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| Annual Report 2022-2023 |
| To Let: 100 Brand Street, Glasgow, G51 1DG | PropList |
| April 2022 – March 2023  Money Matters Money Advice Centre |



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| **Foreword**  Money Matters has performed well in delivering their services to the people of Glasgow and surrounding areas. It has been a challenging year with some expected and unexpected cuts to our funding and a lack of experienced advisers within our sector affecting recruitment. This did limit our ability to meet the ever-increasing demand for our services at a crucial time of coming out of a Pandemic and the energy and cost of living crisis.  Money Matters Money Advice Centre receive a variety of grants from various funders. Our core grant comes from the local authority Glasgow City Council and Money Matters has been very much involved and part of the partnership in the City's Financial Inclusion Strategy through our membership in the Glasgow Advice & Information Network which has been further re-inforced by the successful secondment of Money Matters Chief Operating Officer Audrey Laing.  *Money Matters vision for financial inclusion in Glasgow is:*  "To give clients access to quality advice, information and assistance that aims to help them to be financially included, putting them back in control of their life and enabling them to fully contribute to, and participate in, the social and economic life of the city."  Our main Service Areas that we delivered on were:  Welfare Rights  - Advice delivered within this service area includes matters relating to welfare and in-work benefits, grants and the relevant decision-making processes.  Money Advice  - Advice delivered within this service area includes liability for debt, the range of formal and informal options available, support for sustainable debt management agreements and negotiation with creditors.  Financial Capability  - Advice delivered within this service area includes budgeting and money management skills, accessing appropriate banking services and understanding financial products.  Energy Advice  - Advice delivered within this service area includes ensuring correct tariff and payment method, securing any grants available to assist with fuel debts and grant vouchers to assist those on pre-payment meters, advising on energy saving tips and money saving changes.  **Contents**  Inside Housing - Comment - Use the power of mentoring  **Chairperson’s Report Page 3**  **Area Profile Page 4**  **Client Profile by Priority Group Page 5**  **Equalities Data Pages 6 & 7**  **Service Provision Pages 8 & 9**  **Our Projects Pages 10 - 18**  **New for 2023 Pages 19 - 22**  **Awards Page 23**  **Case Studies Pages 24 – 27**  **Our Goals Page 28**  ***Money Matters aims:***  ***To relieve poverty and advance the education of the inhabitants of Scotland in all matters relating to management of personal finances by: Providing a comprehensive debt counselling and money advice service; and assisting other advice-giving agencies in Scotland in their attempts to relieve poverty. To operate with and/or support any other schemes or projects for the benefit of the community within Scotland.***  **A person with long hair smiling  Description automatically generatedChairperson’s Report** During 2022 – 23 we saw our community emerge from the pandemic to then be plunged immediately into a cost-of-living crisis. Money Matters has always targeted those within our community who have some of the lowest incomes, most insecure work and least amount of savings. This community were impacted greatly by the Covid pandemic in illness and mortality but also in terms of the economic impact of the lockdowns and the effect this had on households that were barely surviving before this. The beginnings of the cost-of-living crisis saw food costs rocket with cheaper, staple foods being some of the most inflated prices. Our dedicated team of staff have spent the last year maximising people’s incomes through welfare and in-work benefits, helping people manage debt and find a resolution to problem debt, offer comprehensive energy advice including fuel vouchers to those with pre-payment meters and financial capability to help make the right decisions for managing your money and good budgeting despite the rising costs.  We were pleased to return to face-to-face working with our community but wanted to keep all the positives that people identified from remote working and telephone advice. Providing both methods of open access proved challenging to our capacity, and we needed to redesign our offices and systems of work. We are grateful to all of our funders, our partners, our staff team, and our trustees. We remain eternally grateful to the people in Glasgow, in particular Govan where Money Matters is situated who trust us with their problems and support us. Being in the heart of the community and offering a crucial service that can transform the lives of families and individuals is no mean feat.  The Board of Trustees are fully aware of the difficulties the Pandemic has brought to our sector including difficulty in retention of staff and a dearth in experienced advisers bringing challenges to manage the increased demands for our Services. To help address these challenges, we have been improving our staff Terms & Conditions and have introduced incentives to retain our talented staff whose skills and experience are irreplaceable and make our recruitment more attractive.  The Trustees are also incredibly proud of our Chief Executive Officer Geraldine Cotter who in October 2022, won Social Leader of the Year at the Scottish Woman of the Year Awards for the second time. This is a recognition of her hard work, dedication and the ongoing motivation and innovation she brings to our Charity. Also, we are so delighted that we have an energy project particularly during this time of an energy crisis and in 2022 we won 2 awards, one for our Energy Project. The second award for her outstanding contribution to Energy went to our Chief Operating Officer Audrey Laing.  