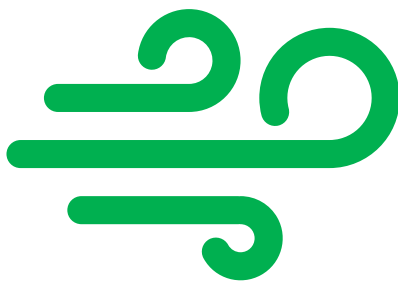
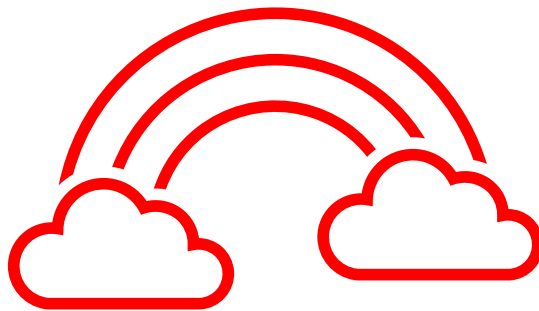
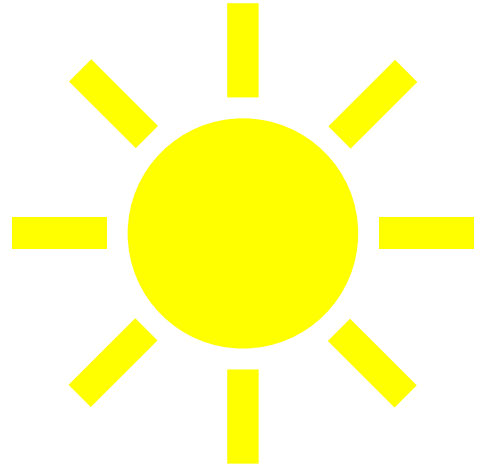




RUTHERGLEN & CAMBUSLANG
CITIZENS ADVICE BUREAU
ANNUAL REPORT 2024 - 2025



Whatever the weather
we're here to help

Introduction

Welcome to the 2024 - 2025 Annual Report of Rutherglen and Cambuslang Citizens Advice Bureau. The Bureau has been operating in Rutherglen, Cambuslang and surrounding areas for 57 years.

The Bureau is a charity providing free, confidential, independent and impartial advice to all members of the community. We are a member of the Scottish Association of Citizens Advice Bureaux.

Rutherglen & Cambuslang CAB is a trusted and well-respected organisation. It enjoys high levels of client satisfaction and the excellence of its training programme is widely recognised. Its volunteer workforce and paid staff are fully committed and strive, with limited resources, to provide the advice sought by thousands of clients each year.

Aims of CAB

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.

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

Principles of CAB

A Free service, Confidentiality, Impartiality, Independence, Accessibility, Effectiveness, Community Accountability, the Client's right to decide, A voluntary Service, Empowerment, Information retrieval, A generalist service.

Quality of Advice

We achieved our Scottish National Standards in Welfare Rights, Money Advice and Housing in November 2024. We have staff competent to type III in Welfare Rights, Debt and Housing. We work constantly to improve the service and we do this using peer review, mentoring and structured feedback, observation, in depth case review, internal audit, team meetings and external audit.

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Chair's Report

As the Chair of the Rutherglen and Cambuslang Citizens' Advice Bureau I feel it an honour and a privilege to commend the dedication, expertise and commitment of our Manager, Sharon along with David and the staff and volunteers who conscientiously provide an exceptional and outstanding service of much needed advice and support.

Through a combination of face to face, telephone and online advice at the Main Street office and at our wide range of Outreach premises dotted across our area, the Bureau has been able once again to advise and assist those in need offering support and advice on housing, debt and benefits and helping to sort out many of the difficulties encountered by so many people suffering during the ongoing cost of living crisis.

Increasing pressure has caused many more people to need the advice services provided by our committed, flexible and highly skilled team who continue to provide a quality, impartial and free advice service to the people of the wider Rutherglen and Cambuslang communities.

Exceptional quality assurance audits as the result of all the hard work, dedication and attention to detail by Sharon and her team have enabled the Bureau to be awarded the much sought after and highly prized National Standards Re-Accreditation well ahead of time.

Sharon, David and the rest of the team have managed to maintain and further develop the very high standards of service they provide making our Bureau a first port of call for people in need of advice and support and they deserve all our thanks for their hard work and dedication.

On behalf of the Board, I would like to take this opportunity to thank everyone involved in making the Rutherglen and Cambuslang CAB such a vital service.

Well-deserved congratulations are due to Danielle for achieving her housing award.

Best wishes are due to those who have moved on Gillian, Anwesa, Pamela and we are pleased to welcome Corrine, Rizwana, Susan T, Nidhi, Graeme, Harneet, Tuqeer, Marion and say that we're sure that they have joined a great team.

As Chair, I would also like to record my thanks to the members of the Board who have continued to oversee the governance of the Bureau – Fiona (Vice-Chair), Imogen (our invaluable Treasurer), Bill (who doubles as a Volunteer Advisor), Alan, Jim F. and Alison for all their help and support.

This year there will be changes as both Fiona Brown (Vice Chair and Past Chair) and long serving Board Member Jim Ferguson are stepping down after giving years of dedicated service and I would like to pass on my thanks and best wishes as they move on.

Following a recruitment drive I would also like to welcome Elizabeth Barnes and Stella Obiakor who have agreed to put their names forward for consideration as Board Members at the AGM.

I would also like to record my thanks to SLC, CAS and all those Funders and Partnership Groups who have been essential to the continuing success of our Bureau. Project funding is an essential part of operating a successful advice Bureau and thanks are due to all of those who have funded our various projects.

