



2021/22 ANNUAL REPORT

Our Year in Numbers

"Honestly, this advice means so much to me because I trust your service and adviser to do the best for me and my child. Through this help I have started to feel human again."

OVER 6,000
CLIENTS
SUPPORTED



12,325 CLIENT
CONTACTS



25 STAFF
26 VOLUNTEERS
6 MONEY ADVICE
TRAINEES



90% OF FAMILIES
SUPPORTED WERE
LIVING IN POVERTY/
ON LOWEST INCOMES



EVERY CLIENT WAS
SUPPORTED WITH 3
ADVICE ISSUES ON
AVERAGE



£2.5M GAINED FOR
CLIENTS THROUGH
UNCLAIMED BENEFITS &
DEBTS MANAGED



FUNDING INVESTMENT
WAS DOUBLED,
RESULTING IN SAVINGS
TO THE PUBLIC PURSE



79% OF CLIENTS FROM
DIVERSE COMMUNITIES
(UNDER THE 2010 EQUALITY
ACT)



CAMPAIGNING FOR CHANGE

In the last year, GNWCAB advisers have raised 25 social policy issues including:

- Giving feedback and real client experiences to the Scottish Government Consultation on new Adult and Child Disability Benefits.
- Working with other charities and elected representatives to raise questions in Parliament around the Aspen Card Crisis. We sourced emergency food for people affected.
- Writing letters to elected representatives to remove the 10% surcharge on Council Tax.

Introduction



Alastair MacKenzie
Chair of our Board

This annual report highlights an extensive list of projects and services carried out by the team at Glasgow North West Citizens Advice Bureau (GNWCAB) during 2021/22.

In what has been another challenging year, our work continues to be innovative and we have built on our partnership working across the CAB network, and beyond. Our strategy of developing additional channels for delivering advice, has positioned us fortuitously for the rapid changes in demand for our services.

Like many of our partners, we find that demand is greatly in excess of our capacity, and we are all very conscious that this will likely exacerbate in the months ahead. Also, like many of our partners and other charitable organisations, we face the challenge of delivering our services with costs that are rising, and income that is little better than static. Having built a prudent level of reserves, we are able to continue to deliver for a our community and our staff, but nonetheless

are seeking opportunities to add to and diversify our funding.

Over the last year, we provided support for over 6,000 clients across Northwest Glasgow. The shape of demand continues to evolve. It is clear that there is an increase in people seeking support with energy related issues, and that this will accelerate in the months ahead.

It is worth mentioning that we are witnessing a significant increase in instances where we assess the level of distress of the person presenting is such that they may be a risk to themselves - this has an ongoing impact on the welfare of our staff, and we continue to place their wellbeing as priority. We continue to innovate in providing flexible employment opportunities in an effort to offset some of the impacts of a challenging and evolving working environment.

We are immensely grateful for the support and flexibility of our funders, stakeholders and partners without whom we simply could not provide the services we do. Thanks also go to our elected members, MPs, MSPs and Councillors who provide support and advocacy. It has been both a privilege and a pleasure to have been Chair of GNWCAB this year. I look forward to a fourth and final year as Chair, and will take this opportunity to thank the Board, staff, volunteers and other stakeholders for their support.

"We will endeavour to take GNWCAB from strength to strength. The communities of the North West of Glasgow deserve nothing less."



Alana Forsyth Chief Executive Officer

In the just a little over a year since I joined GNWCAB, hardly a day has passed when I haven't been in awe of the dedication and commitment of the people delivering this crucial service in the community. The annual report provides a snapshot of the service but cannot tell of all of the work carried out by the Board, volunteers and paid staff throughout the year. 2021/22 was a year of continuous change and challenge as we navigated a post lockdown world and redesigned our service delivery to better meet the needs of our community in this new environment. We continued to champion a well co-ordinated multi agency approach, working in partnership with a range of statutory and voluntary organisations across the city. We expanded our multi-channel advice offering across our range of services to better meet the needs of local people. We developed a client led service where local people can choose how and when they interact with us - in person appointments, phone, email and video calls all providing clients with true channel choice. Local people are now able to access quality advice using a method that suits them at a convenient time, encouraging more people to reach out for advice and support and widening access to services. New partnerships with national charities and corporate organisations offered us different funding and consistent

delivery of outcomes for local people helped us secure extensions for existing projects. We welcomed the opportunity to widen the reach and impact of the CAB service and are grateful to our funders and partners for entrusting us with this opportunity to deliver quality, accredited advice across the community at a time when it has never been more needed.

