

**CASTLEMILK CITIZENS ADVICE  
BUREAU**

**ANNUAL REPORT  
2022/2023**

**CASTLEMILK CAB IS FUNDED BY GLASGOW CITY COUCIL &  
GG&CNHS IN PARTNERSHIP WITH CITIZENS ADVICE SCOTLAND**

**REGISTERED CHARITY IN SCOTLAND – SC051787**

## Castlemilk Citizens Advice Bureau - Annual General Meeting 28<sup>th</sup> November 2023

### Chairpersons Report – Brian Jenkins

Good evening & welcome to what might be the 44<sup>th</sup> Annual General Meeting of the Castlemilk Citizens Advice Bureau.

I would like to welcome with us today: Angela, Jackie, Margaret and Angus

I would like to extend a vote of gratitude to Angela and our staff and volunteer team who collectively make the Bureau and its service a great success. And in particular I would like to thank Kate who as the former Manager who has worked in some capacity since its early days and for most of the time been its manager. Although she has stepped down from being the manager, Kate has continued to provide excellent continuity by being the finance person and all round supporter to Angela who she trained as her successor.

This year has been the first since we returned to some sort of normality after Covid and I'm glad to say we are now able to have clients in the bureau with one-to-one interviews.

There are a whole variety of reasons why people come to see us but in most cases, it concerns money and there has been no greater increase to the numbers we are seeing than the cost of living crisis. This has driven:

- Fixed payment mortgages double their monthly repayment,
- Private sector rents increasing significantly.
- Food prices increasing week on week.
- Home energy prices for many have also increased by over a £1,000.

This leaves many facing stark choices on whether to put food on the table or turn the heating on, which in turn is driving more people not only to our door but to other charities like food and clothing banks.

At this stage we are not able to confirm whether additional help will be available from the government. Last year they made £400 of additional payments to all, to help with the increased energy costs but these are not scheduled for this year.

There is also a large number of pensioners who are entitled to the Pension Credit Payment. This is a valuable payment which could help many of those who are vulnerable due to age and health, and for some it could make the difference between staying healthy in their own home and ending up in hospital.

As an organisation we have gone through some changes over the last few years. We started off a charity but after advice from GCC in order to meet funding criteria we were required to become a CIC. As it turned out this was wrongly advised, and we then set about deregistering as a CIC. At this point we were then advised by the FCA that due to the change we had lost our license to administer debt advice and despite the fact that we have restored the status quo they have withdrawn our license and it could be quite some time before we can have it reinstated. This has resulted in all our debt cases being transferred to the Law Centre.

The financial position of the Bureau is such that in this year we received £142k from GCC and £91k from CAS. This combined to provide a total drop in funding of over £10k. But we are subject to the same cost of living pressures as everyone else so not only are we doing more, we are doing it for less

funding while having to pay out more. This is simply not enough to cover all our overheads so the Bureau is looking source funding from other funders which then uses valuable resources in what can be a very time consuming process .

Our service over the last year has dealt with 6603 issues for 5329 clients and has been responsible for £2,001,556 in client financial gain to our local area. This makes us a valuable lifeline to the most vulnerable but it requires huge effort in what is an ever changing environment, and leaves us continually having to look to the future not only to identify sources of funding, but to deal with issues like: Is the premises fit for purpose and are we even going to be able to continue staying here? The uncertainty over the future of the Shopping Centre continues to be an ongoing issue.

The Bureau has also been going through its annual audit from CAS and has a number of recommendations which it has yet to comply with. While we felt some of the findings were a bit harsh we largely welcome the audit as it helps force the Bureau to address quality issues, and the Board see this as part of the transition process as Angela finds her feet and gets used to the CAS requirements. To this end she has worked closely with the Board and most of the non compliance issues have been addressed.

We are now looking forward to a more positive outcome to the audit so hopefully at next years AGM we will have had a successful pass and will be moving onto bigger and better outlook.

Thank you again.

