



ABERDEEN CITIZENS ADVICE BUREAU

Annual Report 2024–2025



“Given that the lack of funding you receive is matched only by the lack of gratitude you receive, you do a wonderful job.”

— James, age 55–60

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INTRODUCTION



Another year in, and Aberdeen Citizens Advice Bureau continues to provide advice and support to those in need in our fair city of Aberdeen. It is in some ways rather unfortunate that after 85 years of operation our services are still required. It seems that although the times may change, the need for support does not, as evidenced by the fact that our client numbers continue to exceed 5,000 for the third year in a row.

Once again, the key support areas are debt and benefits, accounting for 44.46% of the 16,978 cases for the total number of the 5,837 clients we helped during the year. Employment and housing are also important areas where support is provided.

As a result of our intervention, we returned £5,069,233 in total to our clients, averaging £869 per client, which is down by 9% on last year.

As a charity, without the requisite funding, those services and associated returns could not be provided and so, as ever, we are indebted to all our funders. Special thanks go to Aberdeen City Council who continue to provide funding for our core services. Without this funding we would not be able to operate as we do. We are also grateful to organisations such as Bank of Scotland, Macmillan Cancer Support, and the Trussell Trust, along with many more who support specific projects across the city, enabling us to deliver vital services in areas such as debt, benefits, housing, energy, and health.

During the year, in addition to our usual activities, we took part in Scotland's Migration Service (SMS) project and delivered 34 appointments, as well as participated in the *Homewards Aberdeen* programme by Prince William and The Royal Foundation of The Prince and Princess of Wales. Our long service awards programme restarted in May last year, and included generalist advisers for the first time.

Our staff away day took place in October 2024 and was generally well received, and the ideas generated by those present helped shape our future operational approach. Our 'blitz days' programme, where we take a whole day to focus on existing caseloads rather than deal with new cases for that day, is still ongoing and has helped to reduce our backlog.



We are still some way behind in terms of the number of volunteers that we need to support our services. To that end, we have increased our efforts to recruit more volunteers (without whom we could not function), and this activity is essential to maintaining our service levels for the longer term. Our operating model is constantly under review, with our organisational structure being discussed at length. Where appropriate, alternative methods of operation and structures will be put in place where it is deemed necessary to meet client demand for our services and to maintain financial stability.

One example of this is the change to our Articles of Association, which have been amended so that office bearers can remain in post for longer periods due to the difficulty in finding suitable replacements for the posts in question.

I am also pleased to announce that we successfully passed the Citizens Advice Scotland (our umbrella organisation) audit, and my thanks go to all members of staff, volunteers and Board members for all their efforts in the last year, effectively helping us not only to pass the audit but to ensure that we can continue to provide the much-needed support to all our clients.

Last, but certainly not least, I must mention the death of our Chair, Valerie (Val) Maehle, who passed away in March 2025 after a long battle with cancer. Val served as Chair for eight years and steered us through some of the most difficult times in our history, the Covid period being a particularly challenging time. A widely respected figure, both in our own bureau and within the Citizens Advice Scotland (CAS) organisation as a whole, Val could always be relied upon to give wise counsel and support when required, and we are more than a little grateful for her contribution. She will be missed.



Rab Aitken

Acting Chair

Aberdeen Citizens Advice Bureau

In Memory of Valerie Maehle

Chair of Aberdeen Citizens Advice Bureau, 2018–2024



We are deeply saddened by the passing of Valerie (Val) Maehle, who served as Chair of Aberdeen Citizens Advice Bureau from 2018 until 2024. Val gave her time, energy, and wisdom to ACAB with distinction, dedication, and kindness.

Joining the Board in 2017 following a remarkable career in physiotherapy, higher education, and public service, Val quickly became an invaluable part of our organisation. Within a year she was appointed Chair, a role she fulfilled with wisdom, clarity, and an unwavering commitment to our mission.

Val guided the Bureau through a period of drastic change: our 80th anniversary celebrations, the creation of new governance structures, the recruitment of new management, and the challenges of the Covid-19 pandemic and cost of living crisis. Her leadership was steady, thoughtful, and always focused on what was best for staff, volunteers, and clients alike. She was deeply engaged, often attending every committee, supporting staff training, meeting funders, and even lending a hand with funding bids.

But beyond her professional contribution, Val will be remembered for her warmth and humanity. She always had time for a word with staff and volunteers, recalling their personal details and offering encouragement. She wrote personal letters of thanks to departing volunteers, checked in on colleagues' wellbeing, and was known for her ability to listen with compassion and respond with wisdom. Many of us considered her not only a Chair, but also a mentor and friend.

