



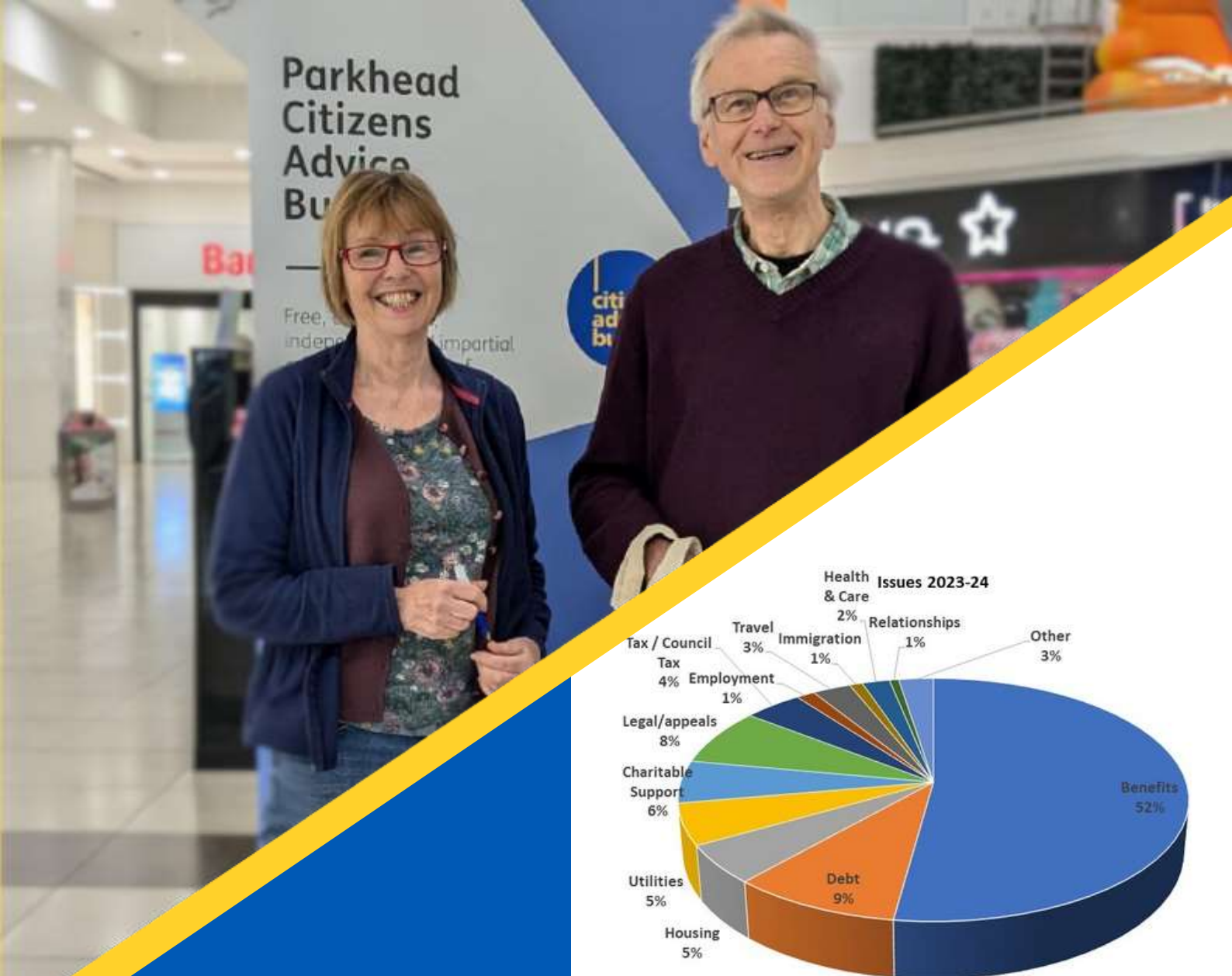
# PARKHEAD CAB

**Parkhead Citizens Advice Bureau is a local, independent charity which provides free, impartial and confidential advice and information to give you the tools you need to sort out any issues or problems.**

