



Drumchapel
Annual Report
2022-2023

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Chairperson's Opening Statement

We are now back in our offices and have introduced hybrid working. I believe we are now a stronger and more responsive organisation, and whilst the pattern of work and location may have changed from that of the previous 3 years, everyone at Drumchapel CAB understand that there is a need to move forward to interacting with each other in whatever medium is suitable to the individual.

Over the last few years, we have experienced some major challenges in our funding with our main funders introducing drastic reductions, resulting in the bureau having to source other funding. We are working harder than ever to secure additional funding in this competitive climate.

As always, Benefits, Debt, Housing and Employment are the biggest areas of worry and anxiety for local people and will remain so for the foreseeable future. However, as like most bureau, we have seen a dramatic increase in Fuel Debt and Fuel Poverty. These are challenging times for a charity like ours. With rapidly rising demand for our services and inflation continuing to rise steeply, the cost of living is a major concern for charities and communities alike.

Since the start of 2022, global economic challenges have come to the fore, with energy and food prices in particular heavily impacted by the war in Ukraine which caused inflation in the UK at levels not seen in 40 years. These challenges create more demand and need for our lifeline services.

Moving forward, I have every confidence that we will face these challenges head on and continue to provide the much needed services to our clients and community.

Our bureau has continued to be guided by Bureau Manager, Laura McMahon and Operations Manager, Laura Thomson. Our focus continues to be training and on using our resources to the best use, every hour of every day. We are also conscious of the needs of our employees and volunteers and will continue to work within to create a great level of engagement and sense of purpose.

Our staff and volunteers are working hard to meet the increased demand and I would like to thank them for their continued dedication and effort. I would also like to thank our trustees, funders and partners for their support and foresight for the future.

Grant McEwan
Chairperson

Board of Directors 2022/2023

Executive

Mr Grant McEwan Trustee/Director
Mrs Suzie Scott Trustee/Director
Mr Daniel Wild Trustee/Director

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Mr Gary Stadele Trustee/Director
Mr James Turkington Trustee/Director
Mr James Brough Trustee/Director
Ms Margaret Cullen Trustee/Director*
Mr Ajmal Yamin Trustee/Director
Mr Paul O'Brien Trustee/Director

Advisers to the Board

Councillor Paul Carey, Glasgow City Council
Baillie 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 almost 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 was established in 1963 and celebrates its sixtieth anniversary this year. The bureau is an integral service within the local and surrounding communities and aims to provide the advice people need for the problems they face and to improve the policies and practices that affect their lives. We strive to achieve this by delivering a free, independent, impartial, and confidential service. We are one of eight independent bureaux supporting communities across Glasgow. We are responsible for running our own affairs within the agreed standards of the Scottish Association of Citizens' Advice Bureaux (SACAB).

We are staffed by a skilled team of 27 volunteers, 21 paid staff and 8 board member volunteers. Our volunteers and staff in advice roles provide general and specialist advice on a wide range of issues such as benefits, employment, housing, debt, tax, relationships and consumer concerns. Our advisers provide up to date advice using our unique electronic information system as well as signpost clients to other agencies and services for specialist support if



required. We also assist clients with writing letters, completing forms, negotiating with third parties such as creditors, and acting on clients' behalf when dealing with other organisations or at tribunals.

During the onset and early recovery phase of the Covid-19 pandemic, we experienced an increase in demand from clients in need of advice and support. We implemented a home working policy to ensure clients did not experience a lack of support and advice and that they continued to receive an effective and quality service. Our main office in Drumchapel re-opened over a year ago with most staff participating in a hybrid working model and where relevant, returning to work in their outreach locations throughout Glasgow. Support and advice are still

being provided by e-mail, webchat and telephone with face to face appointments also being carried out depending on clients' needs.

Our team of paid staff consists of 21 specially trained and experienced individuals, with extensive knowledge and skills in the management of sensitive situations and supporting individuals who are often the most vulnerable members of our society.

The work of our volunteers within the Drumchapel Citizens' Advice Bureau helps to ensure that we remain connected to our local community whom we serve. In turn, we provide an opportunity for our volunteers to gain and develop experience and skills as well as contribute a vital service to the local community. We are greatly indebted to them all for their generosity, kindness and time. In total, our volunteers contributed over **11,856 working hours** in 2022/23; equivalent to 6 full-time employees, which is over **£168,000** of advice work donated to our community. Without their passion and enthusiasm, our service would struggle to serve the needs of the community.



