

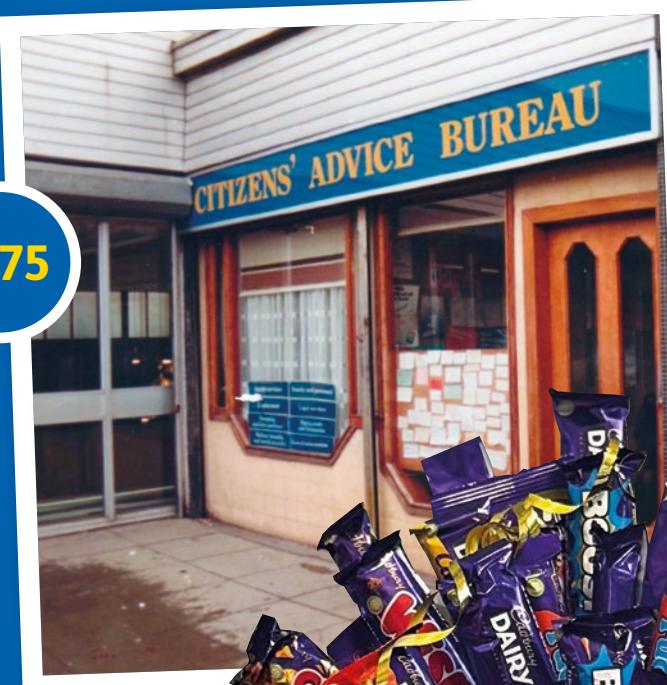
citizens
advice
bureau

50
YEARS

Easterhouse Citizens Advice Bureau

Annual Review 2024-25

1975



2025



Chair's report

50 years of delivering advice, information and representation to our local community throughout the Northeast of Glasgow!

Where has the time gone. There have been so many changes and yet some things recur often. Welfare benefits were the main issue dealt with by advisers in 1975 and remain the main issue dealt with today. When we opened, we were in small premises just outside the main entrance to the shopping centre and there was always a real buzz of people through those doors every day. The shopping centre expanded taking us under cover on the top floor and we later developed the bureau to give us more space to deliver the service. Looking back on previous annual reports there were times when we were looking for bigger/ alternative premises as the service continued to expand and grow over the years and that remains the case now.

We would like to take this opportunity to thank our Committee Members, Manager and Staff for their commitment throughout the years. Particularly to our Volunteer Advisers, who have given their time, selflessly, to deliver the front-line service to our clients and who we could not have managed without; many of those volunteers have gone on



Maureen Morris
Chair

to take up paid posts, both within and out with the bureau. We would also like to extend our sincere thanks to our funders who have enabled us to deliver the service and to Glasgow City Council who have provided our core funding, giving us a base structure to enable us to expand and develop throughout the years. Last but not least, we thank Citizens Advice Scotland for their ongoing support throughout the years.

**Here is to
the next
50 years!!**

Mission and Values

Easterhouse Citizens Advice Bureau works within a framework of Equality of Opportunity to provide effective information, advice, practical assistance and representation services to local people, tackling poverty, economic disadvantage and promoting social inclusion.



Scottish Government
Riaghaltas na h-Alba
gov.scot



Glasgow's Advice & Information Network

Manager's report

Since the opening of our doors on 22nd September 1975, our bureau and service have grown into a well-known, recognised and established service within the East End of Glasgow.

Easterhouse CAB provides free, independent, impartial and high-quality information advice and assistance to residents of the Greater Easterhouse area. As we have seen over the years, most of the clients we see are in a vulnerable group, mainly, older people, lone parents, clients at risk of homelessness, clients suffering physical and mental health problems, carers and so on. Most of our clients are living on a low income and experiencing fuel poverty and some have continued to visit our bureau since 1975!

Our own chair, Maureen Morris, has been volunteering in the local area for the past 50 years, joining the bureau for the first time around 1984. Maureen has this year been awarded a Medal of the British Empire for her work throughout Easterhouse. What an amazing achievement and absolute dedication to the local community.