South Lanarkshire Council, our core funder, deserve a special mention for their continuing financial support particularly at this time of financial restraint and I would like to take this opportunity to pass on my best wishes to David Reid our liaison officer who has moved on following many years supporting the Bureau.

The greatest thanks must go to the staff, the volunteers and our Manager for the fantastic job they do for our communities on a daily basis.

Jim Nixon

Staff / Board of Directors

Paid Staff

Sharon Hampson – Bureau Manager
David Muir – Senior Administrator
Susan Goutcher – Session Support
Ian Telford – Welfare Rights Officer
Chloe Hampson – Welfare Rights Admin / Admin Support
Brian Davidson – Debt Adviser
Jennifer McKeown – Debt Co-ordinator / Admin Support
Scott McFarlane – Universal Credit / Outreach Worker
Danielle Moore – Outreach Worker
Alistair Fienling – Outreach Worker
Chris Ducie – Admin Assistant

Board of Directors

Fiona Brown
Jim Ferguson
Alison Thomson

Jim Nixon
Bill Pettigrew

Imogen Beattie
Alan Kennedy

Volunteers (Advisers)

Morag Hunter
Rosemary McCahill
Anju Babu
Rizwana Rizzaq

Mel Goldie
Bill Pettigrew
Lindsey Sim
Corrine Rankin

Elaine Barrett
Eileen Smith
Victoria Scott

List of Trainees

Graeme Reid
Nidhi Badnal

Harneet Kaur
Marion McNamee

Tuqeer Bhatti
Susan Templeton

Staff/Volunteers who left during the year

Gillian Keegan

Pamela Lang

Anwesa Mukherjee

Treasurer's Report

The Bureau has received financial support from South Lanarkshire Council, the Scottish Government and NHS Lanarkshire which has enabled the continuing provision of generalist advice, targeted debt advice, money advice and the promotion of financial inclusion.

The Bureau has also received funding dispersed through Citizens Advice Scotland for tackling poverty, help with claiming Universal Credit, dealing with energy-related issues and other targeted services. Grants received have provided the funding of professional support to volunteer advisers. Grants from trusts and other voluntary organisations including VASLAN and Rutherglen & Cambuslang Foodbank were also a source of valued funding. Other funding sources have ensured that the Bureau can provide other targeted advisory services.

Income for the year was £361,959 and expenditure totalled £348,721, giving a surplus for the year of £13,238. The Bureau's funds at 31st March 2025 were £200,463; these are all unrestricted funds. This level of funds is in line with the Bureau's reserves policy.

An extract from the accounts for the year to 31st March 2025 is shown on the next 2 pages of this Annual Report. These 2 pages show the income and expenditure in the year and the balance sheet at 31st March 2025.

Copies of the accounts in full are available at the AGM, or to view on request, or can be accessed on the Companies House website.

Imogen Beattie

Accounts

RUTHERGLEN AND CAMBUSLANG CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		200	-	200	185
Charitable activities					
Advice Services		77,614	280,276	357,890	348,652
Investment income	2	3,869	-	3,869	1,818
Total		<u>81,683</u>	<u>280,276</u>	<u>361,959</u>	<u>350,655</u>
EXPENDITURE ON					
Charitable activities	3				
Advice Services		<u>68,445</u>	<u>280,276</u>	<u>348,721</u>	<u>346,996</u>
NET INCOME		13,238	-	13,238	3,659
RECONCILIATION OF FUNDS					
Total funds brought forward		187,225	-	187,225	183,566
TOTAL FUNDS CARRIED FORWARD		<u><u>200,463</u></u>	<u><u>-</u></u>	<u><u>200,463</u></u>	<u><u>187,225</u></u>

**RUTHERGLEN AND CAMBUSLANG
CITIZENS ADVICE BUREAU**

**BALANCE SHEET
31 MARCH 2025**

	Notes	2025 £	2024 £
CURRENT ASSETS			
Debtors	10	37,891	13,111
Cash at bank and in hand		178,962	183,490
		<u>216,853</u>	<u>196,601</u>
CREDITORS			
Amounts falling due within one year	11	(16,390)	(9,376)
		<u>200,463</u>	<u>187,225</u>
NET CURRENT ASSETS			
		<u>200,463</u>	<u>187,225</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>200,463</u>	<u>187,225</u>
NET ASSETS			
		<u>200,463</u>	<u>187,225</u>
FUNDS	13		
Unrestricted funds		<u>200,463</u>	<u>187,225</u>
TOTAL FUNDS		<u>200,463</u>	<u>187,225</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

Manager's Report

Another year gone by: This year has been another very successful year for us and the Bureau is in the best shape that it has ever been with a fantastic team of staff and volunteers. We met our twin aims by providing the residents of Rutherglen & Cambuslang with the knowledge and tools to access their rights and continuing to assist in the development of social policy issues, especially issues affecting citizens locally. The only way we can continue to do this is through the true commitment, dedication and loyalty from all staff and volunteers that makes us who we are and able to achieve what we set out to achieve.

This year has been driven again by the Cost-of-Living Crisis that has caused crippling financial hardship for many. This crisis resulted after a culmination of factors including the Covid pandemic, energy crisis, and rise in inflation all resulting in the cost of many essential goods increasing faster than household incomes, resulting in a fall in real income. This brought along many stresses for individuals, not only financially but has shown to have had a significant effect on the mental health of many too.

As with all other years, the changes in the social-economic landscape dictates our workload. This year proved no different, as we have endured one of our busiest years dealing with complex and multiple enquiries.

In order for us to run the service and achieve our aims, we rely on core funding from South Lanarkshire Council (SLC) and many other funding organisations in addition to our volunteers and paid staff, who work to such a high standard. Our volunteers are supported by our paid staff. They all work extremely hard in their support of volunteers and their dedication to helping our clients. They understand the pressures and challenges the role and work bring. It also enhances the team ethos of a volunteer led workplace.