The challenge for our clients is constant as new barriers and difficulties arise, none greater than the Cost of Living crisis we now face. Whilst most of our time is given to advising people on welfare benefits and money related matters there are often people facing hardships in other areas of their life such as health, housing and immigration. Many people are falling through the system and like many other third and public sector organisations, the work delivered by GNWCAB truly does change and save lives. Many people come to us in acute distress and for some of these people we have provided a lifeline and the ability to see a way out of their situation. More and more often the staff & volunteers act as a conduit between clients and mental health services which are also under considerable strain. The proportion of people presenting in food or fuel crisis is increasing steadily and is only set to worsen as costs increase disproportionately to income. Coupled with the capacity challenges facing our charity and statutory partners, staff & volunteers often need to chap many doors before they can access emergency support for people. The impact of this can often weigh heavy and effect the health and wellbeing of our team. We continue to place the welfare of our team as a priority and strive to create the best supportive, flexible work environment we can.

Similar to many other organisations, demand for our service continues to exceed capacity and the extent of this is rising. We know people are going from agency to agency trying to access vital support and many are left frustrated at waiting times. Like others, we will never turn anyone in an emergency situation away and will always



The Glasgow North West Citizens Advice Bureau Team

endeavour to find a solution on the day – sadly the frequency of the need for this is also increasing at an alarming rate. It has never been more crucial for partners to work collaboratively to ensure those in greatest need are prioritised and supported effectively. By continuing to work together, we can improve awareness of services available, understand capacity issues across the city, share learning, agree referral pathways and close gaps in service provision.

As demand increases, competition for funding is becoming more and more challenging as each agency strives to better meet the needs of their community. This impacts the level of resource we have available to deliver the service and ultimately adds pressure to the organisation as we battle rising operational costs as well as rising demand while having limited opportunity to increase income. The short-term nature of funding adds to the uncertainty and creates a never-ending cycle of seeking new funding. We are a charity facing the same financial challenges and opportunities as others. We continue to invest time and resource in to developing our service to ensure we are able to serve the community for many years to come.

We remain fortunate that people are still happy to come forward and volunteer their time, talents and commitment to the organisation and the communities of Glasgow North West. Volunteers are the bedrock of our service and without their

dedication we simply couldn't deliver this invaluable work across the community.

In 2023 we will apply for re-accreditation to Scottish National Standards in Welfare Rights, Debt and Housing advice, confirming our ongoing commitment to delivering quality advice to the highest standards. In addition, we will seek to achieve Healthy Working Lives, Disability Confident and Volunteer Friendly awards which demonstrate our commitment in supporting the people that deliver our services.

I was warmly welcomed to GNWCAB by a group of incredibly talented, committed and supportive group of people. Despite going through considerable change themselves in difficult times in lockdown, they offered support, guidance and a listening ear when needed. We are a diverse bunch of people who represent the vibrant community that we serve, in fact in 2021/22 we delivered advice in 11 different languages - just incredible. Together we make up GNWCAB and are proud of the difference we make to the community in spite of daily challenges.

I would like to express my deep gratitude to our Board of Directors, my colleagues and our many funders and partners who seek to make life better. Collectively we strive to deliver a service that is second to none, as we know that the difference a warm welcome, a listening ear and quality advice and information makes is life changing.

Our Management Team



Left to right: Alphaeus, Feargal, Angela, Alana, Victoria & Rebecca from our Management Team.

Alphaeus Ngonga,
Equalities Project Coordinator

Feargal Letford,
Core Services Coordinator

Angela Kelly,
Operations Manager

Hannah Beaton,
Training & Volunteer Coordinator

Alana Forsyth,
Chief Executive Officer

Victoria Clark,
Management Team Assistant

Rebecca Tracy,
Business Development Manager

Audrey McLaughlin,
Debt & Money Advice Lead

Core Bureau Services



Multichannel & Face-to-face Advice

Over the next year, we plan continuous improvements - we have just implemented a new appointment booking system which will send clients appointment reminders and allow us to quickly respond to cancellations. A new case checking system will also allow us to more closely monitor our advice work, and provide feedback to staff and volunteers to contribute to our collective learning. As we move away from a way of working that is dominated by the pandemic, we plan to reintroduce face-to-face appointments more regularly for any client who prefers this, whilst continuing to complement the flexible remote working methods we have employed over the past 2 years.