One of our successes is that our service continues to be extremely accessible to all client groups and we are confident we target a wide range of vulnerable groups in society through the delivery of our service. We are in the office five days per week and any client with an emergency can visit the bureau within office hours. The bureau operates a drop in, twice per week, we also provide appointments both face to face and by telephone; we have a home visiting service, and we operate at outreach venues, again ensuring all residents within the community have access to the service.

Within the year 2024/2025 the bureau continues to be part of the Energy Best Deal Project and Big Energy Savings Network. We carry out campaign work targeting debt/council tax and energy advice. The bureau has also taken part in the E-visa Project, Scottish Migration Service Project and SPEN (Scottish Power Energy Network). These projects have assisted many clients with these specific types of enquiries but also generated additional income into the bureau.



Joan McClure
Manager



Caroline McCaig
Assistant Manager

The bureau is always busy and the year **2024/2025** was no exception. Throughout this year staff dealt with **6,134** issues generated by **3,981** client contacts. Benefit Issues are always high and were again this year with almost **52%** of the overall workload relating to benefits, and a high percentage relating to ill health and disability benefits. Comparing this to 1995 – Benefit enquires made up **49%** of the total enquires and in 2015 – Benefit enquires made up **61%** of total enquires.

Debt continues to be our second largest enquiry at approximately **11%** of our overall caseload.

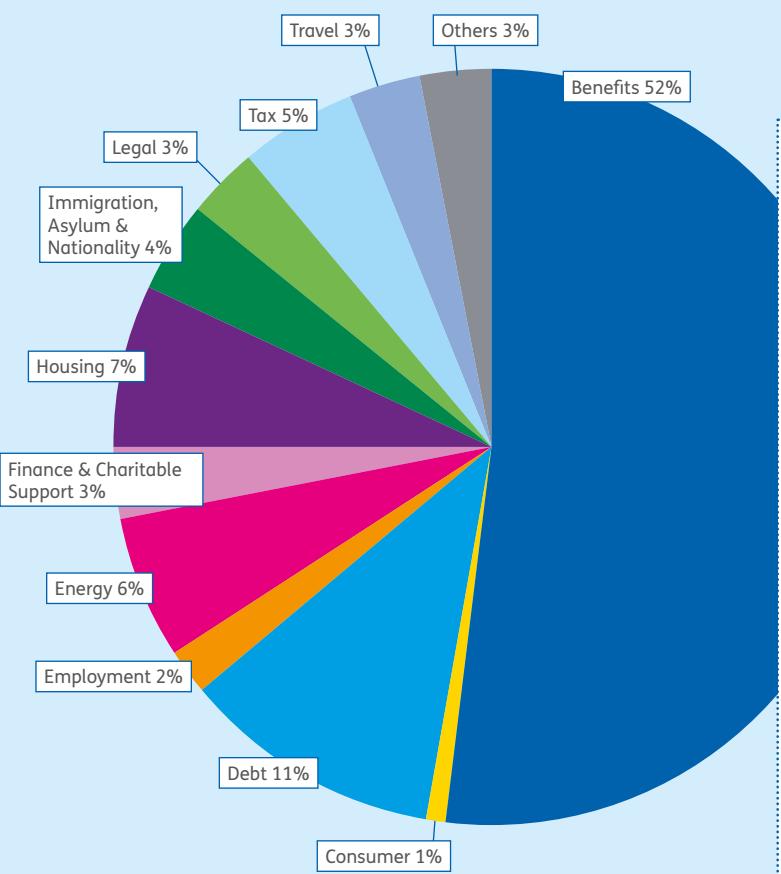
We are pleased to report that here at Easterhouse CAB we have assisted clients to gain **£988,475.82** in financial gains this year and will continue to provide the valuable service that our clients deserve.

