



Voice



A magazine for the Citizens Advice
Network in Scotland

SPRING 2025



Hard lines

Turning energy debt into a poetic message

Fund finding

How can we raise more cash
in a tough financial climate?

Faces, not data

Fictional clients with
real-life experiences

Comms that connect

The way the network talks to important audiences is a recurring theme of this edition.

That includes news of a new national **communications** head, and our upgraded **websites** – see p8/9. It also applies to the vexed question of keeping the **funds** flowing (p4).

The network's data is brought to life in the form of '**personas**' (p11) – a breakthrough in how we talk about the people who use our services. That's reinforced by a new **tone of voice** (p10).

As you can read opposite, the latter document has already been used successfully in the creation of perhaps our most original national **campaign** to date.



Keep in touch at voice@cas.org.uk to respond to articles, suggest new ideas, or share how your bureau or service is innovating to respond to clients' needs.

Campaign hits the right beats

A poet waxed lyrical for bureaux in an attention-grabbing ad.

Rhyme and rhythm are the latest tools deployed in the network's annual campaign on energy debt.

Spoken-word artist Kevin Mclean channelled the raw emotion of people who turn to the network into a striking piece.

His video performance for the campaign, shot in Edinburgh, has proved hugely successful. To date it has attracted well over 110,000 YouTube views, besides enjoying prime screen time on STV.

Five bureaux developed campaign themes through focus groups with local CAB users in – Caithness, Dundee, Inverness, Nairn and West Lothian.

The anonymised participants' views were passed to Kevin, together with the new 'tone of voice' developed by CAS, with its emphasis on direct, people-centred communication.

"I've never had such a detailed brief – it was wonderful," says Kevin, who has handled various poetry commissions as part of Scottish spoken word organisation I Am Loud.



"People often come to a poet because they don't really know what they want to say. But with this project, there was so much good material to draw from, including the real-life experiences of people using the service."

His launchpad for the piece was a client's reference to their pre-payment meter: "That jumped out at me. I've lived in places where you're watching your money tick away and knowing the lights cut out at that point."

"I've never had such a detailed brief – it was wonderful"

Kevin Mclean
Spoken-word artist

Kevin's composition hit the brief precisely, says senior campaigns officer, Barbara Adams.

"We wanted to convey the reality that many people are living – facing anxiety managing bills for food, energy and rent, while the cost of living remains high," she says. "The aim was to show this in a creative way that would engage people. Kevin really got it spot-on."

Kevin concludes: "Everyone in our team has been in touch with Citizens Advice at some point. It's a poem that I'm proud of, because it speaks to something important."

The Meter Still Ticks

Watching the meter tick
Second guessing every flick
Of the light switch

It's no way to live

The pressure to count every penny just right
Scraping by, no end in sight
Never truly in control of your life

What do you do?

When the doors you find
Were built to keep you out
When the signs you see
All point to roundabouts

When you have cut every cost you can
Grabbed on to every helping hand
When you've worked
And scrapped
And saved
And planned

But the meter still ticks

There is no simple fix
And it takes time to change
The way the system is

But we will work
Each and every day
To help you navigate
Your way to a place
Where peace can exist

Where the ticking of the meter
Isn't all there is

[Watch in full here.](#)

Clock watching: a still from the ad.
Above: poet Kevin Mclean on set with actor Roby Walsh

Treasure hunt

The network is pursuing vital funds with a new sense of purpose.

A perpetual battle within the network to fund our vital services is not new. But the tight funding landscape of recent years has made it tougher for many bureaux.

The process of identifying sources of funding and submitting applications is itself a drain on resources. The short-term nature of many grants piles on extra pressure.

Now a central team is providing some support. Headed by Tara McGregor, the business development team at CAS has set out to bring new direction to the way we raise funds – bolstering CABs’ own fundraising capacity, while also pursuing national opportunities.

