

Airdrie Citizens Advice Bureau



Annual Report 2024-2025

Life is a Jigsaw

November 2025

Contents

CAB Aims and Principles	3
History of Airdrie Citizens Advice Bureau	3
Our Values, Purpose, Vision and Mission	3
Chairperson's Introduction	5
Chief Executive Officer's Report	6
Social Policy	7
Volunteer Recruitment & Development	8
Social Media	8
Specialist Projects	9
Cash First Initiative	9
Crisis Intervention Project	9
Energy Advice	9
EU Citizens Support	10
Gambling Support Service	10
Help to Claim Universal Credit	10
In-Court Advice Service North Lanarkshire	11
Money Talk +	11
Monklands Hospital Outreach (NHS Mental Health Project)	11
Parent Partnership Project	12
Pension Wise	12
Welfare Rights & Tribunal Service	12
Statistics	13
Client Comments	14
Thanks to Funders	15

CAB Aims and Principles

The aims of the Scottish CAB network are:

"To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively."

and, equally

"to exercise a responsible influence on the development of social policies and services, both locally and nationally."

Citizens Advice Bureaux work according to the four main principles:

- Free – the service to clients is provided free of charge
- Impartial – advisers give information and advice in a non-judgmental way
- Confidential – advisers keep confidential all that clients tell them, only disclosing with a client's permission
- Independent – CAB are independent organisations which owe no allegiance to any government or political party

History of Airdrie Citizens Advice Bureau

Citizens Advice Bureaux were established in 1939 as part of the UK government's wartime response to public demand for guidance on issues such as tracing relatives, lost ration books, income tax, and employment.

Scotland's first bureau opened in Glasgow, followed by others in Edinburgh, Aberdeen, and beyond. After the war, the bureaux remained a trusted, independent source of support and became embedded in Scottish daily life.

A bureau operated in Airdrie until the 1950s. It was re-established on 15 November 1971, initially located in the Parochial Board offices on North Bridge Street. In 1983, it moved to the former Anderson Street Post Office, and in September 2020, relocated to its current premises on Stirling Street.

Our Values

- **Professionalism** - we take pride in our work and use our knowledge and skills to take ownership for providing high quality advice

- **Partnership** - we are committed to making a positive difference through our actions and take a flexible approach to working with and helping others
-
- **Teamwork** - we support each other to achieve our goals whilst demonstrating trust, integrity and respect
- **Equality** - we treat all clients and colleagues with sensitivity and compassion without judgement

Our Purpose

Using our knowledge and expertise to bring about positive, sustainable improvement to people's lives in Airdrie and the surrounding community.

Our Vision for Our Clients

Through the provision of general and specialist advice, combined with support and guidance we will achieve positive outcomes for everyone in Airdrie, and the wider community whenever they need us.

Our Vision for Our Operating Environment

When making decisions locally and nationally, policy makers understand the impact of their decisions on the people who rely on and deliver our services.

Our Vision for Our Team

Our volunteers and employees feel valued, have confidence in their knowledge and skills, and are passionate about offering advice, which makes a real difference to our community.

Our Mission

To be of value to our clients, through understanding the challenges they face, then providing appropriate advice, support, and where possible, empower them at their time of need.

Chairperson's Introduction

The coming year will be remembered as the moment Airdrie Citizens Advice Bureau invested not only in bricks and mortar but in the future wellbeing of our community. We've experienced a landmark period in our history, marked by the time, energy, and significant financial investment in our new premises at Graham Street.

The development of this building, located at the heart of Airdrie town centre, represents more than a relocation. It is a commitment to the future. The Graham Street office will stand as the "forever home" of Airdrie CAB, ensuring that future generations of local residents have access to advice, support, and guidance in a welcoming and visible hub. It will also provide a welcoming and professional base for our staff and volunteers, who are the driving force behind our service. This new base reflects both our heritage and our ambition to remain central to the lives of the people of Airdrie for decades to come.

This milestone has been achieved alongside the continued delivery of vital services to our community. Despite the challenges, our staff and volunteers have remained dedicated to meeting client needs with professionalism, compassion, and resilience. Their hard work has once again ensured that thousands of people in Airdrie have received trusted advice and support when they needed it most. Our volunteers in particular continue to embody the spirit of service that lies at the heart of our organisation.

