



# Glasgow North West Citizens Advice Bureau

## Annual Report 20.21



glasgow  
north  
west

# OUR YEAR IN NUMBERS

OVER 9,100  
CLIENTS  
SUPPORTED



13,870 CLIENT  
CONTACTS



28 STAFF AND 26  
VOLUNTEERS



£3.25 MILLION  
RETURNED TO THE  
COMMUNITY



64% OF CLIENTS  
LIVING IN  
POVERTY



33% OF CLIENTS  
FROM A BAME  
BACKGROUND



# OUR YEAR IN NUMBERS

EVERY £1 INVESTED  
= £3 RETURNED TO  
THE COMMUNITY



70% OF CLIENTS LIVING  
WITH DISABILITY OR  
MENTAL HEALTH  
CONDITIONS



TRANSLATION  
PROVIDED TO 47  
CLIENTS



116 CLIENTS  
IDENTIFIED AS  
LGBTQIA+



50 SOCIAL POLICY  
ISSUES RAISED



CLIENT AGE RANGE  
FROM 16 TO 87





# INTRODUCTION

This annual report highlights an extensive list of projects and services carried out by the team at Glasgow North West Citizens Advice Bureau (GNWCAB) during 2020/21.

In what has been a most challenging year, our work continues to be innovative and we have built on our partnership working across the CAB network, and beyond. We have been working to a strategy of developing additional channels for delivering advice, and this positioned us fortuitously for the restrictions that arose due to the Covid crisis. As a result, we are proud that we remained available to support our community throughout with telephone and internet-based advice.

Over the last year, we provided support for almost 5,600 cases and over 9,100 clients across Northwest Glasgow. The shape of demand altered significantly with a temporary reduction in the volume of debt advice due to short-term moratorium policies introduced by the government, but there was a significant increase in people seeking support with benefits, housing and employment advice.



**Alastair MacKenzie**  
Chair of the Board

We are immensely grateful for the support and flexibility of our funders, stakeholders and partners without whom we simply could not provide the services we do. Thanks also go to our elected members, MPs, MSPs and Councillors who provide support and advocacy.

It has been both a privilege and a pleasure to have been Chair of GNWCAB this year. I look forward to a third year as Chair, and will take this opportunity to thank the Board, staff, volunteers and other stakeholders for their support. We will endeavour to take GNWCAB from strength to strength. The communities of the North West of Glasgow deserve nothing less.



*"...the adaptability and commitment from our team in serving those in some of the most deprived areas of Scotland during the pandemic is clearly visible."*



**Rob Gallagher**

Chief Executive Officer

GNWCAB is proud that over the last year, we have not dropped a single day of service for the vulnerable people who need us most in our communities. We expedited our three-year business plan focussed on accessibility by ensuring all of our advisers were set up with encrypted phone lines and webchat in the lead up to the lockdown, enabling them to deliver our high-quality advice remotely.

During this time, we introduced fortnightly Wellbeing Days; a day off for each staff member in which they could prioritise their mental health and wellbeing. These days enabled us to pilot a four-day working week by compressing hours to enable each staff member to take one day off per week. In staff consultation and throughout the pilot, the four-day week has been a huge success and led to an increase in productivity with our staff and volunteers supporting over 4,500

more people than last year. Although this includes our new projects, such as the Glasgow Advice and Information Network and signposting, the adaptability and dedication of our team in helping those in some of the highest deprivation areas of Scotland during the pandemic is clearly visible. With links established between poverty and the worst impacts of Covid19, GNWCAB continues to adapt and innovate to meet the needs of people during the pandemic.

We have identified key areas of provision needed in the community as part of our Covid response. These are; increased levels of immigration, housing and debt advice, and more volunteering and employment opportunities for those facing multiple barriers in our communities. GNWCAB continues to strive to provide these additional services for the Northwest of Glasgow.

# COVID RESPONSE



Glasgow North West Citizens Advice Bureau worked quickly and effectively to transform our services in the weeks before lockdown, ensuring a smooth transition into delivering the same level of service remotely.