Annual Report  
*2023/24*

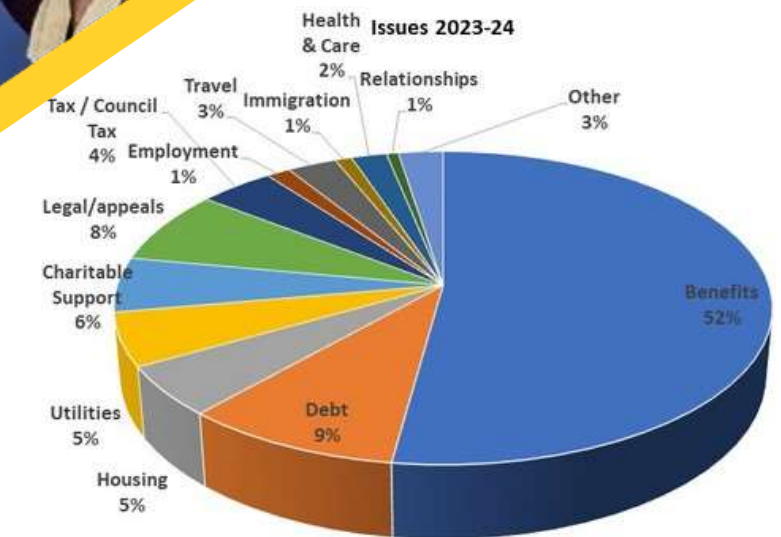
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**In 2023/24 we helped 2516 clients through 8000+ contacts, sorting 16,189 problems.**

**Our clients included:**  
 507 families with children  
 1054 people with disabilities  
 287 people 'in crisis' – that is people who have no money or access to credit or food, are homeless or under threat of being evicted, deported or domestic violence



**Parkhead CAB offers advice and information to help people to claim their rights. We use the evidence of our clients to campaign and advocate for legal and policy changes which will improve people's lives. For example, this year along with other Scottish CABx we have campaigned to raise public awareness of help with energy costs and debt.**

**This year our advisers have seen many people who are struggling financially. We offer all our clients a benefit check to ensure that they are claiming their full entitlement. Client financial gains are the money that clients receive through unclaimed or appealed benefits, grants applied for and written off debts. As the figure below shows, last year this totalled over £1.9 million; money that is spent in the East End local economy.**

**Our advice is free, confidential and independent. Our approach is holistic. Many clients come to us with one problem but in conversation one concern leads to another; we don't sign post people elsewhere but deal with all the issues. We don't judge – we help**

# Our Services



Many people in our community find it difficult to come to our office; perhaps they cannot afford transport or lack of confidence to approach unknown people in an office. Outreach and embedded projects enable Parkhead CAB to bring services to people in familiar surrounds. We also accept referrals from a variety of stakeholders and work with partners to engage with our community at local events.

## Outreach

- **Barlinnie Prison**
- **The NE Recovery Centre in Nazarene Church**
- **Carntyne Church**
- **Shettleston Library**
- **Helenvale Flats**
- **Parade Practice**

## Referral and Event Partners

- ♦ **NE Addiction & Recovery Service**
- ♦ **Glasgow Association for Mental Health**
- ♦ **NE Community Link Practitioners**
- ♦ **Scottish Prison Service**
- ♦ **Scottish Huntingtons Association**
- ♦ **Alzheimers Scotland**
- ♦ **Rossdale Community Resources Team**
- ♦ **Glasgow Kelvin College**
- ♦ **Budhill Day Centre**
- ♦ **Lord Provost's Office**
- ♦ **NE Health and Social Care Partnership**
- ♦ **Tollcross Advice Centre**
- ♦ **Geezabreak**
- ♦ **Parkhead Forge**
- ♦ **Maggie's Centre**
- ♦ **Scottish Refugee Council**
- ♦ **City of Glasgow College**
- ♦ **The Croft**
- ♦ **Glasgow Advice & Information Network**
- ♦ **Families Outside**
- ♦ **Department for Work & Pensions**
- ♦ **Glasgow Helps**
- ♦ **Glasgow Life**
- ♦ **Volunteer Glasgow**
- ♦ **Community Justice Glasgow**

