



Foundation
Scotland



Foundation Scotland

Report

July 2026

Our sincere thanks

Funding from Foundation Scotland came at a critical time for the Citizens Advice network in Scotland and the communities we support. The cost-of-living crisis continues to outstrip incomes; international uncertainty has skyrocketed energy prices and employers face increasing costs to maintain their workforce. Scottish Citizens Advice Bureaux (CABs) see the impact of this everyday as demand for our services increases, and more people arrive at our doors in crisis, unsure where else to turn.

Nationally, Citizens Advice Scotland uses the experiences and insights of the people coming to CABs to advocate for the solutions needed to truly address poverty and inequality in Scotland.

Big change is needed – and big change takes time. So, as we call for urgently needed public services reform, we also must do everything we can to keep local advice services available in our communities. Foundation Scotland's Response Fund has meant we can continue to drive progress while meeting the needs of our communities.

Across the nearly 60 independent charities that make up our network, Foundation Scotland's funding has enabled vital support for people in Scotland, impacting both society's most vulnerable, and those delivering these essential services.

Overwhelmingly, responses across the network highlight that the funding has been both essential and transformative. Opportunities like this don't come along too often and it's been, as one CAB manager put it, "a godsend".

Number of clients supported
by the CAB network

over 190K



On average, each person's support journey
will include help with more than

three advice issues

– as the problems facing us are not simple,
and do not happen in isolation.



Top five advice areas



Benefits



Debt



**Energy, utilities
and communications**



**Finance and
charitable support**



Housing



Over
1,700
volunteers



Almost
300
advice locations

National influencing and the impact of flexibility

Unrestricted funding like Foundation Scotland's is rare for CAS, providing the opportunity to lean into areas which are restricted by our grant reporting requirements. This past year, CAS has used the Response Fund to fill critical gaps as we increased our visibility and influence for the people coming through the doors of the CABs – often the people experiencing the worst harms of failing systems.

The funding from Foundation Scotland to CAS directly has been used to support work around three priority areas:

- > developing our data and insight
 - > empowering local action
 - > continuing to position the network as an essential frontline service.
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Developing our data and insight

The Citizens Advice network supports an extraordinary number of people – around 190,000 people each year. That is advice that changes lives every day – and when we do that, we build up a real vastness of insight and understanding. Our network holds the largest volume of data and insight on issues affecting people outside of the public sector. The challenge we set ourselves, and are determined to meet, is to ensure that insight drives change.

Over the past year, we increased our output of concise, data-driven briefings, cutting to the heart of the poverty and trauma seen every day in CABs across Scotland and setting out clear and tangible solutions for decision makers. One particular success has been our [Energy Brief](#). Published to pre-empt the quarterly price cap announcement, this has become an indispensable product for policymakers and helped to position us as sector leading on an issue that is causing immeasurable harm to the people we support.

During an election year, it is even more important to make our voices heard and our insight count. In the lead up to the Scottish Parliamentary elections, we secured project funding from the Robertson Trust to support a [special election series of our foreCAST webinar](#). The Response Fund allowed us to allocate further resource to the pre-election series as we decided to amplify this unique opportunity to build our audience and visibility. In April, our pre-election series culminated in a foreCAST hustings event that brought together representatives from Scotland's major parties and challenged candidates to address the reality of poverty. Held in partnership with Trussell, we highlighted the harms seen across our respective networks and gave space for frontline advisers and volunteers to press candidates on the issues facing their communities.

National influencing and the impact of flexibility

Empowering local action

Thanks to Foundation Scotland, we had capacity to proactively bring together our local network to discuss opportunities for influencing in their local communities, supported by national analysis of the new Scottish Parliament. A new Parliament – with 64 newly elected MSPs – is the time to make first impressions and connections at both local and national level.

Additionally, the CAS Impact directorate is supporting innovative new approaches including the [Glasgow CAB Housing Campaign](#) and [Our Voices, Our Stories](#).

All of this supports our broader ambitious shift from being a citizens advice network to a citizens advice movement. This is where we use on-the-ground experiences and connections to mobilise a campaign base that demands real solutions for the problems of our communities, and challenges the hateful and divisive rhetoric that increasingly dominates public discourse.