## Managers' Report Angela Molloy

The AGM covers the period April 2022 to March 2023, I can report that Castlemilk CAB continues to be overwhelmed with clients seeking advice and assistance. As our funding from Glasgow City Council continues to be reduced year on year this adds to the stress of being able to provide the service that our clients in our community have come to expect and rightly deserve, it is also becoming increasingly difficult to find replacement funding going forward.

We resumed our drop in service in January 2023 we are open Monday through to Thursday from 09.30am to 12.30pm, this service is extremely busy to the point that we have to occasionally close early to allow the advisors to clear the waiting area. We deliver an appointment only service in the afternoons specifically to complete benefit forms ADP, CDP, AA & Housing Applications.

We dealt with 6603 issues, for 5329 client contacts

The impact of the cost of living crisis for both clients and staff should not be underestimated, massive price increase particularly in fuel, food, National Insurance, Council Tax and more, and still our staff strive to provide the best possible service as people in our community struggle to buy food, pay bills, and heat their homes, presenting at the Bureau on a daily basis as emergency clients.

At this time our service is stretched to breaking point, staff are working non stop to support our clients and this cannot continue indefinitely. Going forward I can only hope that Glasgow City Council acknowledge that without increased funding for Castlemilk CAB our clients will suffer severe hardship and jobs will be lost, highly skilled jobs.

We have been facing issues with recruiting volunteer staff for the Board and as advisors the Board are looking at ways to address this.

I would like to take this opportunity to thank the Board, staff and volunteers for their continued commitment and hard work enabling us to reach the most vulnerable people in our community.

**The CAB Service Aims –**

- **To ensure that individuals do not suffer through a lack of knowledge of their rights and responsibilities; or of the services available to them; or through an inability to express their needs effectively:**

**And equally**

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

**The CAB service is independent and provides free, confidential and impartial advice, assistance and representation to everybody regardless of race, creed or disability.**

**Castlemilk CAB is a full member of the Citizens Advice Bureaux service in Scotland.**

## **Bureau report -**

### **Introduction:**

Castlemilk CAB is located within the Braes Shopping Centre in Castlemilk and has served the local community since 1979.

The Bureau's area of benefit includes not only Castlemilk but takes in areas on the southside of Glasgow which include Croftfoot, Kingspark, Carmunnock, Mt Florida, Toryglen & Govanhill to name but a few.