1975 to 2025

TOTAL client financial gains
£38.7 million

TOTAL issues dealt with
468,145

Volunteer advice workers recruited
1,645
with many of those going on to paid employment


 3,981
clients

 £988,475.82
in confirmed client
financial gains

Breakdown of issues

Benefits	3,190
Consumer	61
Debt	675
Employment	123
Energy	368
Finance and Charitable Support	184
Housing	429
Immigration Asylum & Nationality	245
Legal	184
Tax	307
Travel	184
Others	184
TOTAL	6,134

Finally, our aim and objective are to always strive and continue to target all groups to make them aware of the work we do and how they can access the service. We will continue to assist clients in all areas of advice, ensuring we are maximizing income as much as we can for our vulnerable client group. Also ensuring that all client groups are supported and reach out to those people who are most excluded. We will as always continue to offer a first-class quality service to the residents of the Greater Easterhouse area as we have done over the last 50 years.

Debt report

Looking back to 1975 it appears that money advice was not an advice area that was advised upon, however from one of our first available annual reports from 1979/80 our client financial gain for debt was £1025 – considerable at the time.

It was certainly a time where it was most likely harder to obtain credit. Fast forward to 2025 credit is literally at our fingertips. At the push of a button, credit cards, loans, finance purchases and every money adviser's pet hate – payday loan companies. Each one with interest rates higher than the previous one and little or no affordability check to mitigate irresponsible lending.

Debt is still on the increase as people continue to struggle with the cost of living. Not just for the basics but because of large or multiple rent increases in a year and mortgage interest rates continuing to be unstable. We have seen a marked increase in client's struggling to keep a roof over their heads with eviction/ repossession proceedings on the rise and basic unaffordability to sustain payments as they become due.

Council tax however remains the number one debt overall and with the ferocity through which defaulted accounts are referred for collection unwavering it is no wonder in these difficult times our client's come to us for help.

Creditor action continues to be a tipping point for many, not coming to us for help until the last minute. This can prove a logistical challenge, but our team work quickly and tirelessly to ensure swift resolve.

With average debts between £15,000 to £30,000 this may have some correlation with poor mental health. As a bureau we are mindful of our client's mental wellbeing and where appropriate have been successful in having credit card, loans and utility debts written off for our most vulnerable.



Louise Lindsay
Money Advice/
Support Worker



Amanda Boswell
Trainee Money Adviser

This year formal actions via protection from moratoriums, write offs and sequestration have alleviated our clients from the burden of their indebtedness to a value of around £100,000 alone. This does not even include the financial benefit through creditor pro rata/token offers negotiation, reduction of third-party direct deductions through benefits or assisting with the reassessment of council tax and utility arrears due.

A client who was recently assisted with sequestration was so overwhelmed that she cried when I advised that her application was awarded. She emailed the comment below.

“Just wanted to write a bit of feedback. I would like to thank Louise and her team at citizen advice I came to you for help with debt and was so worried about what was going to happen to me, and you managed to solve it all for me, for which as turn my life right round for the better. I couldn't be anymore thankful for what you done for me. Your services did not go unnoticed and were spot on, 10/10 for the whole team that helped with my case. Many Thanks”

This is why we do what we do. Not for the praise... because we can all make a difference.

Welfare Benefits report



Susanne Quinn
Welfare Rights/
Support Worker

The benefit system has undergone a huge transformation in structure and entitlement and how the service has been delivered over the last 50 years, providing vital advice at every stage from paper form claims to digital claims and moving away from old style benefits.

Moving through the years to the present day, the foundation of modern welfare rights changed with the introduction of new benefits and key reforms.

The gradual changes in Universal Credit have moved away from multiple standard benefits with the introduction of devolved benefits in Scotland with the introduction of Carers Support Payment, the increase in Carers Allowance Earning Threshold, creating wider flexibility for carers to work without losing entitlement. The new evolved Scottish Pension Age Disability and Scottish Child Payment.

Recently we have seen a high increase in clients attending the Bureau who have been transitioned over to Universal Credit. The introduction of the New Fair Repayment Rate from 30 April 25 caps universal credit rate deduction for debts at 15% down from 25% giving families more money to elevate poverty.