The flex in resource supported by the Response Fund allowed us to commit time and thinking to this shift. Conversations are continuing with Robertson Trust and other partners on how we advance that work, with the aim of exploring opportunities where the Response Fund can help seed further funding to CAS and the network.

Continuing to position the network as an essential frontline service

First and foremost, CAS advocates for the people coming through the doors of their local CABs. To ensure the future of the service for people who need it most, we also have a responsibility to advocate for the network itself. CABs often come to us when their funding is under threat, asking for support to make their case to local authorities and councils, and we must act quickly to sustain local service provision.

Our narrative and positioning around the precarity and insecurity of funding across the CAB network and broader third sector has seen tangible results this year. Ahead of the election, our influencing work helped to ensure that multi-year funding and a flourishing third sector featured across the main party manifestos. And this year – and for the first time – the Scottish Government committed to multi-year funding for one of our biggest national projects, Money Talk Team, which supported 64,963 people across Scotland in the last year to access essential money and debt advice. This has been a long-standing ask and a constant refrain across our media work, including [our Herald column](#), where we held up the Response Fund as an example for other funders to emulate.

The value of unrestricted funding

No two CABs are the same, with bureaux supporting their communities in their own unique way, based on years of experience and local knowledge. Flexible, multi-year funding has not only provided the network with some much-needed breathing space in a challenging economic climate but has also helped bureaux design resilient services so they can continue serving their communities now and into the future.

Client demand

Bureaux have said that the unrestricted nature of the funding has allowed services to be shaped directly around people's needs, ensuring resources are allocated where they will have the greatest impact. This includes Musselburgh CAB and East and Central Sutherland CAB, which have been able to expand capacity to provide energy advice as local people struggle with rising bills. Roxburgh CAB has increased its ability to provide immediate crisis intervention exactly when someone needs it, helping to meet the continued rise in people needing food parcels and fuel vouchers.

Rather than being constrained by fixed project criteria, teams have been able to deliver holistic, person-centred support, ensuring individuals receive the most appropriate help at the right time. Overall, this flexibility has been critical in maintaining responsive, effective services which meet evolving community needs.



“The unrestricted funding has been absolutely essential. It has allowed us to use the funding to deploy services where we know they are most needed and to have the flexibility to alter those services, as required, to meet the changing needs of the community, or to respond to an acute need.”

Local need

Unrestricted funding has enabled bureaux to respond more effectively to local and geographical needs, especially in rural and island communities where services can be hard to sustain. This includes Shetland CAB, which has been able to fund enhanced community engagement and reach the outer Shetland Isles. This prevents gaps in service provision and ensures accessibility for those who are unable to travel due to financial or mobility challenges.

The value of unrestricted funding

Operational support and future planning

Unrestricted funding has provided staff and trustees with the autonomy to make informed decisions about where funds would have the greatest impact. This flexibility supports stronger forward planning and service stability, particularly by providing confidence to invest in staffing and core capacity, while also allowing quick responses to changing pressures without needing to adapt or reapply for funding.

Bureaux were able to use their expertise to prioritise immediate operational needs, support staff wellbeing, invest in infrastructure and even leverage additional funding through match funding, all of which are often difficult to achieve with restricted grants.



Impact spotlight

East Renfrewshire CAB used the Foundation Scotland funding to match fund two key community projects.

The Older People's Project (OPP) has allowed the bureau to continue providing dedicated advice and support to older people in their area who are experiencing financial hardship, social isolation, and difficulties accessing services. The funding also supported the SPACE project (Supporting Parents and Children in East Renfrewshire), which assists families caring for children with additional support needs and disabilities.

Betty, who was supported by the OPP, said: "When [the adviser] came to speak to our knitting group, none of us realised we could apply for Attendance Allowance. She explained everything in a way we could understand and helped us complete our applications. The extra income has made such a difference to our lives, helping with everyday costs and giving us much greater peace of mind. We are so grateful for the support."