Special thanks must be given to Elaine and her team for their tireless work, ensuring service continuity while navigating the demands of the new build project. In particular, I would like to acknowledge the exceptional contributions of David Balmer and Alan Condie, whose guidance and commitment have been instrumental in making the Graham Street vision a reality. We also extend our gratitude to Citizens Advice Scotland for their financial support, which has been crucial in helping to deliver this project.

I remain extremely proud of what has been achieved this year. The move to Graham Street in early 2026 represents both a conclusion and a beginning: the conclusion of a long period of planning and investment, and the beginning of a new chapter in our history. With Graham Street now established, our focus turns to ensuring the building becomes a vibrant centre of advice, learning, and support for all who need it.

On behalf of the trustees, I extend my deepest thanks to our staff, volunteers, partners, funders, and supporters. Together, we have not only maintained the strength of our service but also built a foundation that will stand for generations to come.

Thank you.

Ronnie Miles
Chairperson

Chief Executive Officer's Report

"Life is a jigsaw"

Anonymous

Airdrie CAB has been helping the people of Airdrie with their own puzzles since November 1971. Times have changed, but the services we provide remain essential. Both locally and nationally, CAB lead in the delivery of advice to all who need it.

I am pleased to present our annual report for the financial year ending 31st March 2025, highlighting the breadth and depth of the work the bureau. Advice can range from general information on entitlements to assisting with claims and challenging negative decisions, providing money & debt advice and preventing evictions and homelessness.

During 2024/25, our service offered free, independent, impartial and confidential advice to over 3,380 individuals with 30,700 issues.

"Advice to over 3,380 individuals with 30,700 issues."

CAB continues to advise more clients about benefits than any other topic – there were 3,000 enquiries with a benefit problem or entitlements request. Debt was the second largest category on which clients were advised with 1,400 enquiries, generating 4989 issues. Clients also presented with problems on a range of other areas including Energy, Legal, Housing, Finance & Charitable Support.

Our energy projects have assisted those struggling to manage fuel debt and provided advice on energy efficiencies. The importance of people having access to timely advice and preventative work cannot be stressed enough.

Airdrie bureau prides itself in offering quality advice and our integrity is valued by our clients. This is reflected in the positive feedback that we receive – a selection of which can be found in this report. Over the last year, we have successfully worked in partnership with several organisations to develop new projects. In the coming months and years, we will continue to build partnerships with funders and other organisations whose aims, principles and services align with ours.

In the reporting period, £3.2m was secured in confirmed client financial gains. But the success of a CAB cannot be solely measured in terms of monetary gain. Clients can have their lives improved by a visit to a bureau. Preventative work on budgeting and managing financial affairs - by shopping around for the best deals can lead to improved health and confidence.

In terms of social policy, the bureau has actively kept abreast of local issues, changes in policy and legislation and takes pride in responding to local needs and developing projects to complement our generalist service, providing our clients with a holistic service. Advice, social policy, volunteering, and training are strands that are interwoven into the fabric of CAB.

Our strategic plans for future developments in the coming year is progressing our business plan.

I would like to take this opportunity to thank the bureau's volunteers and staff once again for their hard work and dedication over the last twelve months and to the bureau's funders for their financial contributions and support and I look to the future.

Elaine Tocock
Chief Executive Officer



Social Policy

Social policy work is an important part of the work of the Scottish Citizens Advice network and CAS conducts work to influence social policy in the UK. It is the second, but equally important, of our two organisational aims.

But what is social policy? Social policy is, in general terms, public policy that relates to social issues. These issues relate to wellbeing and include things like debt, housing, money, benefits - the types of problems brought to all bureaux.

Collectively, bureaux identify trends in issues. Once a problem is recognised as being prevalent, CAS then investigates why it is causing individuals adversity or difficulties.

When volunteers begin their CAB journey, they learn about social policy and the importance of raising it. The work our advisers do is vital. Using the data and insights of Scotland's bureaux, CAS then work out what course of action to take in helping provide an answer to the problem. Such as informing the media, holding meetings with government - briefing politicians.

The work is evidence-based, which makes a genuine difference in our ability to achieve positive change. The bureau will continue to participate in national campaigns in the year ahead, highlighting evidence built from clients across Scotland on a range of issues.



Volunteer Recruitment & Development

Our volunteers come from a variety of backgrounds and age groups and choose to volunteer with the bureau for different reasons. A considerable number join us to gain valuable work experience, take up a new challenge or simply have a desire to serve the community.

Retention, however, is always a challenge as some of our new volunteers find they are no longer able to commit their time due to changes in their circumstances. It is, therefore, vital that bureaux prepare and train their successors so that the service can meet ever-increasing demands.