Citizens Advice Service (CAS) has been another continued investor in Rutherglen & Cambuslang CAB, with developing new projects and continuing already existing ones. We have provided services funded through Money Talks Plus, Help to Claim, Energy Best Deal and Big Energy Saving Network, we were able to provide energy related advice, including support with fuel debts, complaints, payments, understanding bills and energy efficiency.

The NHS has invested in our Bureau, funding us to provide advice to those identified via their Community Links Workers, who are located in various primary care settings providing welfare support through benefits and debt advice. All funding that we receive is vital and much appreciated. Our highly skilled, caring and dedicated workforce performed a full range of roles throughout the year in guiding, supporting and delivering the work that was undertaken.

We have an excellent Board with each Director bringing a wealth of experience. They demonstrate excellent governance skills collectively and all decisions that are made are fundamental to the service, our clients and all staff. They offer their time and commitment even though they have many responsibilities out with the Bureau. Jim, our Chairman, has been a great support, not only to the Bureau but to me personally. Our Treasurer, Imogen, gives many hours a week, not only on keeping our finances operating smoothly and efficiently, but as a source of advice and support to me, which I am very grateful for. All Board members have been very supportive to myself and the Bureau in their own separate way. I would also like to thank our Development Officer, Yvonne Stevenson who has continued to assist and support the Bureau

The year ahead...

The last few years have been unpredictable and unprecedented. We have risen to all challenges presented to us over the last few years and will continue to do so over the next year ahead. With the support of South Lanarkshire Council, CAS and all other funders, we hope to continue to work within our aims and principles, providing a high-quality service to all residents in the Rutherglen & Cambuslang area. We will continue to work to our high standards and aim to continue to meet our three yearly full CAS Membership Audit and reaccreditation for Scottish National Standards which we have now completed and accredited until our next Audit in November 2027

I would also like to give special thanks to the following: Senior Administrator, David Muir who has continued to work very closely with myself in securing additional funding to ensure that projects can be sustained. Our Admin staff, Chloe, Chris and Jennifer who assist with various projects and do an extremely amazing job, and all our paid members of staff who continually assist myself and support each other on a daily basis. All of our staff and volunteers must be commended for all their dedication and hard work they provide.

I would like to continue to highlight the fact that we are a volunteer led organisation and without the support, hard work and dedication of our volunteers we would be unable to operate. Our volunteers provide an invaluable service and continue to do so through difficult times. We are always looking for new volunteers to join us, whether it be providing advice, admin support or to join our Board of Directors, if you feel this is something you would be interested in, please contact us for a volunteer Pack.

We will continue to grow our volunteers and be visible in our local communities which will allow us to meet the anticipated demands of the year ahead.

Sharon Hampson

Session Support

We are now on to our 12th year of the Session Support & triage service. Session Support cover is available for 4 days per week.

Both face to face and telephone assistance have been provided to clients by our volunteers. There is an excellent standard of advice given to clients which is monitored constantly to ensure consistency and accuracy.

Our volunteers all meet rigorous standards and are a great credit to the Bureau. All volunteers continue to complete refresher training on a regular basis. New trainees are also fully supported and helped in this challenging role. If there are any missed information or details these are promptly noted, and actions are taken to follow up and offer further advice and assistance to clients.

The triage service allowed 199 clients with 564 issues to be quickly dealt within the Bureau to allow advisers to deal with more complex issues. Several triaged clients were signposted to an Outreach or given an appointment for further specialised assistance. There were 79 food bank vouchers issued during the triage support.

This remains a valued service as the volunteers rely on Session Support to help advise on complex matters and for further guidance.

Susan Goutcher

Outreach Report

I have continued in my role as the Session Support in the main office and Outreach Worker in the Rutherglen West and Wardlawhill Parish Church Outreach drop in which runs every Thursday.

Overall, during the year, 188 clients were advised and a total of 546 issues resolved for the clients, with a total CFG of £42,380.20. The range of enquiries continues to be interesting and varied. There were 86 Food bank vouchers were issued, 41 forms completed, and benefit checks conducted on request.

Thanks to the Admin Support Team, Welfare Rights Team, Debt adviser and debt admin support, colleagues and Bureau Manger, Sharon Hampson for continued help, support and encouragement throughout the year. I hope that I can continue with this work and provide a valued service to the Bureau and the Outreach project continues to be funded to allow this valuable work to continue.

Social Policy Report

There were 28 Social Policy issues highlighted with benefits still being the main point of concern, with issues about housing, utilities, travel, legal, scams and Council Tax were also raised. The long waiting times for benefit decisions was a particularly worrying trend causing both financial hardship and emotional distress for vulnerable clients. The issues raised were passed on to the CAS Social Policy Team for further investigation.

Susan Goutcher

Senior Admin Report

This has been a very busy year – with new projects starting and lots of new trainees / volunteers joining our already great team.

We completed our National Standards Accreditation in November 2024 and this was a great achievement which I was proud to be a part of.

I still gather stats and help with reports for various projects and taking minutes at the Board Meetings throughout the year. I also help with arranging the trainees and their shadowing within the Bureau.

I continue to assist clients with any simple enquiries both over the telephone / face to face and refer any further advice to a generalist adviser. I also answer telephone calls, meet and greet clients and any other admin duties that are required.

I carry out admin checks on the write-ups after advisers have completed these – this is to check that all codes and client details are correct – as we only have a small timeframe to make any changes.

I assisted the Bureau Manager in helping with a new Energy project called SPEN which is now up and running. I assist with the monitoring of this – to ensure this much needed service gets to as many users as we can.