“It’s not a rosy picture for funding – even grants trusts are very competitive,” Tara admits. “But there are lots of avenues still to be researched and explored.”

“Business development is everybody’s business”

Tara McGregor
Head of business development

Project pipeline

At the national level, for example, team members are working on potential bids for one project on council tax debt advice, and another on private rented sector awareness-raising.



While the team is taking the lead on national proposal-writing, the whole process is necessarily a collaboration with the rest of the network.

“We’re proactively researching opportunities and nurturing them through a pipeline,” says Tara. “But we can’t just decide what somebody else should deliver. It’s only useful to get more funding if the bureaux are equipped and enthusiastic to use it.”

“Business development is everybody’s business,” she adds, “but it needs coordinating.”

Critical friends

Some bureaux have long track records of successful fundraising. Their insights are now being shared across the network via ‘community of practice’ sessions.

The business development team also organises



training and support for early adopters of new fundraising activities, while maintaining a database of opportunities (see overleaf).

For CAB applications in progress, team members take on ‘critical friend’ read-throughs, where that’s useful for the CAB and time allows.

“It would be great to have as much notice of these as possible – though we absolutely understand that deadlines are often tight,” says Tara.

Wider pool

In times as tough as these, it also makes sense to extend the potential sources of funds as widely as possible, and to firmly establish the network as Scotland’s leading advice charity. So the team facilitated a working group, which came up with a national funding framework that balances the opportunities and risks.

Regular individual donations and legacy giving are examples of funding routes popular with many charities, but left largely unexplored by Citizens Advice Scotland until now.

There are obvious red lines – suggesting that someone using a CAB donates is a clear no-no, for instance. But there’s lots of scope to expand the pool while preserving the network’s independence and impartiality, says Tara.

“If you want to accept legacies, one way is to speak to local solicitors and get onto the charity lists they use when people are making their wills,” she explains.

Alongside looking at new funding sources, Tara is keen to switch up the messages we send them. A key aspect of this work is to underline the network’s place as the leading advice charity that changes lives for people in Scotland.

“We all need to be talking about the impact we have for people – not numbers, but stories. For example: ‘As a result of what we did, this person was able to put hot food on the table for the first time in four weeks.’” >

Contact the team on
Business.Development@cas.org.uk

Success in a tough field



When funding for the national Armed Services project was pulled, Argyll & Bute CAB was keen to continue a service for its local armed forces community.

“We were concerned that serving personnel, veterans and their dependants here would lose the kind of face-to-face support and local understanding they’re looking for,” says Libby Dobbie, the bureau’s business development officer.

Following a ‘critical friend’ review from the CAS business development team, Libby successfully secured a Veterans’ Foundation grant.

That enabled the bureau’s armed forces adviser, Phil Nilsson, to launch the rebranded local service: About Turn Argyll.

The project was an early success for Argyll & Bute, which had no dedicated fundraiser before Libby’s appointment last summer.

Since then, £189,500 has been raised, mostly for the veterans’ project and a contract from the local authority to support unpaid carers.

In a tough funding environment, the bureau made use of development funding from CAS to create the role of business development officer. Libby has been grateful for ad hoc support and training from the business development team.

“As CABs, we’re perhaps in the most vulnerable position – we don’t have the strength of the big charities, nor the appeal of the very small grassroots organisations that funders are keen not to overlook,” she says.

“The business development team made sure my application emphasised all our key selling points.”



Building bureaux' confidence

The network has big pockets of expertise in successful funding bids. Until recently, however, bureaux have often toiled on this work in isolation.

Now the business development team is bringing people together to share knowledge and help less experienced bureaux pick up tips.

Bureaux have taken part in several meetings to discuss common challenges. One session focused on how to ensure funding applications seek full cost recovery, rather than having to subsidise delivery of a project.

“People might just look at covering salaries and on-costs,” explains team member Madison Klopfer. “But you really can ask for administration or line management fees too. We explored how to do that



Madison Klopfer

effectively, in a way that feels fair to the funder.”