Training consists of practical and tutor-led sessions which introduce all aspects of advice work. The training is supported by Citizens Advice Scotland's online learning management system CASLearn, providing flexibility and access to e-learning at a time that suits.

Airdrie CAB is truly fortunate to have a dedicated team of volunteers who ensure the smooth running of general services and some of the projects within the bureau. As always, heartfelt thanks to all our wonderful volunteers who contribute so much.



Social Media

Over many years, the bureau has built on its social media presence - operating over Facebook and X (previously Twitter).

These platforms are updated regularly; posts and tweets highlight specialist projects - offering advice, tips, and local and national campaign messages; overseen by our Social Media Coordinator LEEANNE, whose continued commitment is greatly appreciated.

The Airdrie CAB website continues to be a fully functioning, brand-consistent, and engaging platform, for clients, volunteers, staff, and stakeholders.

The bureau has always been innovative, embracing new opportunities to serve and reach the community in ways that will make a real positive difference. Social media provides opportunity for development.

Specialist Projects

The specialist projects seek to enhance the bureau's general service provision.



Cash First Initiative

Working in partnership with Motherwell CAB, Cash First was an initiative focusing on enhancing access and engagement with the North Lanarkshire Gateway, ensuring a dignified and integrated approach to tackling food poverty.

Delivered in the most deprived localities of Motherwell, Wishaw and Airdrie, both bureaux collaborated with community organisations in both one-to-one and group settings providing advice and support.

This project ended in May 2025.



Crisis Intervention Project

Few people are fortunate enough to get through life without facing a crisis. For many, only early intervention prevents a crisis becoming a catastrophe.

Using funding secured from the Robertson Trust, the project offers advice and support to overcome crisis and help address the underlying causes of a crisis and attempts to avoid repeat situations.

Getting advice can help people make the most of their budgets and avoid financial difficulties. That help is more important than ever, as people's finances become less stable.



Energy Advice

Many people find their bills hard to understand or find it difficult to talk to their supplier. Fuel and energy enquiries have increased significantly over the past few years and constituted the second largest issue dealt with by Airdrie CAB in 2024/2025. The bureau also participates in energy campaigns, such as Energy Best Deal to raise awareness.

The Safe and Warm Advice service aims to ensure more people are advised on how to use energy safely and efficiently in their homes to help reduce their energy bills. The project also raises awareness of the dangers of carbon monoxide poisoning, by explaining how people can spot the symptoms and what to do if they are concerned.

The energy advisers also engage with local communities to support vulnerable people, the digitally excluded and hard-to-reach groups. They also undertake community engagement by delivering energy workshops for frontline workers.



EU Citizens Support

This service aims to provide advice to help EU, EEA, and Swiss citizens apply to remain in the UK after it left the European Union.

After a successful delivery by Airdrie CAB across the west of Scotland, CAS assumed responsibility in July 2023 for national delivery. Airdrie CAB remains the lead bureaux, receiving referrals from across the wider network.



Gambling Support Service

The Gambling Support Service (GSS) is operated by the Citizens Advice network, to raise awareness of, and reduce the effects of, gambling harms in Scotland.

The service supports people who are facing debt, eviction, homelessness, relationship breakdowns, mental health illnesses, drug and alcohol addictions. These harms can be the cause, or the result, of their gambling - or both.

In addition to GSS providing advice to individual gamblers, the service also provides free training on gambling support to anyone who works with the public. The training is very flexible and can be adapted to a smaller or larger number of people. This project has now been extended until March 2026.



Help to Claim Universal Credit

Universal Credit is a government benefit payment designed to help with living costs. It's paid monthly (or twice a month for some people in Scotland), and it can be paid to people on a low income or who are out of work.

It replaces six benefits: Housing Benefit, income-related ESA, income-based JSA, Child Tax Credit, Working Tax Credit, and Income Support. The government is gradually moving all claimants to Universal Credit through a process called **Managed Migration**.

Advisers can assist via a national helpline or webchat. The claim process involves several steps – from checking eligibility and entitlement to supporting an application with support up until the first full correct payment.



In-Court Advice Service (North Lanarkshire)

In-Court Advice is a project funded by the Scottish Legal Aid Board, managed by Airdrie Citizens Advice Bureau, in partnership with Motherwell and Wishaw CAB.

