

"... if any of you in your in your office go home at night wondering if you are doing a good job please think of me and know you most certainly are, if it wasn't for your organisation I would still be paying this debt back and you have no idea how much difference this has made to our lives, how many other people are out there who don't know about this service and are paying back money they don't owe?

Thank you so much."



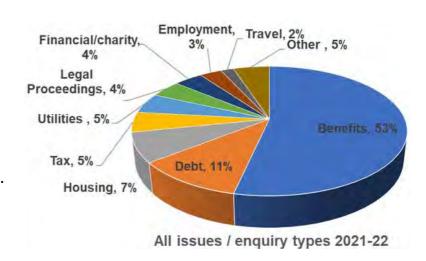


#### WHAT WE DO

Parkhead Citizens Advice Bureau 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 we have helped over 2515 clients and their families. Parkhead CAB makes a major contribution to Glasgow City Council's targets to tackle child poverty and financial inclusion by helping those on low incomes. The two key issues on which clients seek advice are welfare benefits and debt. Every client is offered a benefit check; maximising incomes and advice on tackling debt are crucial to helping people cope with the cost of living crisis. Last year we achieved £1.3 million in client financial gains; money that prevents crises and contributes directly to people's well being.

In 2021-22, we saw a steep and rapid rise in client requests for assistance. This has been much higher than our resources can meet and we are urgently looking for more funds to increase capacity to be able to meet the client demand. Benefit issues increased along with debt and housing. The current cost of living crisis is projected to increase demand further.





#### IN NUMBERS...

2515 people directly helped

16072 problems sorted

£1.3m+ gained for clients

37 volunteers trained

£0.5m+ gained for third sector

"... I felt the support through the phone. I haven't felt spoken to like a person by any other agency. ..l am so grateful for the kindness I received on the phone."(Client)

"Thanks for listening, no one else has" (Client)





#### ADVICE FACE TO FACE AND ON THE PHONE

Since the pandemic Parkhead has offered a multi channel service. Our own research on digital exclusion https://www.parkheadcab.org.uk/news/digitally-excluded has shown that many of our most vulnerable clients because of disabilities, age or language difficulties need a face to face service. But whether on the phone or face to face, we offer a holistic approach addressing all aspects of a client's enquiry. Often a client will speak first about one problem but careful interviewing reveals several issues. On average each client receives help on 5 issues.

## **QUALITY SERVICES & SAVING LIVES**

In the CAB our advisers are trained to listen, research and offer advice and information on many different issues. As a condition of membership of Citizens Advice Scotland we are obliged to participate in the quality assurance scheme. Our records show excellent levels of compliance.

Some clients approach the bureau when they are in crisis; without immediate intervention they will be made homeless, subject to domestic abuse, deported, evicted or be without energy or food. Timely advice and information saves resources by reducing demand on other services such as the NHS and social work. A report covering 2020- 2021 showed that nationally advice offered by Scottish CABx made £97.1 million savings to the public purse (www.cas.org.uk/system/files/publications/economic\_value\_of\_advice\_report.pdf)



#### **OUTREACH SERVICES**

"It's great to be back in the community after lockdown. Our outreach services target specific groups of people in places where they gather. I am able to offer on the spot advice in some places but also inform people about the CAB services and set up appointments for in depth help. Our outreach services target: parents of young families (Parkhead Nursery, Geeza Break, Toddlers Group at Nazarene Church) and people coping with addictions (The Recovery Cafes in Springburn and the Nazarene Church).

I also work with the staff of different organisations to assist their client groups; the Simon Community working with the homeless; Empower Women for Change advocating for women with experience of domestic abuse; Clyde Gateway working with parents on financial inclusion and the Carntyne Church, to assist elderly people. Most recently we have started an outreach in a GP surgery." Mark, Outreach Adviser

"It's great you're able to come to this venue, it makes it so much easier for me to get advice" (Outreach client)

"Been using your service for years - wouldn't know what to do if you weren't here." (Client)





