

citizens
advice
bureau



glasgow
north
west

ANNUAL REPORT 2023/24





Introduction from our Chairperson

Gillian Hamilton

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 2023/24, and demonstrates the significant impact our work has in our local community and beyond.

For the annual report last year, I wrote 'Operating during the ongoing cost of living crisis, the need for our support and services has never been greater' and a year on this remains true. Our amazing team, under often very challenging circumstances, provides an excellent service for the Glasgow North West community and beyond - and of that, we are very proud.

Even so, that demand continues to exceed our capacity, and we recognise that this will continue in the months and years ahead. Coupled with our increasing costs, and a very challenging local and national fiscal context, this requires an increasing focus on diversifying and adding to our existing funding streams.

This annual report confirms that, over the last year, we have provided support for over 5000 clients across North West Glasgow. This support is wide ranging, and we continue to witness acute levels of worry and distress in those we serve. We know that this impacts on the welfare of our team, so staff welfare and support remains an important priority for us.

I would like to record, on behalf of the Board, our thanks to Alana, our Chief Executive, and the Glasgow North West CAB team. They care deeply about the local community, and are committed to providing high quality advice and support - often going above and beyond to do this.

We owe an enormous thanks to our funders, stakeholders and partners - Glasgow North West CAB is a true model of community partnership - and without this partnership we could not provide the range and quality of services we do. Our elected members, MPs, MSPS and Councillors provide a high level of support and advocacy, for which we are immensely grateful.

It is a privilege and pleasure to be the Chair of GNWCAB, and to be part of a strong and supportive Board. We look forward to continuing this important work in the year ahead.

Gillian Hamilton



GNWCAB Chief Executive Foreward

Alana Forsyth

Once again, our 2023/24 annual report provides a snapshot of the work of GNWCAB during this period but cannot tell of all of the complete impact in the community. While GNWCAB is rightly proud of the impressive numbers presented in this report, they are even prouder of the lives improved and sometimes saved as a result of the skill and dedication of the team.

GNWCAB delivers a wide range of services from very small localised projects that responds to the needs of a particular issue or group of people, to Glasgow wide partnership projects delivering outreach services in 23 GP practices every week, or leading on nationwide project delivery supporting people to claim Universal Credit across Scotland. We provide services on behalf of statutory agencies such as Glasgow City Council and the NHS, as well as working in collaboration with a wide range of statutory and community groups to meet the needs of local people by acting as a gateway service, connecting the best support available to ensure people receive the very best outcomes possible.

In this annual report we have chosen a small selection of projects to highlight some of that work and our ongoing commitment to partnership collaboration, namely - our work with the NHS, our projects that work with young people and our initiative to increase capacity in local partners that support the ethnic minority communities.

With increased frequency during 2023/24, GNWCAB provided crisis support for people in despair, with alarming numbers of people presenting without access to food to eat, energy to heat their homes or an adequate roof over their head. The team regularly engaged with GPs, Community Psychiatric Nurses, Social Work, Community Addiction Teams, Homelessness services and the Police as examples, in a relentless effort to find emergency support for people at risk. Our clients often have multiple, complex issues and for a variety of reasons are unable to advocate effectively for themselves or navigate digital only statutory services. The continued lack of in person support offered by statutory services leads to an increasing level of dependency on community-based services like ours and we are frequently required to act as a backstop for failures in other parts of the system.

Increasingly, people's issues are multi-faceted and require time and experience to resolve. I cannot stress enough the importance of face to face support in these situations. The ability of people in crisis to talk to another human in person is often the catalyst that encourages them to open up about their situation and engage with the support they are entitled to, to make their life better.

On any given day our team can be supporting people in acute distress, living in the most difficult of circumstances, some recent examples.

