

A blue circular logo with a yellow vertical bar on the left side. The text "citizens advice bureau" is written in yellow, with "citizens" on the first line, "advice" on the second, and "bureau" on the third.

**citizens
advice
bureau**

EAST AYRSHIRE CITIZENS ADVICE BUREAU

ANNUAL REPORT 2025-2026

A logo for 45 years of advice. It features the number "45" in a large, bold, blue font. Below the "45" is the text "years of advice" in a smaller, blue font. To the right of the "45" is a small circular icon containing a speech bubble with a question mark.

45
years of advice

**East Ayrshire
Citizens Advice Bureau**
Serving our community
1981 -2026



MESSAGE FROM THE CHAIR OF THE BOARD

As Chair of East Ayrshire Citizens Advice Bureau, I am delighted to present our Annual Report for 2025/26.

This has been a significant year for the bureau. It has been a year of transition, renewal and laying the foundations for the future. While many challenges remain, I believe we have made substantial progress in strengthening the organisation and positioning it to continue delivering high-quality advice services for the people of East Ayrshire.

The appointment of our new Chief Executive, Yvonne Stevenson, in June 2025 marked an important milestone in the bureau's development. Since joining the organisation, Yvonne has worked closely with the Board, staff and volunteers to strengthen our operations, review our governance arrangements and begin shaping the bureau's future direction. Although our new Strategic Plan is still under development, the work already undertaken has encouraged valuable conversations about how we continue to meet the changing needs of our communities over the years ahead.

Demand for advice has remained consistently high throughout the year. Across East Ayrshire, many people continue to experience financial hardship, rising living costs, debt, housing insecurity and increasingly complex welfare issues. Against this backdrop, our staff and volunteers have continued to provide an exceptional service, helping around 3,300 people with almost 9,500 issues and securing an estimated £3 million in financial gains for local residents. Behind every one of these figures is an individual or family whose circumstances have been improved through timely, professional and compassionate advice.

I am particularly grateful for the commitment, professionalism and resilience shown by everyone who works and volunteers within the bureau. Change is never easy, yet our teams have embraced new ways of working while continuing to place clients at the heart of everything they do. During the year we also welcomed a new cohort of volunteers into training, an encouraging step in rebuilding one of the bureau's greatest strengths.

Volunteers have always been central to the Citizens Advice service, and investing in their recruitment, development and support will remain a priority in the years ahead.

The Board has continued to focus on ensuring that the organisation is well governed and financially resilient. Alongside maintaining our core services, we have invested in strengthening our digital infrastructure, improving cyber security, developing our management capacity and exploring opportunities to diversify our funding. These investments will help ensure that East Ayrshire Citizens Advice Bureau remains sustainable and continues to provide trusted advice services in an increasingly challenging environment.

None of this would be possible without the continued support of our funders and partners. I would like to thank East Ayrshire Council, Citizens Advice Scotland, and Foundation Scotland and the many organisations across the public and third sectors that work alongside us to improve outcomes for people in our communities. Strong partnerships remain essential to delivering the best possible service.

Finally, I would like to thank my fellow trustees for their commitment, experience and support throughout the year. Their willingness to give their time and expertise voluntarily ensures that the bureau remains well governed and focused on achieving the best outcomes for the people we serve.

As we look ahead, we do so with confidence. We have a dedicated staff team, an engaged Board, committed volunteers and a clear ambition to build an even stronger organisation. By continuing to invest in our people, strengthen our partnerships and develop our services, I am confident that East Ayrshire Citizens Advice bureau will continue to make a lasting difference to individuals, families and communities across East Ayrshire for many years to come.

Bradley Johnstone, Chairperson

Members of the Board of Trustees 2025 - 2026

Bradley Johnstone | David Fraser | Fiona Robson | Nicki Beveridge | Lynne Bowman
& from 2026 | Martina Lamond | Morgan Kingston | Patrick Feechan

“

Every conversation, every case and every successful outcome contribute to stronger individuals, families and communities across East Ayrshire.