Val's contribution has been recognised by Citizens Advice Scotland, where a room has been named in her honour and a plaque unveiled. Her passing leaves a great void in the life of the Bureau. Her generosity of spirit, sharp mind, and dedication to fairness will long remain part of ACAB's story. We are grateful for all she gave and all she meant to so many.



Kristi & Kate at CAS for the unveiling of Val's plaque



Val's Plaque



Val remembered at CAS

Aims and Principles

Aberdeen Citizens Advice Bureau have four main aims and principles to which we adhere:

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

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

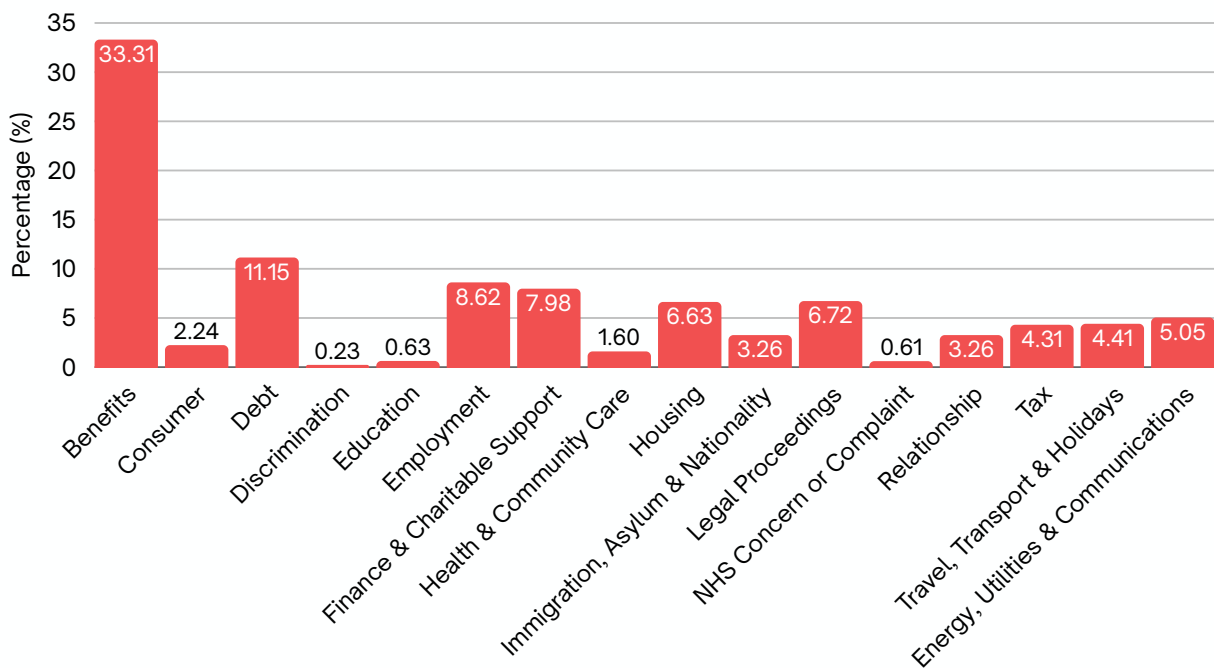
To ensure equality of treatment, so that no job applicant, worker, volunteer, or client receives less favourable treatment on grounds of age, disability, gender, race, religion or belief, sex, or sexual orientation.

To provide a volunteer-based, independent, free, confidential, impartial advice and information service that is readily accessible and tailored to meet the needs of the local community.

Statistical Review

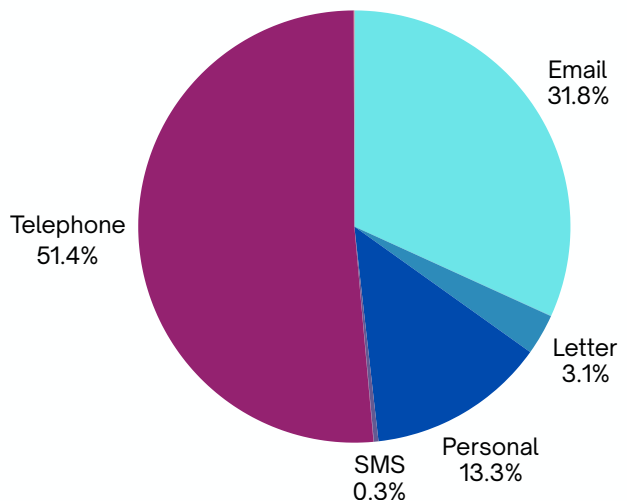
In 2024-2025 we supported 5,837 clients here at the Bureau. Benefits advice made up the largest share at 33%, with debt (11%) and employment (9%) also significant. These figures highlight the pressures facing people in Aberdeen right now, with benefits continuing to be the main reason people turn to us for help.

