

2024/2025



HAMILTON CITIZENS ADVICE BUREAU ANNUAL REPORT





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WELCOME MESSAGE



Jennifer Howdle and Rosemary Robinson

Chief Officer and Chair

We are pleased to present our 2024/2025 annual report, which highlights another year of hard work, dedication, and impact at Hamilton Citizens Advice Bureau.

Over the past year, demand for our services remained high, with people continuing to face significant challenges linked to the cost-of-living crisis, particularly in areas such as food and fuel insecurity. In response, our team once again rose to the occasion, delivering free, confidential, and impartial advice to all who needed it. As always, no one was turned away.

This year, we were proud to launch a new outreach service specifically supporting people over the age of 65. This initiative recognises the disproportionate impact of the cost of living on older people and aims to ensure they have easier access to advice and support. More broadly, we expanded our outreach offering to a total of 12 locations, further strengthening our presence in the community and reducing barriers to accessing advice.

We also began our journey towards achieving the Investing in Volunteers accreditation, demonstrating our ongoing commitment to valuing, supporting, and developing the volunteers who are the heart of our organisation.

Despite ongoing challenges, we have taken meaningful steps in delivering our strategic plan. Our working groups on fundraising and communications are now well established, helping us build capacity and raise our profile locally.

We would like to extend our sincere thanks to Ian Todd, George Welsh, and Andy Knox, who stepped down from the Board of Trustees during the year. Ian served as Chair and George as Vice Chair, and all three brought valuable leadership, insight, and commitment to the organisation. We are extremely grateful for their service and support, and we wish them all the very best for the future.

Finally, we want to thank every volunteer, staff member, and trustee for their unwavering commitment over the past year. Your passion and resilience ensure that Hamilton CAB continues to be a trusted and vital service at the heart of our community.



ABOUT HAMILTON CITIZENS ADVICE BUREAU

Hamilton Citizens Advice Bureau is an independent charity and proud member of the Scottish Association of Citizens Advice Bureaux. Established in 1970 and becoming a limited company in 2010, we have been a trusted source of support for local people for over five decades.

We provide free, confidential, and impartial advice to residents of Hamilton and the wider South Lanarkshire area. Our aim is to empower individuals by offering clear, practical guidance on a wide range of everyday issues. From welfare benefits and housing to employment, debt, and utilities, we deliver advice across 15 areas of law, helping people navigate challenges and make informed decisions.

As a volunteer-led organisation, we are deeply grateful for the dedication and commitment of our volunteers. During this reporting period, 21 volunteers contributed their time, skills, and compassion to help deliver our vital services. Their involvement is at the heart of everything we do.

Our twin aims are

- To provide free, independent, impartial and confidential advice and information to ensure that people are not disadvantaged by lack of knowledge of their rights and responsibilities, or through difficulty in expressing their needs effectively and equally
- To campaign and influence to tackle the root cause of the problems people face, and to work to strengthen their rights.

We have 13 principles that guide our work

- Free
- Impartial
- Independent
- Confidential
- Accessible
- Effective
- Community accountable
- Client's right to decide
- A voluntary service
- Empowerment
- A generalist service
- Social policy
- Brand protection

Hamilton CAB provides its core services within Hamilton and district area consisting of the communities of Blantyre, Bothwell, Hamilton, Larkhall and Uddingston.

Each week, we provide advice via drop-in face-to-face sessions, appointments, video and telephone calls, emails and home visits.

OUR SERVICES

General service

Our core advice service is delivered by our team of dedicated volunteer advisers, who handle both routine and urgent enquiries. We continue to operate a triage system to manage initial client contact efficiently. During this reporting period, we increased the number of face-to-face appointments, reflecting a gradual return to in-person support.



However, due to ongoing space limitations within our public-facing office, a significant proportion of advice continued to be delivered by telephone. Over the course of the year, our drop-in service supported 2,115 individuals, with welfare benefits enquiries accounting for 48% of all advice provided.

Specialist services

We continued to deliver a number of specialist services;

- Lay Representation Service
- Health & Welfare Service
- Older People's Project
- Money Advice
- Energy Advice

These services provided specialist advice and representation on welfare benefits, multiple debts, complex energy issues and housing/homelessness issues.

Outreach

In 2024/25, we significantly expanded our outreach efforts, delivering services from 12 different locations across Hamilton, Blantyre, Larkhall, Uddingston, and Bothwell. This targeted approach was vital in reaching some of the most vulnerable and hard-to-reach individuals in our communities, helping us to remain as accessible and inclusive as possible. Through our outreach work, we provided support to over 200 people who may otherwise have faced barriers to accessing advice.