The SPACE project adviser helped one family access £4,000 in funding for their autistic son to undertake a football coaching course. Upon successful completion, he has now secured permanent employment as a football coach. The adviser said, "It has been incredibly rewarding to see the positive long-term impact this support has had on his confidence, independence, and future employment opportunities."

Damya, also supported by the SPACE project, said: "[The adviser] spent so much time with us, really listening and explaining everything in a way we could understand. Knowing she had lived experience meant she truly understood the challenges our family faces. She introduced us to a whole network of support that we never knew existed. This will not only improve our child's quality of life but has given our whole family hope, confidence and the support we need for the future"

Thriving



Places and spaces that support a good quality of life

Flexible funding has meant that many CABs could make much-needed improvements to their working environments to make premises safer, warmer and more accessible for staff and clients. For example, Clydesdale CAB and Central Borders CAB have been able to fund essential roof repairs which would otherwise have gone unattended. Falkirk CAB mentioned refitting their boiler which has made their work and advice environment not only more pleasant but more energy efficient, saving future costs.

Upgrades to the physical space and facilities have created a more professional setting, boosted staff and volunteer morale, and the longer-term stability strengthens the CAB's presence within the community.



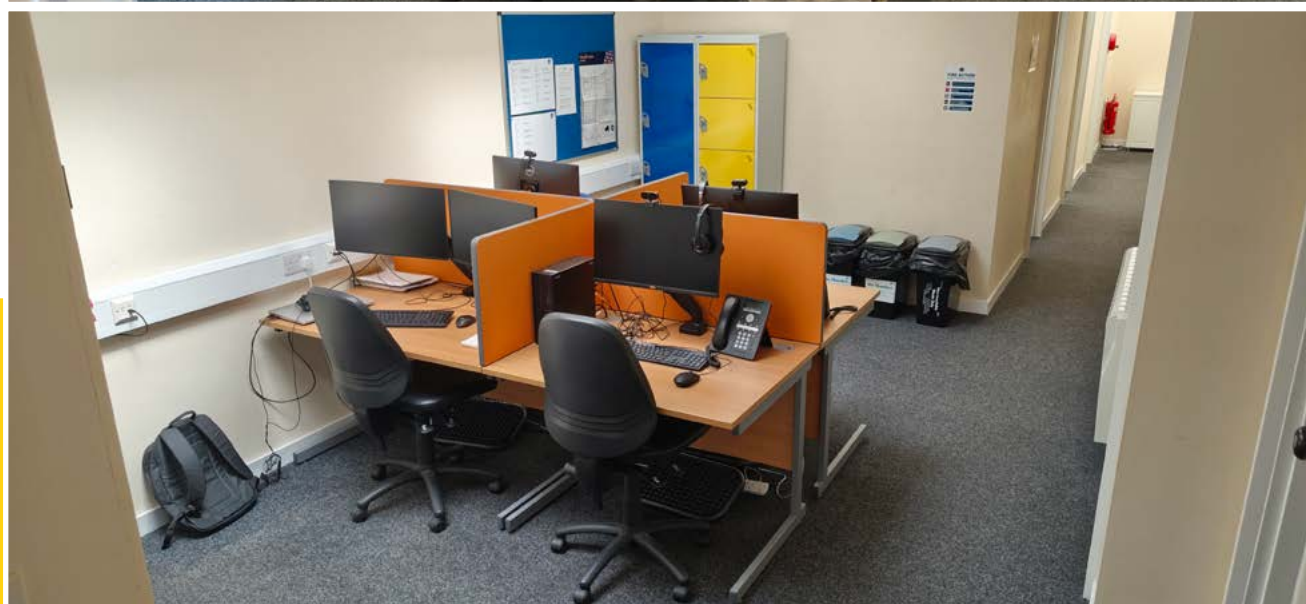
“The grant has enabled us to explore extending our facilities to increase capacity by providing 5 wheelchair accessible interview rooms and enlarging facilities for the advisers”

Several bureaux utilised the funding for digital improvements, such as new laptops, headsets and desktops. As well as being beneficial to staff and volunteer efficiency, Glasgow Greater Pollock CAB highlighted that new IT equipment has “enabled us to assist clients with online form filling. We have been able to assist clients who are digitally excluded.”