This year I have continued to assist the Bureau Manager in completing funding applications – this has resulted in 4 applications being successful.

I helped organise the Bureau AGM / Landemer day stall ensuring everything runs smoothly at these. I continue to assist staff / volunteers with any issues they have around the office and CASTLE in particular.

I enjoy being part of the vital work that we do and look forward to working with the great team in the Bureau for another year.

I would like to thank all volunteers and staff for their great teamwork over the year, the comradery we have in the office is a big part of what helps everyone work well and ensures we look forward to coming to work and makes a great atmosphere for all.

Extra thanks go to the Bureau Manager Sharon, who creates an atmosphere in the office that makes it a great place to work and is there when anyone needs help or guidance.

David Muir

Training Report

Our training is done by the CAS Increasing Volunteer project. This is done online by West Lothian / Motherwell CABx and all trainees have access to the CASLearn training system.

We have completed a few intakes of trainees this past year and have achieved 8 volunteer advisers from this. The trainees have all completed their shadowing in the Bureau and have passed their competences and are now taking clients on their own.

Within the next few months, we will have more trainees attending the next intake and hope to increase our volunteer numbers.

Volunteers Report

Our fantastic volunteers have continued to attend the Bureau and assist clients face to face and also via telephone / e-mail and video chat.

The volunteers usually come into the Bureau 1 day a week or 2 half days, but some of them do more than this. Especially during these difficult times, we are extremely grateful that they have continued to give up their time to come and help the clients that contact the Bureau.

We currently have 16 volunteers who help us assist clients.

We also have 7 Board Members who support the Bureau Manager and help oversee the operations of the Bureau.

All our volunteers and BOD members work tirelessly to assist the Bureau in operating and also delivering the top tier service that we always strive for.

Statistics

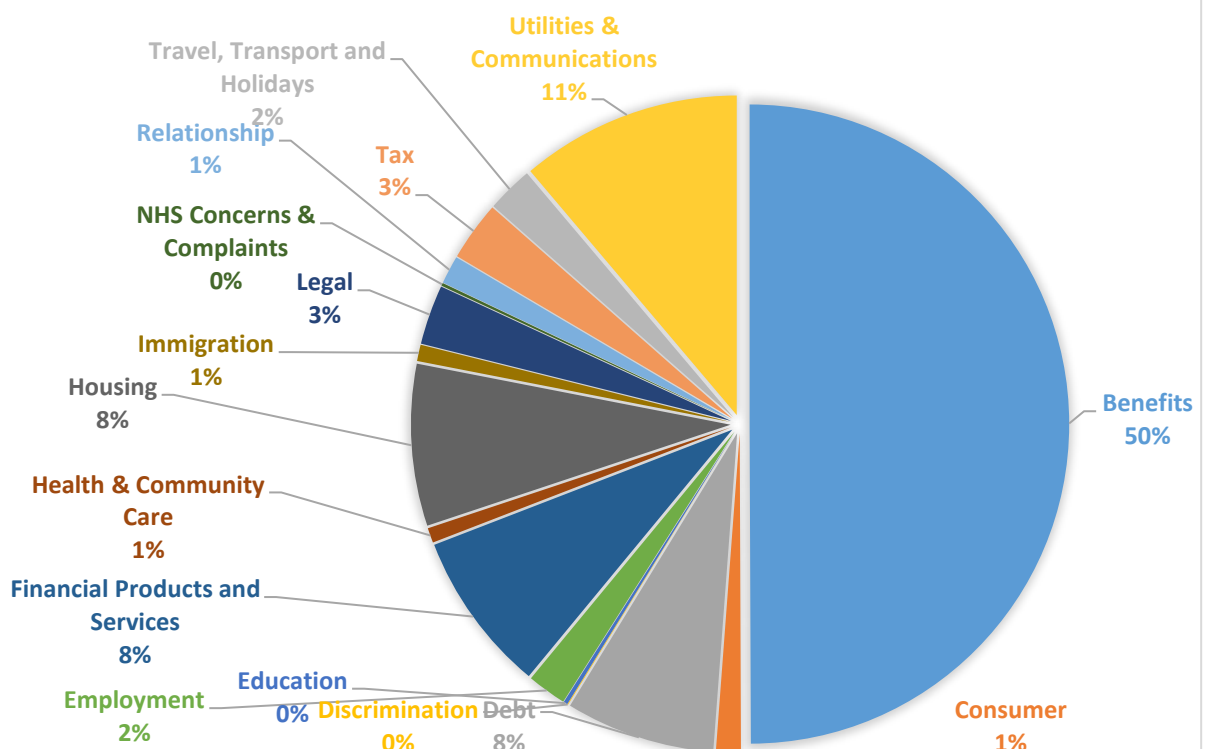
**In the period from April 2024 to March 2025
the Bureau achieved the following outcomes:**

- **Assisted clients with 22,636 Issues.**
- **Achieved Client Financial Gains (CFG) of £2,541,093.56 for clients.**
- **Dealt with 1,320 issues with regards to Gas & Electricity Issues.**
- **When the CFG is split among the adult population of Cambuslang/ Rutherglen this is £42.92 for every adult.**
- **Delivered volunteer hours to the value of £72,576 (at ONS 2022).**
- **Assisted clients with 11,304 benefit issues.**
- **Issued 601 Food bank vouchers to clients.**
- **Provided representation at 4 social security tribunals.**
- **Managed 113 multiple debt cases.**
- **Provided employment for 11 people in the Bureau.**
- **Supported a total amount of 7,501 clients**

Stats by Issues

<u>Issue</u>	<u>2023/24</u>	<u>2024/25</u>
Benefits	10,337	11,304
Consumer	301	284
Debt	1,507	1,712
Discrimination	5	9
Education	51	46
Employment	434	450
Financial Products and Services	1,597	1,844
Health & Community Care	196	170
Housing	1,359	1,851
Immigration	206	187
Legal	687	683
NHS Concerns & Complaints	29	33
Relationship	318	323
Tax	884	680
Travel, Transport and Holidays	476	530
Utilities & Communications	1,411	2,530
Total	19,798	22,636

2024/25



Welfare Reform Project

The Welfare project team consists of myself and Chloe Hampson.

