

Voice



A magazine for the Citizens Advice Network in Scotland

SUMMER 2026



High stakes

Stronger support for gambling addiction

Double time

Money Talk celebrates two-year funding deal

Being social

How the network navigates TikTok

Now we're talking

At last, funders have supported the network's case for multi-year funding. Now we need to show it gets results.



Anna Bochsler and Tara Smith of the Money Talk project team

For Falkirk CAB, the network's annual bid for Money Talk funding is a nail-biting moment.

The bureau's share of the national contract makes up around 30% of its total income. And because it's flexible funding, covering all aspects of money or debt advice, it contributes to every part of the service.

As CEO Mary Baillie says simply: "Money Talk funding is vital to Falkirk – it enables us to keep the doors open."

This year's funding announcement brought an extra dash of joy and relief. For the first time, the

Scottish Government has committed to funding for two years rather than one.

That means bureaux will be spared next spring's annual uncertainty as the contract reaches its end, which can lead to redundancies or staff moving to more secure posts.

It's hard to replace a highly-trained adviser steeped in the complexities of the benefits system. But Mary understands the dilemma for staff: "If you're sitting in a post and you're not sure if the funding will continue, you have to think about your livelihood. That's just CAB-land for you."

Falkirk operations manager Janice Donoghue adds: “Two-year funding gives us the chance to plan ahead, and retain vital staff and expertise. The credibility of longer-term government funds will also help us when we make bids to other funders.”



Direct impact

But multi-year funding isn't just about CABs' internal operations or financial viability. The critical difference will be the direct impact for the people using their services.

“Building a relationship of trust with a single adviser makes a big difference for the vulnerable groups that access this service,” says Anna Bochsler, of the Money Talk project team.

“Quite often, that's what a bureau is able to provide. Running out of funds and having to make that adviser redundant completely breaks that link.”

Breakthrough moment

The Money Talk project has a long and complex history. In different forms, it's been a staple of network funding for several years – but with no guarantee that it will continue beyond the current year.

With each application in recent years, the network has optimistically included a two-year option. This time, the Scottish Government took it up.

It's a breakthrough for more stable funding, one for which CAS – alongside many other charities – has long lobbied.



Tara Smith of the project team believes the funders are on side: “The Scottish Government team we deal with have been lobbying for this too.”

Recording effort

Part of the reason it's taken so long to reach this point is the complexity of the funding sources. Money Talk is part funded from the Scottish Government's child poverty strategy, and part from the UK debt advice levy applied to the financial services industry.

Now that the case has been accepted, the gains should flow to people who use our services. It will be critical for the network to prove this next time round.

“Getting multi-year funding shows a huge amount of trust in advisers' work by the Scottish Government,” says Anna.

“CABs have diligently recorded cases to help make this happen. It's down to us to keep up that recording effort, so by 2028 we can demonstrate how people in Scotland have benefited from a more stable project.”

The two-year package

- This year's Money Talk funding delivers more than £10 million for CABs over two years.
- The 2027/28 allocation includes an allowance for inflation and the National Insurance increase for employers.
- It covers money and debt advice for all, but the priority groups are single-parent families, families including someone with a health condition or disability, families with three or more children, minority ethnic families, families with a child under a year old, or with a mother who's under 25.



Tony Marini and John Hartson present their stories.

High stakes

The network is taking on a bigger role in the fight against gambling harm.

More than 90,000 Scots could be problem gamblers, data suggest. It's one of the issues that can lurk unmentioned behind spiralling debt.

The network's advisers are well equipped to tease out that issue. For the past six years, CABs have received training from the dedicated network team funded by Gamble Aware.

The main focus of that team was awareness and training; direct advice capacity was limited. But from next month, the network will take on a full advice service, backed by extensive resources.

The network has been awarded £450,000 to develop a Gambling Support Service, providing holistic support. The money comes from Scotland's share of the UK-wide levy on the gambling industry.

The service will be run via a helpline, operated by 8.5 full-time equivalent advisers across several CABs. A limited face-to-face service will be available through those bureaux.

Advertising will encourage people to approach the service directly for support. Referrals can also be made by any bureau, and by the extensive web of organisations working in this field.