Maureen Deirdre Gaughan  **Area Profile**  The demand for financial inclusion services has escalated to new highs. This is mainly attributed to the Cost-of-Living Crisis. With the cost-of-living crisis having a significant impact for clients and for our services as we move forward, GGNHSB anticipates that the cumulative impact on health will include increase in major illness including diabetes, cardiovascular illnesses, increasing obesity related illnesses and poorer levels of mental health. NHS will encounter many clients who require connection to the advice sector throughout Glasgow.  Snapshot of Population Demographics for Glasgow 2022  Glasgow Females 317,100  Glasgow Males 303,600  Aged 0-14 years 89,700  Aged 15-24 years 95,600  Aged 25-49 years 232,000  Aged 50-64 years 116,400  Aged 65 + 87,100  Number of Children living in Poverty 25,485  Number of Households 293,800  Households in Poverty where Employed 8,186  Households in Poverty where Unemployed 27,958  **Client Profile by Priority Group**  Service Provision for Priority Groups – The statistical information below advises on how many clients under each priority group who received a service from Money Matters during 2022-23:  **Equalities Data**   |  |  | | --- | --- | |  |  | |  | | |  |  |      |  |  | | --- | --- | |  |  | |  |  | | |  |  | | --- | --- | | Interpreting Services | NO OF CLIENTS | | Required Interpreter | 502 | | BSL Interpreter | 5 | | TOTAL | 507 | | |  |  | | --- | --- | | HOUSING STATUS | NO OF CLIENTS | | Homeless | 55 | | Not Householder | 198 | | Owner Occupier | 527 | | Part-Owner | 10 | | Private-Tenant | 110 | | Registered Social Landlord | 4048 | | Rent Local Authority | 5 | | Supported Accommodation | 24 | | Temporary Accommodation - GCC | 91 | | Discharged from Hospital | 24 | | Discharged from Prison | 2 | | Threatened with Homelessness | 274 | | TOTAL | 5368 | | |  |  |   **Service Provision**  Money Matters provides free, confidential, independent advice to the people of Glasgow facing financial problems. The advice is provided through a range of services from advice and assistance through to representation at tribunal hearings.  We deliver at multiple locations as well as from our main offices at Orkney Street and interviews are both face to face and by telephone. We offer interpreting services for all who may require this. We are also unique in that we also offer an Advocacy Service that complements the work of our Advisers and has proved invaluable to clients who benefitted from this personal and additional support.  Clients often approach us when they have a crisis. It could be that they have self-disconnected from their fuel, have unmanageable debts, have insufficient income to live on, had their benefits sanctioned or wages arrested or find it extremely difficult to manage their money. Whatever the issue, there will be a solution and Money Matters, working in partnership with an array of providers will help clients navigate their way to find a solution.  This report includes details on some of our projects showcasing the work that we deliver, and our case studies bring to life the real difference Money Matters services can make.  Statistical Information    During the period 1 April 2022 to 31 March 2023 Money Matters assisted 5,386 clients. These clients would have received advice, assistance and representation in one or more of the areas listed above. We also capture data and record this under the clients’ appropriate priority group. Clients can present themselves with single or multiple problems and the level of complexity can vary. In order to measure the number of cases against the level of specialist skills required, our reporting is divided into Types 1, 2 & 3 with Type 3 being the most complex and involving tribunal hearing representation. These types are based on the Scottish national Standards for Housing and Advice Provision.   |  |  |  |  |  | | --- | --- | --- | --- | --- | | CASES | TYPE 1 | TYPE 2 | TYPE 3 LAY | TOTAL | | ADVOCACY | 231 | 364 |  | 595 | | MONEY ADVICE | 344 | 422 |  | 766 | | WELFARE RIGHTS | 3317 | 7069 | 56 | 10442 | | FINANCIAL CAPABILITY | 4131 |  |  | 4131 | | HOUSING | 335 | 411 |  | 746 | | EMPLOYMENT | 3 | 8 |  | 11 | | LEGAL | 2 |  |  | 2 | | TOTAL | 8361 | 8274 | 56 | 16,693 |   In this year, we recorded Client Financial Gains of almost £7 million. Gains have been derived from benefits applications, renewals, backdates, appeals, debt write off, refunds and grants. The level of client debt managed by us for non-housing, housing and Council tax debt under negotiation was almost £3 million.   |  |  | | --- | --- | | OUTCOMES | NO OF CLIENTS | | DESCRIPTION OF SUPPORTS/ADVICE GIVEN TO CLIENTS |  | | No of Clients receiving Budgeting Support | 4131 | | No of Clients advised on energy efficiency/awareness or fuel poverty | 2059 | | No of Clients supported to move towards employment | 18 | | No of Clients advised on appropriate saving options | 304 | | No of Clients advised on Home Contents Insurance | 591 | | RESULTS OF SUPPORTS AND ADVICE GIVEN |  | | No of Clients with increased income | 3058 | | No of Clients using less expensive forms of credit | 311 | | Total Amount of Client Financial Gains | £7,048,786.42 | | Total amount of non-housing debt managed for clients | £1,585,385.96 | | Total amount of housing debt managed for clients | £1,080,994.49 | | Total amount of Council Tax arrears under negotiation | £357,761.04 |   **Our Projects**  **Image result for Image Glasgow City Council. Size: 157 x 104. Source: news.gov.scot*Glasgow City Council***  We are so grateful to Glasgow City Council whose funding contributes to our Core Costs. This allows us to have our premises in Orkney Street Enterprise Centre where we are able to deliver face to face interviews and is our hob for staff to work and deliver our comprehensive financial inclusion service.  During the period 1 April 2022 until 31 March 2023, we saw 712 new clients secured £1,575,362 in financial gains. We worked with clients with debt issues and helped resolve non-housing debt totalling £1,437,266, housing debt of £330,599 and negotiate council tax arrears of £335,988.  The intensive work that we did with these clients and the outcomes we achieved with help lift these individuals and families out of poverty.  ***Welfare Advice and Health Partnership in General Practices (WAHP)***  Doctor checking a man's blood pressureMoney Matters have been delivering our WAHP services in the South of Glasgow in 24 GP practices. The development of Welfare Advice and Health Partnerships (WAHPs) has seen the embedding of welfare rights and money advisers into primary health care teams, particularly general practice.  