

# DMAC

*Drumchapel  
Money Advice  
Centre*

DRUMCHAPEL MONEY ADVICE CENTRE (DMAC)

UNIT 1, LADYLOAN PLACE,

DRUMCHAPEL,

GLASGOW, G15 8LB

☎ 0141 944 0507 ✉ [admin@d-mac.org.uk](mailto:admin@d-mac.org.uk)

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## Residents of Glasgow North West

### We can help with:

- Welfare Benefits Entitlement and completing Application Forms
- Appealing against Benefit Decisions including Representation at HM Courts & Tribunals
- Tax Credits
- Housing Benefit & Council Tax
- Benefit Overpayments
- Rent Arrears
- Council Tax Arrears
- Utilities
- Financial Inclusion Issues

*Our Service is:*  
**Free Confidential  
One-to-One Impartial**

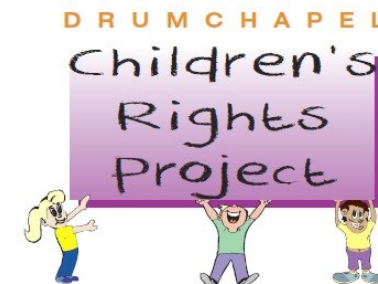
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SCIO Charity Number: SC021548



## ANNUAL REPORT 2023-2024

*Drumchapel  
Money Advice  
Centre*



Drumchapel  
*Advocacy*  
Project

T: 0141 944 0507

E: [admin@d-mac.org.uk](mailto:admin@d-mac.org.uk)

W: [www.d-mac.org.uk](http://www.d-mac.org.uk)

Unit 1, 14 & 15  
Ladyloan Place  
Glasgow  
G15 8LB

Thank you to our funders

**Glasgow City Council—Transitional Fund**

**Glasgow HSCP**

**Thriving Places Community Budget**

**National Lottery Community Fund**

## COMMITTEE REPORT - Joyce Bell, Secretary

Welcome to the Annual Report covering 2023-24 of the Drumchapel Money Advice Centre. This year has been a very busy year for the teams that deliver services within our organisation. Money Advice, inclusive of NHS income maximisation service, Advocacy and Children's rights projects.

As the world adapts to living with Covid, emerging from the pandemic to then be plunged immediately into a cost of living crisis, saw the demand for our services increased tenfold.

Our dedicated teams spent the year supporting long-term sickness clients, children and families and vulnerable adults manage finances and find a resolution to money problems, worked with partners who were offering support with food and fuel top ups, and networked closely with daily referrals to our local foodbank. Our service agreed to share accommodation with the local foodbank to alleviate the pressures of cost of living crisis for our organisation, rent heat and light rose ridiculously and this was the best solution for both organisations in order to sustain the lifeline services both organisations provide.

DMAC like all voluntary organisations continues to provide the highest standard of service, targeting those within the community who have the lowest incomes, most insecure work, long-term sickness and least amount of savings or no savings whatsoever. Being in the heart of the community and offering crucial services that can transform the lives of families and individuals is a privilege. The board of DMAC are fully aware of the difficulties the pandemic, cuts in funding and inflated costs has brought to our sector including the retention of staff, there is a huge shortage in experienced advisers, and this brings its own challenges to manage the increase demand for our services. To help address these challenges, we have been improving our staff Terms & Conditions to retain our talented staff whose skills and experience are irreplaceable.

Many thanks to all our networking partners, Drumchapel LIFE, Foodbank, G15, GAIN and many others, together we are making a difference. Many thanks to the board for all contributions, for being there, stepping up and stepping in when required. Special thanks to our amazing team of workers, without you the magic doesn't happen.

Joyce Bell  
Secretary

**"G15 Thriving Places have been referring local people to DMAC for a number of years and everyone that we have referred has been happy with the service and the help they have received"**

### Over the year the Project has achieved success for our clients:

- Assisted **22** individuals and families to raise concerns with housing landlords regarding neighbour disputes, rent arrears while awaiting universal credit, repairs whilst working with community police, seeking management transfers and domestic violence whilst engaging with women's aid.
- Supported **15** Lone parents and families to stay together as a family unit through overcrowding in the family home whilst working alongside the Children's Rights Project to assist parents of children with Autism or ADHD, or on the spectrum to connect with CALMS or meetings at school regarding extra support in class for children.
- Provided intensive crisis advocacy to **19** Individuals and families at Social Work reviews and Children's Panel meetings.
- Supported **10** individuals to engage and have a say in their care needs and treatment with mental health care teams, addiction teams and GPs who are all involved with their immediate care needs.
- Supported **13** families and individuals to access private charities who provide support to families who have led a chaotic lifestyle on the streets either through addictions or personal issues within their lives family disputes or abuse.
- Supported **17** vulnerable Individuals to secure their own tenancies with local housing providers and accessing the Scottish Welfare Fund.
- Supported **14** individuals dealing with drug and alcohol issues to access appropriate health services, housing providers and sign posting to various recovery networks based within the North-West area of Glasgow
- Supported **15** clients to access legal advice and mental health legal services for housing evictions and children's panels mostly.
- **17** clients supported with child protection issues to access Advocacy when seeking support from Social Work at Reviews and legal advice at panels.