”



CHIEF EXECUTIVE'S REPORT

When I joined East Ayrshire Citizens Advice Bureau in June 2025, I inherited an organisation with a proud history, dedicated people and a strong reputation within its communities. I also joined at a time when the bureau was emerging from a period of significant change and facing many of the same challenges affecting advice services across Scotland. This year has therefore been about listening, learning and beginning the work of building a stronger organisation for the future.

One of my first priorities was to spend time with our staff, volunteers, trustees and partners to understand what was working well and where improvements could be made. It quickly became clear that there was a genuine commitment across the organisation to provide the very best service possible for our clients. That shared commitment has been the foundation for everything we have achieved during the year.

Alongside maintaining day-to-day services, we have focused on strengthening the organisation behind the scenes. We have reviewed operational processes, improved internal communication, invested in our digital infrastructure and begun strengthening governance and management arrangements. While much of this work is not immediately visible to clients, it is essential in ensuring that the bureau remains resilient, efficient and able to respond to future demand.

I have been particularly encouraged by the enthusiasm of our staff and volunteers to embrace change. Their willingness to contribute ideas, identify improvements and support one another has created a positive environment in which we can continue to develop. During the year we welcomed new volunteers into training and strengthened our management structure, recognising that investing in people is fundamental to delivering excellent advice services.

The impact of our work can be seen every day. Whether helping someone maximise their income, resolve debt problems, challenge a benefits decision, address housing concerns or navigate complex personal circumstances, our team works tirelessly to ensure that local people receive the advice and support they need.

Partnership working has also remained central to our approach. We continue to work closely with East Ayrshire Council, Citizens Advice Scotland and a wide range of local organisations to ensure that people can access support quickly and receive the right help at the right time. These relationships enable us to reach more people, improve referral pathways and maximise the impact of our collective work.

Looking ahead, our focus is on building upon the progress made during this first year. We will continue developing our new organisational strategy, invest further in our staff and volunteers, strengthen our evidence and influence, and seek new opportunities to secure the long-term sustainability of the bureau. At the same time, we will never lose sight of our primary purpose: providing independent, impartial and confidential advice that helps people overcome problems and improve their lives.

Finally, I would like to thank everyone who has supported me during my first year as Chief Executive. I have been warmly welcomed by the Board, staff, volunteers and our many partners, and I am grateful for their openness, encouragement and commitment to the organisation. It is a privilege to lead East Ayrshire Citizens Advice Bureau, and I look forward to continuing our journey together as we build an organisation that is stronger, more resilient and even better equipped to serve the people of East Ayrshire.

Yvonne Stevenson, Chief Executive



Volunteering at the heart of the local community

“

I chose to volunteer as it's something I've wanted to do since I retired. In choosing CAB I wanted to take the opportunity to offer help to the local community. I find the work rewarding and I've gained new skills. I really enjoy working within a team environment, it creates a feel good factor and that's great for my wellbeing.

”

Our vision for volunteering is **to create an inclusive, supportive and empowering environment where people from all backgrounds feel welcome to contribute their time, skills and experience. Through high-quality training, meaningful roles and ongoing support, we aim to ensure every volunteer feels valued, confident and connected to our mission of helping people across East Ayrshire.**

This vision has guided our work as we continue to rebuild the bureau's volunteer base. During the year, we welcomed 15 new volunteers, joining our existing team of 8 volunteers.

We have also developed new volunteering policies and procedures, alongside a suite of refreshed role descriptions and supporting resources.

Volunteering with a Citizens Advice Bureau is a significant commitment, requiring extensive training and dedication, and we remain incredibly grateful for the contribution our volunteers make to our organisation and local community.

In September, we were delighted to welcome Councillor Claire Leitch, Provost of East Ayrshire, and Councillor Douglas Reid, Leader of East Ayrshire Council, who presented long-service awards to four longstanding volunteers. Together, they have contributed more than **51 years** of service to the bureau.



23

volunteers



3021

hours donated



£58,433

value of contribution

“

I didn't realise what support I was entitled to until I spoke to the bureau. The extra income has helped me manage rising costs and worry less about money.