We installed an encrypted web-chat function on our website and set up phone lines for all of our advisers and as a result all of our services and projects have continued during this time. We have been able to offer food assistance, translation services, and continued support for medical assessments via phone for clients claiming disability benefit.

## ***GAIN Helpline***

*From April 1st 2020, GNWCAB took on delivery of Glasgow City Council's GAIN (Glasgow Advice and Information Network) helpline, providing free impartial telephone advice to people across the city, and signposting them to the appropriate casework agency as required. To date, GNWCAB has handled over 3,000 calls on behalf of this service.*





## Covid Helpline

GNWCAB has been successful in running the Covid Helpline for the city over the last year, supporting people with emergency provisions such as food, utility and housing advice, as well as income maximisation and help to claim the Covid isolation grant.

During the pandemic, our advisers supported 191 people on this helpline.

## Multichannel Advice

GNWCAB has delivered advice through multichannel during the pandemic with the majority of pieces of advice delivered via telephone, webchat and email. Advisers gave advice via video call to support people who needed to lip read, and via message for people who had disabilities such as deafness. GNWCAB will continue supporting people who face barriers to accessing our services with multichannel advice.



## Debt, Housing and Employment Advice

Towards the end of 2020, GNWCAB increased its capacity to deliver debt advice with two advisers dedicated to this service. During the pandemic, we have seen 520 debt, 370 housing and 324 employment cases - many of which have been emergencies. We continue to train and build capacity within our team to support people who need our help in these advice areas.



# OUTREACH PROJECTS



**Feargal Letford**

Project Coordinator

*"Taking stock of staff wellbeing became a priority and I'm proud of the approach the bureau took... In the last year, the NHS team was able to secure over £450,000 in client financial gains despite a drastic increase in waiting times for many health related benefits."*

Although the Outward Facing Projects (NHS, EU Settlement Scheme, Welfare Rights Mitigation) each focus on their own separate area of advice, they all faced the same challenges when shifting to remote working. The boundaries between work and home life became blurred and advisers were now accessible via telephone rather than fulfilling face to face appointments - leading many staff to feel the added strain of only being a telephone call away from clients in urgent need of help.

Taking stock of staff wellbeing became a priority and I'm proud of the approach that the bureau took to try and ensure that burnout did not become an issue for advisers. Staff wellbeing days and training sessions encouraged us to prioritise our mental health so that we are able to support clients as best as we possibly can.



*GNWCAB Adviser, Zhila, with a client in an emergency face-to-face appointment.*

## NHS Team

In the last year the NHS team was able to secure over £450,000 in client financial gains despite a drastic increase in waiting times for many health related benefits. Key to this success was continuing to complete clients' paper forms even throughout lockdown and submitting them on time by coming up with new working arrangements to meet the clients' needs.

## EU Settlement Project

Our EUSS adviser regularly worked late to get results for her clients. After persisting with a Home Office complaint about waiting time a client was enduring, their application was resolved in time for her to visit her sick mother and our client said:

*"No words can comprehend how much I appreciate all of the help you have given me and the patience."*

Our adviser said that outcomes like this are the reason she does this job.



*A family who came to our Bureau for immigration advice.*



*GNWCAB Adviser, Suzy, carrying out work on our Welfare Reform Mitigation project.*

## Welfare Reform Mitigation

This project has continued to help clients from the G21/G22 postcode throughout the pandemic, despite our Possilpark Library outreach remaining closed. The bulk of advice given focussed on employment, accessing welfare and social housing. Clients continue to receive support in these areas and we expect to return to outreach-based appointments with the easing of restrictions.

# Steve's\* Story

"I'm 55 years old and I'm from North West Glasgow, I've lived here most of my life. I came to Glasgow North West CAB because I was on Disability Living Allowance (DLA) for over 20 years when it was suddenly cut. I've had mental health problems since I was young, having struggled with anxiety and depression as well as having a lot of physical health issues. Only three months after a lung operation, my DLA was stopped and I was told it was changing to a different benefit."