### Volunteer Feedback

My name is Elaine Williamson and I have been volunteering with the Drumchapel Advocacy Project for 6 months. I applied for the volunteer post as an independent advocate as I wanted to help people who are unable to speak up for themselves. I have been supported throughout this role by my mentor Danny Paton who has shown me how to speak up for someone, literally taking their voice and amplifying their wishes to make sure that other people hear what that person has to say as they genuinely feel they haven't been heard. My role as an independent advocate is very rewarding, and I feel I have been able to give something back to the local community, the role has also given me a sense of purpose and increased my confidence and personal growth. I would highly recommend volunteering with Drumchapel Advocacy to anyone.

### Service User Feedback

Danny and Elaine from the Advocacy Project helped me, and my family when being attacked by members of the community because we were different, we are from Poland and people thought we were Russian, so my daughter was being targeted at school and my elderly mother and other children had stones thrown at them at our home. Danny and Elaine supported us to make complaints to our housing provider and supported us to fill in housing applications to other landlords in the south-side of Glasgow to be nearer family support and away from the abuse we were being subjected to. I can't thank Danny and Elaine enough for believing in me and the help and support provided to us to find a place of safety for me and my family from all at the Drumchapel Advocacy Project. **Mrs V**

## ADVOCACY PROJECT - Danny Paton, Senior Advocate

Drumchapel Advocacy Project over the last year has successfully provided Crisis Advocacy to Families and Individuals residing within the G15 and wider area of Drumchapel Glasgow. Our Crisis Advocates and volunteer staff have provided Intensive Advocacy support during times of crisis to 142 Individuals and Families, many of which were new referrals from various Service Providers and statutory bodies within and outwith the G15 area of Glasgow.

Anyone seeking Advocacy support from outwith our area the Advocacy worker dealing with the enquiry would do their utmost to access support and make an urgent referral to another Advocacy Project or support network who could provide a service within their postcode area.

The highest percentage of referrals have been for individuals experiencing poor mental health, mobility and housing issues. There has been a steady increase in relation to referrals coming from clients seeking Self Direct Support Advocacy during assessment by Social Workers, giving them more control over their mobility and care needs.

The Project has been working closely with Mental Health Teams, GPs, Addiction Teams, and Housing providers to try and ensure our clients are receiving the proper level of support to ensure they are ready to make the transition from leading chaotic lifestyles to moving back into their local community.

The Project continues to work hard to develop close and effective working ties with local mental health services both statutory and voluntary and Major Housing providers as well as the community addiction teams. This has resulted in a vast majority of referrals being made to the project from the health and social sector as in previous years.

Links have also been made with Drumchapel's Surehaven Mental Health Secure Unit for when patients that are ready to be discharged back into the community are supported with help in housing and benefits from Advocates and Money Advice workers.

In keeping with growing social climate which recognises that Advocacy is now a legal right as well as a human right under mental health legislation. The Project has firmly entrenched itself within the G15 Area with both professional and the people within the local community who have gained an understanding and a welcoming of the involvement of independent advocacy within the community.

The Project has had another successful year with demand continuing to grow for its services.

I would take this opportunity to thank our Volunteer, Elaine Williamson for her commitment and hard work within the Project.

## MONEY ADVICE PROJECT - Samantha McInnes, Senior Money Advisor

AGM time again, where does the time go? For the team at DMAC time goes fast due to the volume of clients' enquiries that are dealt with.

Tom Adams, Senior Money Advisor retired after over 10 years service with DMAC. We wish him well in his retirement and would like to thank him for all of his hard work and commitment to the service and to our clients.

Advisors continue to receive high call volumes with regards to new and existing issues. We have seen an increase in Tribunal representation due to the delay in Social Security Scotland's decision making of Adult Disability Payment claims. More people are being assessed for Universal Credits and being found fit for work, which is also causing the increase. Tribunal Representation has been carried out for 20 clients and 12 have been successful.