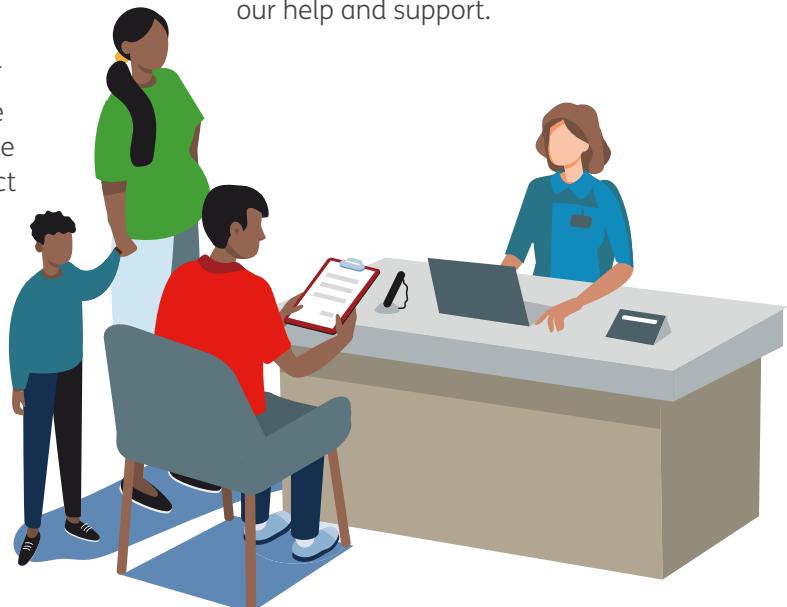
People who receive welfare benefits often face multiple, overlapping challenges, inadequate benefit levels, benefit caps and the time scale of receiving their first UC payment which can cause rent arrears, debt and insecurity of not being able to buy food and heat their homes and the impact on the time scale of disability benefits decisions.

We have seen a high increase in benefit claims with successful outcomes of 43%, reducing the number of clients submitting review and attending Tribunals.

The Bureau continues to provide Welfare Benefit Tribunal representation and support to all clients requesting our assistance at Tribunal Appeals one day a week and encourages all clients to challenge unsuccessful decisions.

A client who was recently refused Attendance Allowance contacted the Bureau and we were able to represent her at a Tribunal with a successful outcome maximizing her income with a client financial gain recorded including a back-dated award of £7,065

The client was very overwhelmed and thanked the Bureau for all our help and support.



Training report

Easterhouse Citizens Advice Bureau has been providing training for local people for 50 years now.

It is always a busy time with the training and this year 2024/2025 proved no different. Over the course of the training year we recruited 7 law students over two separate intakes; we have also undertaken a placement via West Learn and had a social work student in the bureau for a 90-day placement. We also recruited an individual volunteer on a one- to-one basis and undertook a basic training during which we managed to recruit 6 new advisers. Across the bureaux in Scotland, recruiting volunteers has proved to have been a difficult task for the last couple of years. However, we will continue to put every effort in to maximise our volunteers.

We have looked at ways of continually increasing adviser training in the bureau and have allocated advisers time prior to their shifts within the bureau to undertake training including accessing the welfare rights bulletin, updates via CAS, CPAG and Shelter Scotland. We also undertake monthly volunteer staff meetings during which training was cascaded down to advisers, some areas we have covered in this training year include – Eviction procedures, financial abuse and illegal money laundering, Cost of living crisis and the impact on our clients and Managed migration training which covered the migration process from all legacy benefits to Universal credit.

All existing volunteers and paid staff have access to ongoing training and support which continues to enhance their own personal development and can expand their abilities whilst keeping their skills up in the advice sector.



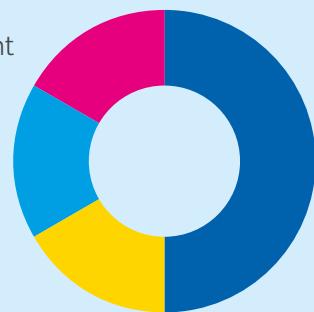
Charlene Quinn
Training/Support
Worker

Easterhouse CAB will continue to deliver and provide training to the local people for hopefully another 50 years to come!