Making that web work together in the most effective way possible is the aim of the Scottish

Government's total £7.9m package for prevention, intervention and treatment, explains Adam Murphy, lead project coordinator at CAS.

"As part of our bid, the government asked us to speak to partner organisations, to figure out who was best placed to provide different elements of gambling harm services," Adam explains.

"The idea is to achieve an ecosystem where every organisation focuses on their own strengths, and avoid duplication."

Other services benefiting from the new fund include RCA Trust, whose award will fund rehabilitation for veterans, prisoners, and alcohol and drug partnerships; Simon Community Scotland, for work on gambling harm and homelessness; and Fast Forward, which supports young people and families affected.

NHS Greater Glasgow is also receiving funds to build on the Glasgow Project, set up in 2020, which unites council, NHS, third-sector and academic partners in a whole-system approach to tackling gambling harm.



Adam Murphy



Sarah Hartson



Glasgow-based CAS staff after the workshop

The silent destroyer

The fall and rise of ex-footballer John Hartson underlines the destructive nature of gambling addiction.

As a young glass collector in a Swansea social club, John Hartson grew fascinated by the flashing lights of the fruit machines – and the cascading cash of a jackpot win.

Punters called on John to help them make nudges, because he'd memorised the order that fruits appeared in the spinning reels. When they won, he got a cut of the winnings.

It was the start of a spiral. By 14, John was gambling away the money he'd been given for school clothes, and stealing a new uniform from shops instead.

The gambling, and the losses, escalated as he became a highly-paid professional footballer for several clubs, including Celtic and the Welsh international team. "I was an addict long before I realised," John says.



He emphasises the "silent" nature of problem gambling, which makes it easier to mask than other addictions: "Compulsive addicts are compulsive liars. I became sly and deceitful."

As with all addicts, his actions affected others, especially his young family. John's wife, Sarah, went through the experience of many relatives: repeatedly clearing his debts, only to find she had merely enabled him to gamble again.

"Money is only part of it," Sarah told the audience at recent CAS workshops in Edinburgh and Glasgow. "The real damage is what happens to trust. It's exhausting and isolating."

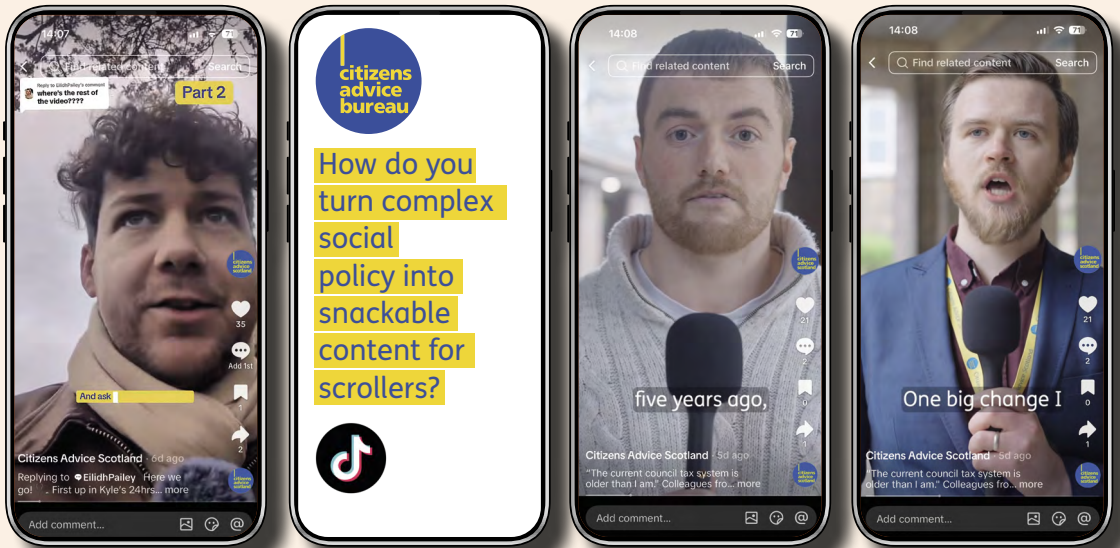
The couple, who live near Edinburgh, were joined at the workshop by therapist Tony Marini, of the Castle Craig rehab centre in the Borders.

