



# Musselburgh and District Citizens Advice Bureau Annual Report 2024/25

**Andrew**  
Musselburgh CAB Adviser – NHS Project– Haddington Community Hospital

# Report from Bill Douglas, the Chair of Trustees



## Chair's Introduction

It gives me great pleasure to introduce this year's Annual Report and to reflect on what has been another successful and transformative year for Musselburgh and District Citizen's Advice Bureau.

Over the past year, we have continued to make a real and measurable difference to the lives of people across our community. Our dedicated team of staff and volunteers have worked tirelessly to help local residents secure increased financial gains – ensuring that more people are accessing the income, benefits, and support to which they are entitled. These achievements underline our continued commitment to tackling inequality and improving financial wellbeing across East Lothian.

This year also marked our second year of our move into the Fisherrow Centre Community Hub, which has quickly become a welcoming and vibrant base for our work. The Hub has enabled us to strengthen our presence in the community, making our services more visible and accessible than ever before. We have deepened our engagement with a wide range of valued partners, including the East Lothian Foodbank, East Lothian Community Hospital, and East Lothian Council. These collaborations are vital to providing holistic support for our clients, allowing us to respond more effectively to the complex challenges people face.

As we reflect on the past year, the Board remains acutely aware of the ongoing budget pressures facing the local authority and the impact these challenges continue to have on our organisation. We are strategically planning for a future in which funding from East Lothian Council is likely to reduce further, and we are taking proactive steps to strengthen our resilience and diversify our income streams accordingly. In 2024/25, our funding from the Council stands at 42%, a notable decrease from 47% in 2023/24. This shift underscores the importance of our continued focus on sustainability, innovation, and careful stewardship of resources as we navigate an evolving financial landscape.

As we look ahead, we remain focused on deepening our partnerships, expanding our reach, and continuing to deliver the high-quality advice and support that local people rely on.

# We are Musselburgh and District Citizens Advice Bureau and we are here for everyone

We can all face problems that seem complicated or intimidating. At Musselburgh and District Citizens Advice Bureau, we believe no one should have to face these problems without good quality, independent advice.

Citizens Advice Scotland is made up of the national charity, and a network of over 59 independent local Citizens Advice Bureau across Scotland. We offer free, confidential advice online, over the phone and in person.

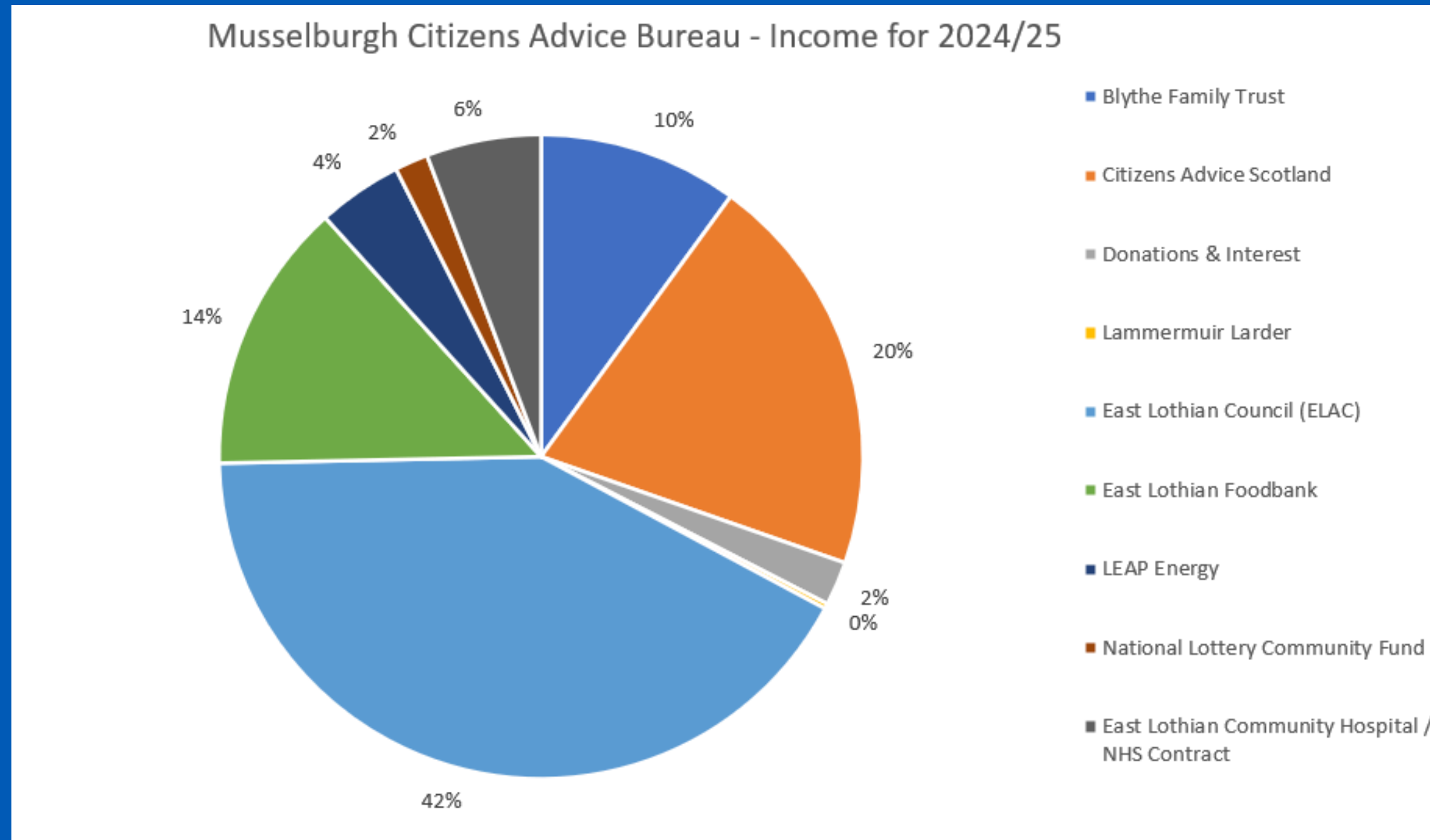
When we say we are here for everyone, we mean it. People rely on us because we are independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us an unique insight into the challenges people are facing today. Lobbying for change is a big part of what Citizens Advice Scotland do, using the evidence gathered from bureau clients.