Our work in 2022 - 2023

Key Figures



3,134

Total clients supported
(including 629 Pension Wise clients)



5,932

Client contacts
(up from 4,253 last year)



11,980

Issues dealt with



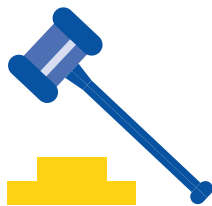
£2,760,353.50

Total client financial gain



£883,275.07

Total debt managed



35

Tribunal representations



11,856

Total number of volunteer hours



432

Total number of training and
learning opportunities undertaken

Our work in 2022 - 2023

Top 7 Issues Undertaken



6,944

Benefits



1,012

Tax (incl. Council Tax)



855

Debt



858

Energy



588

Finance and Charitable Support



498

Housing



276

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.

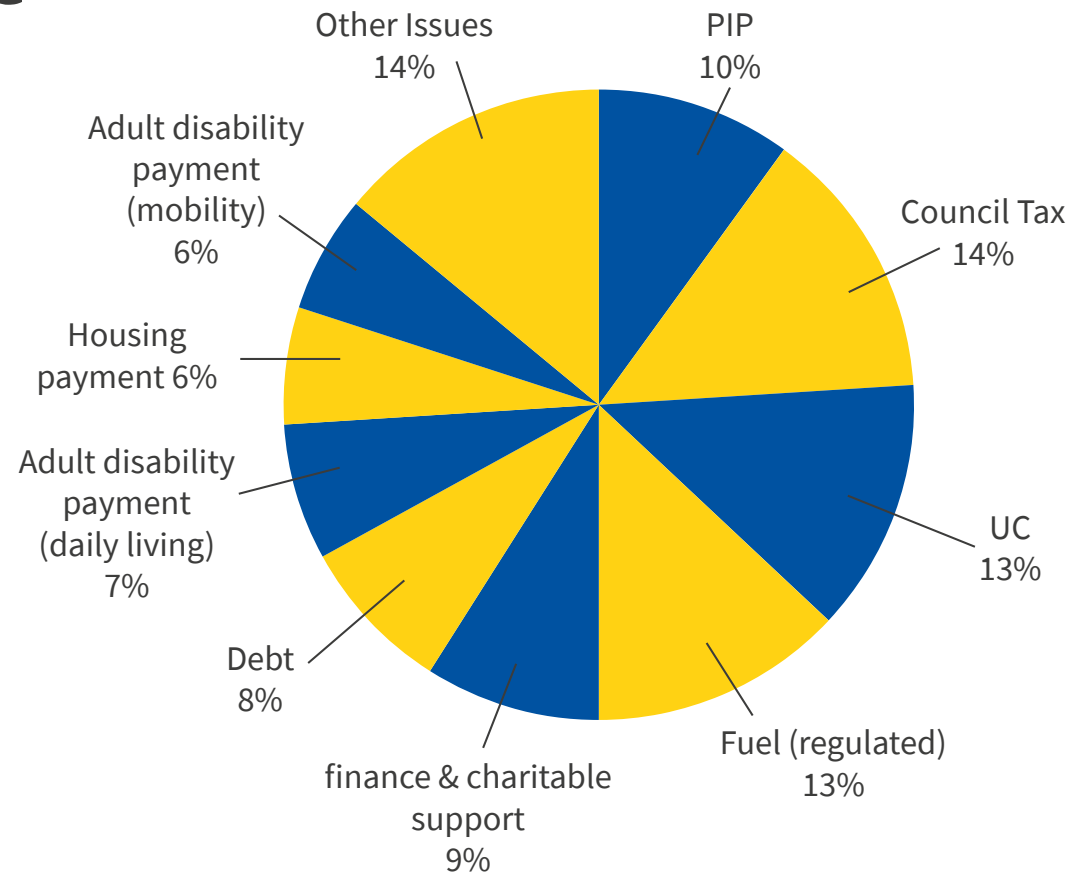
1. Through building a good working relationship with both the Men Matters and 3D Drumchapel projects, DCAB was able to secure funding from the National Lottery to provide a direct CAB service to both organisations 2 days per week each. This allowed CAB to employ an Adviser and Administrator for this service.
2. Drumchapel CAB has a good record in providing Social Policy to CAS, who then use this to affect change in both local and national policy making. Specifically, recent cases from DCAB were used in a consultation paper in relation to energy costs and poor service by Energy Providers, experienced by many people. There were also cases highlighted to the Human Rights Commission in relation to Discrimination.
3. DCAB has a good working relationship with both local and national government bodies, public service providers, along with other agencies within the third sector. We provide information and statistics in relation to current trends and issues raised within the service.
4. We have recruited several new volunteers, and have also assisted volunteers to gain relevant skills, and several have gone on to secure paid employment.
5. DCAB secured additional funding for the existing Money Talk project in October 2022, now called the Money Talk Plus project, which allows DCAB to provide 3 Advisers, including Specialist Debt Advisers.