- A young woman in her early twenties with No Recourse to Public Funds with less than 3 months to live. She had no money for a sim card to connect with her family, or to buy comfortable pyjamas, her husband didn't have the bus fare to visit her in hospital.
- A woman fleeing domestic violence who had been sleeping rough for over a week, she slept on our couch during the day while we tried to find her temporary accommodation.
- A young man impacted by addiction who had no electricity for more than 4 months because of a problem with his meter. His door had been forcibly removed by the energy company, he didn't have the £350 the landlord wanted to replace it and he was terrified being in his house alone and didn't want to leave the CAB.
- A woman who was so stressed with trying to deal with the DWP that she took a seizure while in the CAB. This condition has sadly remained with her since and the Doctor suspects it may be a permanent condition.
- Clients in despair who tell us about suicidal ideation. Devastatingly, this is now a weekly occurrence

While many of our team are Mental Health First Aiders and ASIST trained, they are not mental health professionals, medical professionals or Social Workers. Our trauma-informed practice seeks to support every client in the best way our skills and resources allow, but we cannot solve the impact of significant societal issues alone.

Our team use their long-standing local knowledge and community connections to link people to services that make life a little more bearable while we seek solutions to improve their future. CABs are rooted in their communities and it is this local knowledge that helps us build bridges, add to the sense of community and create a network of support services. We know the bus you need to get to the local foodbank, or if you can't afford the bus fare we can tell you best route to get you there before it closes and call ahead to let them know you are coming, sometimes even taking you there ourselves – that's the difference you see in community-based services.

As resources and fiscal budgets are stretched ever thinner across all sectors, we have championed a partnership approach to ensure our clients access the right support at the right time, using a method that best suits their needs. In 2023/24 we invested time and effort in to building capacity for partner organisations across the community. We provided training to staff and volunteers of partner organisations to ensure that collectively we can provide wrap-around support, using the expertise of each agency to achieve the best outcome for clients.

In response to our twin aim to influence local and national social policy, GNWCAB are active participants in a wide range of forums, networks and focus groups. Our proximity to client experience and live issues, allows us to act as an early warning system on local and national trends. In addition to the thousands of people supported by our service every year via advice giving and problem solving, we also impact change further up the chain by using the current experience of local people to lobby to improve the experience for our clients in the future.

While many parts of our community are blighted by deep rooted, significant socio-economic challenges, we are simultaneously blessed by wonderful diversity and a strong sense of identity and vibrant community spirit. People who work and volunteer in CAB are by definition, driven, compassionate and empathic – that’s what attracts them to CAB work. An increasing number of people are coming to us in acute distress and for many of these people, the empathic welcome, dignity and respect they are shown at CAB can restore their faith in a system in which the odds can appear to be stacked against them.

2023–24 was undoubtedly challenging but there has also been much to celebrate at GNWCAB. Some of our team moved on to new exciting roles and we know they will continue to make things better for the lives of others – we proudly wish them well. We welcomed new staff, volunteers and Trustees and celebrated long service milestones and personal achievements. We developed new partnerships, attracted new funding and welcomed new tenants.

As we look ahead to 2024 and beyond, we acknowledge the very challenging funding landscape that we are operating in. In response to this this we are developing a new Funding Policy that seeks to further diversify our income streams. We will be taking a more proactive approach to direct giving and opportunities to benefit from fundraising campaigns.

We are also looking for a new home as our current lease ends in September 2025. Our search has begun in earnest as we seek to find a new, fit for purpose, fully accessible space that can act as a welcoming community hub for the people that use our services as well as our partners.

The work delivered by our team is truly awe inspiring and on a daily basis I am personally moved by the dedication and commitment of the staff and volunteers. The impact of the level of despair and destitution in our communities can weigh heavy and impact the health and wellbeing of our team. We continue to view the welfare of our people as a priority and strive to create the best supportive, flexible, person centred, working environment we can.

We remain indebted to a group of talented, committed staff, volunteers and Trustees who give selflessly of their time. They are part of the bedrock of our service and without them we simply couldn’t deliver this invaluable work in the community.

I am proud to work with an incredibly talented, supportive and committed group of people. Despite the ongoing challenges, they continue to turn up with energy and commitment to making life better for others. We are a diverse bunch of people who work to represent the vibrant community that we serve. Together we make up GNWCAB and are very proud of the work we deliver for the communities of Maryhill, Possilpark and beyond.