*GNWCAB Adviser, Suzy, helps a client with an emergency case.*

That was hanging over me during Christmas and New Year so there wasn't much for me to celebrate with my family.

The letter asking me to come along for a benefit assessment in January 2020 said I could bring someone so I took my ex-partner who I'd been with for 28 years with me. When I went in my ex-partner started to speak for me which it said she could do on the letter. The assessor said, "I am speaking to Mr. MacKenzie." My ex-partner is a strong-willed person and she tried again but was told the same answer. I felt as if she was being told politely to shut up. I was anxious and I felt intimidated, as if the assessor was trying to prompt me with her answers. She asked me, "when was the last time you worked?" I had that feeling as if she was looking down on me. I often feel worthless at the best of times and she made me feel like I was just trying my luck.

It was months they had cut my DLA for, then I got a response saying that once you filled out a form for your new benefit, your DLA was stopped. Even though that's what they had asked me to do. I lost my bus pass and my freedom because of that. I lost my ability to do simple tasks like go out for my messages.



*"Citizens Advice Bureaus are the spokesperson for the average man on the street. The support I received from GNWCAB definitely changed my life because it gave me guidance and belief in myself again."*



*GNWCAB volunteers Ronald and Janet in the Bureau before lockdown.*

I was down to about £80 a week when my benefits were cut and it was a massive shock. It was coming up to my daughter's milestone birthday and Christmas was around the corner. I even considered taking out a loan for the first time in my life to buy presents.

When I contacted Glasgow North West CAB through my GP surgery, their adviser Lynn told me I could appeal and helped prepare the documents. It was rejected. I got zero points in the health assessment. I wondered how could I have been on DLA all this time then, after getting a major lung operation, it said I was better when actually things were much worse. Finally, after Lynn appealed for me again, I got a letter through saying I was getting the maximum points and benefits entitlement. My benefits were backdated by over £3,000 and I was able to buy my daughter some presents. I was so grateful.

Citizens Advice Bureaus are the spokesperson for the average man on the street. The support I received from GNWCAB definitely changed my life because it gave me guidance and belief in myself again. I would say to anyone in the same position as I was not to give up. I am not on my own anymore because I know there is someone who cares and is willing to help me."

*\*All client stories are anonymised to protect people's identities.*

# EQUALITIES & SPECIALIST PROJECT



**Ade Otufale**

Project Coordinator

The main challenges faced by the team like many others was the quick transition from face-to-face to remote working, coupled with the fact that many staff are parents who now have to combine home schooling with working full time. All efforts were made to ensure vulnerable clients could get the advice they needed. Friends and families were encouraged to reach out on behalf of vulnerable people who required support, but did not have the means to contact us themselves while we were delivering advice remotely.

## Widening Access in Numbers

- Over 300 people and their families helped with immigration issues.
- More than 1,050 BAME clients.
- Over 420 people in crisis supported.
- 10 clients supported who had no income or recourse to public funds (NRPF/Asylum Seekers).





