



Foundation
Scotland

citizens
advice
scotland



Foundation Scotland

End of year update

December 2025

Introduction

Thanks to Foundation Scotland, the Citizens Advice network in Scotland was able to do more of what we do best this year – providing advice that changes lives.

The Citizens Advice network operates from more than 300 advice points across Scotland. It includes the expert advisers at the Citizens Advice Bureaux (CABs) and Citizens Advice Scotland (CAS), the membership body that represents the network and uses data from people's lived experiences to drive positive change.

Our advisers across Scotland are on the front-line, supporting people experiencing the most complex of circumstances. The effects of vicarious trauma are real. Staff repeatedly encounter those enduring the most harrowing situations, including some of the stories we've shared here. It's hard to stop thinking about people in your community who are cold, hungry and have given up hope.

As charities, we need support too – whether that's to keep the lights on or just get a bit of space to breathe. Your generous support means that we can keep our heads above water and continue going the extra mile for the thousands of people that rely on us each day.



702,568

advice issues



£169.4m

in financial gain



564,000

volunteer hours

Nearly

1 in 4



contacts in-person



65%

of clients reported having a disability

Over

30%

of clients in SIMD1



Thank you to Foundation Scotland

Here's what the CABs have to say:

 “This funding has been a godsend... Foundation Scotland came at just the right time.”

“Due to the position our bureau was in financially, this money not only gave us much-needed security, but also allowed us to increase our service, enabling us to reach more clients, quicker.”

“The funding enables us to stay ‘out of the red’ this year, which ensured no job losses, so no reduction in service for those who need us.”

“My staff were routinely experiencing their own income inequality and food and fuel poverty. This unrestricted money enabled the trustees to approve [a pay rise] lifting our much-valued staff out of relative poverty.”

“Most funding streams come with conditions and targets that make it difficult to recruit non-frontline staff. This has not been the case with the Foundation Scotland funding. The support provided also enables other projects to work more efficiently, increasing their effectiveness.”

“We are grateful for your support which has genuinely strengthened our ability to influence and improve local conditions for the communities we serve. The funding has enabled [us] not only to deliver our lifeline service but also to work more collaboratively, respond to emerging needs, and empower people in our community.”

The difference you're making



One person who visited their local CAB said:

“I have spent a year looking for help and advice and it was getting very overwhelming. The person from Citizens Advice took hours with me to get me through everything, they made me feel like I was heard and unstuck with my situation. They will always be one of the first people I contact in the future. The person I spoke to missed their lunch break as they were talking to me, so I can’t appreciate their service enough.”

Last year saw unprecedented demand, with our network advising people on **702,568** advice issues and putting **£169.4 million** back into their pockets. Your support means we can keep helping those who need us most:

- > **Joe:** A young man living without electricity for four months. His energy provider had forcibly removed his front door, and he was too terrified to leave his home. We helped him resolve the issue, access crisis funds, and begin to feel safe again.
- > **Ella:** A woman who was so overwhelmed by the stress of dealing with the DWP that she collapsed in her local CAB. The seizure she suffered left her with a lasting medical condition. We supported her through the aftermath — advocating, advising, and standing beside her every step of the way.
- > **Sarah:** A young woman who was told she had only months to live. She had no recourse to public funds, no money for a SIM card to contact her family, and her husband couldn't afford the bus fare to visit her in hospital. We were able to step in — offering emergency help, compassion, and dignity when it mattered most.
- > **Ailsa:** A survivor of domestic abuse who arrived at our office after sleeping rough for more than a week. She was exhausted and scared. We made her feel safe, gave her a place to rest, and found temporary accommodation so she didn't have to spend another night on the streets.



One person who's life changed thanks to the advice from their local CAB said:

“The level of empathy and understanding the adviser demonstrated was unparalleled and he made a very stressful and confusing situation seem manageable and something that could be navigated as he provided the tools and knowledge to do so. He's a colleague your organisation can be proud of and I'll be forever grateful to him for the kindness, patience and knowledge he demonstrated through a very lengthy appointment”.

Thriving



Most CABs told us that the funding received by Foundation Scotland contributed to numerous outcomes that influence and enable local conditions for communities to flourish, especially improved health and wellbeing for their staff and clients and reducing social isolation.

Here are some examples of your impact in action from CABs across the country:

The funding allowed us to employ a session supervisor to support volunteers to deal with the 23% increase in enquiries driven by the cost-of-living crisis and ongoing austerity. It has helped improve the mental health and wellbeing of the volunteer frontline and helped reduce volunteer burn out & increase volunteer retention & happiness

We have used some of the funding towards match funding for our outreach project, which we will be launching in January 2026. The project will very much encourage community participation in rural hubs and help those who are isolated, vulnerable, and unable to leave their homes be supported and feel listened to

You part-funded East Renfrewshire CAB's Older Peoples Project, providing vital support for older people to access the benefits and assistance they are entitled to. By offering clear advice, practical guidance, and hands-on assistance, the project ensures that older people can secure the financial support and services they need to maintain their independence, wellbeing, and quality of life

It has helped to fund our work with volunteers and offer them face-to-face training and support. This means they can assist people in their own local community. Our volunteers also tell us it gives them a sense of purpose, improves their skills and offers a social aspect.

Staff & volunteers are constantly under pressure multitasking with client enquires, reception duties, answering calls, writes and general admin. We recruited a bureau support worker to help with many of these tasks, giving staff more time to focus on case work and less admin for volunteers. It has taken the pressure off of staff and volunteers, enabling better support and outcomes.