I would like to express my ongoing gratitude to our staff, volunteers, Board of Directors, partners and funders who seek to make life better. Collectively we strive to deliver a service that is second to none, that leads to lasting improvements for the people in the community we serve.

“Never underestimate the power of a small group of committed people to change the world. In fact, it is the only thing that ever has.”

Margaret Mead

Our Team

Our Board

Gillian Hamilton

Gillian is the Depute Chief Executive for Corporate Services at Education Scotland. She has worked in education for over 30 years and brings expertise in leadership and change.

Graham Faulkner

Graham is a Chartered Accountant and Executive Director at Morgan Stanley. Graham has studied law at university. He brings expertise in finance and governance, joining the Board to 'give back'.

Virginia Anderson

Virginia has worked in the third sector for over 20 years as a fundraiser, funder, trustee and volunteer. Virginia is the CEO of Disability Snowsport UK and has an interest in strategic giving.

Erin McKee

Erin is a Special Adviser and Deputy Chief of Staff in the Principal's Office at the University of Glasgow. She leads engagement with key political stakeholders and manages university campaigns.

Ellen Vanderhoven

Ellen is a Doctoral Researcher at the University of Glasgow School of Education. Ellen brings expertise in monitoring and evaluation, social policy and community engagement.

Louise Fyfe

Louise is a Management Consultant leading on significant change and transformation programmes. She is a Master Black Belt in Lean Six Sigma and works with corporate clients globally.

Sanaa Shahid

Sanaa brings extensive experience in Corporate and Commercial Law and Governance, along with her ongoing role as a Children's Panel Member, where she has served for nine years.



Our Management Team



Angela Kelly, Operations Manager

Alana Forsyth, Chief Executive Officer,

Jennifer Gilbert, Business Development Manager,

Feargal Letford, Duty Manager

Callum Robb, Project Manager

21

dedicated advisers

23

committed volunteers

About GNWCAB

Glasgow North West Citizens Advice Bureau (GNWCAB) is a local, independent charity which provides free, impartial and confidential advice and information to people in the North West of Glasgow.

Our mission is to end poverty and inequality in our communities by ensuring people from all backgrounds are empowered through access to holistic advice and support that positively impacts their lives.

Our twin aims are:

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively.

And equally:

To exercise a responsible influence on the development of social policies and services, both locally and nationally.

Our advice is delivered up to type III Scottish National Standards in Welfare benefits, Money advice and housing for Information and Advice Providers, which ensures advice delivery of the highest standards. We are also a member of the Citizens Advice Scotland (CAS) network which supports our work in areas such as social policy, compliance, policies and procedures and fundraising.

We offer advice on and support on a range of issues including but not limited to:



Benefits



**Income
maximisation**



Debt



Immigration



Housing



Energy

Our Impact 23/24

We are proud that in 23/24 we have made the following impact in our community:


5,470
clients supported

18,881
pieces of
advice given

14,257
client contacts

1,859 hours
of service donated to the
community by our volunteers


26
energy workshops
delivered


175
clients supported to manage
debts totaling to
£2,220,267

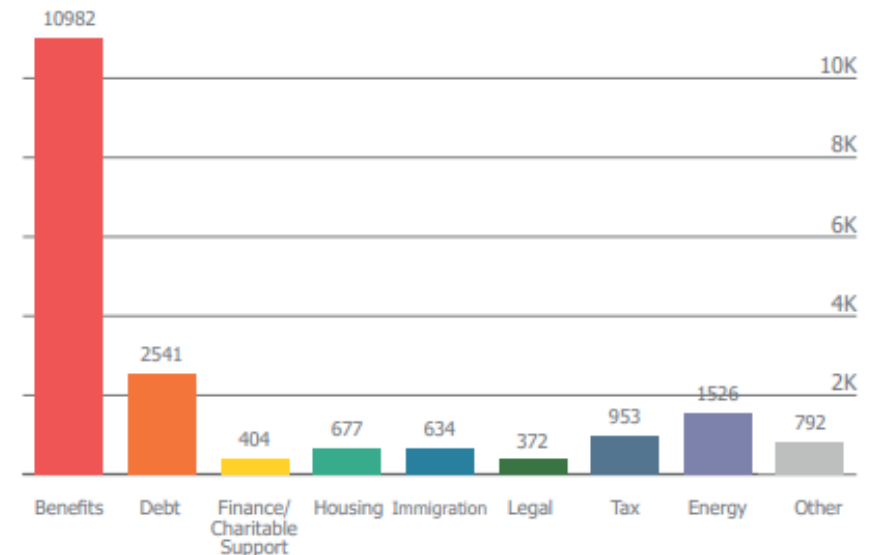



£3.8m



secured in client financial gains.
GNWCAB delivers excellent value
for the public purse.

Advice breakdown 23/24



We're in the community

We deliver weekly outreach services in:

5

local agencies

23

GP practices

7

schools

15

local organisations

plus
multiple city wide statutory
and third sector agencies

Value for Investment

£1



£33

For every **£1** of core income received by GCC, GNWCAB was able to generate **£33** of income for local people

£1



£7.65

For every **£1** of core income received by GCC, GNWCAB was able to generate **£7.65** in additional funding

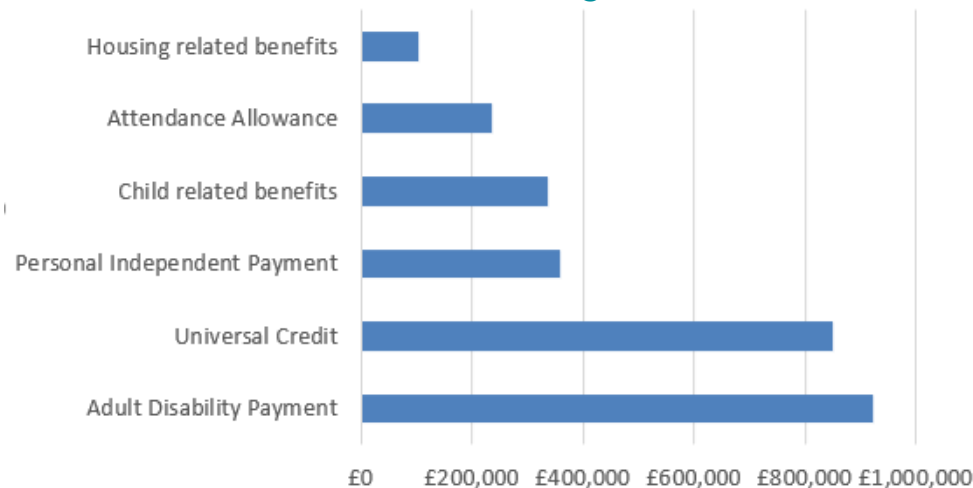


Our Advice in Action!

1 in 3

of GWNCAB clients supported are unable to work due to ill health or a disability.

Successful Benefit Award with Highest Gains Breakdown



33%

of GWNCAB clients are from the ethnic minority communities.



We have partnered with the NHS and are embedded in 23 GP practices across the community. Our partnership enables practices to make direct referrals to one of our advisers. As a result of the partnership, in 2023/24 we supported a total of 1,134 clients with 4,121 pieces of advice, in addition to securing £1,934,150 in client financial gains.



1,134

clients supported

4,121

pieces of advice

£1.9mil

secured in client financial gains

“Would like to say a big thank you to the GNWCAB adviser for her help and ever so nice”
GNWCAB Client

Our Advice in Action!



Empowering Diverse Communities & People in Financial Hardship through upskilling, Building Confidence and Skills to Promote equality & Challenge Discrimination.

With thanks to the funding from the National Lottery, GNWCAB have delivered a one-year pilot of our partner co-designed project aimed at building capacity and resilience of diverse communities. Since June 2023, we have **supported 205 people** with lifeline holistic advice and support on issues such as immigration, benefits, and housing as examples. We have successfully **trained 10 volunteers** from partner organisations which has helped to build capacity of partner organisations and support available for diverse communities.

33% of our GNWCAB clients are from ethnic minority communities therefore there is a great need in the community for this project. We are delighted to have **secured further three year funding** with the Lottery to continue this project and build our capacity within the community.

