

## SECRETARY REPORT - Joyce Bell



Welcome to the 2016/17 annual report from Drumchapel Money Advice Centre. This has been another busy successful year for the organisation.

Over the last year there have been too many points of interest to include in this short statement, however, the changes in welfare reform ensures that the demand for the service is always on the increase.

Funding remains a perennial concern for organisations across the sector. Being involved in an organisation like DMAC you need a social conscience – we recognise that debt and inequality are inextricably connected. This social conscience is at the heart of everything that we do and we were pleased to be able to support Drumchapel Foodbank and other local organisations with in-kind contributions. The organisation was accredited by Glasgow City Council as a Living Wage employer.

Our **Money Advice Centre** helps people to overcome debt problems in which we identify and support them to claim benefits they are entitled to. Our service is free, confidential and independent.

We carry out checks to see if someone qualifies for housing support, Tax Credits, Jobseekers Allowance, Employment Support Allowance or Personal Independent Payments. We also offer support with:

- Completing forms
- Overpayments and benefit entitlement
- Appeals and representation at tribunals
- Changes to people's situations because of welfare reform

We help people prioritise debts and set up manageable payment plans, we can help with all types of debt by looking at ways to maximise income and manage budgets.

We work extremely hard to relieve the pressure of clients particularly in relation to debt and a feeling of isolation and work closely to ensure they receive the right support and work with them to build on their finances. We continue to work in the West area delivering 11 outreach clinics and continue our partnership working with Legal Services Agency working together to alleviate stress, pressure and isolation.

In this environment, we can expect an increase in enquiries to our money advice service in the coming months and years. When someone reaches out for help, it is of the utmost importance that the advice received is of the highest quality. We have a central role in ensuring that money advisers are well placed to provide the best service possible to clients. Looking ahead, there are many challenges facing all of us. We have to be alert to the threats facing the sector.

The **Children's Rights Project** have been working in close partnership with schools in and around the community and providing positive support to young people who are going through unsteady times. The staff hosted a Treasure hunt where the community participated and a good day was had by all.

The **Advocacy Project** always has high demand with referrals from various services with very positive partnership working ensuring clients get sign posted to the right services to ensure the proper support to meet their need.

DMAC is a well respected service throughout the community, we are giving local people opportunities for personal growth through volunteering opportunities. We encourage clients to come forward and tackle their issues and are sympathetic to the difficult situations they face and support young people through difficult times.

Special thanks go to the our funders, Glasgow City Council Integrated Grants, NHS, Volant Charitable Trust, The Robertson Trust and Cash for Kids. Without your vision and acknowledgement that this is a worthy service for people going through hard times we would not be as successful as we are.

Finally I would like to say that people are our greatest asset and I have every confidence in the team as we continue to make a difference to the lives of every client that comes through our door. Thank you for your motivation, enthusiasm and commitment to Centre.

## MONEY ADVICE REPORT

Drumchapel  
Money Advice  
Centre

Over the past year we have continued to supply advice services to the North West area of Glasgow (financial inclusion, welfare rights, debt and housing issues). This has been accomplished through our usual outreach clinics across the Glasgow West area as we do not want our clients to have to travel too far for appointments.

All of our clinics have been well utilised and given our clients an opportunity to access advice services on a more localised basis.

The expectations for our organisation have always been very high and we aim to keep raising the bar.

The past year has been one of consolidation with regard to representing our clients' issues regarding Department for Work and Pensions disability benefits, given that there is still a lot of movement from Disability Living Allowance to Personal Independence Payment and the knock on effect this has on the level of benefits awarded.

Universal Credit has also been rolled out on a more general basis and we have had to respond to this.

We have also defended against evictions and have arranged appropriate representation for our clients at Court.

All Money Advisors have been trained in all aspects of DWP legislation, housing law and Debtors Act Scotland/Bankruptcy Act and I believe that the excellent work carried out in 2016/17 will continue into the following year with as much vigour and attention to detail as previously.

At present we have 4 Advisors funded by Glasgow City Council and 1 Part-Time Income Maximiser funded by the NHS (Direct referrals from NHS Staff).

We are aware that we have clients that for many varied reasons cannot attend at our office or outreach. To this end we offer home visits and this year we attended to **152** clients in their homes.

This service has enabled a high number of service users with a disability to be afforded a choice of where they can have their appointments. Clients now do not have to panic each time the postman arrives as our flexibility allows us to alleviate any potential crisis as soon as possible.

This overview for 2016/2017 can be seen from the list of key achievements.

DMAC has worked incredibly hard to address the benefits/debt issues/housing issues that have confronted our client group and has been very successful in doing this, which is down to the effort and consideration of all at DMAC (Management Committee, Advisors and especially our Admin team) and I personally would like to thank everyone for their commitment to the organisation and to our clients.

Tom Adams, **Senior Money Advisor**

### KEY ACHIEVEMENTS

CLIENT FINANCIAL  
GAINS  
£3,380,191.00

This is an excellent additional amount of income brought into the North West by DMAC and will make a considerable financial difference to our clients.