The objective of the project is to provide a point of access to people in North Lanarkshire for advice and assistance with housing issues.

Primarily, the service exists to prevent homelessness by intervening in situations where clients are facing the repossession of their homes by lenders or eviction from their tenancies. The project strives to provide integrated support to clients.

It comprises of five services:

- Referral Service
- Housing Debt Advice
- In-Court Advice Service
- Solicitor (in partnership with Legal Services Agency)



Money Talk+

The Money Talk Team can help clients maximise their income. Everyone's situation is unique, but experience shows that there are ways to improve people's finances.

The service is delivered by all fifty-eight bureaux across the network and adopts an asymmetric approach to deliver advice on benefits, income maximisation and debt.



Monklands Hospital Outreach

This service provides patients and out-patients with mental health issues access to advice, often when they are at their most vulnerable.

This outreach service is designed to reach individuals who might not otherwise seek help due to various barriers, such as lack of awareness, or complex situations.

Assistance is provided face to face, by telephone and email – primarily on benefits and form filling.



Parent Partnership Project

Delivered in North Lanarkshire, as part of the Scottish Government's Social Innovation Partnership, The Parent Partnership Project (PPP) is a partnership between the bureau and Covey's family support team.

It delivers holistic person-centred support to families referred from educational establishments and seeks to reinforce links between school, home and the community.

The project is a wrap-around service where the families can be helped by CAB with advice on money matters. Support on self-esteem, self-sufficiency and goal setting is provided by Covey.



Pension Wise

Pension Wise is a free, government service designed to provide guidance to individuals aged 50 and over with defined contribution pensions on how to access their pension pots.

The service offers tailored, impartial information and support to help people understand their options, including annuities, pension drawdown, lump sums, and full encashment.

Pension Wise also helps individuals consider tax implications and potential scams related to pension withdrawals.



Welfare Rights & Tribunal Service

Supported by funding from the Henry Smith Foundation, the bureau's Welfare Rights and Tribunal Service provides support for individuals navigating the welfare system, particularly when appealing benefit decisions.

This service assists service users in preparing for appeals, including mandatory reconsiderations and provides representation at social security tribunals (legal proceedings where benefit decisions are reviewed by an independent panel).

This work is crucial in ensuring clients are treated fairly by the system. Successful appeals and income maximisation checks provide appellants with additional monies, helping to improve their lives.