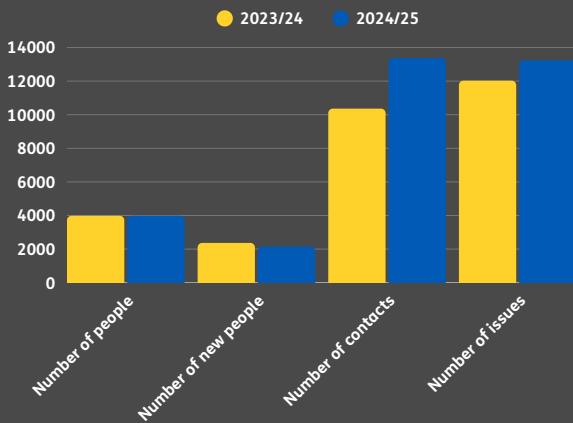
Thank you to Larkhall & District Volunteer Group, Terminal One Youth Centre, The June Stewart Centre, Larkhall Trinity Church, Hillhouse Parish Church, Burnbank Community Hub, Blantyre Parish Church, Trust Jack Foundation, Bothwell Parish Church, Hareleeshill Community Centre, Whitehill Community Centre and Nazarene Church Hall, Uddingston for hosting us and enabling this vital work to happen.

STATISTICS, INCOME & EXPENDITURE

A total of **£1,079,995 (£1,042,832)** was secured in financial gains for people using our services.

We generated **£20 (£20)** for each **£1** of SLC grant funding provided.

No. of People, Contacts and Issues

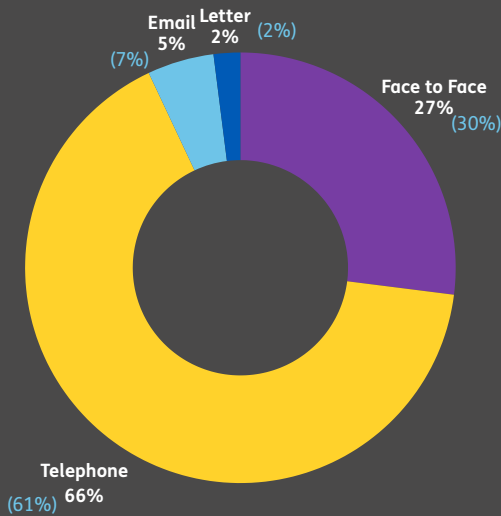


Demographics

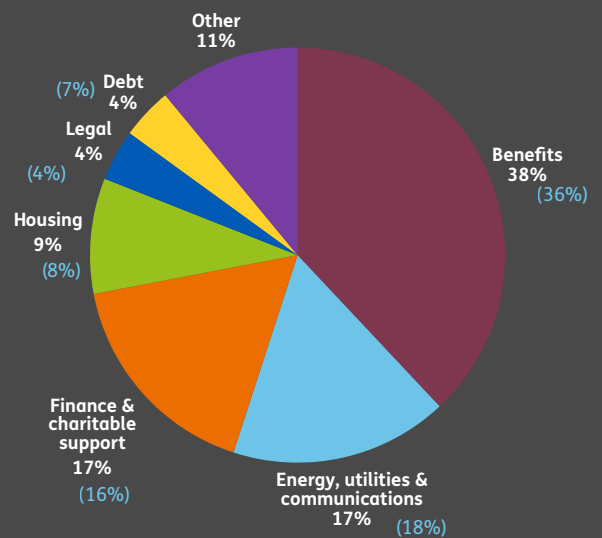
During 2024/25 advice was provided to 3,986 people (2023/24: 3,982). Of these, 2155 (2367) had never used our service before. We had a total of 13,374 (10,363) contacts with people during the year.

People using our services in 2024/25 came from all social and economic backgrounds and from 21 (24) different ethnic groups. The age profile of people who used our service ranged from 15 - 80+ years.