Advocacy and Influence

During the year, several thousand people have turned to us for help and advice, many with complex issues. Often an adviser is able to give the client options which help solve their issue(s). However, sometimes the root cause of the problem lies in an unfair policy implementation or piece of legislation. We gather evidence of such occurrences and pass them on to Citizens Advice Scotland (CAS) to be collated Scotland-wide. Such evidence forms the basis of reports to Holyrood, Westminster, and other national bodies. During the past year, our advisers have identified 451 cases, which have been submitted to CAS, on a mixture of local and national issues. The pie chart shows the 10 most frequent areas of concern. It should be noted that many people have complex issues which result in several categories being recorded for the same client.

As in previous years, many of the unresolved problems facing people centre on ingrained poverty exacerbated by the 'cost of living crisis'. There is also a continuing lack of face to face contact with services. Not only has this situation excluded people with limited access to digital equipment, but also limited the support the Bureau has been able to give. During the year, Bob Diamond, our Social Policy Co-ordinator, continued to be involved with CAS's Social Policy Forum, which has guided the work plan of the CAS impact team. This forum acts as a bridge between CAS and the CAB networks, and ensures that issues being pursued by CAS reflect the needs of the people we serve.



We have continued our partnership with 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:

“ Thank you for your devoted service to people like me who need a little help ”



Thank you for all your help with my mum,
great service and support

Thank you for helping and supporting me with my
appeal, I couldn't have done it without you

A massive big thanks to
you and all the team for
all your hard work and
support.

I am very grateful to you and the team at Drumchapel Citizen's
Advice Bureau for the service you have provided on my behalf. You
have paved the way for me to enjoy a happier life ahead without
the stress of overwhelming debt looming over my head as it has in
years past.

Thank you for the great work you've done on my behalf, I am grateful
for the excellent, professional service you've given and for the way
you handled my case with sympathy and care.

Thank you so
much for your
help with my
form"

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.

Pension Wise

Pension Wise is an ongoing service from Money Helper, backed by the Government. The service offers free, impartial guidance to over 50s, and explains the options available when accessing money from 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