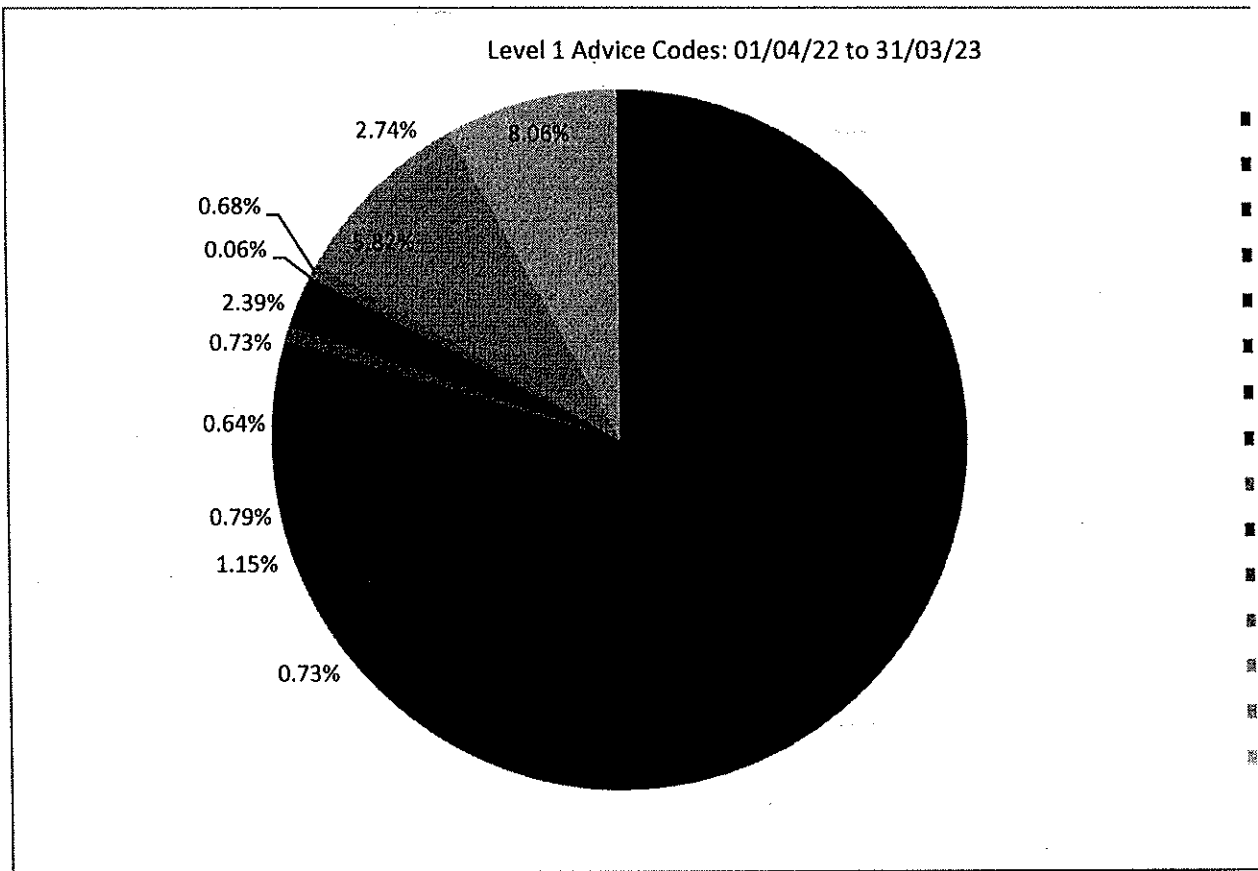
The service is delivered through a mix of drop in sessions, booked appointments and telephone work. This system allows the Bureau to triage and manage client demand and ensures that vulnerable and emergency clients can be dealt with at point of contact. It also allows for efficient use of Bureau resources.

The Bureau receives funding from Glasgow City Council and Greater Glasgow & Clyde NHS through their Financial Inclusion budgets. As mentioned in the Chair's Remarks, Glasgow City Council has introduced a new funding package to be made available to all Third Sector organisations in Glasgow. Advice agencies such as Bureaux have not been highlighted as priority services and there is an element of uncertainty again about continued funding for the Bureau.

Grant funding is also received from Citizens Advice Scotland to deliver various projects and services. These services include Welfare Reform, the European Union Settlement Scheme, Patient Advisory & Support Services, Pensionwise and Money Talk Team/Financial Health Check.