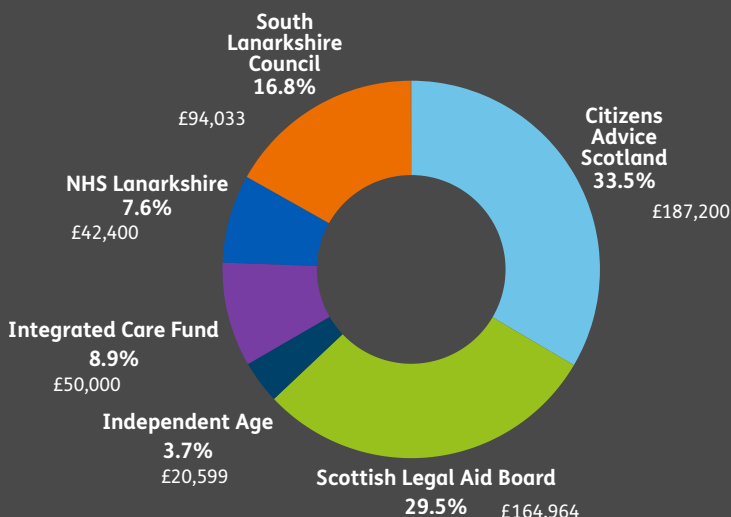
Methods of Contact



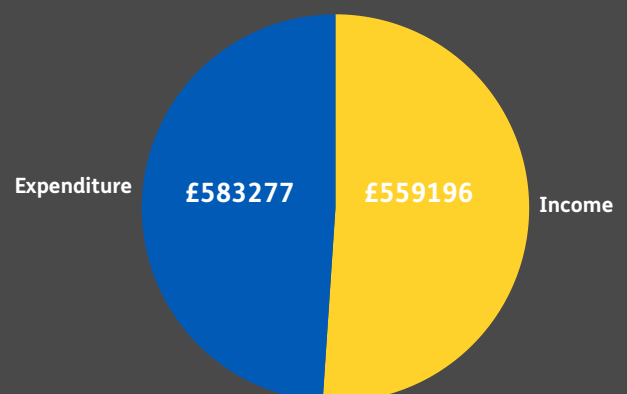
Top Advice Areas



Sources of Income



Income and Expenditure



VOLUNTEERING SPOTLIGHT

Investing in Volunteers Accreditation

In May 2024, we kicked off our journey towards achieving the Investing in Volunteers (iV) accreditation, and what a journey it's been! This nationally recognised quality standard celebrates organisations that value, support, and involve their volunteers in meaningful ways. Over the months, we've taken a good look at how we welcome, train, and champion our volunteers, making sure their experience with us is the best it can be. While the final stamp of approval falls just outside this reporting period, we're thrilled to say we've successfully completed the process. This milestone is a real testament to the incredible role our volunteers play at Hamilton CAB, and our commitment to making them feel as valued as they truly are.

Volunteer Spotlight

Kieran, Triage Adviser

I currently volunteer as a triage adviser at Hamilton CAB. I'm really enjoying the experience so far. The most beneficial aspect of volunteering here is that I am receiving relevant work experience, which should help me to fill the gaps in my C.V, and help me to find paid employment.

The training at the CAB is also extremely helpful. It is a mix between online training and practical work and has provided me with knowledge on the benefits system, immigration, and housing issues.

The staff and volunteers at Hamilton CAB are also always available to provide help or advice on any issues should you need it. Knowing that I can ask for help when I need it has really helped me to learn quickly and adapt well to the role.

Overall, volunteering at the CAB has equipped me with a wide range of skills. I believe this will help me to achieve my long-term goal of entering paid employment.



STAFF SPOTLIGHT

Brian Barclay, Team Leader- Community and General Services

Having previously enjoyed a successful career travelling the world as a sound engineer, I decided to spend more time in Scotland with my family and embark on an exciting new career path. While studying Law at the University of Strathclyde in 2016, I became a generalist adviser volunteer at Hamilton CAB and never looked back!



I quickly advanced into various roles, becoming a staff member as a caseworker for the Health and Welfare Advice Service in 2022. Here, I provided valuable advice to clients dealing with long-term health conditions and navigating the often-complex benefits system, all while pursuing my Master of Research in Law at the University of Glasgow.

In 2023, I stepped up as Session Supervisor, offering guidance and support on all areas of advice to volunteers and staff providing a generalist service to clients. Academically, I progressed into my PhD at the University of Strathclyde.

Balancing life as a part-time doctoral student, full-time employee, and carer with a young family, I've experienced firsthand the challenges of juggling study, work, caring, and family responsibilities.

Throughout the year, I manage classes and assignments, along with caring and family-related issues that demand my attention. As a PhD student, these tasks often involve drafting chapters, planning, and attending supervisor meetings, with peak activity around critical assessment moments. To attend these essential progress reports and meetings, I need to request time off work, and Hamilton CAB has always supported me in this.

What I learn from my education often feeds back into my job, enhancing ways of working and providing insights that might not have emerged otherwise. The support and understanding of the bureau have enabled me to achieve greater equality with other students and overcome potential obstacles, something for which I will always be grateful.

My career here took another exciting turn in August when I became Team Leader of General and Community Services. I'm thoroughly enjoying this new role, which allows me to utilise my experience and skill set and further advance my career in an organisation I have grown to love.

CASE STUDIES

Making a House a Home: Supporting Families to Access Their Rights. Amina's Story

When Amina, a single parent with refugee status, came to our drop-in advice service, she was feeling overwhelmed. Having moved home 8 months earlier with her two young children, she was still receiving important letters at her old address but struggled to navigate the mail redirection process due to limited English.