Breakdown of Advice Type
2024-2025

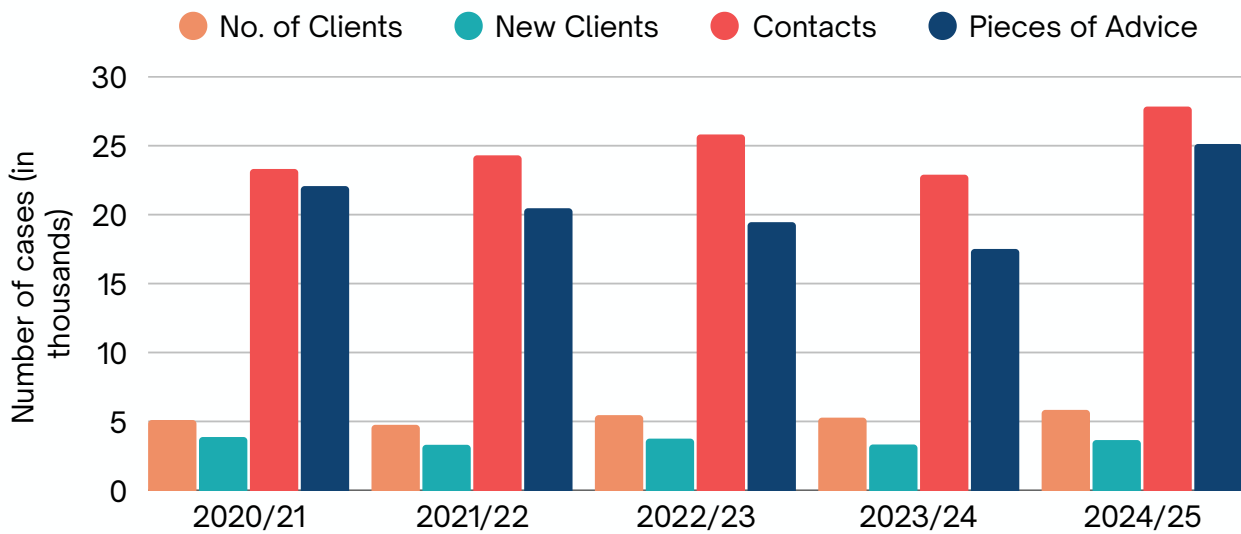


One of the biggest impacts we make as a Bureau is being a “one-stop shop” where clients can deal with all their issues in one place, without being passed from one organisation to another. This year we supported 5,837 clients, and 2,188 of them were repeat clients. Altogether we gave 25,125 pieces of advice across the year, showing the scale of support people needed.

Contact Method
2024-2025



ACAB Activity Level



Year	2020/21	2021/22	2022/23	2023/24	2024/25
No. of Clients	5,102	4,754	5,457	5,275	5,837
New Clients	3,869	3,305	3,753	3,327	3,649
Contacts	23,313	24,302	25,816	22,898	27,840
Pieces of Advice	22,072	20,465	19,454	17,511	25,125

In 2024–2025 demand for our service grew again. We saw 5,837 clients, up 11% on last year, with both new and returning clients increasing. The number of contacts rose by over 20%, and the pieces of advice we gave jumped by more than 40%, showing that people are coming to us with more complex and multiple issues. These figures underline just how much our community continues to rely on us for support across a wide range of problems.

Alongside this overall growth, we also saw clear shifts in the types of issues people brought to us. Benefits remained our largest area, though its share dropped by 4.19 percentage points (an 11.17% decrease), while debt enquiries fell by 0.95 percentage points (a 7.85% decrease); housing, employment, and finance and charitable support all grew, by 0.33, 0.42 and 0.78 percentage points (a 5.24%, 5.12% and 10.83% increase respectively), and energy, utilities and communications emerged as a distinct category, already accounting for 5.05% of all advice. These changes reflect the pressures facing households locally and the way our service continues to adapt to meet them.