*Zhila working with a client on an immigration case.*

## Immigration Advice

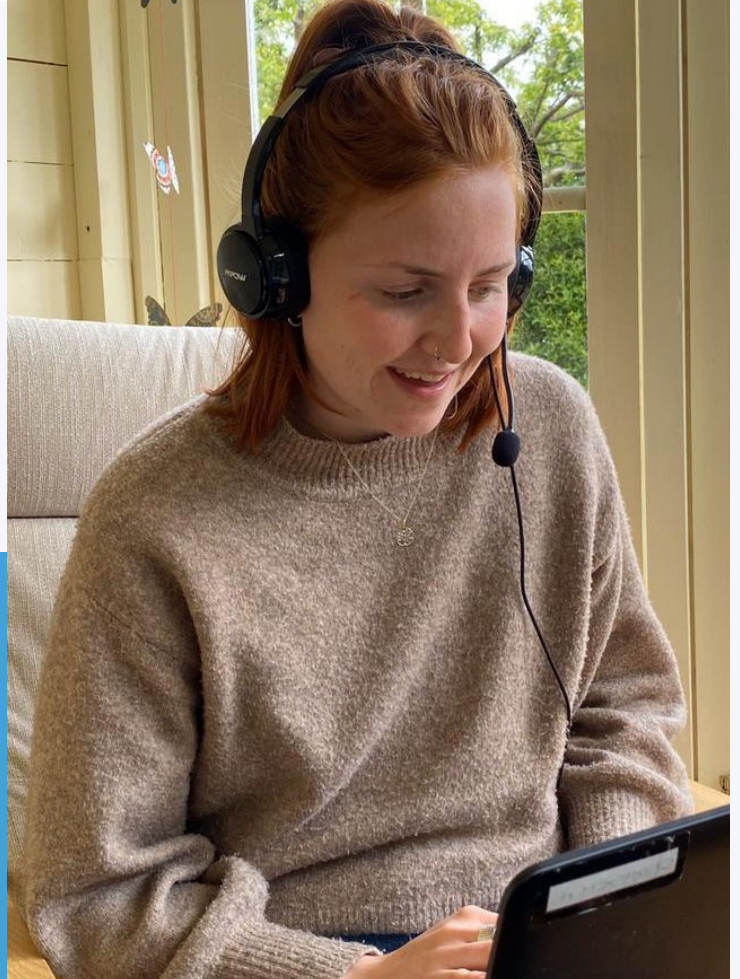
Our advisers worked tirelessly to support 296 clients in many difficult situations, but one that stood out was the increase we saw in migrant men with no recourse to public funds experiencing domestic violence. We worked alongside referring agencies to help them access benefits as soon as their visa conditions allowed, open bank accounts and provided information about their next step.

We have also continued our 7 years of work with the Chinese community supporting them with immigration and income maximisation this year.

## Debt Specialists

Advisers supported clients through debt relief solutions ranging from write offs to moratoriums and bankruptcy. Our specialist debt team of two advisers have returned £65,600 back to the community through supporting clients with 654 debt cases over the last year.

***"I feel I can start to live again one day at a time... I feel better with a new start and you made it happen for me. I will never forget what you have done for me." - GNWCAB Debt Client March 2021***



*GNWCAB Adviser, Rosa, giving multichannel advice from home.*



# MULTICHANNEL PROJECTS



**Angelle McCluskey**  
Project Coordinator

*"With the pandemic  
overspill of employment,  
entitlement and debt issues  
we expect a lot more clients  
will require support in  
ensuring they're  
empowered enough to lead  
a financially included life. "*

## Multichannel and Covid19 Response

Over the past year, the Multi-Channel Team have worked incredibly hard to support our clients and our bureau. In times where needs were ever-changing particularly during the pandemic they have consistently been adaptable to change and been willing to carry more responsibility for the sake of our clients.

The team have grown from a two project team with four advisers to a six project team with eight advisers. Covering our Help to Claim, Money Talks, Glasgow Advice and Information Network, FISO, COVID-19 Response and GNWCAB triage line projects - they have truly shown how to be adaptable in an uncertain environment. Our advisers have been extremely responsive to new projects and have worked collaboratively with management to ensure that processes and resources are developed to make the projects successful. This was particularly true when moving into remote working and the whole bureau had to move over to a telephony based role. Our advisers were able to help develop systems for our own triage service delivery and in turn developed a plan with a 3-5 year deadline within a few weeks.



*Project Coordinator, Angelle, working in the Bureau.*

## Help to Claim

We have been able to assist clients access support and services by acknowledging our clients barriers and finding multichannel solutions and pathways that help people overcome them. With the pandemic overspill of employment, entitlement and debt issues we expect a lot more clients will require support in ensuring they're empowered enough to lead a financially included life.