DEBT DEALT  
WITH  
£1,844,349.50

This is a reflection of the serious financial issues facing so many people in our area and the stress that can cause individuals and their families.

1295  
NEW  
CLIENTS

ATTENDED 176  
WELFARE RIGHTS  
APPEALS  
75%  
SUCCESS RATE

3708  
NEW  
CASES

## FEEDBACK

"I refer to the help and support provided by your organisation. I have over the last few years suffered various medical conditions. Consequently the affects have been significant causing my health and wellbeing to deteriorate badly. One significant and ultimately positive outcome was the kind, professional and assistance offered by your staff.

I cannot praise high enough the importance of your organisation on how it can help people like me to "see a light at the end of a very dark tunnel" in its operation. I am aware like many organisations of its kind that it depends on the voluntary goodwill and sometimes unrecognised genuine hard work of people such as your good self and colleagues but without the professionalism of you staff would not have been able to help me and for that I must reiterate my genuine thanks".

"This is a most valuable service. It drew to my attention options of which I had previously been unaware. My Advisor deserves my fullest thanks for his personally kind and sympathetic approach and for his practical help, benefiting from his experience in the field. There must be many who, like me, feel they have benefitted and been supported at a difficult phase of life by this service and its staff".

## ADVOCACY PROJECT REPORT

Drumchapel  
Advocacy  
Project

The Drumchapel Advocacy Project has once again successfully provided both Citizen and Crisis Advocacy to Families and Individuals residing within the G15 area of Glasgow. Our Crisis Advocates and volunteer staff have provided intensive Advocacy support during times of crisis to 85 individuals and families.

Mirroring previous years, a high percent of referrals have been for individuals with mental health issues. Drumchapel Advocacy Project has worked hard to develop close and effective working relationships ties with local mental health services both statutory and voluntary to address these issues.

### Over the year the Drumchapel Advocacy Project has achieved many successes for our clients:

- Supported **17** lone parents and families to address major issues with their housing providers.
- Provided intensive crisis advocacy to **21** individuals and families at Social Work reviews and children's panel hearings.
- Supported **10** individuals at Mental Health Care Providers reviews to secure their own tenancies and then ensured proper support was in place which enabled them to be a part of their community and in control of their own lives.
- Supported **15** individuals at medical reviews and G.P surgery meetings.
- Supported **9** vulnerable individuals to secure their own tenancies with local housing providers (the majority of the service users had mental health issues and were classed as homeless).
- Assisted **8** vulnerable individuals and families with multiple debt and benefit issues by referring them to the appropriate money advice services. DMAC, Housing welfare rights, Social Work Welfare Rights etc.

In keeping with the growing social climate which recognises that Advocacy is now a legal as well as a human right under the mental health legislation the Drumchapel Advocacy Project has firmly entrenched itself within the G15 area with both professionals and local people, who have gained a clear understanding of and a welcoming of the involvement of Independent Advocacy within the community.

The wide range of positive outcomes recorded over the year:

- Moving to independent living
- More appropriate living accommodation
- Sustaining secure tenancies for clients
- Attending meetings such as social work/housing/medical reviews
- Attending children's panels (reuniting families and children back into the family unit)
- Supporting partners to engage with local community support agencies
- Referrals to the learning disability teams and getting a proper diagnosis
- Referrals to proper addiction and mental health teams
- Certificated training for volunteers on Advocacy and the Rights of the Child
- Securing employment
- Moving on to higher education

### Volunteer Training

This year thanks to funding received from The Area Action Budget and Flightpath funding we have been in a position to provide external Advocacy training to the wider area of Glasgow. This has enabled the project to give our trainees the opportunity to gain work experience as volunteer advocates within the project. Without the time and commitment of our team of dedicated volunteers the Project would have struggled to support some of the most vulnerable adults within our community.

The Project would like to express our thanks and heart-felt appreciation to all volunteers for their excellent work, contributions, time and selfless commitment shown to partners and the Advocacy Project. We gratefully appreciate their proven determination in upholding and advancing the rights of their partners and acknowledge all their work which has been a vital asset to the Project.

### Quotes from Advocacy Trainees:

"I can use my training to get a job"

"The Interaction was Excellent"

"I now have the confidence to stand up for myself and do it for others in the same situation I was in"

"The training was very informative Learnt a lot"

"I wish it was longer I hope I get taken on as a volunteer at the Advocacy Project"

"Thoroughly enjoyed my Advocacy training I will be volunteering with the Advocacy Project"

"Brilliant Training I will use it within my youth work"

Thanks to all our Funders: Glasgow City Council, Area Budget Funds, The Flight Path Fund, Private Donations.