# In Numbers



# Volunteering

**Our volunteers are at the heart of Parkhead CAB. We could not run the service without them. They work as trained advisers alongside our specialist team, using Advisernet, our online information system to help people with the variety of topics shown in the pie chart above. During every session there is an experienced support worker to assist our volunteers. Every quarter our cases are monitored by the quality assurance team in Citizens Advice Scotland. To date Parkhead has scored very highly in this exercise.**

**We also have volunteers who work as social policy co-ordinators, gathering evidence from client cases to send to colleagues in Citizens Advice Scotland who lobby and advocate for changes in law and policies to tackle the root problems that people experience.**

**Rosemary, one of our social policy co-ordinators commented on how much she has learned through the work and how she hopes to take up full-time policy work when she completes her MSc in Human Rights.**



**“Volunteering as a social policy coordinator for Citizens Advice has been a rewarding experience, showing me the importance of being the link between unheard voices and the systems meant to support them, ensuring everyone has the power to create change”**

**“Being a volunteer has helped build my confidence, has helped me to gain relevant work experience. I get great satisfaction knowing I am giving helpful advice to clients”**

**Volunteer Adviser**

**Parkhead’s Board of Trustees are also volunteers and we are seeking additional people for our Board especially those from our local community with lived experience and anyone with expertise in fund-raising to assist our Development and Fund-raising Officer. Mandy, Parkhead’s Training and Support worker, recruits and oversees the training of all our volunteers. If you are interested in volunteering, please get in touch with her**

**Scan the QR code to get more information.**



# Our Work: dealing with debt



Debt happens to all sorts of people for many different reasons. Ill health, loss of a job, a new baby in the family, an elderly parent in difficulties, a divorce or separation; changes of circumstances like these have a huge impact on people's lives.

The results can be arrears in rent, mortgage payments or council tax, and credit card repayments or loans that are no longer manageable. In the recent cost of living crisis many people, already coping with very tight financial situations, have found it impossible to afford the essentials like food and heating.

Jane, one of our advisers says: "We don't judge, we help by providing our clients with information about the options that are available to them." A first step is a benefits check, maximizing the client's income wherever possible. After that the type of help and support varies. Looking at household debt we can assist the client to review their finances and we offer financial capability sessions to ensure they are able to understand and follow a sustainable and manageable budget and allow for repayment of debts. In many cases we negotiate with creditors on behalf of the client to re-schedule debts, argue for write offs and set up repayment plans.

In situations where a client is facing court action because of rent arrears or repossession because of defaulting on mortgage payments, we would liaise with our partners in the law centres and make every effort to stop an eviction and protect the client's home. Where debts are very large, bankruptcy may be an option. We work closely with other organisations that can offer immediate help, for example, the local food and baby banks and cheap food outlets such as the Pantry and we help with fuel vouchers and energy advice.

The story of one client, a person with mental health problems, illustrates how helping people overcome debts leads to well-being. "I say to anyone in debt don't be afraid to make a call to CAB. The empathy the dignity made me feel human. The adviser fought for me... I got updates on what was happening, bit by bit the debt was coming down. Then I got the call I was free from debt. I was in floods of tears. I couldn't believe it.

Please if you suffer from mental health problems, feel suicidal. STOP. CAB will and can help you. They went above and beyond for me. They saved my life. I'm no longer scared of the phone or door."

"My adviser was truly wonderful. She treated me like a person of value to the community. I felt comfortable and inspired. I will not hesitate to use CAB again when the time comes. Many thanks."