## Money Talks

Our Money Talks advisers have focussed on removing barriers to our advice for families on a low income or living in poverty. GNWCAB works in areas where poverty and inequality are at their highest levels and this service has supported families to maximise their income during the pandemic through emergency face-to-face appointments and multichannel advice.



*Project Coordinator, Feargal, giving multichannel advice.*



*GNWCAB CEO, Rob, Development Manager, Rebecca, and FISO Adviser, Chloe, at an event pre-Covid.*

## FISO

In January this year, GNWCAB launched a pilot project with Glasgow City Council to put Financial Inclusion Officers in schools. This project has been operating through a blended model of in-person and multichannel remote advice to prevent poverty in our communities and ensure families are able to access all the income they are entitled to.



# LAUREN'S STORY

*"I want all young people to know that your background doesn't determine your future."*



*Lauren proudly shows her First Class Law Degree from Glasgow University.*

Lauren Bowie, a Glasgow North West Citizens Advice Bureau (GNWCAB) volunteer, has launched Scotland's first ever information directory site for aspiring lawyers from less advantaged backgrounds. The 22-year-old, who volunteered with GNWCAB for a year, went on to study law at Glasgow University after being told her dream of being a lawyer was 'unattainable' because she grew up in a deprived area.

She said: "I grew up in a place where I was considered naïve because 'people like me don't become lawyers', and where I struggled to find any information about life as a law student or even how to qualify as a solicitor. I wanted to remove the information barrier which prevents aspiring lawyers accessing resources to support them to study law and advance their careers. I want all young people to know that your background doesn't determine your future."



*"GNWCAB helped me more than anything else. Volunteering built my confidence and helped me practise my skills with vulnerable people in real life."*



*Project Coordinator, Hannah, organising our volunteer training the Bureau.*

When Lauren reached University she found the majority of students on her course were from affluent and well-connected backgrounds. They had easy access to finances and work experience. Determined to gain some practice resolving complex issues face-to-face, Lauren joined Glasgow North West CAB as a volunteer.

"GNWCAB helped me more than anything else. Volunteering built my confidence and helped me practise my skills with vulnerable people in real life. One client I remember so clearly – he came to the Bureau after losing his job and didn't understand which benefits he could apply for. This led to him being in a lot of debt. After calming him down he told me the night before he had attempted suicide. I felt like I had someone's life in my hands."

"I applied for benefits on his behalf and referred him to mental health support organisations. We also worked through his debt and entered him into a payment plan. Not long after this he felt safe and supported again and managed to secure a job. The whole process took four months and it was amazing to see his life turned around."

In September 2021, Lauren will start a traineeship with Pinsent Masons, a renowned multinational law firm which she said her experience with GNWCAB helped her to achieve.

# CORE BUREAU PROJECTS

*"Recruiting 20 volunteers during the pandemic was a massive achievement. Three volunteers went on to employment, two of whom obtained a job in our bureau, which is a fantastic outcome."*



**Hannah Beaton**

Project Coordinator

## **Core Bureau Numbers**

- 1,000 cases opened.
- 2,700 people signposted to partner organisations.
- 20 volunteers recruited
- 75% of volunteers from protected characteristics groups under the Equality Act.
- 4 volunteers moved into employment as a result of their GNWCAB training.



GNWCAB volunteer, Callum, working on a case.

*"I can honestly say that volunteering at CAB has contributed towards my recovery...It is a positive, nurturing environment for me, and I am reassured that I am contributing to the overall success of the Bureau."  
- feedback from a GNWCAB Volunteer during training*

## Volunteering Project

Our newly formed Volunteer Team had some major adjustments to contend with when we came together in Jan 2021 in the middle of the pandemic. We had to learn how to navigate the usual classroom training to online training via Zoom. While the training went largely well there were of course a few technical difficulties that we had to adapt to. I know the team had some difficulties in striking a fair work/life balance over the last 16 months, but Wellbeing Days and the four-day week supported us during the pandemic. We put measures in place for volunteers who were conducting remote appointments to have a designated support person on hand for any difficulties or help they required.