The Welfare Reform project's main aim is to assist people who have been affected by welfare reform. We help clients who have complex benefit issues. The project team also provide representation at appeals, to both the First Tier Tribunal, and the Upper Tier tribunals of the Social Security entitlement chamber. All hearings are held by either telephone or video hearings within the Bureau office.

The Welfare Reform project team also provides second tier support to staff and volunteers within the Bureau. Overall, the project dealt with 323 enquires between April 2024 and March 2025. This came from 110 clients with a Client Financial Gain of £196,518.30

I would like to thank my assistant Chloe Hampson, colleagues and all the volunteers for their diligence and hard work over, what has been, another challenging year. I would also thank the Bureau Manager, Sharon Hampson for her continuing support and guidance throughout this year.

Case Study

Client P approached the Bureau in quite an emotive state and desperate for help. Client was struggling with his mental health. Client advised he had received a Universal Credit (UC) Sanction, which meant his weekly benefit payment was significantly reduced. Client disagreed with the decision.

Client received his UC Sanction from his local jobcentre and confirmed by the Dept. for Work & Pensions. Client was assisted by the Bureau to submit his UC Mandatory Reconsideration, which was denied. Client was then assisted, by the Bureau, to Appeal to the First tier Tribunal.

The Appeal hearing was held by video conference and the client attended the Bureau office. This helped the client to feel less anxious about the proceedings. Although the client had also moved out of the area, to ease his financial stress, the Bureau Manager agreed to continue to offer support the client, to reduce the impact on his mental health.

The outcome was client UC Appeal was allowed by the First tier Tribunal with the client UC Sanction removed This gave the client a financial gain of £283.80.

Ian Telford

Welfare Reform Admin Report

Well another year passed, again this year has continued to pick up with becoming even busier than last year; I feel this has been due to the continuing cost of living crisis that is unfortunately getting worse for all in our local and surrounding communities, the changes in different benefits that no longer exist in Scotland and with having to complete the process of moving/transferring; our clients are finding this confusing and difficult to manage themselves which has caused a lot more benefit enquiries for CAB.

I am still within the same duties as the previous years with becoming more involved within the Welfare Reform project as Administrative Assistant to Ian Telford (Welfare Reform Officer) this has still been my main focus of work within the Bureau, gaining a lot more knowledge about these new benefits arising.

Overall, this year Ian and myself had taken on a total of 33 Cases and have closed a total of 23 successful Cases, we have currently carried over 10 clients' into the new financial year, these cases have been taken on at various stages even with some clients' proceeding further with multiple stages these would have included; Change of Circumstances /Supersessions (total of 21), Mandatory Reconsiderations/Re-Determinations (total of 14), SSCS1/Appeals to First Tier Tribunals (total of 4). With these cases we now have a final total CFG (Client Financial Gain) of £136,105.55

I still have duties as Office Administrative Assistant which still include; all paperwork that we collect from our advice services; whether it is drop in, Outreach, appointments, telephone or email advice; these are attached to our client's Case File on our Castle System and are filed accordingly.

Overall, with now going into my 6th year with the Bureau, continuing with my job roles/duties, I still take so much pride in what I do if not a lot more than previous, and I feel it can be such a rewarding job helping our clients'.

Ian and myself work so well together as the Welfare Reform Team; Ian has helped me proceed further with gaining more knowledge within the Welfare Reform project. We have such a great relationship with all our clients, especially with our WR clients' that we deal with that last longer than 1 year on different occasions. I would like to thank everyone at CAB for all the teamwork throughout this year.

Chloe Hampson

Debt Report

The Bureau continues to see many clients with financial problems, with many struggling with the costs of priority expenditure such as energy, rent, council tax etc. People are finding it impossible to keep up, hence the continued use of foodbanks, with our Bureau providing foodbank vouchers to many of our clients, as well as fuel vouchers to help clients struggling to pay for energy.

Many people in debt experience mental health problems and being in debt can bring a sense of worry and anxiety, in turn increasing the level of mental health difficulties experienced by individuals, particularly our clients.

There is currently an ongoing review of Scotland's statutory debt solutions, and consultations are taking place for the creation of a mental health moratorium, this would protect people with serious mental health issues from debt recovery action. This would be a welcome addition to statutory debt options available in Scotland.

Our Bureau plays an important role in understanding and helping clients to improve their financial situation, an essential part in the process of assisting clients in debt is to maximise their income by ensuring they are getting the benefits, grants, and exemptions (council tax, energy etc.) they are entitled to. The SPEN project we are part of has helped to increase the energy efficiency of our client's homes and reduce their bills, as well as providing extra support for clients through the priority services register.

Our debt procedure is simplified in such a way that it makes the full process easier for clients, they feel fully informed and understand what options are available to them, this helps to ease their fears dealing with debt. The positive feedback we receive from debt clients is much appreciated.

Over the financial year the number of debt clients the Bureau dealt with was 133, with 290 contacts. The number of issues dealt with was 2,338. CFGs for the year were £139,664.21.

The three largest areas of debt were credit/store card debts, council tax (including water & waste) arrears and energy debts.