## Bureau Client

# Youth Action

**Our youth project in collaboration with Bridgeton and Easterhouse CABx has continued its work with young offenders in Polmont prison offering life skills workshops in key topics including housing, employment and debts. Participants train as peer mentors delivering the sessions back to their peers.**

**Locally across the East End we continue to link in with local schools providing preventative practical and fun sessions. We have also established our own group of 10 local young people who participate in our Starter for 10 – Money Works programme. The aim is to make them community champions who will share their knowledge about young person's rights and responsibilities. These champions are the voice of young people helping others to stand up for their rights and campaigning on topics that are important to them. Participants gain transferrable skills, accredited qualifications, improve their confidence and motivation and gain invaluable life-skills for independent living. As an organisation who also provides advice, we are uniquely placed to front end our knowledge on what we see going wrong and issues people face to be able to put this into preventative work. We give young people the tools and information to help avoid situations like future debt and/or how to tackle this if it happens.**

**Many of the participants of the youth project are young people who struggled to engage with school, many have since gained access to further education and full-time employment as a result of their experience. All the sessions are based on topics that the young people themselves select as most relevant to them.**



**“I haven’t been able to stick at previous placements and youth events due to confidence, this is different and I’m proud I have lasted longer than I thought I would be able to, I like it a lot” - Starter for 10 participant**





# Pension Wise

**Pension Wise is a service from MoneyHelper, it offers free, impartial guidance to people aged 50 or over, helping them to make an informed decision about taking money from their UK Defined Contribution pension pots. At a Pension Wise appointment lasting around 60 minutes, a fully-trained Guidance Specialist will explain to clients:**

- how each option works and is taxed
- how to look out for scams
- how taking their pension will impact their benefits and debt arrangements
- how to find other trusted sources of guidance and advice

**The client will get a summary of the pension options and next steps they need to take after their appointment. Guidance Specialists deliver a mixture of face-to-face appointments at CAB locations across the UK and appointments over the telephone to service users around the world. Call to book on 0800 138 3944.**

**Further information can be found by visiting <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise> or scan the QR Code**



# Improving Lives

## Our work in Barlinnie Prison

Improving Lives helps prisoners and their families through the provision of advice, information and support. Funded by the National Lottery Community Fund, it builds on the service that Parkhead began in Barlinnie in 2007. Chad, our Welfare Rights and Money Advice Officer is based in the prison and offers advice and information through appointments and a drop-in service in the Hub, Barlinnie's recreation area.

Victoria, our Training and Community Link Officer organises life skills workshops face to face and through podcasts and videos broadcast by Barbed Wireless (the prison radio), and works with community organisations to offer ex-prisoners volunteering opportunities to enhance their chances of employment. Prisoners, trained as peer mentors, assist in the delivery of workshops and basic information to other prisoners in the residence halls. All project activities are prisoner-led; informed by focus groups and workshop feedback.

### Prisoners' comments

"...the job you do is great... we need more citizens advice people to help prisoners through hard times. Thanks."

"I felt like a lot of pressure was lifted off my shoulders while going through a difficult time on remand."



### Case Study

Peter was eligible for early release under a home detention curfew (HDC/tagging). A condition is that the prisoner has a home to go to. We had contacted Peter's landlord on his behalf to secure his tenancy, but Peter received a response to say that the landlord was pursuing an eviction because of rent arrears. We contacted a law centre that argued for the recall of the already issued eviction notice. Peter was liberated under HDC licence with a home to go to and a plan in place.