We expect demand for our service to keep rising as financial pressures on households continue. Many of our key projects have remained in place, including Help to Claim, Grampian Macmillan Benefits Advice, the Calsayseat Project, and the Foodbank Project. The Energy Best Deal project has now developed into the new Safe & Warm project, ensuring that clients can still access support with

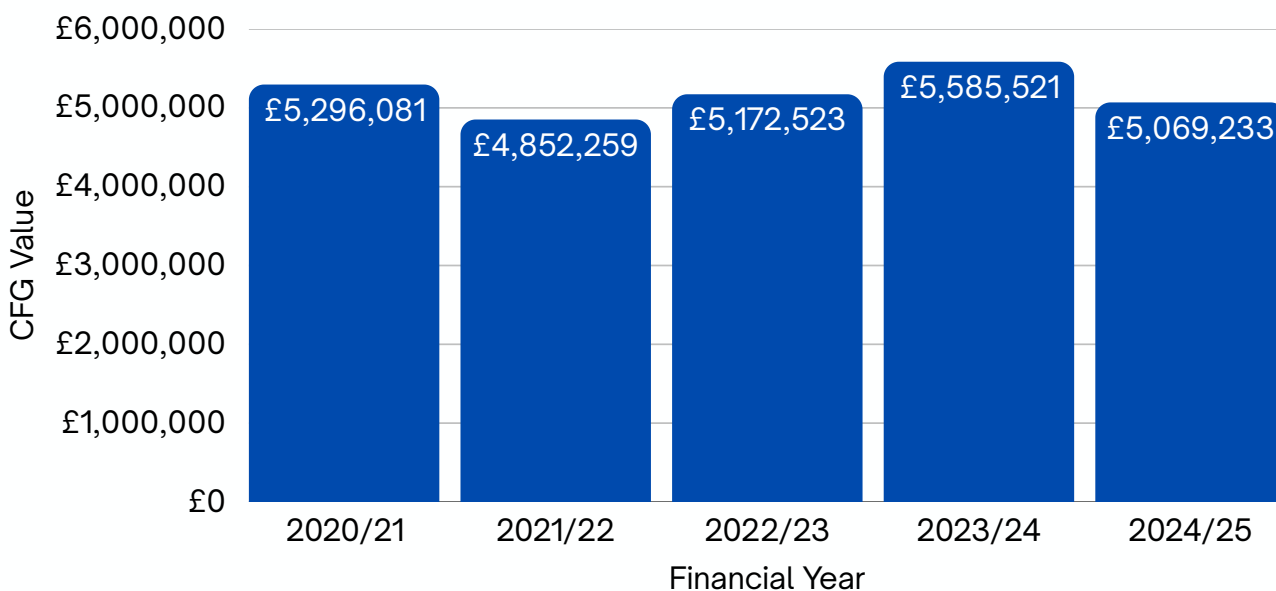
energy-related challenges. A new Generalist Advice project funded by Aviva has also been introduced. These changes reflect how we continue to adapt and secure new funding to meet demand and make sure people across Aberdeen can access the help they need when it matters most.

Client Financial Gains (CFGs)

The next chart shows the Client Financial Gains (CFGs) we achieved over the last five years. In 2024–2025 we achieved just over £5 million in CFGs, a decrease of 9% on the year before, which given the big increase in the number of clients and pieces of advice, reflects a shift in clients’ needs. Nevertheless, this remains a very significant amount. As we serve only those who live in Aberdeen City, this also represents £5 million being channelled back into the local economy, underlining the wider impact of our work across the city.

CFGs typically come through benefit and grant applications, saving clients money by reducing outgoing costs, or having debts and charges written off. On average this amounted to £869 for every client we saw. Such is the difference this support makes for households already under pressure from the cost of living. With more clients coming to us with multiple and complex problems, these gains are vital.

Client Financial Gains (CFGs)



Year	2020/21	2021/22	2022/23	2023/24	2024/25
CFG	£5,296,081.00	£4,852,259	£5,172,523.00	£5,585,521.00	£5,069,233.47

What people came to us about?

Our advisers deal with a wide range of issues, but a small number of advice areas account for most of the enquiries we see.



