

WORKLOAD MEASURES

1. Signposting:	2.4%
2. Listening Ear:	0.7%
3. Information & Advice:	46.9%
4. Negotiations outside:	49.7%
5. Representation:	0.3% (Legal papers only)

NEW AND ONGOING ISSUES

• Bell Street Office

Social Security	1,538
Immigration, Nationality & Asylum	236
Consumer Goods & Services	162
Legal	281
Debt	892
Relationships	98
Employment	492
Tax	150
Financial Products	127
Utilities	167
Housing	434
Other (Health, Education & Travel)	154
Total	4731

NEW CLIENTS

Bell Street Office	3,110
Community Based Outreaches	428
Hunter Street	49 Families
Glasgow Life Libraries	136
Homelessness (except Hunter Street)	27
Housing Options	143
John Street Service Desk	158
Scotcash	184

DEBT MANAGED

Housing	£511,360.38
Council Tax:	£198,284.79
Utilities:	£32,998.48
DWP & HMRC	£101,012.27
Consumer	£1,318,928.33
TOTAL	£2,162,584.25

TOTAL CLIENT FINANCIAL GAINS £3,376,185.00
(BELL STREET OFFICE)



Opening Hours: Monday to Friday 09.00 - 17.00
Drop-in Service: Monday to Friday 09.30 - 16.30
Out of hours services at LSA: Thursday evenings 17.00 - 19.00 (until March 2017)

Telephone Lines

Main Enquiry Line	0141 552 5556
Projects Manager	0141 552 8111
Quality Assurance Manager	0141 559 6299
Scotcash	0141 276 0525
FAX	0141 552 7878
e-mail	techadviser@glasgowcentralcab.casonline.org.uk
Website	www.glasgowcentralcab.org.uk

We wish to thank:

The Glasgow City Council, Glasgow Life,
The Scottish Legal Aid Board,
Citizens' Advice Scotland,
NHS Greater Glasgow and Clyde,
Citizens Advice Direct, Scotcash
and others for their financial support.

The Glasgow (Central) Citizens' Advice Bureau is a company limited by Guarantee Company Number 146212. Regulated as a charity by OSCR Number SC001130, Registered by the Financial Conduct Authority FRN 617459
Registered Office Level 3, The Mitchell Library, 201 North Street, Glasgow G3 7DN (previously 1st Floor, 88 Bell Street, Glasgow G1 1LQ)

Design and production Big Think Agency.

FINANCIAL INCLUSION

Help where it's needed most.



Glasgow Central
Annual Review
2016/17



Glasgow's Advice & Information Network

THE BEGINNING

- **World War II**
- **Welfare & Social Care**
- **Missing People**
- **Training**
- **Partnership**

On 15 January 1939 the first CAB in the UK opened at 212 Bath Street, as part of the City of Glasgow Society of Social Service (now the Glasgow Care Foundation), for enquiries expected about wartime regulations. At that time there was close co-operation with the Red Cross and other voluntary agencies to trace missing persons, prisoners of war and to deal with immediate problems such as food rationing.

Training was arranged for volunteer staff in other services within Glasgow and the surrounding areas to prepare for problems like budgeting and social welfare. After the war the bureau service continued with an increased its range of subjects. Later, when funding came from the then Glasgow Corporation the bureau became no longer part of the Society of Social Service but it remained with them as a tenant until 1990 when it moved to 87 Bath Street. The bureau became an incorporated company in 1993.

In August 1999, the Bureau left Bath Street and relocated to Albion Street, Glasgow and in May 2007 moved to 88 Bell Street Glasgow. In March 2004 the bureau changed its name from Glasgow (Bath Street) Citizens' Advice Bureau to Glasgow (Central) Citizens' Advice Bureau. The Bureau is a member of the Scottish Association of Citizens' Advice Bureaux (t/a CAS) and is part of the Glasgow Advice and Information Network (GAIN) offering an holistic advice service using the CABx comprehensive information system.

The CAS Membership includes compliance with Quality Assurance. Funding arrangements changed from July 2009 when the grant form of funding from the Glasgow City Council, our main funders, changed to that of a competitive tendering contract so, from then until March 2015, the bureau was a subcontractor of various lead agencies of consortia who were contractors of the Glasgow City Council.