The project has enabled our team to successfully train 10 volunteers from partner organisations over the one year pilot. 100% of the volunteers trained through our pilot project so far, are from the ethnic minority community and have lived experience from seeking asylum. Their lived experience has been pivotal in shaping the project and we will continue to use this learning to further develop the project. This has been key for GNWCAB ensuring the project directly meets the needs of the people we work with and empower the community.

“Bushra has helped me to gain confidence in supporting people to complete their application. This has helped us to support people quicker”

Mehdi, Glasgow Afghan United



Burns & Rumi Supper 2023

Farhan's Story

Farhan came to GNWCAB when he first arrived with his wife in the UK. He had complex mental health challenges and both Farhan and his wife experienced trauma as refugees. Their mental health was impacted as a result of experiencing stress induced miscarriages. Farhan needed support with his financial situation, debt, housing and immigration status. Farhan does not speak English as a first language therefore required an Arabic interpreter. This coupled with his complex mental health challenges meant that he required extended appointment slots and additional appointments. Our advisor has supported Farhan with the following as examples:

- **Benefits:** GNWCAB have supported Farhan in applying for Universal Credit, Scottish Welfare Fund, PIP and Housing Benefit. Latterly, we have also supported successful applications for Best Start Food grant, child benefit and pregnancy and baby payment. Overall, GNWCAB reduced the financial pressure for Farhan and his wife, gaining a total of £8,755.
- **Immigration:** GNWCAB supported Farhan and his wife to complete their British citizenship application. We are currently awaiting the outcome.

As a result of the lifeline support Farhan and his wife received from GNWCAB, their mental health has significantly improved and their financial pressure relieved. They have since been able to start a family and are better connected in the Glasgow community.



"I have really enjoyed working on the project over the past year as I can see the incredible impact of our holistic advice and support for the Northwest community. Most people I have worked with are very vulnerable, can't speak English and have been granted recent leave to remain in the UK. Many clients have fled countries of war and have experienced significant life trauma. I have helped clients to navigate the systems to achieve positive outcomes such as becoming more financially and emotionally resilient. Working with our partners I have been able to build trust with clients as they are being referred. The project has become busy as a result of word of mouth, I help not just the client but also their family and friends. For many, I'm the only trusted contact in the UK so I always strive to do the best for our clients. Being able to provide holistic advice makes the process much easier for clients as I can help them with multiple issues instead of referring them to other organisations."

Statement from our Project Adviser

Our Advice in Action!



Empowering Young People in North West Glasgow

We have partnered with G20 to support and empower young people to understand their rights, access training and learning opportunities, access what they are entitled to and maximising their income to reduce the rippling impact of poverty. Our dedicated adviser is based at G20 two days per week providing lifeline 1:1 holistic support and advice.

Most of the young people we have supported through this project are impacted by mental health issues, suffer from drug and alcohol addictions, single parent, or experienced childhood trauma. Our project helps young people to become more financially resilient so that they can access opportunities to help achieve positive outcomes.

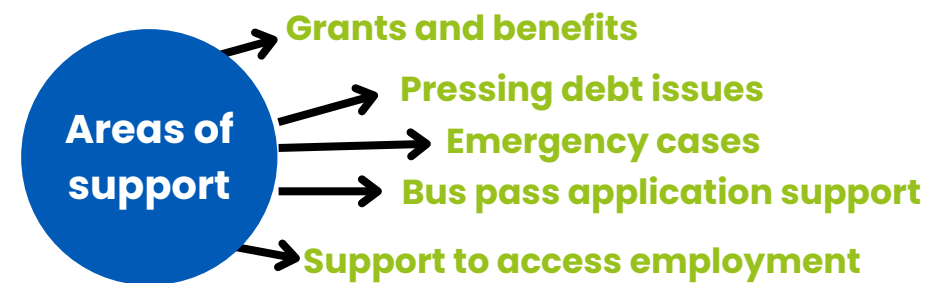
The project has achieved the following:

200

young people supported

£325k

secured in client financial gains



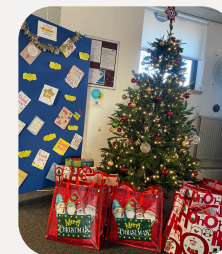
Financial Inclusion in Schools

We are based in 7 schools across the North West of Glasgow through our Financial Inclusion in Schools project. Our partner schools can make direct referrals for families and young people to receive advice and support.