Benefits

33% of all advice enquiries

- *Universal Credit issues*
- *Applications for disability benefits*
- *State Pension and Pension Credit*



Finance & Charitable Support

8% of all advice enquiries

- *Emergency grants & foodbank referrals*
- *Fuel vouchers and crisis help*
- *Budgeting and money advice*



Debt

11% of all advice enquiries

- *Council Tax arrears*
- *Credit card and loan debts*
- *Rent and mortgage arrears*



Employment

9% of all advice enquiries

- *Pay and entitlements*
- *Dismissal & redundancy issues*
- *Contracts and zero hours work*



Housing

7% of all advice enquiries

- *Private rental problems*
- *Homelessness prevention*
- *Repairs and poor conditions*



Energy & Utilities

5% of all advice enquiries

- *High energy bills & fuel debt*
- *Issues with suppliers*
- *Incorrect bills & meter faults*

..... Top advice areas and most common issues



Project spotlight: Foodbank partnership

In 2024/25, we supported **303 clients** through local foodbanks, securing over **£231,016** in extra income for struggling families.



Project spotlight: MacMillan

Our Macmillan advisers helped **812 people** affected by cancer, gaining **£3,248,366** for our clients to ease financial stress.

Breakdown of Bureau Activity



38
Staff Members



44
Volunteers



14,784
Volunteer hours worked



£169,129
Value of volunteers' hours



27,840
Client Contacts



33.1%
of advice on Benefits



19.1%
of advice on Debt & Finances



£5,069,233
gained for our clients

Our Funders

The Bureau is dependent on funding provided by other organisations for its financial viability. We are very grateful for the support we receive year after year from our funders. Without their continued support, the Bureau would be unable to carry out the wide range of functions it does.

The Board would also like to thank those who funded us during the 2024/25 financial year, including Aberdeen City Council, Calsayseat Medical Practice, as well as a number of individual donors. We are also grateful to members of the Fundraising Standing Committee for their ongoing work in seeking new sources of funding, both small and large.

Looking ahead, to ensure the ongoing sustainability of the Bureau, the Board's main priority next year will be fundraising.

Funder	Project
Aberdeen City Council – Common Good Fund	
Aberdeen City Council – Fairer Aberdeen Fund	Money Advice Outreach
Bank of Scotland	Money Advice Team
Department of Work and Pensions	Help to Claim
Calsayseat Medical Practice	Calsayseat Project
SGN	Safe & Warm
MacMillan Cancer Support	Grampian MacMillan Benefits Advice
NHS Scotland	Patient Advice & Support Service
Aviva	Generalist Advice
Trussel Trust (e.g. Aberdeen North Foodbanks)	Foodbank Project
British Gas Energy Trust	Foodbank Project

Case Studies

OUTREACH

Debt Relief

James has long-term mental health issues and limited income. He visited our Torry Outreach drop-in. He had non-priority debts totalling £11,000 and was unable to meet repayment demands, which made his mental health worse.

Our adviser assessed his financial situation, confirmed his benefit entitlement, and explored debt solutions. The client received help in applying for a Minimal Asset Process Bankruptcy, which was granted in September 2024. He expressed deep relief at finally being free from the burden of debt. He especially appreciated the ability to drop in and deal with the issue in person when he felt ready. This shows how vital the role Outreach plays in making support accessible.

ENERGY

Energy – Billing Error Dispute

Rachel, a young mother, approached us after receiving energy bills for a supply she didn't use due to an erroneous transfer between Octopus Energy and Utility Warehouse. Despite a favourable Ombudsman ruling, she was still being pursued by debt collectors and her credit file had been affected.

Our energy adviser intervened directly with both suppliers, ensuring the ruling was enforced. Rachel received a refund of £494.94, had the debt collection action stopped, and steps were taken to amend her credit record. She expressed immense relief and gratitude, having endured months of stress before the issue was resolved.

Case Studies

HELP TO CLAIM

Managed Migration Unlocks £32k Back Payment

Claire, a single woman with multiple health issues including severe social anxiety, contacted our Help to Claim service on the final day of her Managed Migration deadline. Too anxious to speak on the phone, she chose webchat. The adviser quickly identified that she had been missing the Severe Disability Premium (SDP) in her Employment Support Allowance (ESA). With empathy and encouragement, Claire made phone calls to request an extension to her deadline and correct her ESA. As a result, her UC award was based on the revised ESA and included a higher Transitional Protection Element, gaining her **£356.23 more per month**, and her SDP was **backdated nearly 9 years**, amounting to **a lump sum of around £32,000**. Claire expressed deep gratitude for the sensitive support that helped her secure the benefits she was entitled to.

PASS

Dental Complaint Resolved Through PASS Support

Michael contacted the PASS service after receiving a dental plate that never fitted correctly, partly due to a long delay between measuring and fitting. His NHS dental practice offered to re-align it for £50 or create a new one for £131, both at his own expense. Feeling this was unfair, Michael sought help.