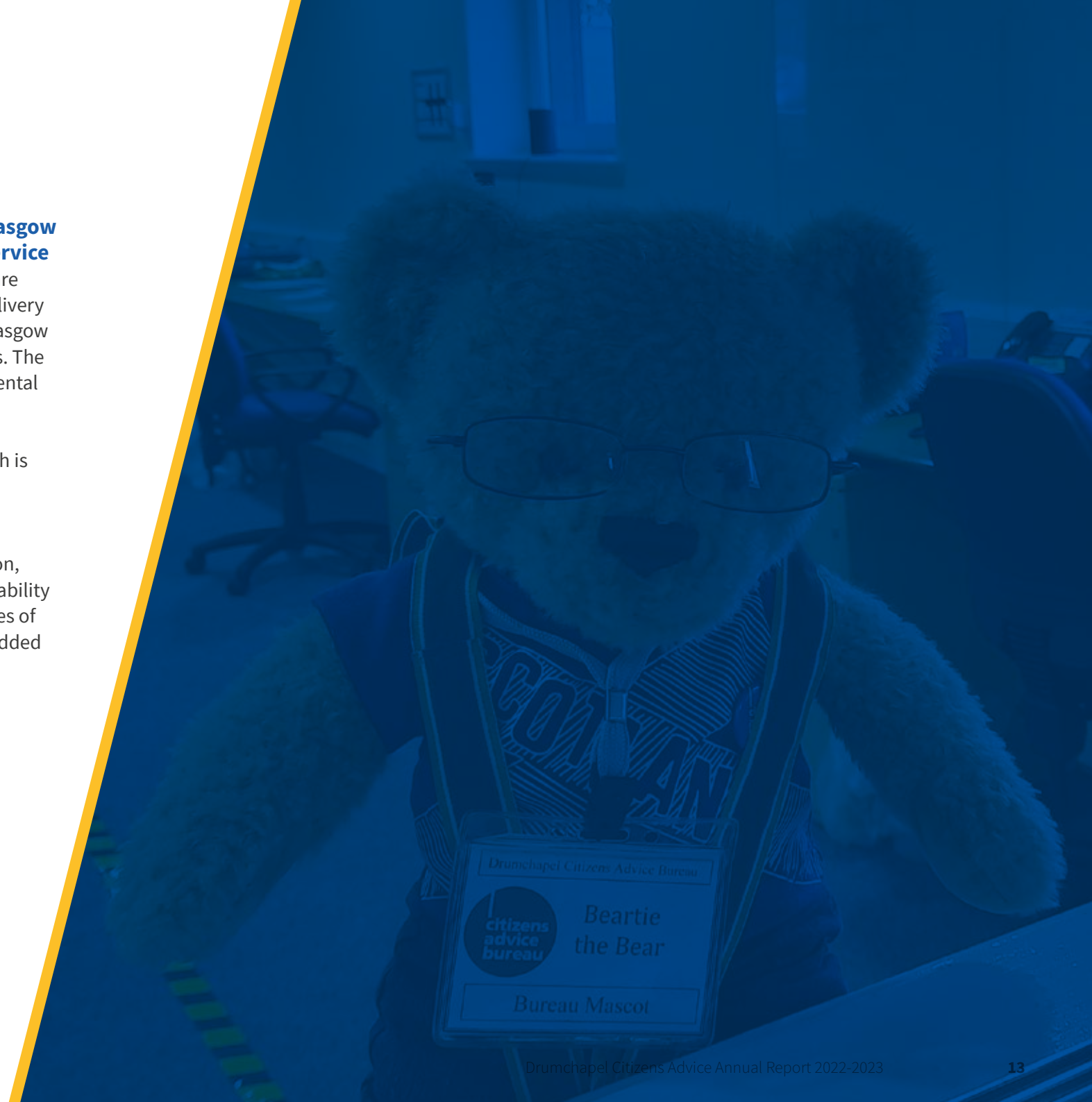
officers to alleviate the effects of welfare reforms such as the benefits cap and under occupancy rules. The advice service covers a full range of advice topics and assistance including debts, benefits, budgeting, energy, money management and the costs of maintaining a home.

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, 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 specialist 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.



Digital Spotlight: Fuel Poverty

With the rising costs of fuel and cost of living crisis at the forefront of many people's minds, there has been considerable coverage of the dramatic increase in the wholesale price of national gas across the world, and the significant impact this is having on both customers in the UK, and more locally in our area of operation.

What is Fuel Poverty?

Fuel poverty relates to households that cannot meet their energy needs at a reasonable cost. It is affected by three key factors: household income, fuel costs and energy consumption.

What is the Government doing?

Fuel poverty can be alleviated by improving household income (and ability to pay bills), reducing fuel costs and reducing fuel consumption by improving energy efficiency. Here are key measures taken by the Government to address fuel poverty:

- Government payments – Winter Fuel Payment, Warm Home Discount, and Cold Weather Payment.
- Government support package - The Government produced a support package in February 2022, including 150 council tax rebates.
- Energy price cap
- Energy efficiency measures

Fuel Poverty in Glasgow

Fuel poverty in Glasgow follows the trend for the rest of Scotland with 25% of people being in fuel poverty.

Fuel Poverty In Scotland

Fuel poverty in Scotland varies from area to area with the Highlands and Islands being the worst affected.