I take pride in my role as the money adviser at the Bureau and always work hard to help clients to the best of my ability, I receive good support from my Debt co-ordinator Jennifer who deals with the administrative process in relation to client's debt.

I continue to enjoy working at Rutherglen & Cambuslang CAB. I feel we work well together as a team; this includes paid staff and volunteers, and we all have good rapport with each other.

Last but certainly not least, I would like to thank my Manager Sharon for her continued support and guidance. Sharon ensures all staff have a great working environment, and her door is always open whenever we need her help or guidance.

Brian Davidson

Debt Admin / Admin Support

This past year we have been busy with clients and have had a lot of new trainees joining us. I have continued to complete my admin duties of meeting and greeting clients, attending to the door, answering the phones, which includes taking messages if necessary and completing any overdue tasks that are on our system.

I regularly make appointments for the clients at either the main office or the Outreaches if they live closer. I always try and help out other staff and volunteers as much as possible and complete any additional tasks to the best of my ability.

We are continuing to complete data checks to ensure that everything is noted down and input correctly onto the system. We have been involved with the SPEN project and have helped a lot of people to save some money by efficient use of their energy consumption. My role is to make sure everything is recorded on the system correctly and to help the volunteers with the write ups and data input.

I have continued to work with the Debt Adviser Brian, and I have a lot of interaction with the clients including face to face or through email and contact with some of the creditors. I also send letters and scan clients paperwork to the system. After clients are interviewed by an adviser, I set up their first appointment and make sure that all the correct documents have been collected from or given to the clients. This allows the adviser to focus solely on the clients.

I enjoy working with all the staff and volunteers within the Bureau and look forward to another exciting year. Everyone is working together and supporting each other to help keep the administration running in a positive and efficient manner.

I would like to thank all the staff, volunteers and the Bureau Manager Sharon Hampson for her continued support. I have really enjoyed being part of the team and hopefully we will continue to help each other in the year ahead and I develop further in my career.

Jennifer McKeown

Outreach Report

As part of my role as Outreach Worker, I have continued to provide face-to-face advice at the Bureau's Outreaches. We have made great progress with the advice given and have received positive feedback from the outreaches and our clients.

Fernhill Outreach had 207 clients with 683 issues. The CFG was £34,919.70.

Halfway Outreach had 267 clients with 714 issues. The CFG was £87,108.74.

Springhall Outreach had 137 clients with 444 issues. The CFG was £46,067.74.

Eastfield Outreach had 160 clients with 477 issues. The CFG was £28,959.74.

Cathkin Outreach had 144 clients with 498 issues. The CFG was £36,516.05.

Overall, 915 clients were advised with a total of 2,816 issues. This resulted in a total CFG of £233,571.97. Near the end of the year the Outreach in Fernhill had to close due to the venue being used as an NHS hub and no other viable rooms were available for us.

Clients attend the Outreaches for help with a number of different topics, including benefits, housing and energy enquiries. The consistent engagement with the Outreaches shows how important they are for increasing the availability of support.

I also assist with the Foodbank project and attend on a Tuesday Evening at Whitlawburn – the Foodbank had 81 clients with 187 issues. The CFG was £16,283.90.

I would like to thank all my colleagues at the Bureau and Bureau Manager Sharon Hampson for the assistance that they have given. I am proud to be part of a team that does so much to support each other and the local community. I hope to continue delivering this important service in the year ahead.

Alistair Frienling

Rutherglen & Cambuslang **Housing Association Outreach**

In March 2024, I took over the role of Outreach worker for the Rutherglen and Cambuslang Housing Association. In the last year, the Outreach extended assistance to 236 clients with 2,088 enquiries catering to a diverse range of needs and challenges. This client base reflects the success and reach of the services provided by the Bureau through the Outreach project. The total CFGs for the year was £449,590.83.

With the rise in cost of living climbing higher and higher, we have seen an increase in enquiries by clients with regards to their benefits and finances. Benefits enquiries has been the largest issue for clients at the Outreach. I was able to carry out benefit checks and assistance with understanding benefits and entitlements to empower clients to apply for the benefits they may be entitled to and guide/assist if struggling to do so on their own.

The other main area of enquiry were energy issues, we have seen a sharp increase in clients struggling with their energy bills/providers and requiring advice and assistance with energy debts, complaints, switching tariff or supplier and providing energy efficiency advice.

The team at the Bureau work hard to support the local community. I have had many clients' praise the fact we have this Outreach making it more accessible and easier to get to. The Rutherglen and Cambuslang Housing Association staff members regularly contact the main office to arrange an appointment with myself at the Outreach for more vulnerable clients. The continued commitment of the Bureau to provide Outreach services ensures that the residents of Rutherglen and Cambuslang have access to the vital support they need.

Danielle Moore

Foodbank Outreach

Since August 2023 I have been covering the Rutherglen and Cambuslang foodbanks to provide advice and assistance to the most vulnerable clients who, after discussing options were unaware of any entitlement, support, and assistance they could possibly obtain and signpost them to other services where applicable.

The clients have benefited from this information and assistance with applications giving a total CFG of £48,851.72. This does not include further assistance at the Bureau or Outreach that have been triaged at the foodbank as many clients sought assistance with benefit applications and forms requiring an appointment either at the Bureau or two of our Outreaches.

I have assisted 84 clients and 465 enquiries. The range of topics varied from benefits, financial, homelessness and energy enquiries. The top two enquiries being benefits and energy.

The foodbank Outreach has helped so many more clients facing poverty who were unaware of what they were entitled to. The assistance they received then results in clients not having the need to attend the foodbank again due to being in a financially stable situation.

Generalist Adviser

I work at the Bureau on mornings before attending the Foodbank Outreach. I assist with drop ins which can be various enquiries and also assist clients with filling in their benefit forms at the Bureau.