Outreaches for this year have commenced for Surehaven and the Carers Centre. Uptake for these outreaches has been successful. In DMAC was successful in obtaining funding from the National Lottery Community Fund for DMAC Disability Service. This funding was used to support disabled people with long-term illnesses to access benefits and we employed 2 Welfare Rights Advisors.

NHS requires outreach to be attended at Partick Community Centre for Health , which has seen very little interest from clients who, when given the option, have preferred telephone appointments.

Senior Money Advisor continues to attend regular meetings with GAIN, NWADG and NHS Financial Inclusion Service. All advisors have attended training at training venues, online and via Welfare Rights Trainer Robert Hinds attending DMAC office to staff from all Projects.

DMAC plan to submit a further application to the National Lottery Community Fund when this re-opens in the hopes that we can continue to deal with the demand of the current service provided.

**New Clients**

**909**

**New Cases**

**1751**

**Client Financial Gain**

**£1,027,982.84**

## CHILDREN'S RIGHTS PROJECT - Pauline Carruthers, Senior Project Worker

The Drumchapel Children's Rights Project has provided much needed one-to-one support and assistance to vulnerable children and young people within the North-West area of Glasgow. We have provided independent advocacy ensuring that children and young people have independent representation when required with the following issues:

- Education
- Health
- Children's Hearings
- Housing
- Young Carers
- Social Services

This year CRP received **61** new referrals completing **4732** tasks. CRP has established referral systems in schools throughout the North-West area of Glasgow and have close working partnerships with Pastoral Care Teams within the schools and receive referrals from a wide variety of sources.

CRP were invited to Knightswood Secondary to deliver an information workshop to parents of young people with additional support needs. Parents and teachers have requested further information workshops.

The work carried out by the Project would not be possible without the support, hard work and dedication of our funders, staff and Committee. Their efforts make a notable and life changing difference to the lives of vulnerable children and young people in the North-West of Glasgow

### Case Study 1

Millie needed extra help as she had incorrectly filled in her SAAS form she had applied for her tutor costs but had omitted to complete the section for living costs which would have severely impacted her learning journey.

The SAAS application only allows one application per year, and she would not have been able to support her daily living costs and therefore not be able to attend college. I reached out to Margaret in the Money Advice team who advised me to send correspondence to SAAS explaining Millie's circumstances. She is 18 years old, a young carer with Aspergers syndrome who suffers from anxiety and poor mental health. We had requested to amend Millie's form and supported her claim with evidence required, her claim was granted, and Millie is enjoying her time at college.

### Case Study 2

Blake is a twin boy who is primary 1 age and has only been able to be in school for 3 hours over 2 days since the start of term. He is unable to attend school as he suffers with panic attacks and has meltdowns when mum attempts to drop off and pick up his twin sister. Mum must rely on help from friends with the school run. Blake has several issues preventing him from attending school, he is not toilet trained, is still wearing nappies and struggles getting washed and dressed. His mum finds it challenging as he doesn't want to do anything he thinks is a demand and then has a meltdown.

I attended a meeting at Blake's school and met with the Deputy Head teacher. The school had never heard of or dealt with this condition before and were happy for any input or support. I suggested that Blake be referred to the joint support team made up of Health, Social Work, and Education. They meet on a regular basis and try to come up with ideas its part of a process, Depute Head agreed and made the referral.

A further meeting took place and the outcome from the meeting was for Blake to have interrupted learning, one to one with a teacher from a local ASD school at home in the short term. So far Blake is engaging with the teacher. As Blake and his family will continue to need our services we will continue to give support.

### Service User Feedback

"I would tell everyone who needs help to phone Children's Rights. I missed a lot of primary 7 because I was in hospital. I was really scared about going to high school – my primary school didn't tell me about the visits, I think they forgot about me – my mum asked Pauline to come and see me. She really helped. She organised visits and took me to my pals in my class, and because I had missed a lot, Pauline got extra help for me. She got me a pass to the lift and a private place to get my medication. High school is much better than primary school. Children's Rights are the best, and they are helping my wee brother now too."  
J, 12 years old

"I am so happy my mum got Pauline to come help me go back to school. I was bullied in my old school for a long time. My mum said I could change school but the new school said that third year was full, but after Pauline spoke to them, they offered me a place. She got them to let me have a reduced timetable and build it up slowly to full time. I was so nervous. Pauline came to see me before school for the first couple of weeks. She helped me get extra help in some subjects after the school found out I have dyslexia. I have some health problems that I don't want everyone to know about – I needed to see the doctor. Pauline came with me to help me talk to the doctor and I got help. I honestly think I would still be hiding in my bedroom if Pauline from the Children's Rights Project didn't help me and my mum."  
N, 14 years old