From April 2015 the funding arrangements changed again when a 'partnership' was formed directly between individual agencies and the Glasgow City Council with core funding returning to grant support. In addition to core funding the bureau has grants from other funding streams.

The Aims of the Citizens' Advice Bureau are:

- To ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of the services available, or through an inability to express their needs effectively and equally.
- To exercise a responsible influence on the development of social policy and services, locally and nationally.

SERVICES OFFERED

- **Free (at point of delivery), impartial and confidential service**
- **Information, advice & advocacy**
- **One stop drop-in**
- **Various outreaches throughout the city**

OPEN DOOR SERVICES

- **Multiple Subjects**
- **Debt Adjustment**
- **G-Heat**
- **Bank Accounts**
- **Money Advice Service**
- **Pensionwise**
- **Health Service Complaints**
- **Social Policy**

Service provision from the Bell Street office is mainly drop-in and available to all citizens of Glasgow. From the main office there are several projects and outreach services. The general subject matter is very wide with funding placing more of an emphasis on the prevention of homelessness. Negotiations with third parties form our largest type of work. The complexity of enquiries may involve several issues with a choice of options. Immigration enquiries have increased considerably in recent years while others such as consumer and relationship have decreased.

The most common category is money advice where assistance is required in financial capability, benefit checks and debt management. This also includes help and advice with social security claims, wages, debt adjustment, budgeting, bank accounts and debt options such as Trust Deeds and Sequestration. Consumer debt is mainly from store and credit cards with payday loans ever increasing. We also have facilities to introduce new basic bank accounts.

Welfare Reform has brought new enquiries to the bureau, particularly Sanctions, Mandatory Reconsiderations and the introduction and roll out of Universal Credit. Financial gains essentially come from social security benefits, backdated wages, debt forgiveness and consumer redress. Other gains include preventing evictions and employer's references and soft outcomes such as opening bank accounts, increasing income, introducing home insurance and energy efficiency. However, advising on rights and responsibilities cannot always meet clients' hopes and expectations. Where appropriate we work by referral to the Strathclyde University Law Clinic and Castlemilk Law Centre for employment appeals, the Legal Services Agency in the prevention of homelessness, and the Glasgow City Council Welfare Rights Team for Social Security Appeals with referral systems in process.

Additional services include financial advice through the Money Advice Service (until September 2016), pension guidance through Pensionwise, the Patients' Advisory & Support Service (PASS), a weekly G-Heat surgery offering advice on energy efficiency and a G-Heat Income Maximisation Project working alongside energy efficiency.

We have a dedicated team of around 65 volunteers (15 FTE); some with over 30 years' service each and many more with over 20 years' commitment. They are supported by a team of salaried staff. Some staff specialise in certain subjects such as debt management, social security and housing. Many of our volunteers go on to secure paid work or enter into further education.

We continue to work with our internal Social Policy Team and liaise with Citizens' Advice Scotland on matters identified as being of social interest.

COMMUNITY BASED OUTREACHES

Our North Glasgow Advice Centre office (in partnership with the Legal Services Agency) closed during the year and became an outreach operating from the nearby Molindinar Community Centre. We offer a client engagement service in the North East Food Bank and we continue with services at Helping Heroes Glasgow, Glasgow Life libraries in, Springburn, Riddrie, Royston, Ibrox and Partick and an experimental 'floor walking' service to engage with clients in the Mitchell Library, the Glasgow City Council Service Desk in 45 John Street with referrals from the GCC Revenues & Benefits and from the GAIN Helpline at Citizens' Advice Direct, Bellgrove Hotel, Chara House, Elder Street & Clyde Place Hostels, NHS Hunter Street and the Hamish Allan Centre. We provide full time Money Advice within Scotcash in High Street, Glasgow. Through a secondment we retain a link, through Money Matters, with the provision of Money & Debt Advice within the Royal Hospital for Children in Glasgow.

Case Study

Client, unemployed and living alone in social rented accommodation was in receipt of Universal Credit and Council Tax Reduction with no savings or assets. The client presented with debt issues including rent and council tax arrears. Sheriff Officers and Debt Collection Agencies had become involved. The adviser overviewed the situation and prepared a financial statement while giving budgeting advice. Various options were discussed. As the client had no disposable funds the adviser requested a temporary hold on payments towards the council tax arrears and consumer debt. The client had an arrangement in place to pay £20 per month towards the rent arrears but, as this was unaffordable, the adviser negotiated this down to £5 per month. On checking the benefits it was found that the housing element of the Universal Credit was wrong. After contacting the DWP the error was corrected gaining the client £11.50 per month.