To build capacity further, the team brought in a fundraising consultant to offer mentoring to two less experienced bureaux. She took the bureaux through projects they wanted to fund, working alongside them as they built funding applications.

“There was great feedback from the bureaux involved. We’re now refining an extensive programme of external training with a number of providers, so more bureaux can benefit,” Madison says.

Craig McAuley, another team member, has been supporting bureaux on ‘critical friend’ applications reviews as well as providing research and secretariat duties.

He says bureaux are often glad of a fresh pair of eyes on their forms, if only to ensure their answers are correctly positioned for scoring purposes: “These applications can be really weighty. Once someone’s been working on it for a while, it’s easy to lose sight of where it’s all placed.

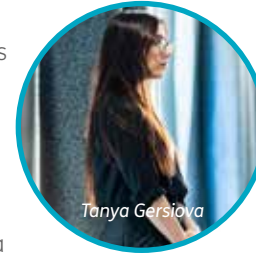
“Some bureaux have their own business development teams, but others are much smaller and the manager does most of that work. They have been really receptive to our presence as a bit of a sounding-board for that process.”



Craig McAuley

Taking the pain out of projects

Nationally-funded projects provide a big chunk of the network’s funding, allowing us to address some huge concerns for people. The catch: they inevitably come with extra recording tasks.



Tanya Gersiova

Tanya Gersiova knows all about that trade-off. She experienced the frontline of projects as a volunteer and later a paid adviser at Parkhead CAB, where she worked on Universal Credit Help to Claim.

Since then, she’s worked at CAS to co-design and lead delivery on national projects such as Money Talk Plus, and more recently the Food Insecurity pilot, which saw shopping cards issued to people in severe need.

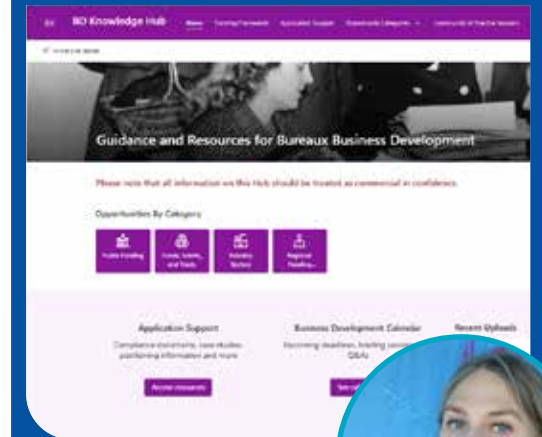
Tanya sees her background as a benefit in her new role with the business development team, which will include negotiating with national funders on project requirements.

“We’re there to be make sure that the views of the co-design working groups are built into negotiations with funders. That way, the risk-benefit is balanced,” she says.

“For me, it’s about making sure the project will be truly useful to the community but will also be something the bureau can execute and find it enables them to do more, rather than tying their hands behind their backs.

“That’s what I find really exciting about the business development role. It’s such a fantastic opportunity for the network to bring together all its knowledge and expertise, and put it out there in a coordinated way.”

Potential pots of gold



Ida Skytte

Where are the potential sources of funding? The Knowledge Hub has the answers.

The SharePoint platform is constantly refreshed by the business development team with current opportunities, from the well-known to the obscure.

“Bureaux tell us that if they don’t have a dedicated fundraiser, they find it really hard even to look for opportunities,” says Ida Skytte, who maintains the database.

Because bureaux often ask for funds that might be a good match for a project they’re hatching, Ida has begun to categorise the opportunities accordingly.

“It’s not just a list. We provide a summary of what we know about the fund, how much CABs could apply for, what things might be helpful to include when applying,” Ida says.

“The aim is to provide as much groundwork as we can, without actually writing the application.”

Hitting refresh

It's time to overhaul our digital touchpoints.