### **BARLINNIE: SERVICE FOR PRISONERS AND THEIR FAMILIES**

"There are two key things that will stop people from going back into prison: having some money and a home to go to. But once inside a prisoner has limited means of communication; for example, they can't easily negotiate with their landlord, sort out their energy or mobile phone contract or understand what benefits they might apply for when they have served their time. Having a partner in jail also means major changes for the family. "Our help is most critical for people on remand and those being released. We know that timely advice can prevent re-offending." **Chad, Barlinnie Project Adviser.** 

"Knowing someone is helping me to keep my home is a massive relief." (Remand prisoner)

#### **PENSION**

"Pension Wise offers free and impartial guidance for people with defined contributory pensions. "If you are not sure where to start in planning your retirement, want to make sense of your options and have a personal or work pension, then we are the service for you." **Liana, Pension Wise Specialist.** 

"The lady I spoke to explained everything very clearly and I left feeling much more confident, moving forward." (Client)



#### **YOUTH PROJECT**

"This year the project has worked with almost 700 young people in schools and YOI Polmont, training them to be peer mentors on issues like money advice and employment rights. All our mentors have achieved the Community Achievement Award at level 6 (the equivalent of A level) which will greatly enhance their own chances of gaining employment. "We see our project as fitting very well with Glasgow"s financial inclusion strategy which stresses financial literacy and capability." **Scott, Youth Training Officer** 

"I wish we had got this information at school" (Peer mentor)

## **MONEY ADVICE**

"The pandemic has hit people hard - we have seen a huge rise in mortgage, rent and the council tax arrears. Our specialist 'Helping Hand Buddy' helps people to get together the paperwork needed to sort out debt issues, allowing our case workers to focus on negotiations with creditors. The money advice team has noted the association between mental health issues and debt. Often when we present evidence of this, creditors are sympathetic." **Emma, Jane & Jenny, Money Advice Team.** 

"I feel much more financially secure" (Client)



#### **VOLUNTEERING**

"Our service would not exist without our volunteers. My job is to recruit and train new volunteers and to make sure that they get the support they need to carry out their work. During every CAB session there is a support worker available to help out with tricky problems. If you would like to volunteer, as an adviser or a member of our Board, please get in touch." **Mandy, Volunteer Training and Support worker.** 



"I get a huge amount out of volunteering...it keeps me alert and up to date and ...gives me a sense of satisfaction when we manage to help someone." **Fiona, Volunteer Adviser** 

"Parkhead CAB is a great place to work, the staff are very friendly and supportive. Volunteering at CAB has not only improved my confidence but enabled me to acquire new skills.. it is one of the best things I have ever done." **Sean, Volunteer Adviser** 





## **SUPPORTING THE THIRD SECTOR**

"We work to raise money for Parkhead CAB. As well as making applications to trusts and foundations for Parkhead CAB's projects we launched a Local Giving page to encourage individual donations https://localgiving.org/appeal/PARKHEAD/ and our volunteers took part in fund raising events, for example, the Kilt Walk. We also offer consultancy on fund raising to other third sector organisations. Last year we raised £577,600 for other charities - our contribution to sustaining the East End community." **Linda and Julie, Development and Fundraising Officers** 

## THANK YOU TO ALL OUR FUNDERS

Massive thanks to our major funders; Glasgow City Council, Scottish Government, Bank of Scotland, NHS, Garfield Weston, Postcode Lottery and to all our other funders who have contributed over the year and all our individual donors

Thank you to all our volunteer advisers, trustees and individual donors





#### **NEED ADVICE?**

If you need advice, information or guidance, we're here for you!

- Post pandemic we are open for appointments and emergencies at 1361 Gallowgate,
   Glasgow G31 4DN.
- We continue to give advice to local clients (G31 and G32 postcodes mainly) by telephone (0141 554 0004) and email (info@parkheadcab.org.uk).
- Check online for updates about the best way to access our services (www.parkheadcab.org.uk/get-advice).

If you'd like to volunteer with us or want to find out more, we'd love to hear from you!

# Here for you, whoever you are, whatever the problem

Parkhead CAB is a Scottish charity (SC014413) and company limited by guarantee (SC396128). We are authorised and regulated by the Financial Conduct Authority FRN 617472.