Our PASS adviser wrote to the dental practice on his behalf, explaining that the plate had never properly fitted from the start. As a result, the practice upheld the complaint and agreed to provide a replacement plate at **no additional cost**. Michael was very happy with the outcome and relieved to have his issue resolved without financial burden.



Life at the Bureau





ACAB Award Evening



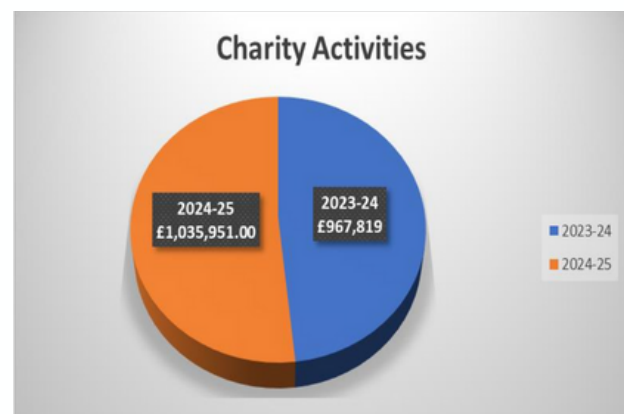
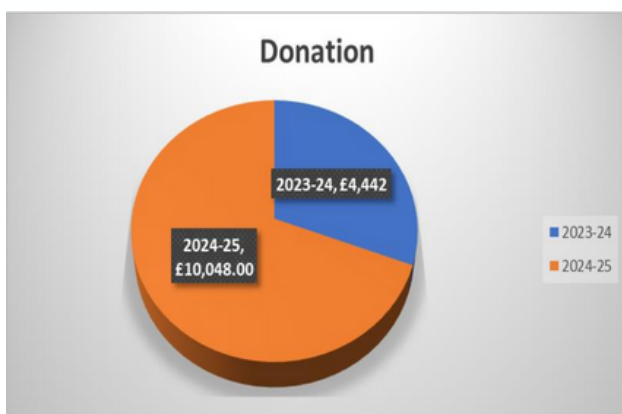
Finance

In 2024/25 our total income was £1,073,760, an increase of around 10% (£96,100) on last year's figure of £977,637. The vast majority of this continued to come from grants to support both our core advice service and a range of specialist projects, with only a small proportion (less than 1%) from donations, fundraising and investment income.

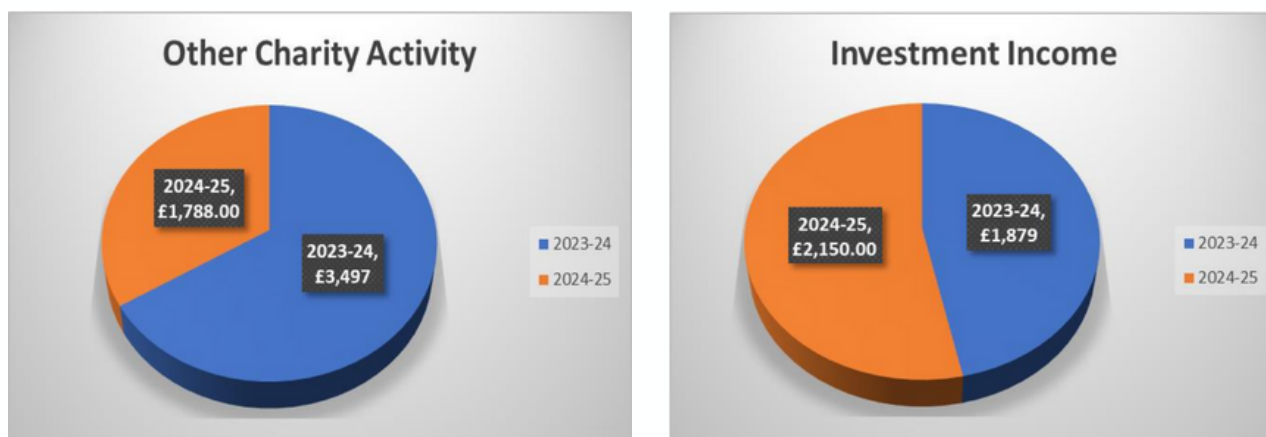


Charitable activities (grants) accounted for £1,059,774 of our income, split between £522,252 of unrestricted and £537,522 of restricted grant funding. Other income comprised £10,048 in donations, £1,788 from fundraising and other trading activities, and £2,150 in investment income. During the year we secured additional funding to strengthen existing services, including further support for our Macmillan and Help to Claim projects in response to increased demand arising from the managed migration from legacy benefits to Universal Credit. We also received £48,409 from Scottish Gas Network (via Citizens Advice Scotland) for the Safe & Warm energy advice project, enabling us to provide in-depth energy support and group sessions. At the same time, funding for the Armed Services Advice Project (ASAP) came to an end on 31 October 2024.