Recruiting 20 volunteers during the pandemic was a massive achievement. Three volunteers went on to employment, two of whom obtained a job in our bureau, which is a fantastic outcome. It is great to see their progress while putting their training into practice. Being able to navigate the pandemic and thrive despite it, was a major triumph for our small team of three. This has benefited us in unprecedented ways as we have been able to keep our trainees throughout the summer. Usually we would lose a chunk of our student volunteers as they move home for the summer but this year as the remote function of working is totally functional, we've been able to offer a continuation of both remote and in-house training.



# TRIBUNALS PROJECT

"Despite the challenges of the pandemic, our financial gain was £455,954 and we have taken up additional projects such as Green Deal cases which are energy deals that were mis-sold to vulnerable elderly clients in our communities."



**Alphaeus Ngonga**  
Project Coordinator

The Tribunal Service at GNWCAB faced a lot of challenges during the pandemic. Apart from the pandemic, the service also experienced operational challenges due to shortage of staff needed to meet increased demand. Our tribunal's team was changed to meet this need with two staff members - Alphaeus our Coordinator and Anna our trainee Tribunal Representative, and Iain, an experienced volunteer with a legal background. This small team is currently dealing with a number of Green Deal mis-selling cases and we have had some positive outcomes.

For instance; HELMS (Home Energy & Lifestyle Management Ltd) who were a Green Deal Provider, committed an 81-year-old to a loan or credit agreement that she will have to pay for 25 years. They fraudulently advised the client that it was a green deal government scheme only for her to find that it was a long-term loan. We argued the case and proposed that the plan be cancelled and the money paid be refunded. GDFC (Assets) Ltd as creditors made an offer of cancellation of the green deal plan and a refund of the money paid.

# SARAH'S\*STORY

*"Since June, I have a new job working with the NHS helping develop systems and training their staff. The help I received from GNWCAB meant I could start to build my life back up again."*



*GNWCAB Coordinator Ade, working in the Bureau to support a debt case.*

GNWCAB supported 30-year-old Sarah\* from Maryhill to resolve over £6,500 in debt during the lockdown period. She said:

"After a separation I found myself living in homeless accommodation and wasn't working for the first time in my life. I had £6,500 in debt following my separation and was trying to gain work as a self-employed Project Manager. But I couldn't figure out how to do this while in debt and felt desperate and was panicking. I really didn't know what to do. Every day I was getting passive aggressive calls and letters asking for money that I owed. After moving into my own flat I really wanted to work and support myself independently but when you have debt you feel trapped and like you can't move. It may not sound like a lot of money to some people but it was to me and it was constantly in my mind. A friend suggested I contact Glasgow North West Citizens Advice Bureau."

"Audrey, the debt specialist at GNWCAB, helped me file for bankruptcy and all my £6,500 of debt was resolved. I felt so relieved and wondered why I hadn't asked for this help ages ago. It was a case of pride and trying to manage it on my own but I couldn't. After my debt was resolved my mental wellbeing greatly improved and I was able to apply for work again. Since June, I have a new job working with the NHS. The help I received from GNWCAB meant I could start to build my life back up again."

*\*All client stories are anonymised to protect people's identities.*

# FINANCIAL REVIEW

Glasgow North West CAB maintains a healthy financial position despite fundraising challenges faced by the third sector during the pandemic.

Total income for 20/21 was £979,310, a 20% increase (£200,721) on the year before. This was achieved by diversifying GNWCAB's funding streams and beginning an individual giving strategy. GNWCAB continues to maintain a strong financial position to mitigate the impact of Covid19 and to continue supporting communities in some of the highest deprivation areas of Scotland. This has been achieved through continuing to hold healthy reserves, money available to be invested in development projects, and creating a sustainable funding strategy.