I have assisted with 1,105 enquiries within the Bureau with the main enquiry for clients being benefits. I helped a lot of State Pension age clients with benefits and applying for these benefits with reminding them of further entitlement should they get an award. The remainder of enquiries have included debt, employment, financial, housing, utilities and consumer issues among many others.

We have seen multiple clients in financial difficulties with everything rising thereafter requiring foodbank referrals, energy vouchers, energy advice and assistance, addressing debts and maximising income where possible. Total CFG: £191,054.77.

Danielle Moore

Whitlawburn Outreach

The operation of the Bureau's Outreach at Whitlawburn Community Resource Centre has been able to continue in the period relevant to this report.

The Outreach operates by appointment on a Thursday and Friday with some follow up by telephone or letter. Enquiries can take either single or multiple appointments. There has been 293 contacts with clients covering 1,254 enquiry areas. It has been very rewarding to be able to operate this service for the local community.

I have been able to provide advice on a variety of areas. In line with the Bureau generally benefits are the biggest enquiry area. This includes the completion of benefit checks but also assistance with the completion of benefit forms in relation to the effect of health conditions. I have recognised how daunting and difficult these forms can be for people to complete themselves effectively.

The second area where the most advice has been provided is regarding Council Tax. This could be in relation to the increased cost of living and people finding it increasingly difficult to afford their council tax. Therefore, seeking if any reductions/ discounts are available.

The third area where the most advice has been providing is regarding housing. This largely includes advice on seeking landlords to complete repairs and assistance applying for new housing through the local authority and housing associations.

I would like to thank everyone in the Bureau for their assistance, particularly Jennifer for her assistance with the administration regarding running the Outreach. Also, thanks to the staff at Whitlawburn Community Resource Centre for their assistance.

Total client financial gain - £319,121.17.

Scott McFarlane

Help to Claim Service

This role includes answering telephone or webchat enquiries through the National Help to Claim Service. These enquiries can be in relation to any point between a client considering applying for Universal Credit to receiving any first and correct payment. Therefore, continued support is available to clients rather than a one-time contact. The service also has a holistic nature. This includes either assisting with other enquiries or signposting to appropriate sources of assistance depending on an assessment of urgency.

Universal Credit is the primary source of means tested assistance for new claims for individuals between the ages of 18 and State Pension Age. There are specific circumstances where Universal Credit can be claimed by individuals aged 16 and 17 years old.

In the relevant period assistance was provided over 356 contacts. Advice was provided on 2,201 areas. The total Client Financial Gains was £209,698.55.

A significant change for the service has been the progression of the Managed Migration process for claimants of “legacy benefits” to Universal Credit. Many clients present to the service stressed at the prospect of having to change benefits. The clients could have been in receipt of “legacy benefits” for an extended period. A challenging aspect of providing this service has been a difficulty for the clients to have all the information that is required to be able to fully advise. For example, a client could be in receipt of Contribution-Based and Income-Related Employment and Support Allowance within one payment and not be aware of it. Clients are advised how to gather the information required themselves including with assistance of family/ friends if available. Alternatively, an adviser can assist with this if required in the client’s circumstances.

Some claimants can be financially better off in receipt of Universal Credit and there is Transitional Protection that has the general goal of seeking claimants transferring from “legacy benefits” to Universal Credit are not financially worse off.

I would like to thank all the staff and volunteers within the Bureau for their support in relation to my completion of this project.

Scott McFarlane

Other Projects / Services

Community Links Project

Through our partnership with NHS and local GP Surgeries we take referrals from the workers in NHS for financial wellbeing / capability. All referrals get passed to our adviser who contacts clients and provides the advice as required – as we are a holistic service this project also covers all areas of advice. In the past year we had 147 referrals and had 453 contacts with clients with 1,000 issues and achieved Client Financial Gains of £126,738.92

Energy Projects

The Energy Best Deal (EBD)/ Big Energy Savings Network (BESN) projects were run from September - March. There were 653 contacts with clients and 3,716 issues were dealt with. The Bureau referred 124 clients for Fuel Vouchers / Funds to help with Energy Bills with a CFG of £279,483.57

Digital Advice

This project helps to assist people who lack the relevant skills in completing forms / online applications, which in today's digital by default society we live in makes it difficult for clients who are not digitally minded or do not have the resources to get online. The help provided is a mix of online blue badge applications, council tax, housing benefit applications and any other online help clients require. This year we assisted 460 clients with 1,275 issues and had a Client Financial Gain of £47,454.65.

Scottish Power Energy Network Fuel Poverty (SPEN)

This was a new project that allowed us to assist clients with energy issues and providing clients with energy efficient information and informing them of the Priority Services Register and assisting them in getting on this if eligible. We also assisted clients with Energy debt issues and checking they are on best tariffs – this project has dealt with over 1,000 clients.

Patient Advice & Support Service (PASS)

This service provides advice and assistance to people using the NHS service. The service assists people to know their rights, or to comment or complain about any aspect of their NHS care, including treatment you have received from your GP, dentist, nurse, hospital, optician or pharmacist. For further information please contact the Bureau.

Case Studies

Case Study 1

Client attended an appointment at the Bureau Outreach within Whitlawburn Community Resource Centre for a benefit check. Client of state pension age and her daily life is affected by health conditions. Client is married and receives care of at least 35 hours per week from her husband. Client lives locally to Whitlawburn.

During the benefit check identified client potentially eligible for Attendance Allowance. Advice provided on how client would request to be posted an Attendance Allowance form by the DWP. Client recontacted the Bureau once received the Attendance Allowance form and an appointment at the Whitlawburn Outreach was arranged to assist with its completion. Form was completed. The client subsequently contacted the Bureau to inform the higher rate of Attendance Allowance was awarded. Client was very pleased with this outcome.