As a result of this embedded support we have secured £64k for families.

Spreading the Christmas Cheer

With thanks to the Glasgow Spirit of Christmas we were able to support families with Christmas gifts for 50 children and young people in our community.



Our Advice in Action!

Energy

We have been working with various partners to deliver energy advice in North West Glasgow. Almost 90% of our Energy clients also require advice in other areas such as benefits, debt and housing as examples. We are able to provide energy support to help people reduce their energy bills, switch tariffs and claim energy grants such as Warm Home Discount and Winter Fuel Payment.

We have access to direct phone lines with most major energy companies which helps our advisers to solve and manage client issues more effectively. Many of our clients either have or live with someone who has a disability or health condition therefore we help those clients to register with the Priority Services Register (PSR). The PSR ensures vulnerable people receive free gas safety checks and emergency support.

✦✦ Influencing Scottish Government Policy ✦✦

We hosted a community Heat in Buildings Consultation to gather the views of local people on Scotland's journey to becoming Net Zero. The group reviewed proposals set out by the Scottish Government and we were able to feed back to ensure people's voices are heard and influence policy and reform.

The session was welcomed by a mix of younger and older people, tenants and homeowners, landlords and business owners.



Glasgow Advice and Information Network

We deliver the GAIN helpline on behalf of Glasgow City Council. The GAIN Network is made up of 16 agencies across Glasgow including CABs, law centres and independent advice agencies.

In 2023/24 the GAIN helpline supported **3860 clients** from across the city on a wide range of issues from Welfare benefits to housing and money advice.



Daive's Journey at GNWCAB

From Volunteer to Full Time Front Line Support

I started volunteering about a year and a half ago, fresh out of university and with the classic post-graduation panic. I studied social sciences, and I kept my job in hospitality after graduating. I was looking for somewhere to make use of what I studied. Talking to one of my lecturers, Citizens Advice came up.

I had an idea of what a CAB did, but I never realised the breadth of the advice. When I first started volunteering there was definitely a learning curve, but everyone in the bureau was always happy to help. Whether I needed help understanding how different of benefits interact (or don't) or where to get lunch, someone was always available.

The more I volunteered, the more I enjoyed what I was doing. In September 2023 I started a master's course and I was looking for a job that would work with my schedule and my course. When a part-time position became available, I got to start working for GNWCAB and haven't looked back.

Once I graduated, I was able to start working full time. I work in the Access Team, so I triage clients and the issues they present with at the bureau. I talk to clients about their issue to see what support is best suited for them. Sometimes it's just explaining processes and empowering clients to act on their own behalf, sometimes clients might need a bit more support and should see an adviser.

I really enjoy the work I get to do at the CAB, and to say no two days are the same is an understatement. In the CAB you're always supporting different people with different issues. It's a unique – and sometimes challenging – job which I will always cherish.

Social Policy

Our bureau has focused on influencing social policy development over the past year, aiming to establish ourselves as a key voice for change both locally and nationally. We have formed a small team of in-house social policy coordinators who review issues raised by our advisers and volunteers daily. This feedback is submitted to our dedicated policy officers at CAS, who leverage our clients' lived experiences to drive change.

Much of our policy work has centred on the government's abolishment of "legacy" benefits, such as tax credits and income support, and the DWP's managed migration process to Universal Credit. As this transition continues, our advisers will report any issues to highlight the need for strong policies that protect the most vulnerable members of our community from destitution, something that remains a real risk.

Given our expertise in the work capability assessment process, we responded to the Government's consultation in September, expressing concerns about potential income loss for claimants and the risk of increased sanctions, which have proven ineffective for those with health challenges.