The reported results are impressive; with health care professionals, advice services, funders and patients reporting significant benefits as a result of this innovative way of working including the following: A reduction in GP consultations by people accessing WAHPs, A reduction in the number of prescriptions issued for both antidepressants and hypnotics/ anxiolytics, 85% of patients accessing WAHPs had never previously attended a local advice service, 68% had a mental health condition, 58% had a long term health condition. For every £1 there is a forecast social return of £39 of health, social and economic benefits. For every £1 invested £25 of financial gain is generated for individuals accessing the service.  In a previous study, individuals accessing WAHPs reported: improved housing conditions, improved relationships, increased/improved sleep, gained employment or volunteering opportunities, safety from domestic violence, increased confidence, reduced stress, and improved mental health and well-being. WAHP is the term used to refer to the integration of welfare rights and money advice services in NHS services. A supportive policy context of reducing child poverty, health & social care integration, maximising income, welfare reform mitigation and tackling health inequalities means that there are several initiatives and funding streams that can foster these local partnerships.  In participating Practices, the Multidisciplinary Team are able to refer patients directly to our in-house Welfare Rights Advisor for comprehensive advice. The outcome of this WAHP project is expected to reduce pressure on Practice staff allowing them to focus on clinical care and treatment for patients while our dedicated Advisor supports patients to address their economic needs.  ***Special Needs in Pregnancy Project***  ***A drawing of a person's body  Description automatically generated***  The SNIPs Maternity Matters project supports vulnerable women identified as part of the maternity assessment and then assigned to SNIPS (Special Needs in Pregnancy) service. The support provided is different to a typical welfare rights service. Although the content of advice and holistic support is the same as that given to other clients, the delivery of the advice is shaped by the additional needs of the client group.  SNIPS is a Maternity led service targeting pregnant women who may be: dependent on drugs/alcohol or are on methadone; are complex asylum seekers or refugees; have a history of psychiatric disorder; are experiencing emotional difficulties; have a learning or physical disability; have a history of abuse of self or other children, or where there are children who are looked after and accommodated; the very young including teenagers, vulnerable or socially isolated or are experiencing domestic violence.  Women who attend the SNIPS clinics often have a number of vulnerabilities. These are exacerbated by poor social conditions such as poverty/deprivation, poor or unstable housing, unstable or abusive relationships, material deprivation, financial instability and exclusion.  All SNIPS clients are referred to Maternity Matters, and their staff are present at the clinics to meet women, form relationships and then arrange to meet to offer the full financial inclusion service at a suitable location.  The project uses a person-centered approach to provide an enhanced model of care with extra support from an advocate who works with women to ensure that their plan, initially developed by a Money Advisor, is followed through with longer term support as and when required. This support can last from 3 months post birth, but there have been cases where support has lasted up to 10 months postnatally. The service also provides close links and referrals to other partners such as: employability services, social work, housing and a range of third sector services.  The service aims to: Help address existing financial or welfare issues and build resilience for the future, Increase financial knowledge and understanding, Increase exposure to financial products, guidance and tools, Support to manage income via money diaries and support for the most vulnerable clients before their baby is born and for up to 3 months postnatally, Support women to maintain their benefit commitment for their claims, Refer directly to multiple partners due to the complexities of the women’s needs and requirements e.g. Social Work and attend case conferences as required, Carry out a holistic assessment of needs and ensure that anything that can be accessed is for each woman and their family.  During the period from 1st April 2022 to the 31st of March 2023 a total of 190 referrals were made to Maternity Matters from Midwives. In addition, a total of 292 repeat clients were seen during this reporting period. For the new clients seen by the service in 2022-23, 45% were BAME and 22% required a translator. A total of 90% had an annual income of £15,000.00 or less, there was a total of 1216 different cases dealt with and a significant proportion of the clients seen had a disability (50%). Financial gains were a total of £552,896.02 and a total of £89,626.05 in both housing and non-housing debt was managed for clients. 50% of those who used the service were <25 years old, 35% were lone parents with dependents and a further 45% were single parents who were expecting their first child.  This service goes beyond a traditional money and debt advice service in that an advocacy worker will support women with a range of issues including financial literacy/capability and budgeting, support with using IT including tips for searching for items for their baby to develop their IT skills and help with access to a range of charitable organisations who provide baby equipment and clothes. The Service is a vital, valuable, and integral part of the women’s maternity care.  Linked to this project is our Travel Pilot where we have been awarding Glasgow Tripper travel cards in anticipation that these women will then have the funds to attend their appointments resulting in fewer missed appointments, scans etc.  ***Thrive Under 5 Project***  Our Thrive Under 5 Project has been a successful partnership between Money Matters, the NHS and the Food Pantries. This project got its name Thrive Under 5 as it was about adopting a whole system, community food nurturing programme with families of pre-school children. It combines action on food insecurity, healthy eating and physical activity in three Glasgow neighbourhoods. The selected neighbourhoods for the project are: Ruchazie, Garthamlock and Cranhill (Northeast); Drumchapel (Northwest); - Priesthill, Househillwood, Nitshill and Pollok (South).  A child and child sitting on a bench eating food  Description automatically generated  The project recognises that in order for children and their families to eat healthily and maintain a healthy weight, there are barriers in place, preventing them from doing so. These barriers include low family income, poor access to affordable fresh foods and the knowledge/information to cook using fresh ingredients. During 2022-23 we received 116 referrals from Health Visitors etc. 53 families benefited from 424 family meals. 55 families had their Pantry memberships paid resulting in 660 vouchers being issued. 65 families received fuel top-up vouchers at £49 in value per voucher and 44 received a £20 voucher to enable them to purchase cooking equipment items etc. Families were better off from previously unclaimed benefits by over £200k in financial gains.  ***Financial Support Inclusion Officers (FISO)***  Child wearing suitThis service was introduced to support families who are impacted financially as a result of COVID or may be affected due to pre-existing pressures that have been compounded by COVID.  Our Advisers make proactive engagement and action to support household’s known to be financially at risk, including those who are waiting for Universal Credit that will help to reduce stress and the need for crisis support. Full income maximisation is carried out for all clients.  Our Advisers are fully conversant in Education Benefits such as Free School Meals (FSM), School Clothing Grants (SCG) & Educational Maintenance Allowance (EMA) as they work in partnership with GCC Education Grants Team in relation to individual cases.  This service is supported by an extensive co-ordinated marketing campaign in order to generate referrals, including mail drop and text updates to all households who have a Pupil at the relevant school. We provide regular individual client monitoring information to our Funder Glasgow City Council in order to measure impact against baseline information generated by Education Services.  The foundations of this project are based on listening to parents and community groups with lived experience of poverty and using data to identify need and service gaps. The aim is to look at new ways to tackle child poverty aimed at targeting the three main drivers of Child poverty, the cost of living, maximising entitlement to generate income from social security benefits and income from employment. The programme is education centered in that the advice by a named FISO is taken to the parents by the schools using the “support for families” booklet and engagement with the FISO and advice is encouraged using social media and group call facilities through the individual’s schools.    ***A close-up of a logo  Description automatically generatedEnergy Matters***  We are delighted that funding was secured from The British Gas Energy Trust to deliver our Energy Matters project. The BGET funding was rebranded and is known as SCARP – Supporting Communities at Risk Programme.  How to Save Money on Energy - MVEC  During 2022-23 we delivered our Projects in Glasgow and South Lanarkshire and offered money advice, welfare benefits, financial capability guidance and of course energy advice. We were successful in securing a budget so that we could award fuel top-up vouchers at £49 a time to those struggling to keep credit in their pre-payment meter. We also had a budget to assist those who required application fees for Bankruptcy orders (Sequestration) either under the Minimal Asset Process (MAP) or the normal full administration route. Often clients find themselves in a vicious circle of being advised to go for bankruptcy but just not being able to save for the fee.  As part of our Energy Project, we attend various promotional events. Below are some photos from these events:  This is one of our Advisers at an event at the Cojac Centre in Glasgow.  This centre is a bustling centre in the heart of Castlemilk and is particularly well used by families.  We were able to promote our services and processed multiple MEGA vouchers at £49 each for those struggling to put credit in their pre-payment meters.    This is our Advisers at a Post Office Pop Up event in South Lanarkshire. It was a well used Post Office and we made contact with service users who accessed our service and benefitted as a result.    We utilise our mobile office to promote our Energy Project with it being high profile.  We have joined multiple community events including a Charity Football event in South Lanarkshire.  ***Royal Hospital for Children***  Doctor in clinic explaining report on tablet to family  The Acute Children’s Services based at the Royal Hospital for Children employs the largest cohort of nurses caring for children in Scotland. It is the second largest Children’s Hospital in the United Kingdom and provides secondary and tertiary care for NHS Greater Glasgow and Clyde and beyond including other areas of Scotland and England. The hospital currently provides care to children from birth until 16 years of age (although this can vary).  The RHC has 227 inpatient beds, 29 day-case beds and handles approximately 109,000 outpatients and 22,000 inpatients each year together with 12,000 Day cases and 65,000 Accident and Emergency attendances every year.  Our unique Money and Debt Advice Service provides families and carers with information and support about debt management, financial capability and welfare assessment. Where appropriate our Holistic Money Support Officer will refer parents/carers to other NHS and partnership services such as Social Work, Housing and Home Energy Scotland provision/fuel poverty services financial hardship as a direct consequence of their child being unwell. Referrals will also be made to Family Support and Information Service for access to the Emergency Fund and other charitable funds.  