Advice & the Cost of Living Crisis

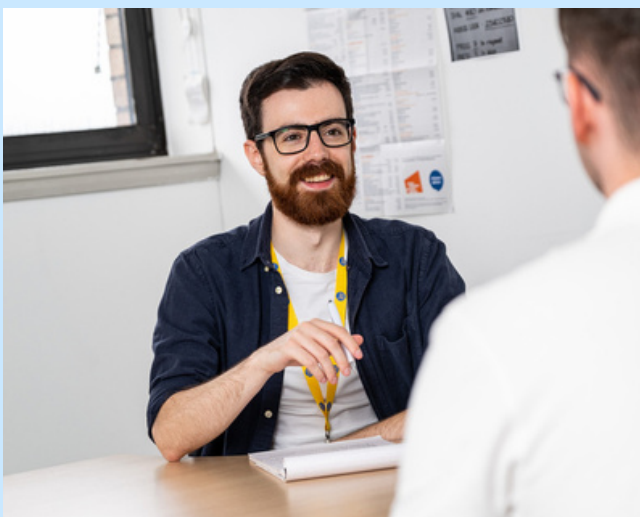
Our key challenges have undoubtedly revolved around resourcing issues - the demand is so high for our service we simply cannot offer an appointment to every person that contacts us. However, we have made changes to our triage system in order to provide advice and signposting to as many people as we can with the resources that we have. We have moved towards a 'drop-in' style system which sets availability based on the capacity we have each day. This has stopped us from overcommitting to appointments and allows us to manage clients expectations.

Staff from across the bureau have acted tremendously in taking on extra responsibilities to ensure that the core service can function. After a review of our systems, we have been allocated extra resources towards our triage staff which will allow us to better respond to the community that we serve.



● Glasgow Advice & Information Network Helpline

Calls have been steadily increasing due to the cost of living crisis but having two experienced advisers' meant that up to 30 calls per day were answered on the helpline and people got the help they needed. We reached out to all Glasgow CABx managers to update referral pathways and agree on a 7-day response. We now have a direct referral pathway with Money Matters for MEGA Fund applications to ensure clients receive emergency money within 24 hours. In the coming year we hope to maintain the same level of advice and efficiency and to continue to establish effective partnerships with other signposting organisations.



● Help to Claim/Money Talks Team

This year we have hired two new Help to Claim (HTC) advisers and one Money Talks (MTT) adviser. We are excited to have them trained up and consolidate our presence on the two helplines. Once the two new HTC advisers are fully advice trained they will be taking calls via our helpline which received hundreds of calls in 2021/22. Our MTT adviser will develop their face-to-face advice skills to support people in crisis situations (e.g. no money, food, housing or employment) or who need an in-person appointment to access our service. Being able to offer advice in-person and remotely means clients can choose which method of engagement works best for them.



● Covid Helpline

We have been preparing for the Covid Helpline which GNWCAB has been running throughout the pandemic, to change to a helpline that supports people across Glasgow with advice during the cost of living crisis. Already we have seen referrals increase tenfold over the period of a month. We have a new project coordinator managing this team and have fully trained the two new staff members who have been hired for this project. Our team is now collaborating with the Glasgow Helps team and Glasgow City Council to manage referrals from vulnerable people across the city and ensure people know their rights and entitlements.

David's* Story

“After the pandemic, I lost my job after having been with the company for 20 years. For a while, I didn’t have a penny, until I found another job at half my original salary.”

“It was horrendous, I was feeding myself one week and starving myself the next to make ends meet. Sitting in one room wearing three layers of clothes to keep warm because I couldn’t afford to put the heating on.”



We provided **468** pieces of energy advice and support with grants last year

“During this time, I build up debt of nearly £40,000. I couldn’t sleep worrying about how I would pay this back. I remember thinking there was no way I could pay it all.”

“One of my friends told me to contact Glasgow North West CAB (GNWCAB), they said they had contacted them before with a similar problem and received help.”

“I spoke to someone who referred me to the debt specialist, Audrey. I felt embarrassed because it’s such a sensitive issue but Audrey put me right at ease, reassuring me that she was here to help.”