You also part-funded our SPACE project, supporting families of children and young people with additional needs. The project offers practical help with benefits advice, applications, and appeals, as well as access to grants and local community support. Within the past year, SPACE has become a lifeline for parents, providing iPads for communication and learning, tumble driers and essential household appliances, family breaks and respite opportunities, plus extras including driving lessons, football coaching, and nail technician training.

Fair



Thanks to Foundation Scotland, CABs told us that they were able to focus on increasing advocacy and representation, and help more people with fuel poverty, food poverty, and income inequality. The person-centred and people-led support offered by the CABs ensures that no-one is left behind, and that systems and opportunities can benefit those who are marginalised, face discrimination or disadvantage.

Many of the CABs told us that your support improved their capacity, helping to build local relationships and referral pathways with other charities. This includes food banks and the introduction of a hate crime reporting centre.

CABs across the country have shared the following:

The funding has allowed us to carry on with one of our biggest outreach services, located in and around Strathaven. Public transport links from Strathaven are very limited, and some of those relying on the local service are the most vulnerable and they struggle with finances and health. Without the outreach, they would be very isolated and struggle to access our services.

The funding has had a transformative effect on Skye & Lochalsh CAB's operations and strategic capacity. By securing the Operational Manager post, the CEO has been able to dedicate more time to social policy work and initiatives that promote social inclusion. This has led to improved access for rural clients and enabled the bureau to become a partner of the Fuel Bank Foundation, providing vital food and fuel grants to clients experiencing social isolation. Over the past year, the CAB has strengthened its community presence through outreach events and collaborative projects with key partners, including the NHS and employability services. These developments have enhanced our ability to address local needs, reduce barriers to essential services, and deliver holistic support to vulnerable individuals across the region.

Our CAB now has additional staff and new training for existing staff to advocate for local people on issues including benefits, housing, energy, debt, and housing. Because of additional staffing, we are working with more charities and can assess more people who may be entitled to benefits. This has increased the incomes for many locals and helped increased access to food and fuel vouchers and food parcels.

In Glasgow, it has enabled Glasgow North West CAB to reach individuals and groups who often face the greatest barriers and are the most vulnerable in our community. We have been able to respond to complex needs and amplify the voices of those who are too often unheard. This has strengthened our ability not only to support people directly, but also to challenge inequities within local systems and continue our social policy work.

Our advisors have been able to assist with support in terms of food and fuel poverty by helping people source food parcels and with their applications to the Fuel Bank Foundation. We've also provided assistance with housing issues by helping people maintain a secure tenancy, and those who are socially and digitally excluded by providing drop-in sessions to provide general advice.

Green



Our network knows that the climate emergency affects all of us, and we're committed to doing our part so the planet and future generations can thrive.

Foundation Scotland funding arrived at the same time as CAS committed resources to deliver a comprehensive sustainability programme across the organisation and the network. Our approach involves responsible action to reduce our own emissions through regular cycles of audit and reduction planning. It includes ambitious plans for a structured understanding of efficiency in our service delivery models and of the carbon impact of advice, whether that be energy efficiency advice or advice that mitigates emissions such as prevention of an eviction. Adaptation and localised engagement will inform our strategy, and we wish to work closely with others who are invested in and driving climate action, seeking opportunities to develop and leverage collaborative leadership to benefit communities across Scotland.

Thanks to Foundation Scotland, we're able to fund activity that reduces our carbon footprint. CABs have shared how, including:

A move to a new premises for East Kilbride CAB. The property is more welcoming and has LED lighting and electric heating, that will help to reduce energy usage.

By delivering more outreach services, Dumfries and Galloway Citizens Advice Service is reducing the number of journeys for those who require face-to-face assistance. We are also utilising route planning, reducing the need for advisers to travel long distances by having them work at the outreach nearest to them where possible.

We recycle and have solar panels, which have to be maintained. Plus, due to increased staffing, we are helping more people access grants for things like solar panels and greener heating options. We also make people aware of these types of grants through our group talk sessions and online platforms.

With one or two advisers supporting within outreaches across Dundee, it means far fewer clients have to travel any distance to get support. We work within community settings, where a number of organisations attend at one time. By hosting a multi-organisation outreach, people are able to access a host of supports in one place at the same time.





Jen's experience

Jen, a single mum, came into the bureau after her 8-year-old son was diagnosed with autism. She was unsure what support or financial entitlements were available to her. We advised that her son was eligible to apply for Child Disability Payment, which would be the best starting point, as a successful award could open the door to further support.

We helped her complete the Child Disability Payment application and gather strong supporting evidence. After several months, the claim was successful: her son was awarded enhanced rate daily living and enhanced rate mobility, with a 10-year award period, meaning his support is secure until he transitions to Adult Disability. Jen was absolutely thrilled.

This award unlocked further entitlements. We supported her in applying for Carer Support Payment, which was awarded, and assisted with a Blue Badge application, also successful. We then applied to Family Fund, securing a £400 short break grant for a family holiday at a caravan park. Additionally, we helped her apply for a CEA Card, allowing a carer to attend the cinema for free alongside the cardholder.

As a result of our holistic support, Jen is now significantly more comfortable financially and able to focus on her child's needs without the constant worry about money – with total client financial gains meaning they're **£97,106** better off.





Conclusion

We support people others don't, see things that others don't, and we know what needs to change. We know better than most that 2025 has been a very difficult year for people across Scotland.

Every day, our advisers support thousands of people with problems. But these problems don't exist in isolation. They overlap and lead to devastating impacts on people's lives. Thanks to Foundation Scotland's support, we were able to take some of this pressure off the people behind this support, providing security and stability in a way that's helped people continue the vital service they provide across our communities.

We look forward to continuing this crucial work together in 2026, and beyond, as we work to improve outcomes and change lives.

Best wishes for the festive season from all of us in the Scottish Citizens Advice network.

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