Families using the Royal Hospital for Children often experience major life changes when their child is born or treated at Accident and Emergency, admitted to intensive care, or receiving intensive outpatient treatment or diagnosed with a Long-Term Condition. They often require travelling to and from the hospital during their child’s illness or lifespan. These changes can impact directly on employment and caring responsibilities for parents resulting not just in terms of emotional stress but significant financial distress also. Our money advice service funded by the Glasgow Children’s Hospital Charity received 300 new referrals during this financial year and 238 new and over 273 existing families were supported and accessed financial gains of over £2.6m with debt management around £245k. Other support delivered by our advisors included budgeting advice, food and fuel insecurity addressed, grants for white goods, specialist equipment etc. and assistance with housing and eviction issues.  ***Advocacy at Money Matters***  We are fortunate at Money Matters to have dedicated Advocates which is a welcome addition to us delivering a successful advice service. Over seven years ago we introduce an integrated Advocacy Project to compliment the work of our advisors. As the project progressed, we could not have anticipated the success and absolute necessity of having an advocacy service incorporated as part of an advice service.  This first Advocacy Project targeted those with severe mental health problems who struggle to cope with their money and required additional support. Our vulnerable target group, with a proclivity of poor mental health, benefitted on more than just a financial education level. For many clients who present with a mental health condition the advice and steps that we need them to take next are too overwhelming for them to carry out without extra support.  Following on from the success of this Pilot we incorporated Advocacy into some of our funding bids including our Special Needs in Pregnancy, The Royal Hospital for Children and our British Gas Energy Trust Energy Projects. This service is complementary to our core financial inclusion work. We have been seeing some great successes in all our projects and have found that "bite sized" pieces of learning, delivered concurrently with frontline Advisors is working most effectively for the client.  Our Advocate engages with clients in an environment comfortable to them and builds a relationship before progressing to a diagnostic and holistic service, delivered by our advocates with appropriate referrals to other specialists where necessary. The support from our advocates helps clients express their views and wishes, and ensures their voice is heard.  Some of our work has included accompanying clients to their medical assessments where they are assessed to decide the outcome of benefits such as Adult Disability Payment and other disability benefits. We support clients to open appropriate bank accounts, attend Job Centre meetings, manage their money and household better and make them more financially capable.  ***Outreach work within Housing Associations***   |  |  |  |  | | --- | --- | --- | --- | | Programme Partners | Working Rite |  |  | A logo with a pink and black text  Description automatically generated with medium confidence |   We continued to deliver surgeries in a variety of Housing Association including Ardenglen, Glenoaks , Molendinar and various branches of The Wheatley Group.  The work delivered was predominantly benefits and assistance was offered to those affected by the changes to the benefits system as well as in-work benefits. Our interventions helped address rent arrears currently or in the future.  In the case of the Wheatley Group, it is a service which targets those who have a new tenancy with a project called “Mt Great Start”.  **Want to know more about some of our new Projects for 2023?**  ***Trussell Trust Southwest Foodbanks***    Money Matters have been working in partnership with the foodbanks to help address the rising need from those already struggling to make ends meet. Trussell Trust research identifies that: A high proportion of foodbank clients are experiencing destitution at the time of needing help; Problems with the benefit system are a significant factor in turning the situation of clients from difficult into a crisis and destitution; Problem debt is a significant driver of financial difficulties for clients and can make management of bills impossible.  Money Matters has historically been a key referrer to Glasgow Southwest Foodbank. However, the Trussell Trust reports that many of those referred to them are people who have not had recent contact with the advice organisations which could resolve the issues triggering their destitution with the direct provision of advice, and also through assistance to access a variety of cash based and in-kind support which they are currently administering.    A proposal to the Trussell Trust identified a number of issues with their client group have many emergency situations that required a dedicated advice service to address these. Such waits can be particularly problematic for people facing destitution, who can be left reliant on charitable provision for longer. Money Matters were successful in securing funding to cover 5 Foodbanks in the Southwest of Glasgow.  This project where we are collocated within the various foodbank distribution centres will aim to: Improve our ability to identify clients in need of advice through deployment of the advocacy worker; Improve access to cash based and in kind support operated by Glasgow South West Foodbank and Money Matters; Provide quicker access to Money Matters advice for clients, particularly for those facing financial emergencies; Ensure access of clients to broader support within Glasgow’s GAIN network of advice agencies by providing an effective entry point to that network; Make a contribution to the capacity of an organisation, and a sector as a whole currently under severe pressure.  ***Financial Inclusion for Parents (FIAP)***  Money Matters with our sub-contractor GEMAP Scotland will deliver a service offering Financial Advice for Parent across Glasgow. The settings may include Nurseries and Primary Schools and together with Employability Services would offer a comprehensive Financial Inclusion Service.  