FOR EVERY **£1** INVESTED  
WE GENERATE **£3** FOR THE  
LOCAL COMMUNITY

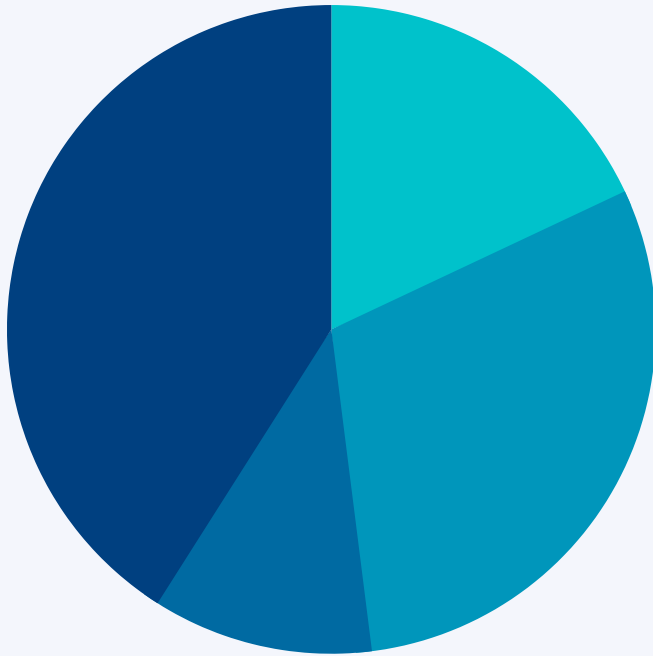
Investment Gain	£2,270,300
ROI	232%
Investment Length	1 Year



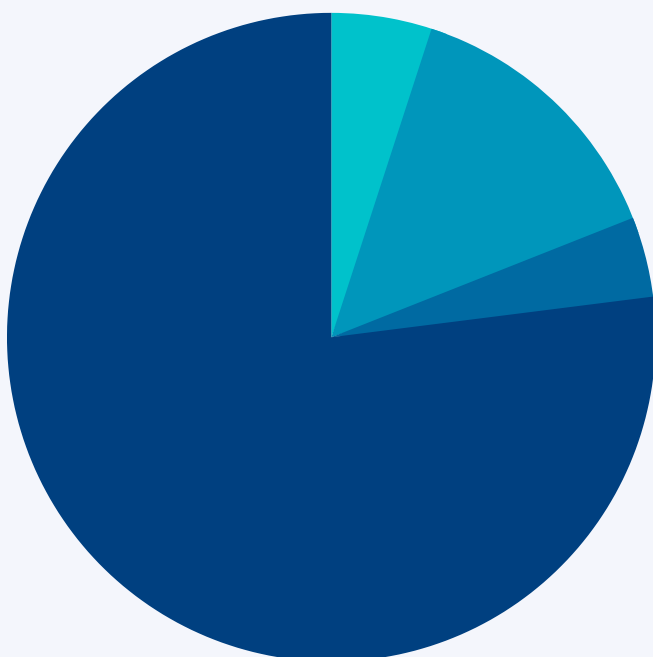
*GNWCAB CEO, Rob, Advice & Projects Manager, Amber, and Coordinator, Alphaeus, at the Scottish Parliament.*