Exit Records

During this period, we have had 18 volunteer advisers with 6 leaving for various reasons which include:

- ▶ 3 x Paid Employment
- ▶ 1 x Health/Personal
- ▶ 1 x Family
- ▶ 1 x Other



Outreach reports

Brighter Baillieston

We continue to deliver our service fortnightly at Brighter Baillieston which is based in Garrowhill Community Centre assisting people in their local area and establishing good links within the community of Baillieston.

The main client group are usually older people, or those with a health condition who find it difficult to get to our office in Easterhouse or sit in a waiting area at our drop in.

Case Study



We completed a benefit check for a couple living in rented property. We discussed Attendance Allowance (now Pension Age Disability Payment) for Mrs A as a non-means tested benefit for adults over state pension age, to help with the extra costs of being disabled or having a long-term condition. Application was completed and Mrs A was awarded high-rate Attendance Allowance of £110.40 per week with a backdated payment of £1104. Following the Attendance Allowance award both applied for Carers Support Payment and were awarded an underlying entitlement allowing them to receive Pension Credit of £68.58 per week (with a backdate payment of £650), full housing benefit £500 per month and full council tax reduction £24 per week. This couple are now around £318 better off each week.



Pauline McKenzie
Outreach Worker

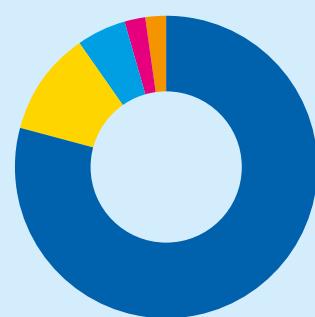
WAHP

Our Welfare Advice in Health Project (WAHP) has proved to be a very successful one, helping many vulnerable people who otherwise would not have reached out for help.

We deliver our service in Glenmill Medical Practice. Throughout the year 111 people were referred to the service by health care providers including their GP, health visitor, community Links worker or nurse, who may refer them during an appointment if a need is established. As an adviser, having access to the patient's medical records is of great benefit for completing application forms with clients, and for getting an immediate background to the client and their circumstances to maximise assistance. The majority of WAHP benefit claims have been awarded on application. Client Financial Gains recorded for the year 24/25 were £127,259.26 which was more than double the gains from the previous year.

WAHP gains

- ▶ Adult disability
- ▶ Universal credit
- ▶ A Allowance
- ▶ Council Tax
- ▶ Other benefits



The WAHP funding has now unfortunately been halved, reducing this vital service for this vulnerable client group.

Home Visit report

The Home Visiting service has been in operation for 31 years and both the need and demand for the home visiting service continues year on year.

The home visiting service operates, where we visit clients at home who cannot access our service due to having mobility problems, carer responsibilities, elderly or struggling with their physical and/or mental health. Unfortunately, at present we are not receiving any funding for this service and availability of appointments is substantially limited. However, this is a service which is vital for the community, and we will continue to deliver it for as long as we can. The total number of home visit contacts undertaken since April 2024 is 55, with client financial gains of approximately £20,000.00. Our key aim is to



Pete Gilhoolie
Advice Worker

provide advice and assistance to some of our most vulnerable residents where access is impeded. The service not only assists many of our most vulnerable residents through maximizing their benefit entitlement and assisting with a wide range of enquiries, it also helps reduce isolation and stress for this client group. The main issues we deal with at home visits are benefits, debt, utility and consumer. Finally, there is clear evidence that a home visiting service is needed in the community and hopefully further funding will become available for the service to be fully developed again and home visits can be increased enabling us to continue to offer first class service to the local community like we have done for the past 50 years.

Recovery Cafe report

The Recovery Café has been in operation for around 10 years now and both the need and demand for the Recovery Cafe continues.

