.

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

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

Pension Wise is an ongoing service from MoneyHelper, backed by government. The service offers free, impartial guidance to over 50s, explain the options available when accessing money from your pension pots.

Pensions specialists explain how each option works and implications or considerations for each option, they'll also explain how each option is taxed and provide information about how to look out for scams. The advice service provided informed 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 a 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-used 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, assistance and 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.



SPEN

The SPEN Fuel Poverty Service is delivered through 50 CAB local services across Scotland, England and Wales. The service is funded for clients in Scottish Power Energy Network distributor areas and provides energy advice as well as income maximisation, tariff switching, and debt support, via usual CAB channels.

What Is SPEN?

SPEN is a 'Fuel Poverty Service' supporting people struggling to pay their bills, who live in SPEN distributor areas.

Delivered support in four in scope areas – tariff switching, energy efficiency advice, income maximisation, debt advice.

Delivered through f2f, telephone, video conferencing, email and webchat only.

Older Persons Project

Funded by the Independent Age Fund, the provision is a new advice service from Drumchapel Citizens 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. Individuals over 65 years old and require help with navigating benefits, managing bills, tackling debt, or digital assistance and skills.

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.

Arnold Clark

- Cost of living support as part of Arnold Clark community fund

Drumcog

- Pineview Housing Association
- Drumchapel Co-op Housing Association
- Kingsridge Cleddans Housing Association

This is a group of local housing associations who work together and the funding allows a CAB Adviser to provide holistic advice throughout the week to tenants within these practices.

Citizens Advice Scotland

- Big Energy Savings Network
- Aviva/web chat service/ financial health grant Project
- Gambling Support Service

This additional funding allows CAB to focus on the specific advice required on energy savings, and money advice.

It also allows us to focus on an additional mode of communication, via webchat which can suit some clients, and allow us to reach out to more people.

Due to this additional funding from the Gambling Support Service, we can provide more tailor made advice for a specific group of clients.

Glasgow City Council

We would like to offer our sincere thanks and gratitude to Glasgow City Council who core fund our services, allowing the bureau to operate on a daily basis to the community and beyond. Their support makes a big difference to the life's of people who use our service.

NHS Greater Glasgow and Clyde

- GP Imbedded service-WAHP
- Whole Family wellbeing fund through primary care (WFWTPC) – Fuel support – WAHP
- NHS Family Finances

This funding allows CAB to provide money, welfare and fuel advice in several GP practices and in hospitals to clients who may feel happier to see as Adviser within a primary care setting. It also allows the Adviser to access client's medical records within the GP practices if required.

Robertson Trust

- Robertson Trust Award

This funding allows for the training element of the CAB Advisers, staff and volunteers to function throughout the year.

Wheatley Group

- My Great Start/Wheatley Financial Inclusion Service

This funding covers a holistic telephone advice service provided to Wheatley tenants by specific CAB Advisers.

Independent Age

- Independent Age Grant Fund

This finding allowed a service specifically aimed at older people to help maximise their incomes, with a particular emphasis on pension credits and disability benefits. The service ran for a year and was provided by a CAB Adviser.

Acknowledgment to Funders

Money Matters

- Trussell Trust Access to Advice
- Money Advice Trainee (Through GCC)

This funding allows us to provide a generalist, holistic advice service to clients both within a foodbank setting and within the office. The emphasis is to help maximise income and establish and assist clients to manage money.

Ofgem (Via CAS)

- Energy Best Deal

This allows CAB to provide specific energy related advice and identify where clients are struggling with this aspect of their money management. We can also provide energy saving advice, and liaise with clients' energy providers.

Money & Pensions Service (Via CAS)

- Pension Wise

This service is provided by a CAB specialist who focuses purely on private and workplace pension guidance. This service is mainly aimed at those of an age to start pension planning.

Scottish Government (Via CAS)

- Money Talk Plus Service (Social Justice)
- This funding allows CAB to provide more money and benefit advice to those who are in great need of the advice.

Scottish Power (Via CAS)

- Scottish Power Energy Network Fuel Poverty Service (SPEN)

This is a relatively new project within CAB and allows each Adviser to provide energy specific advice during an appointment where there is a need identified. This is usually where clients have money and debt issues. We provide stats back to those who provide the funding so they can best understand what the main issues people are facing.

Home Office (Via CAS)

- Home Office transition to eVisa grant service. This service allows CAB Advisers to assist those changing to the eVisa system, which was introduced by the Home Office in 2024. We have a specific handset which allows us to do this for the clients who require this specific assistance.

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