## INCOME 2020/21



## EXPENDITURE 2020/21



# VOLUNTEER TEAM

*A big thank you to our volunteer team:*

*Our Board:*

Alastair Mackenzie, Chair

Alan Keachie, Vice-Chair

Elizabeth Gray

Ellen Vanderhoven

Lauren Lovatt

Shona Benton

Sanaa Shahid

Virginia Anderson

*Our Bureau Volunteers:*

*Abby McAloon*

*Abby Shaw*

*Alexandra Lee*

*Amy Clyne*

*Ann McDermott*

*Callum Robertson*

*Calum Arbuthnott*

*Chie Morrison*

*Claire Drane*

*Dan Pelosi*

*David Horsley*

*Dianne Cairns*

*Eilidh Harrison*

*Eilidh Simmers*

*Eilidh Wright*

*Eimear Macleod*

*Elizabeth Russell*

*Ellie Armstrong*

*Eva Doherty*

*Iain Murray*

*Ivan Tudrov*

*James McGuigan*

*Janet Fabb*

*Janis McIntyre*

*Joseph Baker*

*Karen Cherie*

*Kate Murray*

*Kirsten Mulgrew*

*Kirsty Beaton*

*Louise Melia*

*Lyndsay Montgomerie*

*Marina Laput*

*Marlies Humpelstetter*

*Mary Paling*

*Matt Graham*

*Matthew Graham*

*Mery Harutyunyan*

*Nimmi Hirani*

*Pamela Watt*

*Phoebe Riley*

*Ronald Mardenbro*

*Ross Britain*

*Sophia Thom*

*Sophia Thomm*

*Steven Lynch*

*Susan Hughes*

*Tegan Smith*

# STAFF TEAM

## *Senior Management Team:*

*Rob Gallagher, Chief Executive Officer*

*Rebecca Tracy, Business Development Manager*

*Amber Cully, Advice & Projects Manager*

## *Coordinator Team:*

*Angelle McCluskey*

*Feargal Letford*

*Alphaeus Ngonga*

*Hannah Beaton*

*Ade Otufale*

## *Adviser Team:*

*Audrey McLaughlin*

*Edward Lindsay*

*Rosa Brownlee*

*Anna Schneider*

*Edward Sellers*

*Robert Winning*

*Bushra Akhtar*

*Ella Shimmin*

*Suzy Andrews*

*Chloe Hamilton*

*Janaki Lakshminarayanan*

*Shalom Daramola*

*Carly Stevenson*

*Lynn McGowan*

*Tom Davies*

*Emma Dowling*

*Mairi McAuley*

*Zhila Faraji*

## *Admin Support Team:*

*Victoria Clark, Assistant to the Senior Leadership Team*



# OUR FUNDERS

*A big thank you to our funders who have worked flexibly with us throughout the Covid19 crisis to enable us to reach those most in need in Northwest Glasgow.*



**Foundation  
Scotland**



**The Scottish Government**  
Riaghaltas na h-Alba

# OUR PARTNERS

*A big thank you to our partners who have continued to support us in delivering our work and have adapted and innovated alongside us.*

*Ashgill Recreation Centre*

*Bridges Network*

*Garnethill Multicultural Centre*

*Glasgow Life*

*Integration Network*

*Lambhill Stables*

*Lifelink*

*Maryhill Community Central Halls*

*Maryhill Integration Network*

*Maryhill Integration Network, Central and West*

*MIN – Maryhill integration network*

*North Glasgow Healthy Living*

*Pension Wise*

*People Plus*

*Possilpoint*

*Scottish Refugee Council*

*Springburn JC+*

*St Augustine Church*

*Woodlands Community Gardens*

*WSREC*

*Wyndford Hub*

# OUR SERVICE FEEDBACK

*Words from our clients and volunteers about the difference Glasgow North West CAB has made in their lives.*

*"I am a more confident individual since I began volunteering at GNWCAB. GNWCAB is not a place where I feel anxious.*

*"For a while we struggled through it and I kept burying my head under the sand but it took its toll. I had never thought about what would happen to me if I couldn't work... I instantly felt more relaxed having someone talk me through steps to resolve my debt. We're awaiting decisions from my creditors but for now I feel hopeful and supported."*

*"I received the passport today. It was printed last night and I received it this afternoon. No words can comprehend how much I appreciate all of the help you have given me and the patience.*

*"I feel like I have been given a new chance at life aged 48 and I can't believe it."*

*"I can honestly say that volunteering at CAB has contributed towards my recovery."*

*"Rosa was fantastic. I suffer from anxiety and stutter when under pressure. I have never in 30 years felt so at ease.*

*"This was about my confidence and having independence. Now I'm able to continue volunteering, meeting friends, and doing things I enjoy independently."*

*"I can say GNWCAB changed my life and has made me feel supported and like I belong. I feel like I have finally found myself and realised my dreams by being here in Scotland, and you can't imagine the safety and security my family feel as a citizens of this country now."*