Impact spotlight



Ross and Cromarty CAB used the funding to improve their office spaces, replacing old furniture and equipment to create a more welcoming environment for staff and clients, and encourage better engagement across teams.

Thriving

Resilient, thriving and empowered communities

Resilience and empowerment are foundational to the daily work of the bureaux. With this funding, bureaux have increased their capacity, expanded outreach and strengthened community partnerships. Communities thrive when the people within them have the tools they need to live decent, dignified lives.

Before Foundation Scotland's funding, Glasgow North West CAB were facing a period of change and uncertainty around its office space and were working from temporary premises. The funding meant it was able to expand their outreaches to remain visible in the community: "The funds have given us the opportunity to expand our outreaches in that time and remain visible in the community when otherwise it would have been difficult. We have established a new drop-in service in one of the most deprived parts of Glasgow where we have been less visible in recent years – this has afforded local clients much easier access to advice, and has generated interest from our volunteers, leading to better retention."

Citizens Advice Edinburgh used the funding to expand outreach services by employing three part-time advisers to service community centres, libraries and other third sector partner services in areas of the city where they previously had no physical footprint.

Access to education, learning and employment

Staff and volunteers are the lifeblood of the Citizens Advice network, and many bureaux used this funding to provide enhanced learning and development opportunities to their teams. While many of our volunteers are retired, bringing a wealth of knowledge and experience to the bureau, many others are just starting out – and a full 40% of our volunteers go on to further education or full-time employment, bolstered by the confidence and skills they develop at bureaux.

Increased capacity provided by this funding has enhanced knowledge and skill-sharing by enabling volunteers to shadow experienced advisers which helps them build practical expertise. Having dedicated time for mentoring, team development and volunteer engagement has helped to ensure continued awareness of available services, while increasing volunteers' skills and confidence to better support clients.



"For volunteers, the funding has created valuable opportunities for learning, skills development, and personal progression... This has not only strengthened the bureau's service capacity but has also supported volunteers' personal development, employability, and sense of involvement within the local community"



Impact spotlight

East Ayrshire CAB (EACAB) has used this funding to recruit a Volunteer Development Manager, who leads on volunteer recruitment, training, wellbeing and retention. Already the CAB has increased its volunteer team from 8 to 22, with new volunteers coming from a range of backgrounds. This includes university students who want to gain real-world experience, retirees looking for opportunities for connection and people using volunteering as part of their recovery from mental health challenges who want to rebuild confidence and learn new skills.

The increased capacity has allowed EACAB to extend their drop-in times from two to four days per week, meaning more people can be seen on the same day if there is an emergency. Having a larger team of volunteers also eases pressure on the busy staff team, contributing to a more resilient team that can adapt to the needs of their local community.

Mira is one of the volunteers who has recently joined EACAB and wanted to get involved after a long career in the NHS where she often recommended CAB as a source of support. Reflecting on her experience so far, she said:

“Being a volunteer at CAB means the world to me, as it is a truly rewarding experience. For me it helps reduce social isolation and it gives me a natural sense of accomplishment. Helping others within the community can contribute towards social change and support people to have better lives. Volunteering has boosted my wellbeing, I believe the better you feel about yourself, the more likely you are to have a positive influence on others. Making a positive difference brings me immense joy and volunteering has created an opportunity for me to experience this.”



Fair



The CAB network works tirelessly to ensure that people in Scotland are aware of their rights, have access to the support they are entitled to and don't face discrimination when doing so. Foundation Scotland's funding has enabled bureaux to deliver life-changing advice to more people while supporting stable employment for those delivering these essential services.

The nature of many third sector funding streams means that often staff are on temporary, short-term contracts, and at times experience their own uncertainty and financial challenges. Many bureaux have used Foundation Scotland's funding to support staff stability and retention, and to provide well-deserved pay increases to ease their own cost-of-living pressures.