# Ataxia

**Ataxia is a rare health condition which results in poor muscle control, and can affect walking, balance, speech, swallowing and eye movements. In collaboration with Ataxia UK, Parkhead CAB offers advice and information, specialist support and tribunal representation to people who suffer from Ataxia and other rare health conditions. The project helps sufferers and their families to navigate the welfare, health, housing and community care systems in Scotland. The project is also addressing social policy issues including the difficulty of being tested and diagnosed for the condition in Scotland and obtaining a cross-border referral to specialist services in England.**

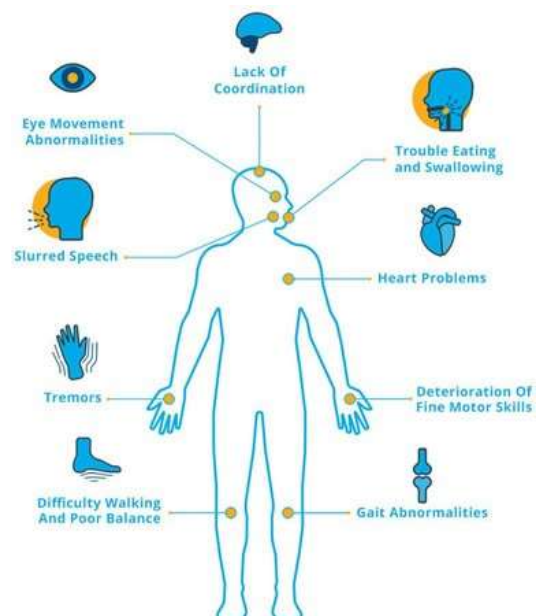
**According to Eilidh our first Ataxia adviser, one of the major problems is that healthcare and other professionals are not familiar with the disease with subsequent barriers to accurate diagnosis, treatment, correct benefit entitlement decisions and community care assessments.**

**Eilidh herself undertook specialist training to learn about the disease and engaged with disability advocates to improve her understanding. She participated in the Genetic Alliance's annual rare diseases conference and led a benefits workshop at the Ataxia UK's annual conference as well as playing a part in the West of Scotland Ataxia support group.**

**As Eilidh moves on to a new post, she has been training-up Lynsay who will continue the excellent work of the project. Many clients have commented on how helpful it is to have an adviser who understands the condition.**



**We are so grateful for the help we have received... our adviser (who) has been so approachable and helpful. She has been a ray of light through a dark time for our family.” Ataxia client**





# WAHP and HTC

## Welfare Advice and Health Partnership Project

**Inequalities in health in Scotland are well documented. Doctors know that medicine alone is not enough. Getting the right benefits and relieving the stress caused by debts is crucial to health and wellbeing. This is the thinking behind the Welfare Advice and Health Partnership Project (WAHP). Across Glasgow, advisers are deployed in GP practices to assist patients identified by health care professionals as in need of help with welfare benefits or debt.**

**Parkhead CAB works in the Parade Group Practice in the Royal Infirmary. Emma the WAHP adviser explains that patients who are referred to the advice service allow access to their medical records and NHS correspondence. This makes helping a client to apply for benefits that require medical evidence much smoother and faster. Emma can ask the GP if additional paperwork is required; relieving the client from having to bother the doctor with additional requests. It also helps to improve health and wellbeing outcomes, receiving the correct benefits means patients can turn on the heating, get out and about more and feed and clothe themselves adequately. One client after receiving help to claim pension credit commented “aww that’s brilliant, now I will be able to heat the house more this winter”**

## Help to Claim

**For many making a claim for Universal Credit is complicated. Generally applications have to be online and the process is lengthy. Help to Claim is, as the title suggests, a project to help clients make a claim for Universal Credit and to support them until they receive their first payment. Citizens Advice Scotland, who contracts with the government on behalf of CABx to provide the service, argued that face to face advice would be helpful to those clients who are digitally excluded. That is people who do not have access to broadband or the equipment or skills to use the internet. But this plea was rejected and Help to Claim offers only telephone or webchat advice.**

**This year is particularly crucial for the project as managed migration is rolled out. This is a process of transferring all those people who are still claiming legacy benefits (examples include Income Support, Job Seekers Allowance Child Tax Credit and Working Tax Credit) to Universal Credit. Many people are unsure how the transfer process will affect them and contact the help line to find out about the potential financial impact.**

