



Perth & Kinross Citizens Advice Bureau
Annual Report
2024/2025



Chair's Report

The reporting year of 2024 -2025 was another year where people in Perth and Kinross faced the continual challenges of an increased cost of living with its related stresses and challenges. In consequence, numbers of people coming to Citizens Advice for advice and support continued to increase.

In response to continued demand and to the changing way in which people access our services, a major project was undertaken this year when we moved to our new premises in South St John's Place. The move has allowed us to offer modern, welcoming and more easily found premises for our clients as well as a more comfortable base for our volunteers and staff.

The move was achieved by all parts of CAB working together, with members of the Board also supporting the various work-streams through the Premises and Finance Committees in particular. Despite the enormous upheaval, we continued to offer a service throughout the changes and once again increased our numbers in all areas of our work.

As a charity, we rely on our funders and partners to support the work we do every day and this year we have ensured that collaboration and partnership is central to all we do. In this way, we learn from each other and hopefully we also influence and change policies for the good of people who need the advice and support we offer. Thank you to all of you for continually putting your trust in us.

Over the past 12 months the board has focused on assessing our current landscape, considering our risks, and identifying opportunities. At the end of 2024 all staff and volunteers fed in to our strategic plan development through our team strategy sessions and we're pleased to now be launching our 2026-2029 strategy.

Finally, I want to thank all our staff and volunteers who make Perth CAB the very special organisation it is.



Maria Walker
Chair of the Board

CEO Report

This year has been one of progress and collaboration for Perth & Kinross Citizens Advice Bureau. Every day, we speak with people facing complex challenges, whether it's navigating benefits, managing debt, or facing crisis during times of uncertainty. Our role is to provide clarity and practical solutions and to make a difference with the confidence and stability that good advice brings to people's lives.

Partnerships have been central to our work. By collaborating with local organisations, charities, and public services, we've created pathways that go beyond advice. Through shared referral systems, joint training and community engagement, we ensure that people receive the right help at the right time. These connections strengthen resilience and reduce isolation, particularly for those in rural areas where access to services can be limited.

Community engagement has also been a priority. From outreach sessions to local events, we've continued to work hard to make our services visible and accessible. Conversations often start with simple questions but lead to life-changing outcomes; whether it's preventing homelessness, resolving energy disputes, or helping someone regain financial security. We've also invested in training and knowledge-sharing, equipping over 116 participants from 53 organisations through our Support and Connect programme and hosted our social policy conference attended by more than 110 delegates.

None of this would be possible without the dedication of our staff, volunteers, trustees, and partners. Their commitment ensures that advice is not just information; it is a lifeline that supports people to take control of their circumstances. This year alone, our team contributed thousands of hours of expertise and learning, demonstrating professionalism, compassion, and a shared determination to make a difference.

As we look ahead, our focus remains clear: to strengthen partnerships, deepen community connections, and continue delivering advice that makes a tangible difference in people's lives. We will also invest in service design, sustainability, and innovation, ensuring advice is accessible whenever people need it.



Jane Adams
Chief Executive Officer

Our Impact



9088
Clients
Supported



30481
Issues
Advised on



33,093
Contacts
with clients



5622
New
Clients



£6,081,104
Total Client
Financial
Gain



£4,717,02
7 Benefits
Financial
Gain



£1,033,172
Debt
Financial
Gain



£123,370
Energy
Financial
Gain



£7,958,500
Value of
Debt
Advised on



187 Households
Prevented From
Facing
Homelessness



1500
Referrals
to Partner
Services



500 clients
supported
out of
crisis



Our Impact

Beyond the numbers, we capture the human stories behind our work. While data shows the scale of our impact, it doesn't always convey the depth of change we help create. That's why we gather case studies and personal testimonials; real voices and experiences that illustrate how our advice transforms lives. These stories reveal the challenges people face, the barriers they overcome, and the sense of security and confidence they regain with our support. Together, they paint a fuller picture of the difference we make every day.

So kind, helpful and understanding, they went through all of the options open to me and really eased my anxiousness.



I received exceptional customer service and for once someone actually listened to me and tried to understand my situation and I wasn't rushed out the door.

When I first phoned Perth CAB I was very ill and at the end of my tether. The team was so helpful and understanding. Taking time to really listen brought me back from the brink.

When a client came to one of our community outreach sessions, she was overwhelmed by a series of challenges following the death of her brother. She had taken on caring responsibilities for her nephew, while also facing funeral costs and complex paperwork.

Over several visits, our advisor provided practical and emotional support. We helped her secure a Funeral Support Payment of £1,900, complete DWP forms, and arrange a home visit to set up appointeeship for her nephew. We also guided her through applying for Carer Support Payment, ensuring her role was formally recognised without affecting her own benefits.