Fuel Poverty and the Covid-19 Pandemic

As people were forced to stay at home, their energy usage increased and thus their bills were higher.

Fuel Poverty and Health

Fuel Poverty can lead to deaths during the winter months due to homes being too cold.

What is Drumchapel CAB doing?

Delivered 125 Energy Best Deal Appointments

Energy Best Deal aims to help vulnerable clients and those in or at risk of fuel poverty to be able to afford their energy bills. The appointments covered the benefits of smart meters, applying for Warm Home Discount, energy efficiency

measures in the home, how to read meters, payment methods, and priority services registration, just to name a few.

Delivered 40 Big Energy Savings Network Appointments

The bureau delivered one-to-one sessions to frontline staff of our partner agencies DRUMCOG and Men Matter Scotland.

The aim of the project was to advise on

energy savings in the home, switching energy supplier or tariffs (as and when this becomes a viable option) and available support for vulnerable households to stay warm and lower energy bills. Additional support for clients include:

- Help with debt to their supplier
- Help to access assistance such as the Warm Home Discount
- Help to access energy efficiency schemes

Social media and Newsletter Campaigns

The bureau ran various social media and newsletter campaigns tackling fuel poverty over the last year. The campaigns included the following topics:

- Various low cost recipes, listing costs per serving and costs to cook on different mediums including air fryer, microwave, oven and slow cooker.
- Details on the Big Energy Savings Winter and Energy Best Deal.
- Location and opening hours of local Warm Spaces in the area.
- Energy saving tips in the home.
- Case studies on clients visiting the bureau with energy issues.



Campaigns we participated in over the year

Do The Right Thing: Make Work Fair for Young People Campaign

This campaign focused on young people and their employment rights. The campaign outputs will feed into our longer term engagement on young people's rights at work, seeking to get a fair deal for young people. The aim was to gather the experience of young people and raise awareness of their rights at work, empowering them to take action on issues and increasing their public confidence and awareness. The campaign saw increased numbers of younger clients contacting the service and accessing advice. In addition case studies and experiences of young people were gathered.

people who would benefit from advice. The campaign aimed to direct people to a range of resources, including the Money Map tool, public advice site and local CABs. Our social media statistics show status engagement for this campaign at over 200 views and 30 shares.

Council Tax Reduction Tool

The bureau promoted the new online tool to help consumers check if they are likely to be eligible for a council tax reduction, a discount or an exemption. This tool helps consumers check if they are likely to be eligible for a council tax reduction, a discount or an exemption.

Our Advice Adds Up Campaign

As the cost of living crisis continues to impact people through higher inflation, interest rates and energy bills, this campaign sought to target

We are acutely aware of the difficulties that our community and workplace have faced over the last year, particularly those posed by Covid-19 and our unfortunate reductions in core funding. With that said, we have a fantastic team of staff and volunteers who continue to prove their resilience and compassion. Their outstanding contributions will ensure that we will continue to be a source of support, reassurance and hope within our community for years to come. While we face our own challenges as an organisation, we remain determined to flourish in our role as a provider of free and independent advice, and as an organisation that champions equality, challenges discrimination and empowers and uplifts clients, volunteers and staff alike.

Our Aims



To provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.



Our Principles



The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.



The Future

We are proud of our achievements over the past year and look forward to continuing to serve our local community. Our priority, as always, is to provide a high quality service to as many people as possible, especially those who need help the most. We strive to not only maintain, but also improve our service delivery and impact.

Our main focus areas for the next year will be to:

1. Build capacity and resources to keep up with increased demand for advice and the complexity of support needs.
2. Develop new models of service delivery to expand reach to new sectors and increase accessibility to high quality advice.
3. Widen awareness among different stakeholders of our role and services, as well as our strengths and contributions to the local community.
4. Continue to diversify into new sources of non-statutory funding to protect against ongoing council funding cuts.
5. Continue to develop rewarding and meaningful opportunities for staff and volunteers to get the most out of working/volunteering with us.



The year ahead looks likely to bring continuing challenges including a tight funding climate, and the impact of the cost of living crisis and post-pandemic effects on our local community. We are, however, confident that the focus areas laid out above will position us strongly to meet these challenges.