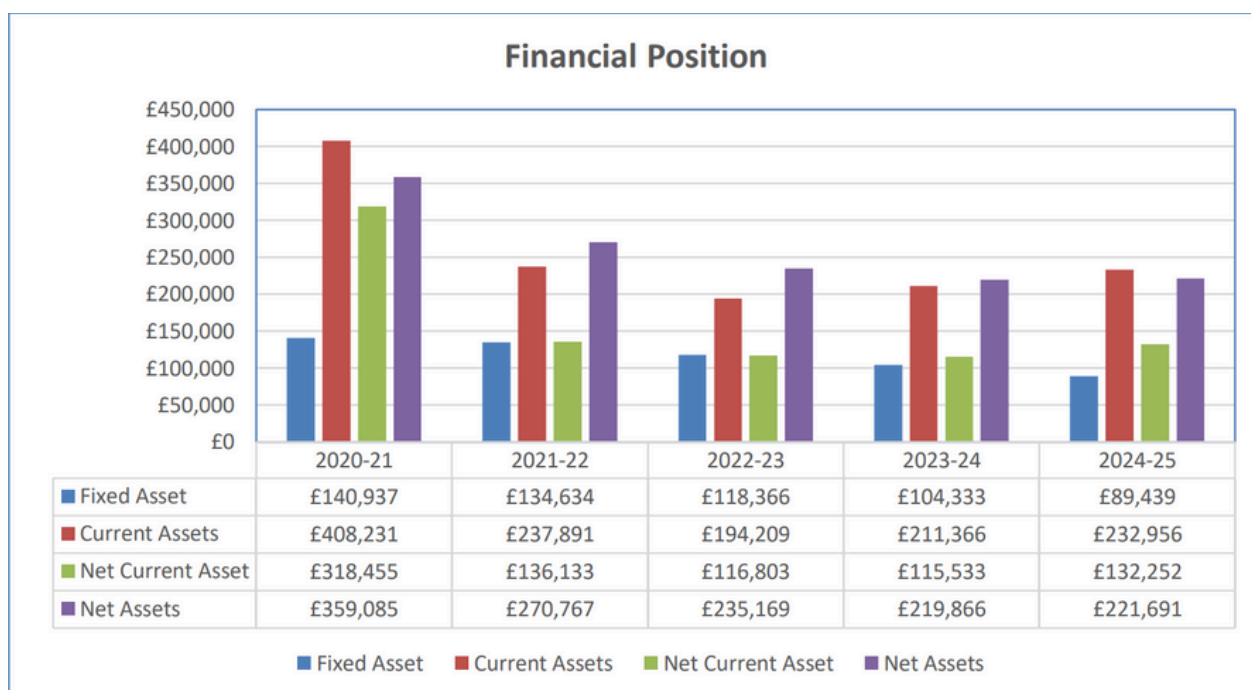
Breakdown of Income for 2024/25



Breakdown of Income for 2024/25 (cont'd)



The year ended with a surplus of £25,648, compared with a deficit of £15,303 in the previous year, and total funds carried forward of £245,514. At 31 March 2025 the Bureau held net assets of £245,514, made up of £89,439 of fixed assets and net current assets of £200,963, after allowing for creditors of £55,816 and a dilapidations provision of £44,888. Of the total funds, £160,122 relates to restricted projects and £85,392 to unrestricted funds. Cash balances at the year end were £152,249, much of which relates to restricted funding or amounts set aside for future lease-end costs.



Against a backdrop of limited resources and continuing uncertainty over future funding, the Bureau remains heavily dependent on grant income. Our Service Level Agreement with Aberdeen City Council continues to be a key pillar of financial stability and underpins much of the work we are able to deliver across the city. Alongside this, support from the Scottish and UK Governments, the NHS, Macmillan Cancer Support, Citizens Advice Scotland, the Department for Work and Pensions, Trussell Trust, British Gas Energy Trust, Pension Wise, Calsayseat Medical Practice,

Bank of Scotland Foundation and other partners and donors, including Aberdeen Student Show and a legacy gift from the late Annabel Stewart, has enabled us to maintain and develop our services. The Trustees aim to hold sufficient unrestricted reserves to cover up to six months of essential running costs, helping to manage delays in grant payments and provide a buffer should funding patterns change. With careful stewardship from the Board, and the commitment of staff and volunteers, ACAB remains in a sound financial position.