He pointed out the increasing incidence of cross-addictions – gamblers who develop drink or drug habits. He also highlighted an emerging danger: addiction to trading on the volatile cryptocurrency markets.

Tony, who went through his own gambling and drug addiction, hails the power of non-judgemental support, in his case through Gamblers Anonymous. "Connection is the opposite of addiction," he says.

This was also John's experience. Now abstinent for 16 years, he emphasises the importance of overcoming the shame to seek early help.

Sarah echoes this: "Our situation was as bad as it could possibly be. But within weeks of starting the recovery process, things were improving."



Screen presence

Cute pets. Dance trends. Travel tips. Pranks and pratfalls. It's easy to dismiss TikTok's most-viewed videos as mindless fun.

But the platform's content, and its users, are increasingly diverse. While still trailing YouTube, Facebook and Instagram, it's now used by 56% of online adults, according to Ofcom, with younger users driving growth.

In recent months, the network has joined the growing number of charities, news outlets and parliamentarians jostling for attention on TikTok's 'For You' pages.

"Younger people are using TikTok as a search function. With so much misinformation and hateful rhetoric out there, we think it's important to help provide balance," explains Niamh McGeechan, of the Impact team, who is leading on CAS's content for the app.

"When people are searching for advice, we want to be sure we potentially come up in their feeds."

Purpose-built video

Clips from CAS team members' media appearances, and events such as the foreCAST series, have been useful sources to harvest for TikTok. But colleagues are also adding purpose-created videos.

Naimh paved the way: "I was very aware that people wouldn't want to embarrass themselves by being first to appear," she says. "So I persuaded some of my own team to do it first, and made sure I put my own face on there too."

Recent additions include a point-of-view video by Stephanie Mander, social justice policy manager, as she travelled to London to present evidence at Westminster.

And Kyle Scott from the Strong Communities team posted a series of clips highlighting the practical effects of digital exclusion. He charted his attempts to carry out various tasks during 24 hours without an internet connection.

Frequent face

Energy policy officer Molly Shevlin has become another frequent TikTok face, though she'd never used the app before. She has used her screen time to promote the quarterly energy brief she produces, documenting the fuel challenges faced by Scots.

"We set out to make it brief and accessible, without downgrading the topic and the work we're doing," Molly says. "It's also a way to show this audience that there are younger people working at the network."

Authentic content

These days, visibility on platforms like TikTok is vital for charities, offering a different channel to get their messages out. TikTok demands a frequent stream of new material: it helps that people expect content to be authentic and a little raw.

"Content for LinkedIn, for example, needs to be quite sleek. But TikTok doesn't have to be polished," Niamh says. "What often works well is people filming as they're on the move."

To date the CAS account has built over 300

followers, but post views average around 700, with the highest-rated attracting over 11,000.

Niamh is learning what type of content draws most eyes. "TV and radio clips do very well, and we got a lot of engagement with a pre-election series on what people wanted to see from the new Scottish Government. As Molly says, the focus is on reaching new audiences with digestible information about the network's impactful work, services and talented people.

"There are prime times to post content too – generally during the afternoon slump or after 5pm, when people are more likely to start scrolling on their phones. And of course you can adapt your content and use it across different platforms."

Some CABs are seeing the value of setting up their own TikTok accounts. Niamh plans to put together a guide, helping bureaux feed the app in the most time-efficient and eye-catching way. She's keen that people across the network follow the CAS TikTok account and share content.

You can follow the CAS TikTok account [@citizensadviceScotland](https://www.tiktok.com/@citizensadviceScotland)

Network TikToks include (from above left) Kyle Scott's 24-hour digital switch-off; staff discussing changes they want to see from the next Scottish Government; Stephanie Mander on a day in her life; and Edinburgh CAB staff raising awareness at street level; Molly Shevlin on energy issues





Holyrood hustle

The network is already poised to influence Scotland's new lawmakers.

It's all over for another five years. Freshly elected MSPs – many of them new to Parliament – are settling in.

Locally and nationally, there are lots of opportunities to get the needs of people who use the network in front of this new set of policymakers.

Influencing government – and other parties

May's vote delivered a big SNP lead presence in Parliament, but no overall majority. The new Government needs to work with other parties to deliver its policy and legislative agenda.