The Cafe service operates, where our Advice Worker sits at a clinic and interviews clients who have addiction issues and are at present in recovery. The clinic was originally in the Bridge at the Sunday Social, however this ceased during lock down. It later resumed at the GESH but unfortunately, due to funding, it was moved to Garthamlock Parish Church where our advice worker sits on a Thursday. The Recovery Cafe is a service which is vital for the community and where clients feel comfortable in their surroundings. Since April 2024, the total number



of recorded contacts is 25, some people engage with our adviser in general chat and ask general questions however any specific advice/action is recorded. Our key aim of the service is to provide advice and assistance to some of our most vulnerable residents. The service not only assists many of our most vulnerable residents through maximizing their benefit entitlement and assisting with a wide range of enquiries, it also helps reduce isolation and stress for this client group. The main issues we deal with at the Recovery Cafe are benefits, debt and utility.

Safe and Warm Project report



Louise Baird
Energy Adviser

The Safe and Warm Project has been in operation since 2022 and has been a very successful projects delivering anergy advice and awareness sessions to clients and local groups.

During the year 24/25, the energy adviser has undertaken 165 one to one interviews within the bureau, specifically focussed on energy advice, she has delivered 17 group sessions to staff and service users in organisations and during open days. During these sessions she has 292 group interactions advising on the safe and warm energy project. The following are some of the groups/organisations the energy advisers has visited include Rosemount Young mothers' group, CEMCO Scotland, Health & Social Care Alliance,

and Cranhill Development Trust who do a life lessons classes that runs for a few weeks and the attendees learn a new life skill in these classes. Safe and warm have taken up a spot in these classes by presenting our information and giving money saving tips and teaching people how to read their utility bill, we also make sure they are fully CO aware. We also attend open days here. We also attend local groups, for example The Men's Shed etc. The project has been very well received by local groups and organisations.

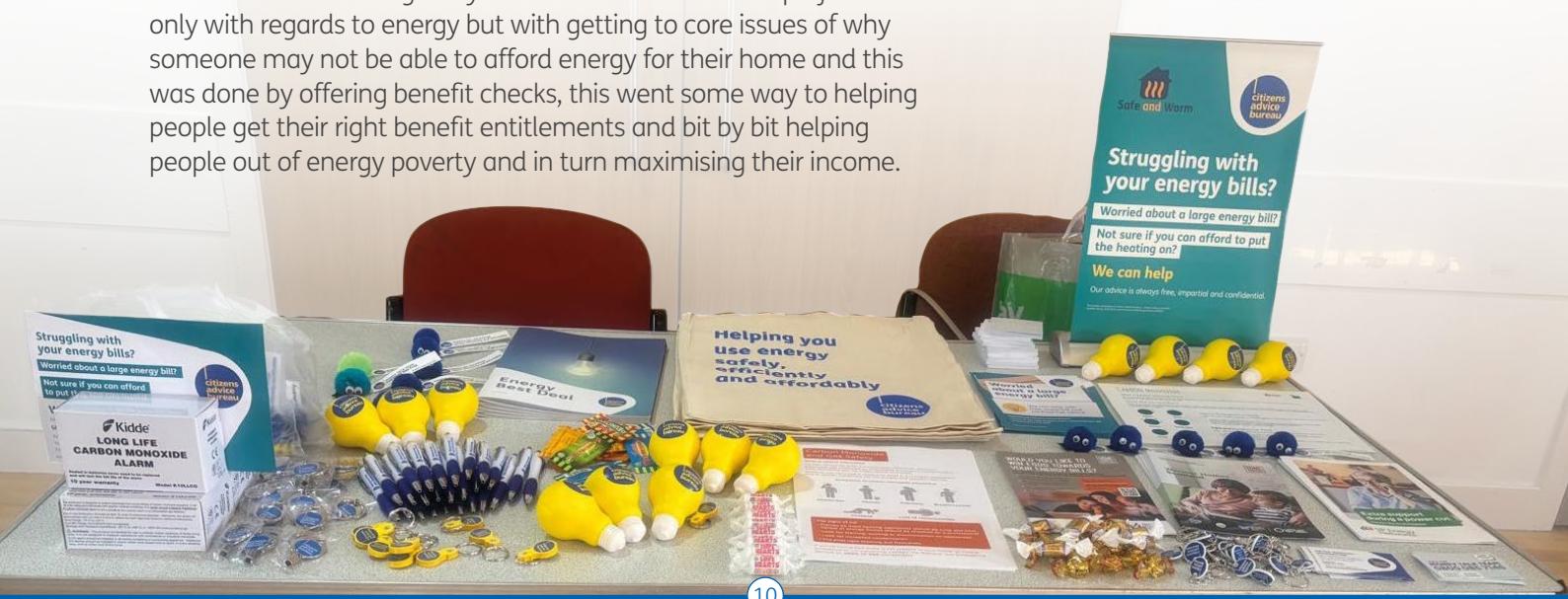
A lot of clients did not know they were entitled to Warm home discount (WHD), thanks to explaining the core groups and 2nd group can still get a lot more people enjoyed the benefits of the WHD this year.