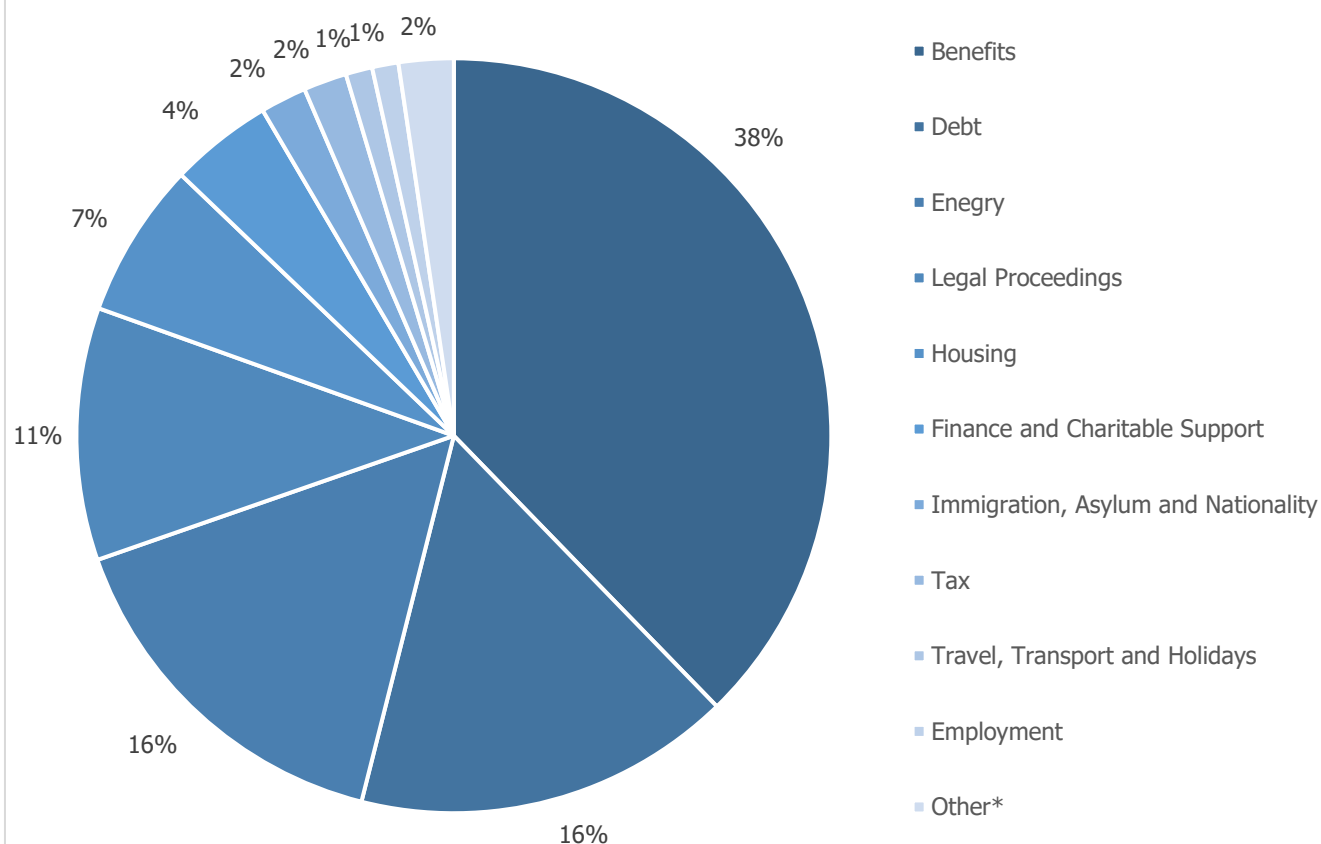


Key Statistics 2024-2025

In 2024-2025, Airdrie CAB services assisted **3,380** people with **8,580** enquiries with **30,700** issues (Level III).

Confirmed client financial gains were **£3.2M**.

Level III Issues 2024-2025



*Consumer, Relationship, Health and Community Care, Education, NHS Concern or Complaint and Discrimination

Client Comments

- Service, advice exemplary.
- Staff very friendly and service is good. Very helpful.
- The best team in the world
- The staff go out of their way to help.
- I don't know what I would have done without this service. Thank you, CAB.
- The service is quick.
- I would not know what to do or where to go if the Citizens Advice wasn't here.
- The staff were first class
- Very helpful, knowledgeable people.
- Helpful advice.
- Great thanks.
- First class staff. Helpful & friendly.
- Friendly staff, helpful and efficient.
- What a professional & welcoming environment.
- Cannot thank you enough.
- Helpful service. Clean premises. Drop-in service - great idea.
- Very helpful and friendly would recommend. Staff are first class.
- Thanks again for advice, professionalism and care.
- You do a good job, very good.
- Great help, be lost without them.
- Very well organised and very professional.
- Excellent service. I was treated with dignity and respect. Very helpful advice.
- Service very helpful.
- Great!
- Thank you for your patience, understanding and help.
- Thank you for the warm welcome.
- All good. Cheers for helping
- Warm, friendly staff. Excellent advice.
- Excellent service.
- Very helpful indeed.
- Thank you to all involved. Today, I have left with crucial information to help me with legal issues.
- The staff were polite and helpful. I'm well happy with the help provided.
- Great facility. Easy to get to.
- Can't thank you enough. Great help and support.
- Very helpful and welcoming didn't make me feel embarrassed about being here and asking for help.
- Very good people who helped us. Thank you for your help. I'd be lost without you. Thank you very much.

Thanks to Funders

Thanks to the following organisations for grants/donations made during 2024-25.

- Citizens Advice Scotland
- Covey
- Henry Smith Charity
- NHS Lanarkshire
- North Lanarkshire Council
- Scottish Legal Aid Board
- The Robertson Trust
- The Scottish Government

NOTES

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Annual Report Compiled by

Elaine Tocock, Evelyn Anderson, Valerie Costello with input from Ronnie Miles and Andrew Potts.

Airdrie Citizens Advice Bureau
61^A Stirling Street
AIRDRIE
ML6 0AS

Tel: (01236) 754109 | Email: bureau@airdriecab.casonline.org.uk

www.airdriecab.co.uk

Free | Impartial | Confidential | Independent

Registered Charity Number: SC012238

Airdrie Citizens Advice Bureau is a Company Limited by Guarantee No. 157177 and is authorised and regulated by the Financial Conduct Authority: FRN 617437

Supported by North Lanarkshire Council