”



WELFARE RIGHTS

Our Welfare Rights service continued to deliver significant financial and social impact for people across East Ayrshire, helping residents access the support they need during a period of ongoing economic pressure.

By providing expert advice, benefit entitlement checks, claim support and representation at appeal, we helped local people secure vital income that would otherwise have gone unclaimed. Behind every successful outcome was a person or family better able to heat their home, put food on the table, manage health conditions or maintain independence.

The service was particularly important for disabled people, carers, pensioners and those facing unexpected changes in circumstances. As demand for support remained high, our advisers worked tirelessly to ensure that residents could navigate an often complex welfare system with confidence, delivering positive outcomes that strengthened financial resilience and contributed to reducing poverty and inequality throughout East Ayrshire.

Tribunal Representation

Our Tribunal Representation service continued to make a significant difference to people across East Ayrshire who were challenging decisions about their social security benefits. Navigating the appeals process can be complex and stressful, particularly for individuals already experiencing financial hardship, ill health or disability. Our experienced advisers provided support at every stage, from reviewing decisions and preparing evidence to representing clients at tribunal hearings.

“

I couldn't have dealt with this on my own. The support I received made all the difference, and I was delighted when the decision was changed.

”



This specialist assistance helped ensure that clients had their voices heard and their circumstances fully understood, often resulting in life-changing outcomes. Beyond the financial gains secured, successful appeals brought greater stability, independence and peace of mind for some of the most vulnerable members of our communities.

Challenging an Unfair Tax Credit Overpayment

A client approached the bureau after being told they had a Child Tax Credit overpayment and was being asked to repay money they believed they were entitled to receive. Despite contacting HMRC to report changes and confirm their entitlement, the client was repeatedly advised that their payments were correct. When debt recovery action began and deductions were taken from their Universal Credit award, the client turned to the bureau for support.

Our adviser helped the client gather evidence, submitted a formal dispute to HMRC and liaised with HMRC and debt collection agencies on their behalf. When the dispute was rejected, we helped the client appeal to HM Courts and Tribunals Service, providing evidence that they had relied on advice given by HMRC.

Following the appeal, HMRC reviewed the case and changed its decision in the client's favour. The overpayment was cancelled, bringing a successful conclusion to a lengthy and stressful dispute. The client was also advised on how to recover any money that had already been deducted from their Universal Credit payments.

This case highlights the importance of specialist welfare rights support in helping clients challenge incorrect decisions, protect their income and achieve fair outcomes.

In 2025/2026 we...



Helped more than
3,300 people



Supported with more than
9,500 advice issues



Secured almost
£3 million in financial
gains for clients

Advice we provided



59%
Benefits



10%
Debt



7%
Energy/Utilities



5%
Tax/Council Tax



3%
NHS Complaint
/Concern



3%
Housing



2%
Employment

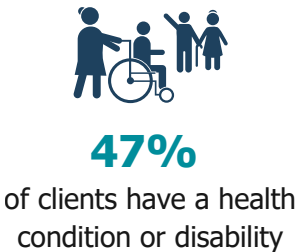
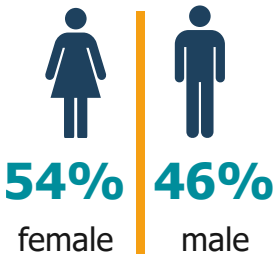


11%
Other advice

Age



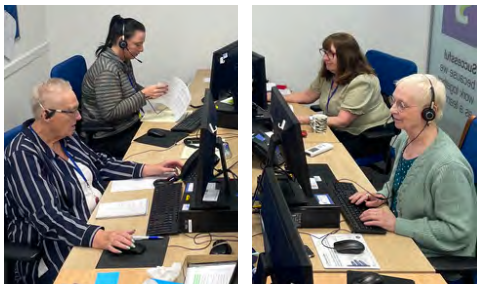
Who we help



Employment Status



Housing status





“

Before my Pension Wise appointment, I found my pensions confusing and overwhelming. The guidance I received was clear and easy to understand. I now know the next steps to take and feel much more in control of my retirement planning.