Last time the network's web presence was updated, the nation had yet to experience Instagram, the Apple iPad or the UK coalition government.

It's high time for a refresh – not least because the platform on which our websites are built is no longer supported. It's also an opportunity to fix long-standing issues, improve security and add flexibility.

That means a new look for CABs' own websites and the national CAS one, but also an upgrade for the Bureau Zone resource of internal policies and guidance.

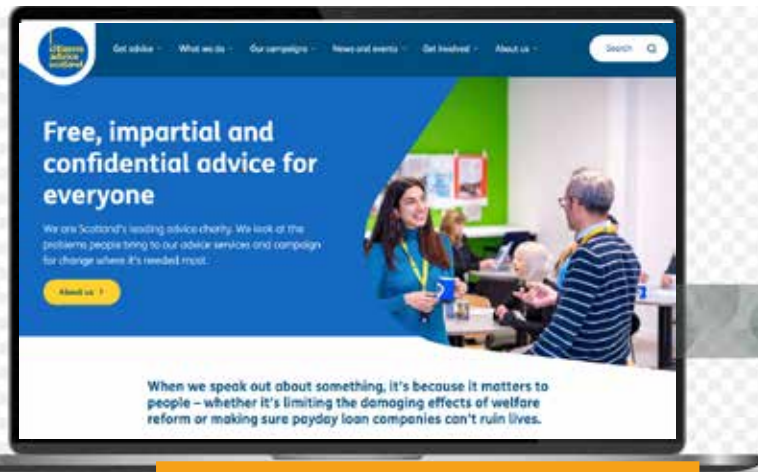
Bureaux have been involved in the restructure and redesign process over the past few months with Edinburgh-based creative agency, Story.

The public-facing 'shop windows' are first for relaunch. The CAS site went live in mid-March. The new CAB sites will follow on a rolling basis over the next few weeks.

"We've created slicker, contemporary websites to showcase our work as a modern charity," says Mel Clark, head of communications.

"Long-standing navigation issues have been fixed – essential to keep as much pressure as possible off the bureaux. People should come away from the national website with the information they need, their problem solved, or with a clear view on what they need to do next.

"That applies to people who want to use



What's new?

- A better user experience – online and on mobile devices
- An improved training and events calendar
- Clearer structure
- Easier navigation
- Better functionality

our services and the public, and also our wider audiences – the media, politicians, funders and third sector partners. The site now steers each audience to what they need in the most intuitive way.

"And at local level, CABs will have much more control over how they tailor their site content to their communities, what they post and how often they choose to update it."

Next up for upgrading will be our internal digital channels, and the creation of a new intranet incorporating the Bureau Zone. Work is beginning on this element of the website later this month.

Again, a key task has been to make navigation slicker, so that it's simple for everyone to find the guidance, information or policy they need.

Breaking News

Communication for impact – not for its own sake – is Mel Clark's maxim.

A report by a bank about female entrepreneurship would typically be a brick-sized document, heavy on statistics. But Mel Clark had other ideas.

As a consultant in the bank's PR agency, Mel convinced her client to go easy on the numbers and produce a concise paper with the spotlight on women's experiences.

That led to media partnerships, round table events, and engagement with local mayors in the North of England – where the research was based – about the issues raised.

It worked. Two years on, fresh research revealed notable improvements: far fewer women now felt their gender was a barrier in business, for example.

Mel aims to bring similarly fresh thinking to her role as head of communications at CAS, which she took up in September.

Measuring impact

"I'll be ready to challenge how things have been done, and ensure we know what we're aiming to achieve – not just doing comms for comms' sake," she promises.

To that end, she plans to introduce evaluation of the CAS comms team's communications activities: "We need to measure the real impact of our work."

Other early priorities include a reimagining of the network's web presence (see opposite), and a wider plan for getting our messages across.