In 2024/25, our staff received a 3% pay rise from April 2024, recognising both cost of living pressures and the responsibility carried by the team.

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income & endowments from:					
Donations		10,048	-	10,048	4,442
Charitable activities	2	522,252	537,522	1,059,774	967,819
Other trading activities	3	1,788	-	1,788	3,497
Investment income	4	2,150	-	2,150	1,879
Total income		536,238	537,522	1,073,760	977,637
Expenditure on:					
Charitable activities	5	581,319	466,793	1,048,112	992,940
Net expenditure		(45,081)	70,729	25,648	(15,303)
Transfers between funds		26,464	(26,464)	-	-
Net movement in funds		(18,617)	44,265	25,648	(15,303)
Reconciliation of funds:					
Total funds brought forward		104,009	115,857	219,866	235,169
Total funds carried forward		85,392	160,122	245,514	219,866

**BALANCE SHEET
AS AT 31 MARCH 2025**

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	9		89,439		104,333
Current assets					
Debtors	10	104,530		63,709	
Cash at bank and in hand		152,249		147,657	
		<u>256,779</u>		<u>211,366</u>	
Creditors: amounts falling due within one year	11	(55,816)		(50,945)	
		<u></u>		<u></u>	
Net current assets			200,963		160,421
			<u>290,402</u>		<u>264,754</u>
Total assets less current liabilities					
Provisions for liabilities	12		(44,888)		(44,888)
			<u>(44,888)</u>		<u>(44,888)</u>
Net assets			<u>245,514</u>		<u>219,886</u>
Funds					
Restricted funds	13		160,122		115,857
Unrestricted funds	14		85,392		104,009
Designated funds	14		-		-
			<u>245,514</u>		<u>219,866</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies, and were approved by the Board of Trustees on 22 December 2025 and signed on behalf of the board by:



Mrs O Osobajo
Trustee

(A full version of "Trustees' Report and Financial Statements for the year ended 31 March 2025" is available as a separate document on request.)

Board of Directors

Directors

Robert Aitken – Acting Chairperson from 18/03/25
Olabisi Osobajo – Treasurer
John Cormack
Nigel Dower
Ewan Sutherland
Keith Pirie
Joy Debski
Nikola Will (Appointed 13/08/24)
Rasheedat Balogun (Appointed 12/08/25)
Wyon Sandells (Appointed 12/08/25)
Raymond Stirton (Appointed 12/08/25)
Sheila Thomson (Appointed 20/06/25)

Staff/Representatives

Kristi Kelly – Bureau Manager
Kate Dean – Deputy Manager
Kellyann Fraser – Staff Representative
Onyinye Ezechi – Staff Representative
Sharon Annesley – Citizens Advice Scotland Representative

Councillors

Lee Fairfull
Donna Clark
Michael Kusznr

Standing Committees

Communications Committee

Robert Aitken
Keith Pirie
Nikola Will
Kate Dean
Sashank Kalidindi (IT)

Finance Committee

Olabisi Osobajo (Chair)
Kate Dean
Kristi Kelly
Nigel Dower
Robert Aitken
Sheila Thomson

People Matters Committee

Ewan Sutherland (Chair)
Kristi Kelly
Kellyann Fraser

Policy & Resources Committee

Keith Pirie (Chair)
Kristi Kelly
John Cormack
Ewan Sutherland
Joy Debski

Contact Details

Main Advice Centre

41 Union Street
Aberdeen
AB11 5BN

Opening hours: Monday—Friday 10am to 3pm

Tel: 01224 569750

Email: bureau@aberdeencab.casonline.org.uk

Debt & Benefits Advice Outreach

Monday 10am - 2pm

Powis Community Centre, 11 Powis Circle, AB24 3YX

Tuesday 10am - 3pm

Torry Medical Centre, Oscar Road, AB11 8EP

Thursday 10am - 3pm

Northfield Community Centre, Byron Square, AB16 7LI

Macmillan Cancer Centre Project

Roxburghe House, Ashgrove Road, AB25 3BX

(Monday to Friday 9.30am—4.30pm)

Calsayseat Medical Practice

(for clients of the Medical Practice)

(Tuesday 1.00pm—5.00pm)