”



PENSION WISE

During 2025/26, we delivered **926 Pension Wise appointments**, helping people aged 50 and over with Defined Contribution pensions understand their options and make informed decisions about retirement. Through personalised guidance delivered by telephone, online or face to face, clients gained greater confidence in planning for their future and received tailored information and signposting to further support. The service also empowered clients to consider their long-term financial wellbeing and retirement goals.

Pension Wise is now delivered directly by the Money and Pensions Service (MaPS). We are proud of the support provided through the bureau and the positive impact the service had on local people preparing for retirement.



VETERANS PROJECT

The Veterans Support Service provides dedicated support to serving personnel, veterans and their families, addressing a gap in specialist advice provision for the armed forces community and strengthening links with local support organisations.

During 2025/26, the service provided tailored advice and support to members of the armed forces community, helping individuals and families to navigate a range of issues including benefits, debt, housing, employment and financial hardship. Advisers offered income maximisation support, assistance with benefit applications, tribunal representation and referrals to specialist armed forces charities where appropriate.

Strong partnerships have been developed with organisations including Veterans First Point and SSAFA, as well as the Royal British Legion, Legion Scotland and local community groups. These collaborative relationships have helped strengthen local support networks and improve access to services for veterans and their families.

Securing Stability for a Veteran Family

An 82-year-old veteran of the Royal Army Corps approached the service for support as he was experiencing difficulties navigating the benefits system. The client was living with multiple health conditions that significantly affected his mobility and daily life. In addition, he was the primary carer for his wife, who also had severe disabilities, placing considerable pressure on their physical and emotional wellbeing.

The client sought assistance to access disability-related benefits to help secure additional support and care services for both him and his wife. Due to the complexity of the application process and his circumstances, he felt unable to complete the claims without guidance.

An adviser worked closely with the client to assess his entitlement, gather supporting evidence and complete the necessary applications. As a result, the client was awarded enhanced-rate disability benefits, significantly increasing the household income and improving access to additional care and support.

The client was delighted with the outcome and the support received. The additional financial assistance has reduced financial pressures and provided greater stability, enabling both the client and his wife to maintain their independence and quality of life.

“

I could not have done this without the help of CAB and my adviser. Thanks to her support, my application for Pension Age Disability Payment was successful. I now receive a benefit that helps with the extra costs associated with my disability. The service I received was outstanding.

”



“

I have received my final bill from Scottish Power and am pleased to say that I am in credit, with a cheque due to be sent within the next 14 days. You have achieved in a couple of weeks something I could not do in 18 months. Thank you

”

Resolving a Long-Standing Energy Billing Dispute

We supported a 78-year-old client who had been receiving Scottish Power bills for over £3,000, despite believing he was correctly paying for his energy through Octopus Energy.

Our Energy Adviser investigated the issue, gathered evidence, and worked with Scottish Power on the client's behalf. When the matter remained unresolved, it was escalated to the Energy Ombudsman.

The Ombudsman found that the gas supply was registered with Scottish Power and that the client had been mistakenly paying Octopus for his gas. Although Scottish Power initially billed £3,066.33, an Ombudsman adjustment reduced the amount owed to just £87.80, which the client paid.

The case took six months to resolve and provided significant financial and emotional relief for the client. We are continuing to pursue a resolution with Octopus Energy regarding the payments made in error.



ENERGY BEST DEAL

Funded by Citizens Advice Scotland, the Energy Best Deal programme helps customers secure the most suitable energy tariffs and provides advice on reducing household energy consumption to lower fuel bills.

Through this funding, we delivered five workshops attended by **48** participants from a range of backgrounds. We also provided **202** individual appointments, supporting clients with tariff comparisons, supplier switching, applications for the Warm Home Discount, and registration for Priority Services Registers.

Our Energy Adviser worked closely with a number of partner organisations, including Thistle Credit Union, Killie Community, East Ayrshire Churches Homelessness Action, and Ayrshire Advocacy Services, helping to extend the reach of the service and support those most in need.