"We need a strategy that helps us tell everyone's stories in the most effective way," Mel says, "both to raise awareness of the incredible work CABs do, and to advocate for change with decision-makers and the public."

Experiences count

An ex-journalist, Mel is a champion of the power of people's lived experiences as a way to influence audiences.

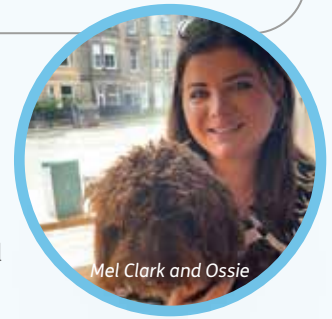
"It's so much more memorable than a half-hour speech about the issues would be," she says.

"Confidentiality is critical, but finding a way to keep it anonymous while sharing the story will help us land the message about the ways policy affects people's everyday lives."

Besides national communications, Mel's six-strong team is on hand to support the comms efforts of bureaux. That will extend to specific, ad-hoc advice, alongside the toolkits already supplied to streamline local campaign work.

As someone who has spent much of their career so far at the arm's-length of a consultancy, Mel is relishing life on the inside of an organisation, getting to understand the Citizens Advice Scotland universe.

"The big surprise has been the sheer breadth of the spectrum of advice, as opposed to single-issue charities," she says. "I always said I would only ever move in-house for something I felt passionately about – and the network is definitely that."



Mel Clark and Ossie

Mel Clark in brief

- Graduated from Robert Gordon University, Aberdeen, with a journalism degree
- Spent a year with a news agency, reporting on crime and court stories for national newspapers
- Worked in PR, on everything from consumer brands to the Scottish Government's organ donation campaign and the People's Postcode Lottery
- Outside work, her main escape is getting outdoors with her cockapoo, Ossie – named after Osvaldo Ardiles, part of the Argentinian World Cup winning team in 1978 and hero of Mel's partner, Dave.

Strike the right tone

Write with punch by embracing a new guide.



Emma Jackson

The blue-and-yellow logo instantly says Citizens Advice Scotland. Now we're striving to be equally distinctive in what we say, and how we say it.

A new 'tone of voice' is designed to help colleagues write in a clear and consistent way that's in tune with the network's brand.

Originally created for CAS teams, it's now being offered to bureaux as a potentially useful tool, whether for drafting a report, an email or a brief social post.

Emma Jackson, head of social justice, has recently held a session to introduce the tone of voice to bureaux.

"We all live the network's values and know them inside-out. That comes over naturally when we're talking to people, but it's always harder to get across in writing," Emma explains.

"People know and trust the Citizens Advice network in Scotland. Adopting a consistent tone of

CAS tone of voice guide

Our voice is...

- compassionate
- respectful
- expert
- determined

voice builds on that trust, by helping us land every message in the most powerful way."

The document identifies four traits of the network that we should strive to convey through our choice of language: compassionate, respectful, expert and determined. It offers examples of how this might read in practice.

The aim is not to stifle creativity, but to guide people in communicating consistently, says Ruth Gibb, senior internal communications officer at CAS.

"We want to support colleagues to craft every piece of writing for best effect – whether that's influencing people to take action, adopt a viewpoint or support Citizens Advice Scotland," she says.

"To strike the right tone, it's useful to bear in mind some common-sense tips. For example, it's best to address readers directly as 'you', use inclusive language, and avoid being too formal or lapsing into jargon."

You can find the tone of voice document [here](#).

Real life (almost)

Putting a human face on our data will help us share people's experiences.



Sarah Russell

Perth CAB is keen to shine a spotlight on its successful Sustaining Tenancies project. For several years, the joint project with Perth and Kinross housing team has been helping people who face arrears or eviction.

"We've been talking about how to make it clear to more the people that this partnership is there to help them," says Perth CAB's partnership coordinator, Sarah Russell. "It would also be wonderful to show off the partnership to external organisations and funders."