"Funding from Foundation Scotland came as our staff were beginning to struggle with the same cost-of-living pressures as our clients. Being able to give the team a pay increase has eased their stress and ensured that they can stay in post to continue supporting our clients."

"... We did not need to place anyone under redundancy notice which has had a really positive impact on the staff morale and wellbeing."

"Through staff retention, we have supported all roles as lessened loss of knowledge and continuity for clients and volunteers as well as the obvious benefit to paid staff."

Inclusion and representation

With the increased capacity offered by this funding and the extension of local outreach activity and community reach, CABs have been better able to provide advice in areas of high deprivation and on remote islands, so that access is more local, consistent, and responsive to need. North and West Sutherland CAB have been able to purchase a new car to help improve its reach to the remote communities they serve by attending more regular outreach locations.

The flexibility has also improved access for vulnerable people who face barriers such as poor health, disability, caring responsibilities, mobility issues or digital exclusion. Increased home visits, alongside support delivered by phone, online and in-person mean that more people can access help in ways that suit their circumstances.

Fair

“

The funding has also enabled us to increase accessibility for vulnerable clients by carrying out more home visits. This has been particularly important for individuals who are unable to attend appointments due to poor health, disability, caring responsibilities, mobility issues, or digital exclusion. Expanding our outreach and home visiting capacity has ensured that some of the most vulnerable members of our community are still able to access essential advice and crisis support”



North and West Sutherland's new car, which has allowed them to attend outreach in Bettyhill (pictured on right), 60 miles from their base in Kinlochbervie.





Impact spotlight

Dumfries and Galloway Citizens Advice Service has employed two new part-time advisers thanks to this funding, allowing it to improve access in more rural areas and help achieve its vision of “Right Time, Right Place and in the Right Way” advice. The CAB has been able to provide more outreach services, thereby reducing the number of client journeys for those who require face-to-face assistance, and removing barriers to support for those who live rurally.

Gordon was supported by one of these advisers at a new outreach drop-in. His prepayment meter had been broken for over a year, and despite many attempts to have it fixed, his energy supplier wasn't taking action.

The adviser was able to advocate for Gordon and took his issue to the Energy Ombudsman and finally had the meter fixed. They represented Gordon in negotiations with the supplier to secure goodwill credit for the poor service he'd received. The holistic support offered also found that he was entitled to claim Attendance Allowance for his care needs, and together they applied successfully.

This support being easily accessed at a CAB outreach near his home was a lifeline for Gordon as, because of his deteriorating health, he wasn't able to travel to the main CAB office. The advocacy and representation offered by his adviser meant that not only was his original issue resolved, but he has more financial security going forward.



Looking ahead

The network of Citizens Advice bureaux has been serving Scotland for almost 90 years, and we plan to be here for at least another 90.

It's thanks to the support of organisations like Foundation Scotland that we can be confident Scottish communities will continue to have access to the advice, advocacy and action offered by the CAB network for years to come – and the bureaux already have plans for the year ahead.

Peebles CAB plans to set up a financial education programme in local schools, while East & Central Sutherland CAB plan to increase the number of home visits for people who would otherwise struggle to access advice. Denny CAB intends to relocate to more accessible, higher-capacity premises. Whether reaching new communities, investing in volunteers, or future-proofing essential services, every pound of funding goes towards making a fairer, better Scotland for all of us.

- > “This money has made a massive difference to our bureau, staff, volunteers, and clients in our community. It has helped us not only maintain our service, but also **enhance it for our clients**”
- > “This enabled us to decide exactly what the bureau needed at this moment in time to preserve our service, without bending ourselves out of shape or designing new projects to meet funders needs. **The time saving is incalculable.**”
- > “The difference this made is amazing, **as we have been able to use the resource where we know we really need it**, which has ensured that operationally we have been able to carry on all of our services, of which some would have been under threat without this grant funding.”
- > “The Foundation Scotland funding effectively helps **gain further funding for us**, so a double win... We are going to be heartbroken when it ends.”
- > “It really enabled us to do what was needed for us to **strengthen our future** position rather than just continually firefighting.”

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The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland. Scottish charity (SC016637) and company limited by guarantee (89892)