We have also supported Parkhead CAB's newly appointed policy officers in creating a network of social policy coordinators, collaborating with colleagues across the eight Glasgow CABx. We are proud to have launched a timely Pension Credit take-up campaign and look forward to future initiatives.

Recently, two of our social policy coordinators met with our local MSP, a member of the Social Justice and Social Security Committee, to provide evidence in support of aspects of the Social Security Amendment Bill. We discussed its technical aspects and advocated for our clients' experiences within the legal framework, particularly regarding challenging Social Security Scotland benefit decisions and appeals to the new Social Security Chamber for Scotland.

Additionally, we are making progress in building relationships with the City Council and Wheatley Homes Housing Association to establish clearer communication channels. This will enable us to better support our clients and resolve their issues more quickly, benefiting both our bureau and these organisations.

The advice sector remains vital for monitoring social policy trends, and our bureau is committed to addressing these issues and amplifying the voices of those who need to be heard.

Tribunal Representation

GNWCAB can represent clients at tribunals in challenging a range of benefit decisions including those made by:

- DWP
- Social Security Scotland
- Local Authority

In 2023/24 we represented

50

people at benefits tribunals

Our average success rate of

72%

in overturning benefit decisions, evidencing flaws in the system



Events



Burns & Rumi Supper 2024



Promotional Events & Workshops



Celebrating International Women's Day and celebration of Nowruz.

"Just to say how grateful and appreciative we are for all your help. Don't know how we would get by without it. Great, big thankyou"

GNWCAB Client



Westminster

Celebrating our partnership with GAU on Massoud Day

Supporting partner organisation events

Events



Elected Representatives visit GNWCAB



BBQ at Glasgow Afghan United Allotments



Community Cost of Living Events



Refugee Football Tournament



“Please accept my thanks for everything you’ve done to help me over the past months. Your help has been so graciously given and your support has been invaluable. I know that I would not have managed without your help”

GNWCAB Client

YangZi's Story

YangZi is a 35yr old married female who lives in a 2 bed Glasgow Housing Association property. She lives with her husband and two children aged 7 and 12 yrs old (both children are autistic). YangZi has no recourse to public funds and was granted leave to remain for 2.5 yrs. She advised her husband has been sentenced to 6 months in prison and she received a deportation notice for her family. YangZi was seeking advice on her family's application to remain as the home office had made an error and noted incorrect information on behalf of the client. Our Lottery project advisor was able to support YangZi to contact various benefit providers who were harassing her regarding outstanding overpayments. Once YangZi was granted leave to remain, our advisor was able to further support with the following:

- Successful universal credit application totaling to £14,779 p.a.
- Successful child benefit and child disability applications totaling to £23,286 p.a.
- Successful application to Scottish welfare crisis grant totaling to a one off payment of £367.
- A further one-off payment of £150 through the warm home discount fund to support energy bills and a further £49 payment through the Mega Fund.
- Successful application to receive a Blue Disability Badge.
- Advised on how to set up a repayment plan with benefit providers.

As a result of the support from GWNCAB, YangZi and her family were granted leave to remain and also a total of a life changing **£38,065** annual client financial gain.



Thank you to our dedicated staff and volunteers who help GNWCAB support thousands of people with holistic advice in the North West of Glasgow each year.

Thank you to our funders and partners for your ongoing support.

Our Partners 23/24

- **Glasgow Afghan United**
- **Courtyard Pantry**
- **Maryhill Integration Network**
- **G20**
- **Possibilities**
- **Lifelink**
- **African Challenge**
- **Social Security Scotland**
- **NG Homes**
- **Partick Thistle Charitable Trust**
- **Honorary Scotians**
- **Bridges Programme**

Our Funders 23/24

- **Glasgow City Council**
- **Citizens Advice Scotland**
- **The Robertson Trust**
- **National Lottery Community Fund**
- **Home Office**
- **NHS Greater Glasgow and Clyde**
- **Trussel Trust**
- **Agnes Hunter Trust**
- **Yorkshire Building Society**
- **Bank of Scotland - Reach**
- **Safe Deposit Scotland**
- **SSE**
- **SENSE**
- **The Endrick's Trust**