We will utilise Action plans for the clients for all their advice issues/need to chart their progress, offering spending diaries and other tangible activities regarding financial capability to aid practical skills.  The outcomes for our target client group will be to Increased Income from employment; Financial Gains – level of gains achieved for clients e.g., welfare benefits and grants; Debt Managed – debt strategies implemented from full gamut of viable options; Financial Capability improved – minimise expenditure, exposure to appropriate financial products, tackling fuel and food insecurity, new bank accounts, savings, budgeting support, appropriate insurances; Referrals – to appropriate other services within GCC and beyond e.g. Glasgow Helps or externally smoking cessation etc.    ***Trussell Trust Access to Advice***  Money Matters will work with the Glasgow Helps Advice Line and with organisations in the Glasgow Advice and Information Network (GAIN) to deliver the following:  Glasgow Helps, as the vehicle for referrals reaching the delivery partners, is an initiative which offers a holistic approach to address a plethora of need to include Financial Inclusion but also food, fuel, wellbeing, family support and other issues. They operate on a multi-platform basis including phone and online referrals alongside community-based support. It is developing a No Wrong Door approach to join up services, which essentially means it doesn’t matter how, or where, you access help initially, you will only need to tell your story once to be able to access holistic help and support in the city.  The project enables the Glasgow Advice and Information Network (GAIN) to give holistic advice for people in contact with Glasgow Helps, to support Glasgow Helps implement the Cash First approach, with 7 GAIN members taking part in delivering the project to ensure good community advice coverage. We will evaluate the impact of the advice provided. This project will test and learn from exploring short, medium and long-term outcomes achieved from this provision.  ***Energy Crisis Project within Hospital Settings***    The purpose of this project is to provide additional non-clinical support to patients whose health is at risk due to fuel poverty. This is most likely to include the elderly, disabled people (who may need to use more electricity in order to power disability aids), pregnant women and young children. The project targets patients who require assistance with home energy in order to enable them to return home after a hospital stay. This intervention will minimise health impacts associated with damp, cold housing.  The most recent Marmot Review ‘Fuel Poverty, Cold Homes and Health Inequalities’ highlights the dangerous consequences of living in a cold home to a child’s health and future life expectancy, and predicts increases in asthma and other respiratory illness (including childhood asthma and other lifelong conditions); circulatory problems; mental health problems and a worsening of other existing medical conditions such as diabetes, musculoskeletal and rheumatological conditions, dementia and Alzheimer’s. The Marmot Review characterises fuel poverty as a ‘significant humanitarian crisis with thousands of lives lost and millions of children’s development blighted’. We hope this project will help to save lives in Greater Glasgow and Clyde this winter as well as mitigate against adverse health consequences.  This project allows us to provide a dedicated crisis response capacity for all NHSGCC, taking referrals from all inpatient hospitals and mental health units. We provide additional capacity to NHSGGC in the form of face to face and/ or remote access appointments to enable timely responses to referrals across GGC Hospitals.  *Device on a finger*This new Service provides: Advocacy for reconnection of power supply, Access to emergency grants, Fuel debt management plans, Access & information to: Energy Bills Support Scheme, Child Winter Heating Assistance, Cold Weather Payment, Winter Fuel Payment. Access to eligible energy industry schemes such as Priority Services Register, Patients have gas or electricity arrears or paying off fuel debt through a pre-payment meter, Immediate assistance to get emergency arrears paid to cover weekend or 2 days following discharge from hospital, Receive a grant to pay off energy debts owed to gas and electricity supplier, For vulnerable patients, access to grants available for energy efficient white goods and cookers, bankruptcy fees, boiler repairs and replacements, Assistance to reduce household energy consumption and save money, Provide energy information and assistance such as how to read meters and monitor usage, Advice on energy billing and budgeting.  This Service is delivered via a hybrid model of remote assistance and hospital engagement and outreach, with the option for home visit service forpatients with identified vulnerabilities*.*    **Awards in recognition of our work at Money Matters**  ImageWe are so proud of our Chief Executive Officer Geraldine Cotter who won Social Leader of the Year 2022 at the Scottish Women of the Year Awards for the second time.  A person and person holding a certificate  Description automatically generated  Geraldine Cotter collecting our award from Chief Executive Frazer Scott at the Energy Action Scotland Awards 2022 for our Energy Project in recognition of our Outstanding Service - Above and Beyond    *A person and person holding a certificate  Description automatically generated*Audrey Laing accepting an award from Frazer Scott at the Energy Action Awards 2022 for her exception contribution to Energy  **Case Studies**  *Case 1*  At initial engagement client was a young 16-year-old schoolgirl 24 weeks pregnant with her baby girl. Client was living with her mum and siblings and had no form of income.  Client consented for her mum being present on our calls and 3rd party authorisation was gained so her mum could be contacted directly if necessary due to client’s age and vulnerability, understandably it was overwhelming for her. Client was being supported by a Family Nurse whom our adviser liaised with too.  Client was referred to Money Matters via SNIPS Midwife and Family Nurse for a benefit review and support with applying for pregnancy benefits. This was extremely important to the client as she wasn’t receiving any income, had no idea what she was entitled to and over halfway through her pregnancy.  