This recognition gave her peace of mind and reassurance that her nephew's care was secure and that no one could exploit the situation. She left feeling relieved, supported, and valued.

Very knowledgeable and helpful. Explained the complex topic clearly and with compassion for the situation we find ourselves in. Excellent service all round.

When our client, unable to work due to ill health, moved into a new property, he faced an overwhelming challenge. Five months later, he received an energy bill for £5,000 and was switched to a prepayment meter. Despite paying through top-ups—where £3 of every £10 went toward the debt—his supplier also withdrew £330 by Direct Debit, leaving him in severe financial difficulty and causing significant stress.

His support worker tried to help but felt "passed from pillar to post," with emails going unanswered. When he contacted us, our advisor immediately stepped in. After an unsuccessful call to the supplier, we raised a formal complaint by email, prompting a response within days.

Following further discussions, the account was re-billed correctly, showing the actual debt was only £116. The supplier acknowledged their error, reduced the amount by £50 as a goodwill gesture, and confirmed future billing would be accurate.

Our Impact

Our case studies highlight the diversity of issues we tackle, from urgent crises to long-term solutions, and show the compassion and expertise of our team in action. Each story reflects the breadth of our work—helping someone in immediate financial hardship, guiding a family through energy challenges, or supporting individuals to understand complex benefits systems. These examples demonstrate not only the practical advice we provide but also the reassurance and confidence we restore. They reveal how our advisers listen without judgment, respond with empathy, and use their knowledge to empower people to take control of their lives. It's real change, person by person.

**“
The advice and help
you gave me was life
changing - Instead of
just existing I'm going
to be able to start living
life fully.
”**



When our client "George", 72 and a recent widow came to us scared that he faced eviction. He had built up some debt since trying to cope with household finances, previously his wife's domain and without whom he felt lost. He had rent arrears and owed council tax and a small energy debt. He knew going forward that his state retirement pension and small work pension would not meet the costs, and was extremely worried about how he was going to manage with the reduction in household income without his wife's pension.

We assisted with an application for Housing Benefit, council tax reduction and successfully applied for Discretionary Housing Payment to cover the shortfall in his private rent. Further funding became available through various local authority funds, and we were able to repay his council tax arrears and access a further £100 for rural hardship.

While chatting, it transpired that his car required repairs which he could not afford, meaning he couldn't visit friends and was forced to shop locally, at higher cost. We applied to a local Perthshire charity who met George for a coffee and chat and were able to award him £350 for his car repairs.

George expressed his gratitude for all the help received from the Bureau and told us he could hold his head high as he was now managing on his own. Between CAB's benefits and debt teams, local charity partners and PKC the client's money worries had been resolved with debts settled and additional financial gain of £3,158 achieved.

While we often associate debt clients with sums running into the tens of thousands, this case is a clear reminder that even relatively small debts can cause considerable stress. It also highlights how our holistic whole-person approach can make a meaningful and lasting difference in people's lives.

**“
Thank you for helping me
with my debt. Outstanding
service from start to finish
and if I have any other issues
I will not hesitate to contact
you. I am now relaxed and
stress free.
”**

Our People

At Perth Citizens Advice Bureau, our advisers and volunteers are the lifeline for people facing complex challenges. Their knowledge, empathy, and commitment ensure that individuals receive clear, practical advice when they need it most. Behind this front-line work, our support teams in business development, admin, and finance make it possible by securing resources, looking after our systems and premises and building sustainability. Every role matters and the advice we deliver changes lives. Together, we create a trusted service that empowers our community and makes a real difference every day.



**42
Volunteers**



34 Paid Staff



**6 Trustees
volunteering time
on our board**



**Over 6000 hours
of volunteering
time given**



**Over 1600 of CPD
hours carried out
by the team in 12
months**



**10 Coffee, Cake
& Learn Sessions
held for
volunteers**



**Demonstrated
compliance with
all our quality of
advice audits**



**Our staff have 185
years experience
with Perth CAB**

I learned that everyone is born with a purpose, and even if we cannot immediately discover it, taking the first step towards a goal is essential. The initial volunteer online training was challenging, but once I began attending the office, I was fortunate to receive patient guidance from experienced mentors. Their support has been invaluable. I deeply appreciate that everyone at CAB offers advice with genuine empathy for those seeking help. I feel privileged to be part of such a dedicated team and am committed to continuing my growth and contribution.



Our Partnerships & Community

At Perth Citizens Advice Bureau, partnership and community are key to everything we do. We believe that real impact happens when people come together, share knowledge, and support one another. By working in partnership with local organisations and listening to our community, we ensure that advice and support are accessible to everyone who needs it. These connections strengthen trust and create a network that empowers individuals to navigate life's challenges. Together, we build resilience and make Perth and Kinross a place where everyone has the opportunity to thrive.