“We looked at my options and decided the best route was bankruptcy, we applied for bankruptcy and Audrey contacted a charity for help paying the fee. Audrey kept me updated the whole way – getting in touch every couple of days before my bankruptcy was finally granted.”

“She was fantastic from start to finish! If Covid-19 didn’t exist and I could give her a hug I would! For the first time in six months I had a good night’s sleep.”

“It’ll be hard to build back up but I know I will get back on my feet. I feel a lot better knowing I won’t get an email or a call or have to worried about how I’m going to pay back the debts. I’d recommend GNWCAB to anyone!”

**name has been changed for confidentiality reasons*



NHS Adviser, Shalom, supporting a client at our office.

NHS Embedded

GNWCAB has been running the NHS embedded project for six years now. This project enables medical staff at GP surgeries to make referrals to a dedicated adviser that works for their practice.

The NHS adviser embedded project started out as a pilot in the highest deprivation areas of Scotland (Possilpark and Maryhill) and was very successful at freeing up GP time to see more patients, meanwhile our advisers supported the patients with holistic advice e.g. a client is referred because of anxiety - this anxiety is directly related to their debts which GNWCAB then works with them to resolve.

At the end of 2021, GNWCAB was successful in our bid to increase the number of practices we worked in alongside the NHS. We now have an additional eight advisers and three advisers who were previously working on this project, giving support to people through being embedded in 22 surgeries across Northwest Glasgow.

NHS Core

The NHS core project focusses on working with families during early years (when children are aged 0 to 5-years-old), women during maternity, midwives and health centres. Advisers are present in health centres and can also carry out home visits where needed. Our aim is to give preventative advice, which maximises income for families and those experiencing ill-health/mental health conditions, to help them be more resilient and financially stable.

NHS Projects in Numbers

- More than 1,700 pieces of advice given to 770 people.
- 260 families with children aged 0-5 years old supported with 700 pieces of preventative advice.
- Over 270 people were advised through a GP surgery referral.
- 240 people supported through a midwife or health centre referral.

Equalities & Rights Projects

Tribunals



GNWCAB's Tribunal Coordinator, Alphaeus.

GNWCAB has a well-established Tribunal service that delivers level 3 advice and representation at both First Tier Tribunal and Upper Tribunal. We provide representation in all social security benefits including entitlement, overpayment, sanctions and disputes. We are also involved in assisting clients that were mis-sold a Green Deal Plan by Home Energy and Lifestyle Management Ltd (HELMS). The service provides post-appeal benefits advice regardless of the outcome.

The service has faced a lot of challenges that have affected service delivery. These challenges range from inadequate numbers of Appeals Representatives due to cuts in funding, Covid-19 which has affected clients facing isolation and digital exclusion. Despite these challenges, we represented 46 clients in the last year with financial gains of £139,011. These gains are for benefits cases only which proceeded for hearing and does not account for appeals financial gains that were settled before hearing.

EU Settlement

The EU Settlement Project opened on 1st April 2019 to help EU citizens get their immigration status so that they are able to stay in the UK. Our adviser also supports people to bring their family members and children to the UK, and to be able to access housing, employment, the NHS and benefits. The project was extended over the last year to help the people who still had not applied for status following the post-Brexit transition period.

In 2021/22, our adviser received approximately two successful outcomes for applications they had put in for individuals and families applying for status every day.

The scheme has a helpline which received enquiries from all over the world and provides help to people internationally. Our adviser helps EU citizens to apply for pre-settled status as a 5 year visa or to get settlement as staying in UK indefinitely. In the last year our Bureau received over 700 enquiries from EU citizens and their families.



A client helped with an immigration issue in our Bureau.

We prevented crisis for
over **740** people last year

citizens
advice
bureau



Sense Scotland Partnership

At the beginning of the year GNWCAB entered into a partnership with Sense Scotland, a charity and social care provider supporting people with complex and sensory disabilities and their families. At a time when the families and carers of disabled people are under increased pressure from the cost of living crisis, this pilot project has proved invaluable, supporting disabled people and their families and carers to maximize their incomes and access resources such as grants, food and fuel vouchers, and help them to navigate an increasingly complex benefits landscape.

GNWCAB's role in the partnership is to coordinate a Scotland-wide welfare rights service for Sense Scotland's staff and service users in collaboration with Dundee and Hamilton CABx. The service provides holistic benefits advice and representation, and features outreaches and events at Sense Scotland TouchBases. It also provides training for Sense Scotland's staff, so that they can better support their service users to manage their benefits.