A further part of the benefit check had identified if the client was awarded Attendance Allowance the client's husband could have an eligibility for a Carer's Premium which would create an entitlement to a Council Tax Reduction. Client's husband did not have eligibility for Carer's Support Payment due to the amount of his State Retirement Pension per week being above the weekly award amount of Carer's Support Payment.

Advised to have eligibility for a Carer's Premium within Council Tax Reduction client's husband would need to apply for Carer's Support Payment to be identified as having an underlying entitlement. This was completed in an appointment at the Outreach and client's husband subsequently received confirmation of his underlying entitlement to Carer's Support Payment.

In a further appointment client was assisted applying for a Council Tax Reduction online through the South Lanarkshire Council website. A follow up telephone contact was completed with the client and they had been awarded a Council Tax Reduction. All available routes of benefit entitlement had been explored. Client was appreciative of the assistance in maximising the couple's benefit entitlement. Client Financial Gain- £7742.80.

Case Study 2

Client, a 66-year-old male, retired, single, no children lived in Rutherglen and Cambuslang HA property since 1990, in receipt of SRP, PC, CTR and ADP (rates not given). Client stated he has multiple health conditions including mental health issues, heart problems, mobility difficulties and needs a walking stick. Client attended the West Wardlawhill church Outreach in person. Client stated he reached state retirement age in November 2024 and applied for his state pension, PC and HP in August 2024. Client stated he was awarded his pension and PC and told over the phone that his HB and CTR was part of the PC application. Client stated he previously had his rent paid through UC. Client was aware as a pensioner he needed to apply for HB. Client stated his HB had been awarded but has now stopped and council contacted him in December and he stated the automated message stated he did not need to do anything. Client stated the council contacted him again to fill in a form which the client stated was a new claim. Client stated his anxiety has prevented him doing this online and the council stated there is no paper version or alternative method. Client confirmed it is a one bedroom flat. Client asked for help.

Client was advised if he has all the relevant information I would be able to complete the online application on the council website. Application was completed using details given by the client. Client stated his total savings of around £4000 were under the threshold of £10,000 which he had confirmed with the council. Client was happy with the information on the application and his birth certificate for proof of age and his Pension Credit award letter for proof of NI number were uploaded. Client was advised he may be asked for a tenancy agreement and stated he would ask for a copy at the Housing Office. Client thanked me very much for the help as his anxiety would have stopped him filling in the form. Client was advised the council would contact him directly if they needed any further information and with the outcome of his application. Client contacted the Bureau to thank us as his HB application was successful. CFG of £4,398 recorded.

Client's Comments

It is always encouraging to receive feedback from our clients. Here is a sample of 'Thank You' messages that we have received....

To Morag, Thanks again for all your help with my form, JW

To Rosemary, thank you for all your help with myself and my sister, RD

Thank you for all your help with our consumer issue, everything has now been sorted thanks to your intervention, AE

All at CAB, thank you very much everyone for all your help, it is much appreciated! Keep up the good work, JO

Thank you for all your help in regards to my utility issue, has been a big weight off my shoulders, EJ

Thank you very much for helping with my Benefits, I couldn't have done it with your assistance, SMcD

You have the most amazing team of admin and I just want to say that every time I phone, they are most helpful and courteous, thank you for helping, Shona H

You are all amazing and constantly help me every time I need assistance, I feel like part of the family, thank you so much, Michelle D

Alistair, Thank you ever so much for all your help & support, its appreciated so much, My mental health has improved, Best Wishes, LH

All at CAB, thank you very much everyone for all your help, it is much appreciated! Keep up the good work, BR

Hello Sharon, Thanks to all the staff and volunteers for all the amazing work you do which I'm sure isn't always appreciated, William D

To all Staff, many of us elderly people find modern tech really hard, the word struggling just about covers it, you took over our application for a Blue Badge and took away the worry of how to cope. You handled it not only with professionalism but with kindness and we are very grateful, Thank You, C & F Fraser

Funders / Partnership Workers



Bureau Information

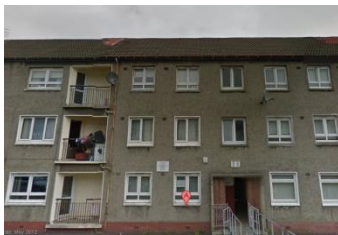
Main Office, Kyle Court, 17a Main Street, Cambuslang, G72 7EX
Drop In - Monday, Tuesday, Wednesday, Friday 10am to 3pm
Appointments (Form Filling) - Thursday 10am to 1pm
Telephone: 0141 646 3191
Email: bureau@RutherglenCAB.casonline.org.uk



Halfway Particip8 Hub,
234/236 Hamilton Road, G72 7PF
Drop In Clinic
Tuesday 10am to 1pm



Eastfield Community Centre,
Dukes Road, G73 7BA
Drop In Clinic
Thursday 10am to 2pm



Cathkin Braes Tenants Management Co-op,
28 Skye Road, G73 5LA
Drop In Clinic
Friday 10am to 1pm



Rutherglen & Cambuslang Housing Association
16 Farmeloa Road, G73 1DL
Appointment Only
Tuesday & Wednesday 9.30am - 2.30pm



Springhall Community Centre,
30 Cruachan Road, G73 5EL
Drop In Clinic
Wednesday 10am - 2pm



Rutherglen West and Wardlawhill Parish,
3 Western Road, G73 1JQ
Drop In Clinic
Thursday 10am to 2pm



Whitlawburn Community Resource Centre,
57 Belmont Road, G72 8PG
Appointment Only
Thursday & Friday 10am to 2pm