**Emma and Karen, the Help To Claim advisers, say that people are more confident about transferring once they have spoken to advisers. One of the key things before migration is to ensure disability benefits are claimed if applicable to protect transitional money in Universal Credit. An expert benefit check is crucial for correct advice.**



# Funding & Development

Parkhead CAB, now 34 years old, is constantly developing; looking for new ways to reach and help clients who might not know about us. Our Glasgow City Council grant provides around 20% of our funding and provides essential 'core money' costs which enables us to apply to other funders for match funding and other project funding, including some of the specialist outreach projects described above. Most funding is only awarded from 1-3 years. The Council funding means that we are seen as financially viable to support and gains extra funding and services for our community. It also means we can keep our experienced staff and support our volunteers, many of whom go on to find employment after training with us.

Linda, our Funding and Development Officer constantly searches for funding to keep us going. This means that we often have lots of smaller grants to manage, track and report on, but they all help to deliver services to our clients. For example, our young person's social media campaign grant is used to capture the voices of our young people through video and testimonials whilst providing them with digital media and life skills.

Some of our funding is 'in kind' volunteers who are so essential to our service and give of their time freely, but their training and support requires funds. Another example is the marketing summer intern paid for by Glasgow University, who helped us to recruit more volunteers and re-design our website. Linda is constantly on the lookout for new sources to help Parkhead develop its reach and maintain the high quality of its advice and information.

Parkhead CAB says a big thank you to all its funders.

**“Donating is not just about giving us money, our volunteers give their time to our service and the local community every day.”**



## Looking forward

**In the year to come we will be continuing our work in support of Glasgow City Council's strategy to prioritise child poverty. As our annual statistics show families with children are 22% of our clients. But we know that people with disabilities are also parents as are those many pensioners who care for grandchildren. They too will remain on our priority list.**

**People who are already struggling to make ends meet become poor because of life's events; they lose their job, undergo a divorce or separation, have a child or are evicted. We will continue our holistic approach that seeks to maximise incomes and address the underlying issues of lack of rights that cause poverty.**

**We will be seeking funding to continue all our successful projects and taking on board a new one. All Glasgow's 8 CABs are participating in the social policy project, based in Parkhead CAB. It seeks to promote social policy work, that is using client evidence to advocate, lobby and campaign to address the underlying causes of problems. A first initiative will be the launch of a Pension Credit awareness campaign. Only one third of people eligible claim Pension Credit. New rules will say that access to the winter fuel allowance will be through Pension Credit. The campaign will seek to make pensioners aware of their rights.**

# Need Advice?

We serve our community at our main office in person and also by telephone, email, events and outreach services across the community.

You can check online about the best way for you to access advice via: ([www.parkheadcab.org.uk/get-advice](http://www.parkheadcab.org.uk/get-advice)). Advice is also available at: [www.citizensadvice.org.uk/scotland/about-us/get-advice-s/](http://www.citizensadvice.org.uk/scotland/about-us/get-advice-s/)



## Email:

[info@parkheadcab.org.uk](mailto:info@parkheadcab.org.uk)



## Phone :

0141 554 0004



## Address :

1361 Gallowgate, Glasgow,  
G31 4HG



## Website :

[www.parkheadcab.org](http://www.parkheadcab.org)

## Date for your diary

We would like to invite all our partners and any interested individuals to become members of Parkhead CABx. Details of how to do this can be found on our website <https://www.parkheadcab.org.uk/>

We will hold an open event in the Forge Shopping Centre on Friday 22 November 2024 when you can meet our staff and find out more about Parkhead CAB and tell us your thoughts about our service. Our AGM will start at 12pm in the meeting room in the Forge. Everyone is welcome.

# THANK YOU!

**A big thank you to all our funders. And thank you to all our volunteers for their work during the year.**