Lots of vulnerable clients have benefitted from being put on to the priority service register, it has also been most helpful for retired clients that can't afford the upkeep of boiler maintenance to have this done free through this scheme.

Clients through the Home Energy Scotland, referrals have benefitted from grants for new boilers, windows to full gas installations and other energy saving ways to keep their home warm.

Each client was made fully aware of the risks of Carbon Monoxide (CO), and clients without a CO monitor were given one, each one given saved clients around £20. These were given at one to one advice and at stalls and group sessions.

In conclusion it was a great year for the safe and warm project not only with regards to energy but with getting to core issues of why someone may not be able to afford energy for their home and this was done by offering benefit checks, this went some way to helping people get their right benefit entitlements and bit by bit helping people out of energy poverty and in turn maximising their income.



Staff

Management Committee Members

(1 April 2024 – 31 March 2025)

Maureen Morris – Chair
 Loretta Gaffney – Vice Chair
 Donna McGill – Treasurer
 Joan McClure – Secretary
 Ian Benson
 Councillor Ruairi Kelly
 Mandy Morgan
 Calum Campbell
 James Wilson

Bureau Staff

Joan McClure – Manager
 Caroline McCaig – Assistant Manager
 Louise Lindsay – Money Advice/Support Worker
 Charlene Quinn – Training/Support Worker
 Susanne Quinn – Welfare Rights/Support Worker
 Pauline McKenzie – Outreach Worker
 Pete Gilhoolie – Advice Worker
 Louise Baird – Energy Adviser
 Georgia Lee-McBride – Administrator
 Scott Ramsay – Administrator
 Amanda Boswell – Trainee Money Adviser
 Ann Martin – Hygiene Technician

Volunteer Advisers

Mojisola Aminat
 Abbie Cowan
 Bernadette Delaney
 Morag Donnan
 Charles Durojaye
 Amy French
 Donna Fullerton
 Carol Hughes
 Kerashan Kanwal
 Tom Kelly
 Dylan King
 Kinga Kusyk
 Louise McArthur
 Annemarie McCoid
 Siobhan Moore
 Angela Muir
 Anya Neeson
 Linda Okopu
 John Regan
 Maxine Sherry
 Alistair Rolland
 Sam Warnock



Georgia Lee-McBride
Administrator



Scott Ramsay
Administrator



CABx 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 needs effectively

and

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

Easterhouse Citizens Advice Bureau

46 Shandwick Square

Easterhouse

Glasgow

G34 9DT

Client Line 0141 771 2328

Administration Line 0141 771 6654

Home Visiting Line 0141 773 1349

Email adminuser@easterhousecab.casonline.org.uk

Bureau Opening Hours

Monday (Telephone service and emergency appointments).....9am – 5pm

Tuesday (drop in)10am – 3pm

Wednesday (appointments)9am – 5pm

Thursday (drop in)10am – 3pm

Friday (Telephone service and emergency appointments)9am – 5pm

Home Visit/Outreach available, by appointment only