Financial Report

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

Abridged Financial Statements for year ended 31st March 2023

Income and Expenditure Account		2023		2022
	Restricted	Unrestricted	Total	Total
Income	£	£	£	£
Grants	543,252	105,324	648,576	573,285
Services	-	1,341	1,341	1,243
Bank interest	-	1,291	1,291	127
(Less) Expenditure				
Staff costs	(480,722)	(27,345)	(508,067)	(495,880)
Other direct expenses	(58,834)	(33,012)	(92,846)	(88,077)
Governance costs	-	(4,950)	(4,950)	(4,450)
Surplus/(Deficit) for the year	2,696	42,649	45,345	13,752
Transfers	716	-	-	-
Funds at 1 April 2021	-	409,359	409,359	423,111
Funds at 31 March 2022	3,412	451,292	454,704	409,359

Balance Sheet at 31st March 2023	2023	2022
	Total	Total
Fixed Assets	£	£
Tangible assets	1	22,387
Current Assets		
Debtors	65,176	48,666
Cash in bank	424,041	371,964
(Less) Current Liabilities		
Creditors	(34,514)	(33,658)
Net Current Assets	454,703	386,972
Net Assets	454,704	409,359
Funds		
Unrestricted	451,292	409,359
Restricted	3,142	-
Total Funds	454,704	409,359

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.

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. Two of our volunteers, Hugh and Denise, provide testimonials of their volunteering experience with Drumchapel CAB.

“ I have utilised Citizens Advice Services for over 20 years in a professional capacity for my paid employment. I approached Drumchapel Citizens Advice Bureau seven years ago to gain access to advice and information for myself as a client. I was so impressed by the help that I received from the advisers at the bureau. I decided I wanted to return and give back to the community. I applied to be a volunteer, completed the comprehensive training and started advising clients myself. Over the years, I have helped many clients with a variety of enquiries and issues. The thing I enjoy the most is meeting different people from different walks of life and backgrounds. The staff and my peer volunteers are always willing to help when needed, and there is a great working environment within the office.

The in-house training is exceptional and applying for further training is encouraged by our Learning and Development Co-ordinator and Session Support supervisor.

Due to my background and experience, I have been appointed as the bureau's Health and Safety Officer. We have a committee which meets regularly to discuss the running of the office and to discuss any health and safety changes or requirements. I feel this makes best use of my skills and experience, while also benefitting members of the community.”

Hugh



“ I started with Drumchapel Citizens Advice Bureau in April 2022. I learnt at home using CAS Learn to work through the Adviser Training Programme. By September 2022, I was shadowing other General Advisers over Zoom. I came into the office in October 2022 to shadow another volunteer adviser and this is also when I began solo practice, replying to live e-mail enquiries. After the Christmas and New Year holidays were over, I was back in the office and ready to start reverse shadowing. There were 2 assessments which I was very nervous about, but was fully supported through. This gave me great confidence that I was not alone and vulnerable which is what I was expecting to feel.

There were times when I doubted my abilities and questioned whether I would be able to be an adviser, but I had Gillian checking in with me and offering support if it was needed. I had a few chats with Gillian who has a very calming and kind nature. She always put me at ease, took all the pressure off my shoulders and was very reassuring. These check-ins are the reason I persevered and by February, was able to make solo calls and conduct face-to-face appointments with clients.

In March 2023, I had completed all the ATP training modules and reached competency through the adviser feedback scores and became a Generalist Adviser.

I volunteer 3 days a week at Drumchapel CAB and I like that no 2 days are ever the same. Being in the office and asking lots of questions, and looking at other advisers' case write ups have really helped to consolidate the learning. I also like that there is further training which can be done through CAS Learn as well as Matrix Learn and Teams meetings. All the staff at Drumchapel CAB are so friendly and accommodating. I feel like part of the team as if I have been around for longer than I have. Fiona is amazing at session support. She is so knowledgeable and I have learnt many things from her. Nothing is ever too much for her and she has put my mind at ease on many occasions. ”

Denise

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
- GCVS/Move on
- Ofgem
- Money & Pensions Service
- East Dunbartonshire CAB
- Cycling Scotland
- Scottish Government

Acknowledgment to Funders





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www.drumchapelcab.org.uk

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