“That opens up two influencing routes for us,” says Myles Fitt of the Impact Directorate. “We can aim to get the Government on board, but we can also speak to parties for whom they'll need to offer policy concessions.”

Capturing ministers' ears

The new Cabinet looks very similar to the pre-election one, bar a couple of fresh faces. However, there are some rising stars in the new line-up of junior ministers.

Bureaux will naturally be forging relationships with their local MSPs. If they happen to be

ministers too, all the better – but backbench members, including regional list as well as constituency MSPs, are important contacts too.

Priorities and milestones

Tackling the cost of living, reforming public services, and addressing poverty through whole-family support are among the new Government's priorities. All speak directly to the network's agenda.

One potential early policy win is on reform of Council Tax debt recovery, a process already under way in other parts of the UK. There will also be opportunities to influence the topics to be tackled by the new Parliamentary Committees, and the contents of the autumn's legislative programme and Scottish Budget.

“As a valued brand, anchored in communities, we have huge potential to influence the direction of this Parliament,” says Myles.

Post-election resources, including the new MSPs' profiles, can now be found on Bureau Zone. The Impact Directorate will also be running a webinar soon to support CABs on engaging their MSPs.

Power source

The network's new advice chief is determined to lend extra muscle to CABs.

"It feels like the problems get more complex every year," says Karen Nailen.

She's talking about the demands of CAB management: ever-spiralling, increasingly-knotty local needs, and the perpetual quest for funding to meet them.

Karen believes CAS can provide stronger and more relevant support to help bureaux navigate this landscape. And as the network's new director of advice, this is officially her mission.

Karen brings a frontline perspective. She joined Motherwell & Wishaw CAB as a school leaver, gaining experience in admin, volunteer training and specialist money advice before becoming CEO of West Lothian CAB in 2011.

"I feel really connected to CABs, and I think I have the knowledge and experience to understand their needs," she says.

Karen's role includes responsibility for business development and national projects, alongside network services.

One of the priorities will be building new partnerships that enhance services by attracting income.

"Local bureaux are really good at partnerships. I want to build on that at national level with a 'no stone unturned' approach," she says. "That's what will help facilitate

the kind of wraparound services that people need."

Another goal is simply "to deliver the best advice in Scotland". Karen acknowledges the already-high quality of the network's advice, but says: "I think we could be better." Again, she aims to see CAS offer the support and resources to make that happen.

Karen spoke to Voice from Stirling, where she was taking soundings from CAB managers at a meeting of their COCABs group (which she used to chair). The theme of the meeting was "telling our story better".

Karen believes her team is equipped to advance this goal too: "CAS has a role in articulating that story. We have the reach to make sure decision-makers and the wider public learn about the value CABs bring to communities."





A head for business

In two years, a new post has helped one bureau scoop big funds – and lay the ground for long-term success.

Bidding for vital funds can be a seat-of-the-pants activity in hard-pressed bureaux.

For those CABs lucky enough to have one, a business development officer can ease the pressure by building strong funding cases and taking on the labour-intensive, form-filling role.

But it's far from their only benefit. The experience of Argyll & Bute CAB proves how the role can go beyond one-off cash wins, and create the conditions for longer-term sustainability.

Financial results

In June 2024, Argyll and Bute CAB secured funding for its first business development officer. The source of the funds was CAS Development Committee – the first time it had supported such a post directly.

Libby Dobbie came into the role with some limited fundraising and marketing experience, but was determined to learn and grow.

She threw herself into 27 training courses, including modules on corporate fundraising, individual giving, and the use of AI in funding applications (she uses it only to organise data and clarify thoughts).

To date, Libby's efforts have raised more than £300,000 for the bureau's services and projects, with more applications pending. But the financial results are only part of the story.

Project development

Libby's most recent funding success is a £90,000 grant from the Bank of Scotland Thrive fund – an unrestricted award that will help the bureau

address funding gaps and strengthen its long-term sustainability.

Alongside fundraising, Libby works closely with advisers to develop and shape the services themselves.

She's currently collaborating with carers adviser Louise Nixon on a project brief for a reshaped carers' advice service, designed to increase capacity and extend the bureau's reach across Argyll and Bute, including the islands.