PATIENT ADVICE AND SUPPORT SERVICE

East Ayrshire Citizens Advice Bureau delivers the Patient Advice and Support Service (PASS) across Ayrshire, providing free, independent and confidential support to people who have concerns or complaints about NHS services within the NHS Ayrshire & Arran area.

We help clients understand their rights and responsibilities, guide them through the NHS complaints process, support them to raise concerns and complaints, and, where appropriate, assist with referrals to the Scottish Public Services Ombudsman (SPSO).

During 2025/26, we supported **127** clients and handled **296** client contacts relating to NHS concerns and complaints. Our service provided tailored guidance, helped people navigate NHS processes, and connected them with the most appropriate support to address their concerns.

“

Thank you for your clear and thoughtful notes. We greatly appreciated your support throughout the process, and your summary has helped us better understand what was discussed at our NHS meeting.

”

“

I didn't realise there was additional support available to me. The advice I received has made a huge difference to our finances and given me much greater peace of mind.

”



MONEY TALK PLUS

Money Talk Plus is a Scottish Government-funded advice service delivered through Citizens Advice bureau to help people improve their financial wellbeing. Open to anyone needing money advice, the service has a particular focus on low-income families and households experiencing debt difficulties.

Throughout the year, we supported clients with benefits, debt, income maximisation and referrals to additional support services, helping them access all available financial assistance and improve their household income. Working closely with local partners and community organisations, Money Talk Plus provides vital support to some of the most financially vulnerable people in our community.

The service continues to play an important role in tackling poverty, reducing financial hardship and helping local residents achieve greater financial stability.



MONEY ADVICE

Financial difficulties continue to affect many individuals and families throughout East Ayrshire, with rising living costs placing increasing pressure on household budgets.

Our Money and Debt Advice service provided essential support to residents facing debt, rent and mortgage arrears, utility debt and wider financial challenges. By offering tailored advice, advocacy and practical solutions, we helped clients regain control of their finances, reduce financial stress and improve their overall wellbeing.

Each debt issue resolved represented more than a financial outcome; it meant reduced anxiety, improved stability and a greater ability to meet everyday living costs. Through preventative advice and early intervention, our service helped people avoid crisis, build financial resilience and take positive steps towards a more secure future, reinforcing our commitment to tackling poverty and financial exclusion.



When an individual contacted the bureau, they were struggling with several debts that had built up following a period of ill health and reduced income. Rising household costs and mounting arrears had left them feeling overwhelmed, anxious about the future, and unsure where to turn for help.

A Money and Debt Adviser completed a full assessment of their financial circumstances, taking the time to understand both their financial situation and the challenges they were facing. We helped them explore the options available, maximise their income through benefit checks, review their household budget, and identify practical steps to improve their situation. Support was also provided to communicate with creditors and negotiate realistic and affordable repayment arrangements.

With a clear plan in place, the client felt more confident and in control of their finances. As a result, they were able to establish manageable repayments, stabilise their financial position and reduce the immediate pressure caused by their debts. The support provided not only improved their financial situation but also eased the stress and anxiety that had been affecting their wellbeing, helping them move forward with greater confidence and peace of mind.

“

I was struggling to keep up with bills and felt overwhelmed by my debts. The support I received helped me regain control of my finances and reduced a great deal of stress.

”

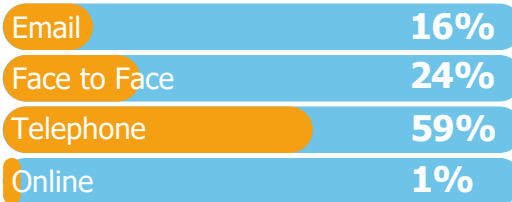
ACCESSING OUR SERVICES



Providing accessible advice remains at the heart of everything we do. Through our offices in Kilmarnock and Cumnock, alongside established outreach services in North Ayrshire and the expansion of new outreach locations across East Ayrshire during 2026, we are continuing to bring advice closer to the communities that need it most. Our outreach services play a vital role in reaching people who may face barriers to accessing support, whether due to transport, health, caring responsibilities or other challenges.