Thanks to our Volunteers: Jackie Ferguson and Eilidh Jamieson

Danny Paton, **Project Crisis Advocate**

## STAFF LIST 2016/17

### Management Committee

Elsie Job <i>Chairperson/Treasurer</i>	James Montgomery <i>Vice Chairperson</i>
Joyce Bell <i>Secretary</i>	Ina Brodie <i>Committee Member</i>
John Barclay <i>Committee Member</i>	Liz Atkinson <i>Committee Member</i>

### Money Advice

Tom Adams <i>Senior Money Advisor</i>	Martin Connor <i>Income Maximiser</i>
Matthew Horsley <i>Money Advisor</i>	Margaret O'Connor <i>Money Advisor</i>

Samantha Steenson  
*Money Advisor*

### Admin/Finance

Gillian Lynch <i>Clerical Officer</i>	Pauline McLean <i>Clerical Officer</i>
Mary McBain <i>Finance Officer</i>	Trisha O'Connell <i>Office Administrator</i>

Sandra Thomson  
*Clerical Officer*

### Children's Rights Project

Carla Belkevitz  
*Project Worker*

Pauline Carruthers  
*Project Worker*

Claire Haining  
*Project Co-ordinator*

### Advocacy Project

Danny Paton  
*Crisis Advocate*

Jackie Ferguson  
*Volunteer Advocate*

Eilidh Jamieson  
*Volunteer Advocate*

## CHILDREN'S RIGHTS PROJECT REPORT



It has been a successful and challenging year for the Children's Rights Project, with statistics showing the rising demand for children's advocacy in the West. Project staff have worked one-to-one with more than **78** vulnerable children and young people, a marked increase on the previous years figure. Referrals were received from a diverse range of both statutory and third sector projects/organisations, including; primary, secondary and additional learning schools, social work services, campus police officers, parents/carers, Strathclyde Police, children's hearing system, young carers, employment services, self-referrals, GP/Hospitals - to name but a few. As the only independent, generic children's advocacy service in the West, we are in constant demand from a swath of professionals and parents alike who don't know who else to turn to or where else to look.

The casework the project undertakes is the foundation of the project and remained the priority in 16/17. With children and young people faced with an ever changing spectrum of issues, ranging from abuse at home to cyber bullying - learning difficulties to social isolation - self harm to foster care- it is understandable that they would require support not only to listen and advise, but to ensure that they are heard and taken seriously in a world that often drowns out the voice of a child or worse, has no interest in hearing what they have to say.

In addition to the support work the project undertakes, the service aims to promote the rights of children and young people as stated in the U.N Convention on the Rights of the Child. We seek to inform and educate both children and young adults of current legislation and how that translates/affects their lives and responsibilities.

In 2016/17, **14** age-appropriate school workshops were successfully delivered in Knightswood Secondary School as well as a further **5** to young people participating in Jobs and Business Glasgow's "Youth Unlimited" Programme. In total, nearly **400** children and young people attended these workshops, receiving up to date information on a range of relevant subjects as well as advice, specially designed handouts and, if required, a referral to the project or other support agency for further, individualised, assistance.

In terms of community events, CRP designed, planned and successfully carried out a Drumchapel-wide Treasure Hunt for children, young people and their families during the 2016 school holidays. The event was well attended and involved the participants finding clues and puzzles, working collectively to solve them and ultimately finding the treasure.

Many projects and organisations were approached whilst planning this event, which led to excellent partnership working and the participants learning more about the services available in their community as they collected clues from various places across the area. Cash for Kids very generously donated merchandise and snacks for the prize giving party; and both K.C.E.D.G and Drumchapel Business Centre kindly contributed much needed funds to enable us to finance the hunt.



CRP Treasure Hunt - 8th August 2016

The work undertaken by the Project would not be possible without the support of those who fund the service. Many donors have contributed to the work the Project has successfully undertaken and we'd like to take the opportunity to thank them for their continued support. A special thank-you to the dedicated staff and volunteers, who as always have went above and beyond to deliver the best possible service to the community; and finally the Management Committee, whose support and guidance we have relied on throughout the year.

Claire Haining, **Project Co-ordinator**

### FEEDBACK

"I don't really know where to start, to say thank-you. As you know i've had 3 years of struggling to get the support and help that Owen needs. It was only by chance that I was told about your organisation. From the first contact through till now, you have been amazing. With your help, we have managed to finally put a support plan in place with Owen's school and for the first time in a very long time, I feel (with your help) we are now being heard and are going to see a change in the way Owen is supported in school.

You have also helped myself and Owen in many ways, not just with his school but on a personal level. I don't feel so alone anymore, having your support has made me feel less anxious and worried. I know Owen's brighter and more positive than he's been in a very long time, and for that alone i thank you from the bottom of my heart. I can now see the light at the end of what was a very dark tunnel thanks to you and your organisation. I cannot thank you enough for what you have done thus far and i look forward to us moving forward to a brighter future for Owen."

**Parent of Service User**

"I have been out of school for months. Children's Rights got me back into school and Pauline will keep seeing me to make sure everything's ok. I have told her other things I don't want to tell anyone else. She said she could help with them. I have been really worried for ages but Pauline has got me an appointment to see someone that can help. I feel so much better now." **LK - 14 years old.**

"It's great having a worker. They're really useful and can listen to your troubles. I'd recommend to children who have problems." **JC - 11 Years old.**

# Drumchapel Money Advice Centre

DRUMCHAPEL  
Children's Rights Project



Drumchapel

**Advocacy**  
Project

## ANNUAL REPORT

### 2016-17

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The Volant  
Charitable Trust