Since launching, GNWCAB has successfully won more than £26,000 for clients through unclaimed benefits and appeals. Below is a case study of a client helped by our adviser working on the Sense Scotland project.

Wyndford Partnership

Following many years of raising social policy energy issues, GNWCAB has partnered with SSE to provide energy advice and holistic support to residents of the Wyndford. This project provides holistic advice across all of GNWCAB's advice areas with a focus on energy. The Wyndford has been identified as one of the most 'energy deprived' areas of Scotland where a number of factors including poverty mean people are forced to disconnect and live without energy or heating.

By working with SSE and local housing providers, GNWCAB is offering free, confidential and impartial advice to local residents living in the Wyndford to help increase their income and support with energy provider issues, employment, immigration, housing and more.

We have supported people to access charitable energy, heating and clothing grants and mediated disputes with energy providers, as well as supporting people with translation to understand their bills, read their meters and manage their money and debt. This project has supported 180 people and won more than £33,000 in client financial gains through unclaimed benefits and debts managed.

Tania's* Story

"My name is Tania* and I am a single mother of two boys. My son Luka, 10, was born premature, with a diagnosis of cerebral palsy and is a full-time wheelchair user. I consider ourselves lucky to discover the services of Sense Scotland and after discussing many different things with Family Adviser Susanne, I was referred to Anna in the Welfare Rights Team."



Tania with her son Luka

"From the first appointment, I discovered that even though I thought I have reported every circumstance of my family life to the authorities, we were not awarded a certain element of Universal Credit and therefore were underpaid for almost a year. With Anna's help it was not only discovered, but it was resolved successfully."

"I felt so supported and will be forever grateful. I now feel I have someone to talk to and trust about the many issues that come with having a child with disabilities. Thank you Anna!"

Tania had given the correct information and was entitled to additional benefits which she did not receive. When our Welfare Rights Coordinator discovered this and asked for it to be backdated, it was refused. Our team fought hard for Tania and son Luka, almost taking it to Appeal.

Their determination resulted in Tania receiving approximately £5,000 of backdated benefits and an additional £411 per month - allowing her to reduce her working hours and focus on giving her son the care he needs.

**name has been changed for confidentiality reasons*



EU Settlement Adviser, Zhila, works with a family to maximise their income at our office.

Applied Human Rights Trainings

In the last year, GNWCAB has been approached by a number of charities, colleges and Universities in Glasgow asking for us to provide training and advice to the people they support and their staff. These trainings have focussed on increasing knowledge, skills and confidence in order to help communities become more resilient. Our advisers have delivered advice in community cafes, women's shelters, youth groups, colleges and Universities. This has helped our team to remove barriers to our service and engage with diverse groups such as young people under 25, Minority Ethnic people, women, families, people living with disability, older people and those facing isolation following the pandemic.

Our advisers have created trainings about the cost of living crisis and have tailored them to each partner, ensuring they focus on helping people overcome barriers to receiving entitlements, promoting equality and ending discrimination.

The main topics covered have been directly related to private rental housing, the cost of living and preventing poverty and child poverty for families. We have delivered sessions on benefits, debt, energy, housing and immigration advice. The project has been hugely successful with our 80% of people reporting an increase in knowledge about their rights and how to use them in everyday settings such as schools and workplaces. In 2021/22, our advisers helped over 600 people with advice through these outreaches, trainings and advice. Thank you to our funders, SafeDeposits Scotland and the Volant Charitable Trust for making this work possible.



GNWCAB Help to Claim Adviser, Meri, in our office.

Volunteering & Training Projects

Our Generalists Advisers and Admin staff volunteers are integral to delivering our service to the community here at Glasgow North West Citizens Advice Bureau. Despite the challenges faced by the pandemic, our volunteer team managed to recruit 12 volunteers in January 2021 and a further 14 in June 2021. Recruitment has continued over 2022 by working in conjunction with West Lothain Citizens Advice Bureau as part of their national remote Adviser Training Programme. We look forward to welcoming these trainee advisers into the bureau in mid-August. While over the last 18 months a portion of our volunteer advisers have left the bureau, they have moved into positive outcomes including employment in law firms, international banks and charities.