Making Advice Accessible

We are committed to adapting our services to meet the needs of our clients. By providing advice through a range of channels, we make it easier for people to access support in a way that suits them. This flexible, multi-channel approach helps us reach more people across the region and ensures that free, confidential and impartial advice remains accessible to all.



OUR FUNDERS

The continued support of our funders is vital to the work of the bureau. We are sincerely grateful to the organisations that invest in our services year after year, enabling us to support individuals and families across East Ayrshire and beyond. Without their ongoing commitment, we would be unable to deliver the breadth of advice, advocacy and support that helps people overcome challenges and improve their lives.



INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2026

	31.03.26 (12 months) £	31.03.25 (6 months) £
Income		
East Ayrshire Council - Main Funding	384,541	186,671
East Ayrshire Council- Independent Housing	36,000	18,000
East Ayrshire Council- Veterans Support	35,016	-
CAS - PASS	39,262	22,435
CAS - Pension Wise	106,462	48,035
CAS - Pan Ayrshire MoneyTalks Plus	168,015	75,732
CAS - Interim CEO Support	5,000	-
CAS - CouncilTax Debt	78,167	-
CAS - Foundations South Ayrshire	10,000	-
CAS - Foundations North Ayrshire	10,000	-
CAS - Veterans Support	10,000	-
Energy Best Deal	23,210	-
Renfrewshire CAB	2,740	-
Foundation Scotland	50,000	-
The Scottish Association PW	1,703	-
CAS - PoppyScotland	-	16,046
CAS - Safeand Warm Advice	-	22,704
CAS - Gambling Support	-	1,498
CAS - YBS Referral	-	5,137
CAS - Other	-	583
Employment Allowance	10,500	-
Other Income	330	-
Bank Interest	7,612	4,795
	978,558	401,636
Expenditure		
Staff costs	690,812	269,124
Compensation costs	10,019	40,981
Rent	61,694	29,058
Water and sewerage costs	3,880	455
Insurance	3,475	2,048
Heat and light	52,959	6,891
Cleaning expenses	4,964	4,079
Repairs and maintenance	4,980	1,380
Stationery, office supplies and postage	4,993	1,638
Advertising and publicity	1,000	-
Information and membership	12,923	12,660
Telephone	5,792	3,209
IT support costs	1,840	167
Equipment leases and contracts	2,979	1,538
Training and travel	11,624	3,258
Payroll bureau	1,866	1,296
Accountancy support services	3,060	2,400
Statutory accounts fees	1,800	1,800
Independent examiner's fees	-	1,200
Auditor's fees	6,600	-
Consultancy fees	21,727	11,021
Legal and professional fees	1,449	540
Bank charges and interest	964	317
Sundry expenses	6,127	56
Subscriptions and Licences	1,120	576
Community Housing - Foundations South Ayrshire	4,000	-
Renfrewshire CAB - Foundations South Ayrshire	4,000	-
Community Housing - Foundations North Ayrshire	2,000	-
Renfrewshire CAB - Foundations North Ayrshire	2,000	-
Depreciation	6,029	926
	936,676	396,618
Excess Income/(Expenditure) for year	41,882	5,018

The purpose of this summary financial information is to show the company's overall income and expenditure for the year. This has been extracted from the company's formal statutory accounts which are subject to an independent audit by Henry Brown & Co. A copy of the company's formal statutory accounts is available on request from the company secretary at the registered office.



Top Left: The Alexander Fleming mural, by artist Bobby McNamara, Darvel, Ayrshire.
Bottom Left: The Robert Burns Mural, by Michael Corr, Robert Burns World Federation building, 3A John Dickie Street, Kilmarnock
Right: The Lady Ann Livingston Boyd Mural, by Tom Lightbody, St Marnock Square, Kilmarnock

📍 66 Portland Street, Kilmarnock, KA1 1JG

☎ 01563 543379

✉ Advice@eastayrshirecab.org.uk

🌐 www.eastayrshirecab.org.uk

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