Case Study

Client of French origin but has lived in the UK for 18 years presented with several issues. The client suffers from Chronic Obstructive Pulmonary Disorder and has mental health issues. Income is from Employment and Support Allowance (Support Group), Personal Independence Payment and has mortgage interest paid for a £60,000 mortgage on a listed property that is in disrepair. The client has over £40,000 credit card debt. The adviser asked he client to obtain reports from the Psychiatrist and Clinical Psychiatric Nurse. Also assisted client to get an environmental health report as the flat was believed to be a health risk. Subject to the report, if the client can leave the property and return the keys to the mortgage provider the DWP would stop paying the mortgage interest and the adviser could then assist with starting bankruptcy procedures.

Case Study

The client presented with a shortfall in Housing Benefit. Income is from Employment and Support Allowance. The shortfall is £42 per week. Adviser assisted with an application for Discretionary Housing Payment, contacted the DWP to say the client's health had deteriorated, asked them to review the situation and move on to the Support Group of Employment and Support Allowance while starting the Personal Independence process. DHP was granted for one year and, subject to the ESA review and PIP outcome the client would no longer have a shortfall.

SCOTCASH

In Scotcash our Money Advisers had **184** new clients. New debt managed was **£317,607** and Financial Gains were **£257,571**. These were 100% Scotcash referrals. In the year **52** new Royal Bank of Scotland bank accounts were opened. This bureau works in partnership with Scotcash who provide affordable loans and other services to those who may have difficulty accessing the High Street banks and who may otherwise resort to unlicensed money lenders.

THE MONEY ADVICE SERVICE

The bureau hosted part of this service until it's end within CABx in September 2016. During the 6 months period nearly **600** sessions were delivered. This was a free, impartial service covering a range of money related topics including budgeting, savings, social security changes and financial circumstances. It was a UK government service promoting empowerment in financial decisions and specialist advice to enhance the ability to manage financial affairs. The service provided online tips and tools regarding effective budgeting and money management and further actions post appointment.

PATIENTS' ADVISORY & SUPPORT SERVICE

This support provision for health service enquiries had 46 complaints of which 6 were resolved at local resolution, 37 at the formal complaint stage, 3 were referred to the Scottish Public Services Ombudsman (results awaited), 31 related to acute hospital services, 9 related to GP services, 2 were about opticians and 4 related to dentists.

PENSIONWISE

This service was introduced by the government to offer free, impartial guidance on the new pension freedoms available from April 2015. It helps people understand the jargon regarding pension options to help reach the best decision. It does not promote financial products or providers and adheres to FCA standards. The service has been provided from this CAB one day each week over the last year and completed 129 face to face appointments.

TRAINING

- **Adviser Training Programme**
- **Advanced Training**
- **Specialist Training**
- **Opportunities**

Over the year we selected 40 applicants from those applying for volunteer adviser training. The applicants ranged from students, part-time workers, shift workers, those not seeking work and retired individuals. Basic Training was delivered to the new recruits in 4 separate sessions during the year. Some left having secured employment or to return to education. We have a good record of assisting our volunteers in to the permanent work place. Throughout the year training has been given internally and externally to existing staff on specialist subjects such as debt management, social security, housing, employment and immigration. The bureau is committed to staff training and development.

FUTURE DEVELOPMENTS

- **Relocation**
- **Modernisation**

EXPANSION

Towards the end of the reporting year the bureau became a partner in a consortium including the Wheatley Group, the Legal Services Agency and Advise Direct Scotland to deliver a service within Glasgow from April 2017 to the most vulnerable people who would not normally engage with mainstream services. This followed a successful bid to the Glasgow City Council who had secured funding from the European Social Fund. The Wheatley Group also secured ESF funding for a sister project to deliver a complimentary service from April 2017 in which this bureau is a partner.

OPPORTUNITIES FOR YOUNG PEOPLE

- **Community Jobs Scotland**

We continue to work with SCVO to employ younger people on government schemes. Such posts with us are mainly in administration and/or ICT. While this gives short term assistance to the bureau it also affords longer term employability prospects for the younger people who have engaged with the service.