We arranged an appointment with one of our generalist advisers, who used a translation device to make sure Amina could fully understand her options and make her own decisions. Together, they completed the online mail redirection form, a simple task for some, but a huge relief for Amina, knowing her personal mail would finally reach her new home safely.

But that wasn't the end of the story.

During their conversation, it became clear that Amina wasn't receiving any benefits. As a single parent with young children, she was missing out on vital financial support. A follow-up appointment was arranged, and with the help of an online benefits checker, we discovered that Amina was entitled to around £1,420 per month in support. This was money that could make a real difference to her family's future.

With our adviser's help, Amina applied for Universal Credit, Scottish Child Payment, and Child Benefit, and we'll be with her every step of the way if she needs more help.

This is what we do every day: helping people overcome barriers, access their rights, and build better futures for themselves and their families.



Health and Welfare Advice Case Study- Nora's Story

Nora is a single parent with two children. Her eldest daughter is 17, autistic, non-verbal and has challenging behaviour. She also needs to use a wheelchair much of the time as her mobility is severely restricted. Nora is her main carer and has input from social work and a charity who are helping her organise respite care, as her daughter's care needs are constant and very demanding.

Nora was referred to the Health and Welfare Service in May for the following advice and assistance:

- Help to transfer her daughter from Personal Independence Payment to Adult Disability Payment
- Assistance to apply for Universal Credit for her daughter
- Assistance to complete a work capability assessment

The Health and Welfare Caseworker:

- Assisted Nora in completing the Adult Disability Payment application and supported her in gathering medical evidence to send with it.
- Made an application for Universal Credit, which included asking for a one-month backdate due to severe disability and pointing out the right to UC before the age of 18 due to severe disability.
- Assisted Nora in completing the Universal Credit work capability form to ensure her daughter is assisted for Limited Capability for Work Related Activity.

This resulted in a financial gain of £18,317 for Nora and her daughter, which was a huge relief for them and enabled them to enjoy more financial resilience and a much better quality of life.



Jane's Story

Jane approached us seeking help applying for benefits after recovering from a recent fall. She was in her early 90s, lived alone, and had several health conditions, including being partially sighted, kidney disease, and a long history of asthma.

Jane hadn't been going out as much since her fall and subsequent injury, as she felt afraid of falling again and often stumbled around the house. Jane received practical and emotional support from her carers, but wanted to see what financial support she would be eligible for.

Under the circumstances, we arranged to see Jane through a home visit. We carried out a benefit check, which confirmed she was entitled to Attendance Allowance. Due to the length of the form, we visited Jane over a couple of appointments to make sure we could get all the information we needed to help with her claim, in the comfort of her own home. We submitted the form with all the supporting evidence we had obtained to strengthen her claim.

Jane was so pleased to be awarded the higher rate of Attendance Allowance, with a financial gain of £6730.10, and was really looking forward to spending her money on activities that made her happy, buying new books, and connecting with her community.

"I wholly recommend CAB, the service I received was excellent, I really appreciate the help I received from my adviser."



OUR THANK YOU

We would like to thank our funders and partners. Without your support we would not be able to carry out our vitally important work.

Funders:

- Scottish Legal Aid Board
- South Lanarkshire Council
- Citizens Advice Scotland
- South Lanarkshire Health & Social Care Partnership
- VASLan
- Bank of Scotland
- Independent Age
- NHS Lanarkshire


Partners:

- South Lanarkshire Council
- Scottish Courts Administration
- NHS Lanarkshire
- SL Health & Social Care Partnership
- VASLan
- Lanarkshire Carers Centre
- Terminal 1
- Covey
- PAMIS
- Liber8
- The Beacons
- Larkhall & District Volunteer Group
- Hamilton & District Foodbank
- Clyde, Avon and Nethan Foodbank
- Our neighbouring CABs
- Community Links
- Legal Services Agency
- Blantyre Miners Welfare
- June Stewart Centre
- Trust Jack Foundation
- Blantyre Parish Church
- Whitehill Community Group
- Nazarene Church Hall, Uddingston
- Bothwell Parish Church
- Blantyre Life
- Hareleeshill Community Group



HAMILTON

CITIZENS ADVICE BUREAU

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Trustees:

Imtiaz Ahmad (appointed 13/11/24)

Cameron Bailey

Martyn Connolly (appointed 26/02/25)

Josh MacArthur

Amanda McCool (appointed 26/02/25)

Rosemary Robinson (**Chair**)

Graham Sturrock (**Treasurer and Vice Chair**)

George Welsh (resigned 26/02/2025)