At our initial meeting we applied for Best Start Grant and Best Start Food pregnancy payments. We also arranged for the Glasgow Tripper card to be set up for her Midwife appointments as she didn’t have her under 22’s Scotcard free bus pass which we then applied for. We advised the client that she would be eligible to apply for Universal Credit under exceptional circumstances when she was 29 weeks pregnant, and we arranged a follow up appointment to submit her application at this time. We also advised of all the additional financial support client would be eligible for once baby arrives (Universal Credit child element, Scottish Child Payment, increase to Best Start Foods, Child Benefit) and follow up contact was agreed to assist with these.  When client was 29 weeks pregnant, we submitted her Universal Credit claim, we added notes onto her journal advising that she was eligible based on her age and being 29 weeks  + 2 days pregnant. We managed client’s expectations of the application process, Job Centre appointment etc. and when to expect her 1st payment.  Nearer the time of her 1st payment being due, client’s Family Nurse contacted us for guidance as client had received a message from UC advising her claim had been closed, also she still hadn’t heard or received anything from Best Start Grant & Best Start Foods and was becoming extremely overwhelmed by everything. We contacted the client immediately, signed into her UC account to determine why her claim was closed and telephoned UC to submit a mandatory reconsideration of their decision to close her claim. We arranged a follow up appointment with the client 2 days later to contact Social Security Scotland to chase her Best Start Grant and Best Start Foods application and supported her with uploading documents they required to approve her application.  With the client’s permission we also submitted a complaint to UC regarding many aspects of their failures and treatment throughout her claim and mandatory reconsideration process. Client was fearful of going back to the Job Centre on her own. We offered our Advocacy service but on this occasion her Family Nurse offered to go with her. Fortunately, our mandatory reconsideration was successful, UC admitted they were wrong to close her claim and rectified the situation by backdating her claim to her original claim date. We were on the telephone to the client on the morning she was going into hospital to be induced to make sure she received both her backdated payment and normal monthly payment expected that day.  At our first follow up appointment following baby’s birth we reported the change to UC (chid element) applied for Scottish Child Payment and reported the change to Best Start Foods so the rate was increased from pregnancy rate to baby rate. We confirmed with the client when baby was due to be registered and arranged an appointment afterwards to submit Child Benefit application.  *The result and financial gain?*  Universal Credit - £292.11 per month standard allowance initially and then increased by £269.58pm when child element was added on.  Best Start Grant - £707.25 one-off payment.  Best Start Foods - £4.95 per week from 24 weeks pregnant to baby’s birth and then £9.90pw from birth until age 1.  Scottish Child Payment - £25 per week, paid £100 every 4 weeks.  Child Benefit - £24 per weeks.  Glasgow Tripper travel card - £12.20.  We formed a trusting relationship with the client, her mum, and Family Nurse. All were very thankful for our help and support, in the client’s own words ‘thank you for helping me, I didn’t have a clue how much I was to get’. We do believe without the support network; the client would have taken much longer to navigate and receive all the financial support she was entitled to on her own and potentially even have given up on some. We received lots of pictures of baby which made it even more worthwhile for our adviser.  ***Case 2***  Client is a single mum to her 3-year-old child. They live in a two-bed home, their landlord is a Housing Co-operative. Client has anxiety. She would like to work but cannot be due to caring responsibilities. Clients’ son has very severe eczema, and his skin must be carefully observed due to persistent bleeding wounds. When client was referred to us, she was in receipt of Universal Credit, Child Benefit and Scottish Child payment. She was referred into the service by a Community Links Worker, as she had recently moved into permanent accommodation following a period of homelessness. However, she had fallen behind on various bills during this period- in particular her energy bills and her council tax. Client has a pre-payment meter; she is with Boost for gas and electricity.  Advice:  Completed an income maximisation check and identified various benefits client was missing out on that she was unaware of. Client is in receipt of Universal Credit; however, her anxiety is severe. She is not fit for work due to this, as she cannot cope with any unexpected changes to her routine- to the point that her emotional distress is so severe she cannot complete anything else in her routine or any personal tasks for the rest of the day. I advised client that she could potentially be entitled to Limited-Capability-for-Work- and-Work-Related-Activity, which would help ease her stress as she would no longer have work related activities that she has to take part in to get her Universal Credit and could have an increased payment every month. Advised client on how to start the assessment process, I explained to her how to get a fit note and how to report this to Universal Credit. Due to this, we also discussed client applying for Adult Disability Payment- client had already completed the claim for Personal Independence Payment (PIP) herself and was waiting to hear back. We advised her on her right to challenge this, and the time limits. Furthermore, client needs to give her child a significant amount of care due to severity of his skin condition. Due to this, we identified that he was eligible for the Child Disability Payment. Supported client with completing part 1 of the claim, to secure a backdated payment, and then assisted client with completing the second part of the claim and monitoring the outcome.  