A large portion of our last intake were law students who had adapted to remote teaching and learning. This year, with this in mind, we have launched a Law Student Group who will complete their Adviser Training Programme remotely through CAS Learn (our online e-learning modules) with support from the team. They will then complete the last stages of their training in the bureau alongside trained advisers before taking clients as a solo trainee adviser.



Our EU settlement Adviser, Zhila, working with a client on 4 different issues.

Money Advice Trainee Programme

In March 2022, GNWCAB planned and delivered the first Money Adviser Trainee Project. Six trainee advisers were recruited, trained and then placed across six different Glasgow Bureaux. This post included 6 weeks of training in Glasgow North West CAB before moving over to their permanent bureaux. We organise regular training and catch up through out the year and love to see the progress of each trainee!

For the future, we hope to introduce more in-person classroom training that facilitates learning to improve accessibility and reach of the project.

Working Groups



Money advice trainee, Tom, working with a debt client in our Bureau.

Social Policy

Our social policy group is made of three advisers, Vaidas, Emma and Suzy, and our Development Manager Rebecca. They work to raise issues and inequalities affecting people in Northwest Glasgow. In the last year, they have successfully written to elected representatives to bring about policy changes for disability benefits and refugees. Moving forward, our group will be focussing on the cost of living crisis, energy and heating during the winter, debt and child poverty. If you'd like to contact us about a social policy issue in your community, please email us at comms@gnwcab.org.uk.

Equality

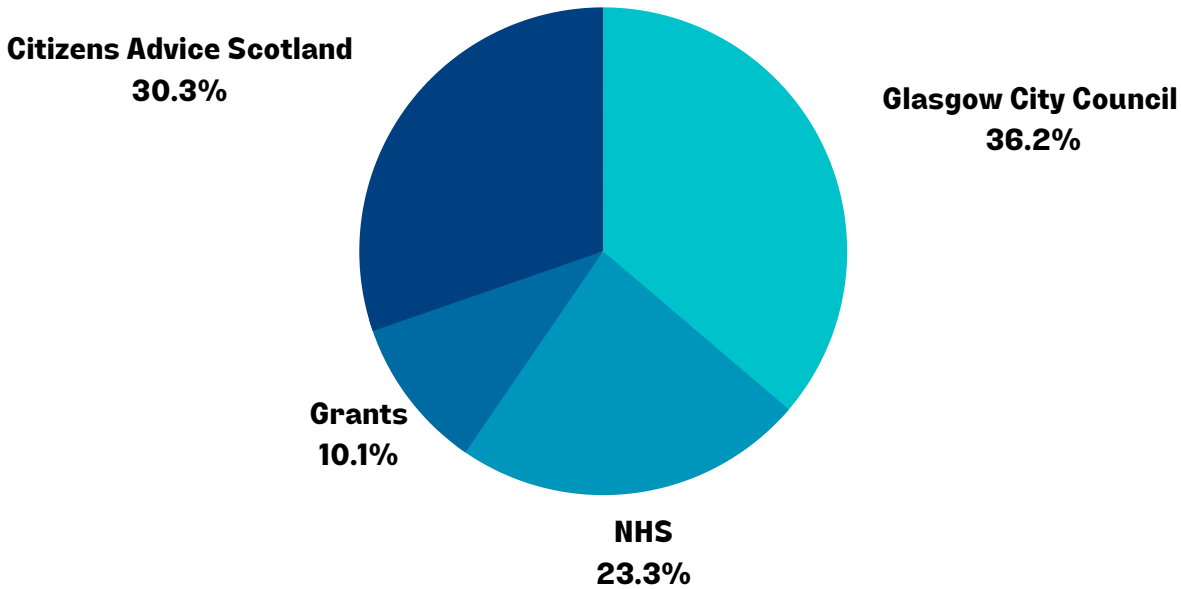
The equality group reviews our policies and practices and aims to make our workplace fully accessible and inclusive for all. It comprises of three advisers, Shalom, Tom and Bushra, and our CEO Alana. In the last year GNWCAB has introduced a Blended Working Policy to ensure people are supported to work flexibly and a Menopause Policy to make adjustments for women experiencing menopause in the workplace.