We attended 41 community events throughout the year including Freshers Week, Warm Spaces and Lunch Clubs

- At these events we engaged with 532 people who talked to our staff and found out more about our services



We introduced the FORT Shared Referral system in the Autumn of 2024 and to date have:

- 77 partner organisations/services on-boarded including local authority & NHS teams
- Have referred 382 people through the system



We Launched our Support and Connect Training and to date have:

- 116 participants from over 53 organisations and PKC departments have completed support and connect training over our 14 cohorts



We carried out training sessions to third sector and local authority partners:

- 167 staff and volunteers in Perth and Kinross have been trained on energy, benefits or debt
- Hosted an annual social policy conference for over 110 delegates from the voluntary and public sectors



Our Future

At Perth Citizens Advice Bureau, every conversation starts with a person seeking clarity, support, and guidance. But behind every query lies a bigger story about fairness, resilience, and the power of informed choices. As we look ahead to 2026–2029, our strategy is rooted in one simple truth: advice changes lives. But advice alone isn't enough. We need systems that work, communities that feel empowered, and an organisation ready for the future.

Our mission remains clear: to support the people of Perth and Kinross with high-quality, accessible advice, advocate for fair systems, and help communities thrive. Guided by values of equity, empathy, and collaboration, we're setting out five priorities that will shape everything we do.

1

We will ensure advice is there when people need it most. Whether it's face-to-face, online, or by phone, we'll invest in service design and quality assurance so that every interaction leads to positive outcomes.

2

We'll use our insight to influence change. The stories and data we gather reveal where systems fail. By turning these into evidence, we'll challenge inequality and unfair practices both locally and nationally.

3

We'll focus on empowerment and learning. Advice is powerful, but knowledge and confidence transform communities. Through training, awareness campaigns, and partnerships, we'll help people feel closer to decisions that affect their lives.

4

We'll strengthen our foundations. Sustainable funding, robust governance, and smart systems will ensure we remain resilient and ready to grow. This isn't just about survival; it's about building an organisation fit for the future.

5

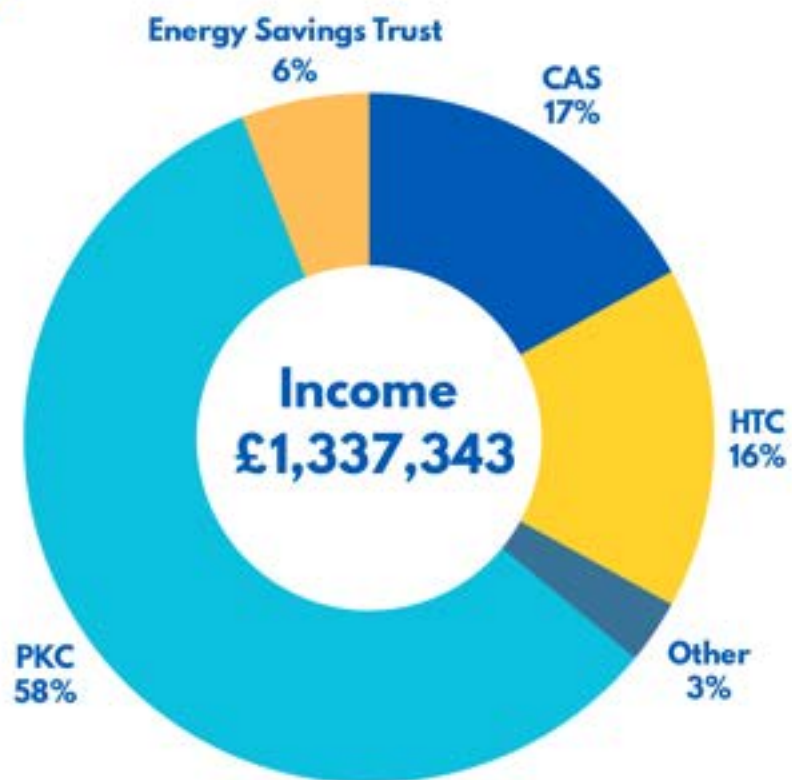
We'll invest in people. Our staff and volunteers are the heart of our service. By creating a culture of learning, wellbeing, and recognition, we'll make sure they feel valued and equipped to deliver excellent services for our clients.



Underpinning all of this is a commitment to innovation and sustainability including our journey to Net Zero by 2045.

Together, these priorities tell a story: one of fairness and communities that thrive.

Our Finances



Reserves

➔ **Restricted Funds**
£75,756

➔ **Unrestricted Funds**
£391,217



Assets
£250,838



Our Thanks

Thank you to our funders and partners who support us to continue our work in our communities and provide advice which changes lives.



 **0808 196 9440** (Freephone from mobile & landlines)

 www.perthcab.org.uk/contact-us

 Chatbot 24/7 at www.perthcab.org.uk

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