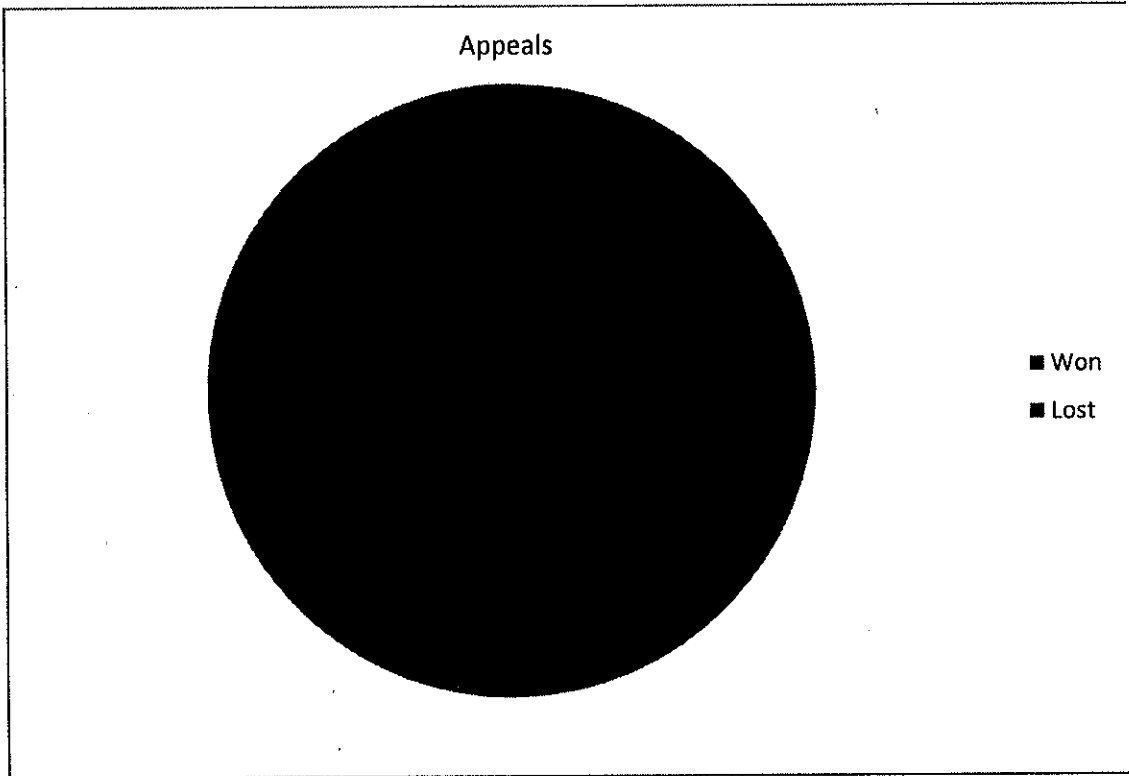
Once again the Bureau has striven to meet all the challenges and demands and will continue to do so as we enter an uncertain future - future funding

Benefits	64.23%
Consumer	0.73%
Debt	4.29%
Education	1.15%
Employment	0.79%
Finance & Charitable Support	4.29%
Health & Community Care	0.64%
Housing	3.42%
Immigration, Asylum & Nationality	0.73%
Legal Proceedings	2.39%
NHS Concern or Complaint	0.06%
relationship	0.68%
Tax	5.82%
Travel, Transport & Holidays	2.74%
Utilities & Communications	8.06%





Won	21	72.41%
Lost	8	27.59%
		100.00%



Email = 234  
Letter = 52  
Personal = 1619  
Telephone = 3424

Total contacts = 5329

Type of issues dealt with:

Issue

Benefits	4241
Consumer	48
Debt	283
Education	76
Employment	52
Finance & Charitable Support	283
Health & Community Care	42
Housing	226
Immigration, Asylum & Nationality	48
Legal Proceedings	158
NHS Concerns & Complaints	4
Relationship	45
Tax	384
Travel, Transport & Holidays	181
Utilities & communications	532
Total	6603

## MAIN FUNDERS / BUREAU PROJECTS

### Main Funders:

Glasgow City Council	Core Funding
Glasgow City Council /HSPC	NHS Project
CAS	Money Talk Team
CAS	Welfare Reform
CAS	SG Specialist Debt
CAS	Pension Wise

## BUREAU PROJECTS:

- Additional WR Funding
- NHS Welfare Reform/Early Years
- SG Debt Advice
- Money Talk Team

## **Board Members:**

**Brian Jenkins (Chair)**

**Margaret Heaney (Trustee)**

**Jacqueline Gilmour (Trustee)**

**Non Board Members: Angela Molloy (Manager/Secretary)**

## **Paid Staff:**

**Angela Molloy**

**Bureau Manager**

**Kate McCallum**

**Finance Manager**

**Neil Coll**

**NHS Welfare Rights in Primary Care Officer**

**Lorraine Wallace**

**NHS Early Years Advisor**

**Donna Smith**

**Appeal Rep/ Session Support Worker**

**Hazel Martin**

**SG Debt advisor**

**David Anderson**

**GCC Money Advice Trainee**

## **Volunteers:**

**Laura IFold**

**Simon Berry**

**Kirsty Robinson (Law Student)**

**Finlay Scott**

**Leigh Honeyman**