We gave client budgeting advice, including energy advice. Client had a debt of £50 on her pre-payment meter, she was with Boost Energy. She was also self-rationing her energy use, due to her worries about the rising cost of living. Money Matters made client aware of the Scottish Governments Home Heating Fund and assisted her with engaging with her supplier so that she could get the evidence necessary to apply. Client was successful, and successfully cleared the debt in her meter. Client also fell behind on her council tax, whilst in temporary accommodation and following her move. Client was given financial capability advice and made aware of all debt recovery actions and their implications for her, and various debt solutions. Client was assisted with applying for a council tax reduction, which was backdated and reduced her debt significantly and made her ongoing bill more manageable, client confirms she has now started paying her council tax.  Client’s postcode means that she is entitled to enhanced support through the Thrive Under 5 network, which is a pilot wherein clients with children under 5 are given practical support alongside their advice to improve their health outcomes- including free memberships and free shopping at their local community pantry for 4 months, healthy recipe packs including ingredients delivered to home for 8 weeks and help to purchase kitchen utensils.  Clients PIP claim she made herself was unsuccessful. As she was made aware by Money Matters of her right to challenge this, we submitted a Mandatory Reconsideration. Unfortunately, this was unsuccessful, so Money Matters tried to encourage client to allow us to progress to the next stage which is Appeal where we would represent her at the Benefit Tribunal. Client was too anxious for this but did consent to Money Matters making a new claim for the Adult Disability Payment through Social Security Scotland. This claim was successful, as was clients claim for child disability payment. Client has an appointment arranged for an updated benefit check, as client will now be entitled to the following financial gains:   * Carers Allowance- £3,991.00 * Carers Element (UC)- £2,416.18 * Child Disability Addition (UC)- £1,902.03 * Carers Allowance Supplement- £270.50 Bi-annually.   These benefits are only possible now due to clients’ successful claims for child disability payment and adult disability payment, and we will ensure these have been put in place at clients forthcoming appointment.  Confirmed Outcomes:   * Income Maximisation check complete. * Budgeting Support Received. * Increased Income for Family with young children. * Council Tax Reduction application successful, financial gain of £1556.56. * Debt Managed, client now paying council tax as it is now affordable and has improved financial capability as she now understands the importance of managing priority bills and debts following our advice. * Successful Child Disability Payment claim- £2,535.85. * Scottish Adult Disability Payment awarded- Financial gain of £5,582.10. * Energy Debt Managed following client acting on advice and applying for Home Heating Fund independently. Client assisted with dealing with creditors to get evidence necessary to access fund. * 8-week recipe pack delivery service arranged, offering healthy recipes designed by NHS- allowing client to make healthier choices and an £80 financial gain. * A £20 voucher issued for Supermarket, so client can buy kitchen utensils to help them make healthier choices in the kitchen. Their utensil purchase allowed them to batch cook, meaning that they saved money on their energy costs. * 4 months free membership and 12 free shops arranged at their local community pantry, increasing food security for household. This is a financial gain of £244.00.   **Our Goals**  We are delighted with our successes during this financial year despite the challenges of the Cost-of-Living crisis. We are now looking ahead and want 2023-24 to bring some stability in funding and in retaining our workforce who have skills and talents difficult to replace.  During 2023-24 we are committed to working with staff and funders to improve our terms and conditions hence ensuring Money Matters is an attractive place to work. We will introduce an Adviser Training Programme to upskill those entering the employment market, reskill those who have been out of work and create a new cohort of Advisers to fill the current dearth we have been experiencing. Our CEO and staff are very committed to the work that we do at Money Matters, and this can only be positive for moving forward to future success and security and to tackling poverty and addressing the current cost of living crisis. Money Matters pride themselves on our successful partnership working with funders and are known as a safe pair of hands.  The CEO with the support of our trustees know that we have to be forward thinking to be effective and efficient in our delivery and pride ourselves on the difference that our work makes to people’s lives. We have a new 5-year business plan and, with this mapping out our vision, we have every confidence of securing funds and contracts that will be financially viable for Money Matters future.  It is always our goal that the work that we do with our clients empowers them to make informed financial decisions and, through the advice and tools we have given them, will build their own financial capabilities.  We want to continuously measure our client satisfaction and where necessary, make changes to improve upon this as client satisfaction is at the forefront of everything that we do.  We want to incorporate sustainability into our planning thus ensuring our long-term financial stability; invest into the professional development and well-being of our staff; increase public awareness of our services and its impact; and stay innovative and adaptable in a changing landscape; leverage technology to streamline operations; improve client experiences and expand our digital services including chatbots, video conferencing with clients and live chat.  We are delighted with how staff and management have performed during this financial year and are enthused with the direction we are going in for the year ahead.  *“Money Matters because you Matter”* |
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