Wellbeing

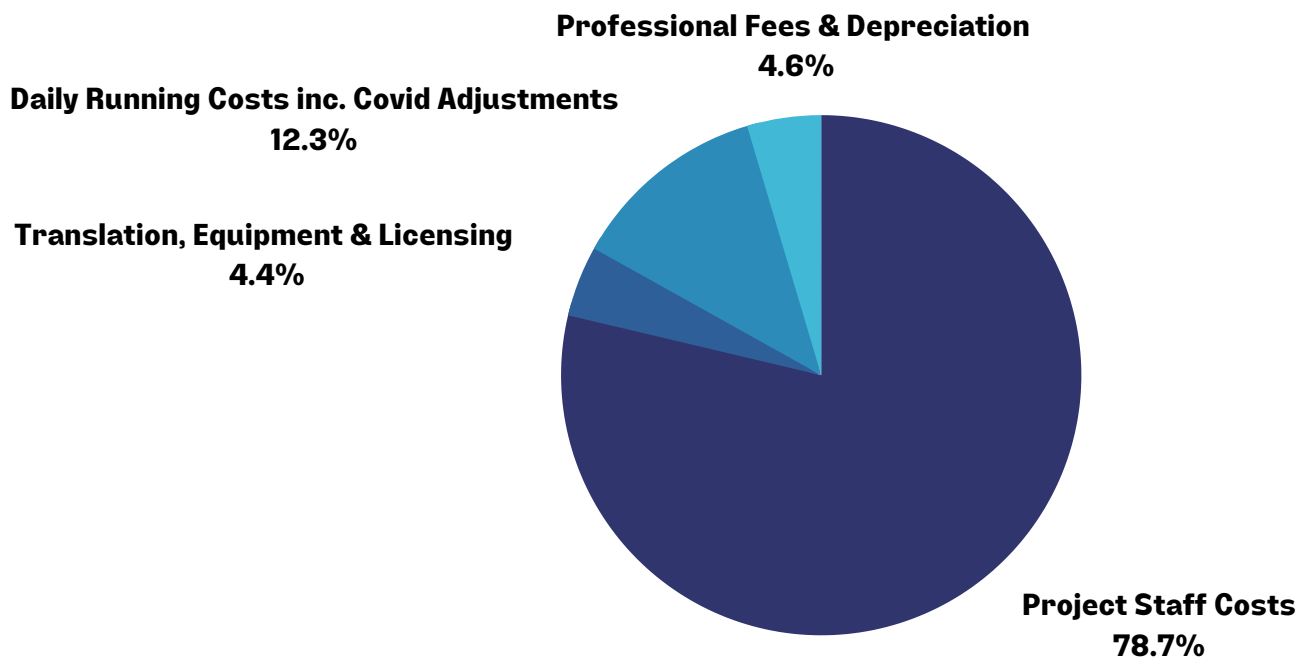
Our wellbeing group has organised trainings and wellbeing sessions to support staff during the cost of living crisis and the pandemic. With an increasing number of people calling our service while in distress, our wellbeing group has worked hard to ensure our staff teams feels supported and has practical tips, trainings and resources to manage their wellbeing in the workplace.

Finances

Income 21.22



Expenditure 21.22



Thank You

Thank you to our staff and volunteers who continue to support thousands of people with holistic advice every year in Northwest Glasgow. And thank you to our funders and partners for enabling us to continue empowering the diverse communities of Northwest Glasgow.

Our Funders

- Bank of Scotland
- Citizens Advice Scotland
- Glasgow City Council
- NHS
- SafeDeposits Scotland Charitable Trust
- Scottish Council for Voluntary Organisations
- Sense Scotland
- SSE
- The Hugh Fraser Foundation
- The Robertson Trust
- The Volant Charitable Trust

Our Partners





- African Relief Support
- Ethnic Minorities Law Centre
- G20 Youth Festival
- Glasgow Advice & Information Network
- Glasgow Afghan United
- Glasgow Caledonian University
- Glasgow Clyde College
- Glasgow Council for Voluntary Organisations
- Glasgow Helps
- Glasgow Life
- Lambhill Stables
- Legal Services Agency
- Lifelink
- Maryhill Integration Network
- Maryhill Ruchill Parish Church of Scotland
- Ofgem (Vulnerability Team)
- Pension Wise
- People Plus
- Scottish Refugee Council
- Springburn JC+
- Tesco Maryhill
- The Glasgow Women's Centre
- Wyndford Hub

Contact Us






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For information about our charity work or partnerships:

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