Plans to market the project run into a common dilemma, however.

Real-life experiences would make the most impact, but gaining client involvement raises confidentiality issues. Besides, says Sarah, "People who are struggling often don't have the bandwidth to engage in a case study."

Now there's a new alternative: personas.

By crunching data, we can build a composite of a CAB client who is not a real individual, but who embodies typical features of people within a specific group.

"It's a way of humanising the data, and giving it a face, or a personality," says Linda Hutton, senior research officer at CAS. "We're adding a picture to the stories the data already tell."



Linda Hutton

Linda has created several personas based on demographic characteristics or advice types (see below). These creations are designed to add more impact to government briefings, funding applications or campaigns.

Linda and her team can help devise personas for bureaux that are specific to their areas and the people who use their services. Bureau knowledge will be married with the data to ensure that the personas are as realistic as possible.

"Another real strength of the personas is their ability to highlight the complexity of the issues faced by some people - this can illustrate the holistic provision of advice," Linda adds.

That's certainly the case in Perth, where Sustaining Tenancies has addressed rent arrears within the context of clients' wider lives, including additional debt and mental health issues.

"The personas will be a really powerful tool to help us show how well the project is going and show how people are benefiting," says Sarah.

To discuss using personas to support your CAB's work, [email Linda](#).

Meet Colin

Colin has been getting support from his local CAB for three years. He's 52 and lives in a council house in a Central Belt town. He's also not a real person, but a persona.

Colin was created by crunching data on single, working-age CAB clients across Scotland. Colin's background could be used to explain a variety of stories around benefits, debt or energy-related issues faced by clients.



Marion's milestone

One of Nairn CAB's most active and well-known volunteers took a rare break to mark her 90th birthday with bureau colleagues.

Marion McOwan is currently a receptionist two days a week, and helps with admin on a third. She has worked at the bureau since 2009, initially joining as an adviser, then specialising in support with welfare benefit forms.

Having volunteered through covid, Marion was among the first to return after lockdown – “being the face of the bureau when people tentatively popped their heads round the door, wiping down the rooms when we changed over clients, and generally being amazing,” says bureau manager, Gill MacLean. “She is an inspiration and role model to us all.”



Marion McOwan

Natasha's medal puts unit in spotlight

Every service likes to get affirmation from funders – but being awarded a medal is surely the ultimate compliment.

It was “a total shock” for Natasha Gilmour, head of the Extra Help Unit, when a letter informed her she would receive an MBE in the New Year Honours List.

Natasha later discovered the nomination had come from the Department for Business and Trade, which is the main funder of the EHU.

Colleagues in the unit are thrilled – and Natasha emphasises their own part in the recognition for outstanding services to vulnerable consumers.

“While it may be me who's being awarded the MBE, it really is a reflection of the unwavering commitment of everyone who works here to deliver the best outcomes for people in desperate need,” she says.

Natasha's husband, David, and her family and friends were “blown away” by the news. Her children Luca, 15, and Joshua, 9, were also positive, “though I'm not sure they entirely understand what it means,” she says.

“But my mum and dad were absolutely delighted. They live in Dumfries, where I grew up, and I was really proud that the local paper there featured the award.”

Natasha has led the EHU since its establishment in 2008, first under the Consumer Focus banner and since 2014 within Citizens Advice. In that time the unit's staff complement has grown from 19 to 74.

The Glasgow-based team has handled over 180,000 cases and delivered over £34m in financial redress to vulnerable people, while working with energy suppliers to raise industry standards.



Natasha Gilmour

Volunteer voices

Volunteers from bureaux across Scotland feature in a new brochure designed to support recruitment.

In Volunteer Voices, 20 people working a variety of bureau roles explain what they do, what motivated them to join Citizens Advice Scotland and what they get out of it.

The publication was put together by the Volunteer Support team at CAS. It has been made available to bureaux and will be used at recruitment events.