Libby Dobbie

Spreading the word

One of Libby's other priorities has been to raise the profile of the bureau and the work her colleagues do in the community. In particular, she wanted to put the network's charitable status firmly in the public eye.

She put together a series of full-size window displays for the bureau's Lochgilphead office, which occupies a prominent town centre site. Each includes client feedback and presses home its charity status – complete with a QR code to make donating easy.

"It hasn't generated a great deal of individual giving so far," Libby admits, "but in the current climate that's not a surprise.

"It's going to take a couple of years to embed the idea that we're a charity, and not relying on big amounts of government money."

Trauma awareness

Libby has contributed to national priorities too. She picked up the concept of trauma-informed practice – which the Scottish Government wants to see adopted in all parts of the national workforce – and introduced the bureau to national training resources.

This proved especially valuable in work with Argyll and Bute Council on council tax debt collection. Libby gave a presentation to council revenue staff and local sheriff officers, showing how traditional debt collection can unintentionally re-traumatise vulnerable people and push them

to disengage, rather than address their overdue payments.

The council recognised the value of the approach. It has now embedded it within its own staff training programmes.

Community leadership

Building strategic partnerships is another part of Libby's role. She's secured the bureau's membership of the Argyll and Bute Local Action Group, a panel that distributed £530,000 to local charities last year.

This positions the bureau in a role with direct influence over local funding decisions, helping to shape the development of other community projects.

Growing impact

Libby herself is now benefiting from her own fundraising work. While long-term funds are sought to maintain her post – the bureau now sees business development as indispensable – unrestricted funding is being used to support her employment meantime.

Part of the reason for her financial success, she believes, has been her focus on need-led funding, rather than pursuing every opportunity and retrofitting projects to match funder priorities.

"It would feel unethical to chase money if we hadn't checked that there was a community need for the project, and that we were prepared to deliver," Libby says. "There are situations when other charities are better placed and more deserving."

Besides the constant help of CAB colleagues, she acknowledges the support of the CAS Business Development team – and of her counterparts in other bureaux.

"I've heard people say that we're in competition with each other, but I just don't see it that way," she says. "Bureaux across the network need to have funding success so we can support our communities – we can all share ideas and make the network stronger."

Penicuik's half century

Penicuik CAB marked its 50th birthday this month with events in the bureau and local community. An open day in the bureau itself was followed by an exhibition on the CAB's history staged in Penicuik Town Hall.



Kate Dean and Kristi Kelly

257 reasons to celebrate

The length of the winners' list rivalled the BAFTAs when Aberdeen CAB held its second awards ceremony at a local hotel.

It's been a couple of years since the bureau's first celebration of its volunteers and staff, when those with a decade or more under their belt earned long service awards. This time round, those with five years' plus service got a well-deserved gong too.

Combined with those notching up 15, 20 and 25 years' service, the total time put in was an incredible 257 years. "This demonstrates the unwavering dedication, compassion and commitment they've made to the citizens of Aberdeen," said manager Kristi Kelly, who presented the awards with her deputy, Kate Dean.

More recent recruits weren't left out. Five newly-trained advisers were recognised for completing the rigorous adviser training programme.

The show goes on for Jacqui



Jacqui Garden

For many years, Jacqui Garden performed as a dancer, then as a singer in a band alongside her husband, Bill.

And her voice has also been a source of support for callers to Glasgow Central CAB.

Jacqui trained as a phone adviser 30 years ago, having first walked into the original Bath Street office to seek advice about her mother's power of attorney.

Jacqui gave up her stage career to raise her two daughters, but she hasn't stopped singing. She's won several talent competitions with her signature song, Killing Me Softly.

Meanwhile, her CAB work goes on. Today Jacqui looks after the CAB's reception. She says volunteering gives her an incentive to get up in the morning and, at 82, she has no plans to quit.

One of her strongest memories is of an enquiry from an older man who struggled to walk and had no help. "When I explained the support available to him, he was shocked – he didn't know people with disabilities could receive so much assistance," she says.

Jacqui set up a regular monthly social gathering for volunteers. "It's been sad over the years to lose close colleagues, but I've got many fond memories of volunteering alongside them," she says.

"I've enjoyed meeting new people, supporting others, and being an active member of the community. I hope to continue volunteering two days a week and to maintain the friendships and connections I've built over the years."



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 people's needs.