We aim to give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem.



# A big **THANK YOU** to all our funders!





# Putting the people of East Lothian at the heart of what we do

From knowing whether to challenge an employment decision to checking an energy contract, our clients can expect the same overarching approach from us. Our primary objective is to get the best for our clients, and it is this that determines the advice and options we give.

We know people need different types of support at various times of their life. One of our greatest strengths as a service is the flexibility to deal with most issues that people come to us with and we tailor our advice to each person's needs, whatever stage their problem may have reached or level of support needed.

We manage complex cases

We deal with quick and simple queries

As well as everything in-between

## People come to us with all sorts of issues

People come to us with quick questions: they might want to double-check a piece of information or ensure that they've chosen the best course of action. After ensuring that there aren't any further underlying issues, we're likely to support these clients through signposting or self-help, enabling them to deal with their query quickly and effectively.

Some clients come to us when problems have initially arisen - for others, their situation may be more serious. We help people that have reached a real crisis point and need urgent help. They may have contacted us because their energy is about to be disconnected or their home repossessed. It may have taken a lot of personal courage to decide to take action. These clients will likely need more specialist and ongoing advice and support.

We aim to solve problems, reduce their impact on individuals' lives, and improve people's circumstances. Putting our clients' needs at the heart of our decision-making means we are able to improve the ways in which people can get help to move forward.

# Digital Inclusion and practical support

Throughout the year and with the help of partners the bureau has been able to help clients in crisis and poverty. We have been able to support clients by providing ;

- Shopping vouchers
- Period Poverty products
- Fuel Vouchers
- Mobile Phone Sim Cards
- Laptops, tablets and chrome books for clients in Device poverty
- A Pantry of free food and toiletries

Being able to provide practical support for clients in urgent need has given advisers another resource in their toolkit to support people effectively.

“We would like to express our thanks for the generous donation of tablets to support the children with special educational needs at Dunbar Grammar. Many of our pupils come from homes where families would not be able to afford such technology, leaving them at risk of digital exclusion both in and outside the classroom. Your donation has changed that. These devices have opened up new opportunities for learning, communication, and creativity, helping every child to engage in education in a way that suits their individual needs. The impact has been truly transformative—fostering greater independence, confidence, and inclusion. We are deeply grateful to Musselburgh CAB for your kindness and commitment to ensuring that all children, regardless of circumstance, have the chance to reach their full potential”.

**Sandra Park**

Principal Support for Learning  
Dunbar Grammar School



# East Lothian Financial Inclusion Network

Musselburgh Citizens Advice Bureau operates the East Lothian Financial Inclusion Network which meets regularly to share information, initiatives and provide support to partner agencies.

Joint working with a range of partners – from the wider advice sector, the local authority, national health service and other charities – enables us to reach a broader range of client groups than we could alone.

This has obvious benefits for us and for our partners as we can get to capitalise on each others' expertise, reputation and reach. Of greater importance are the additional outcomes we are collectively able to achieve for more people.



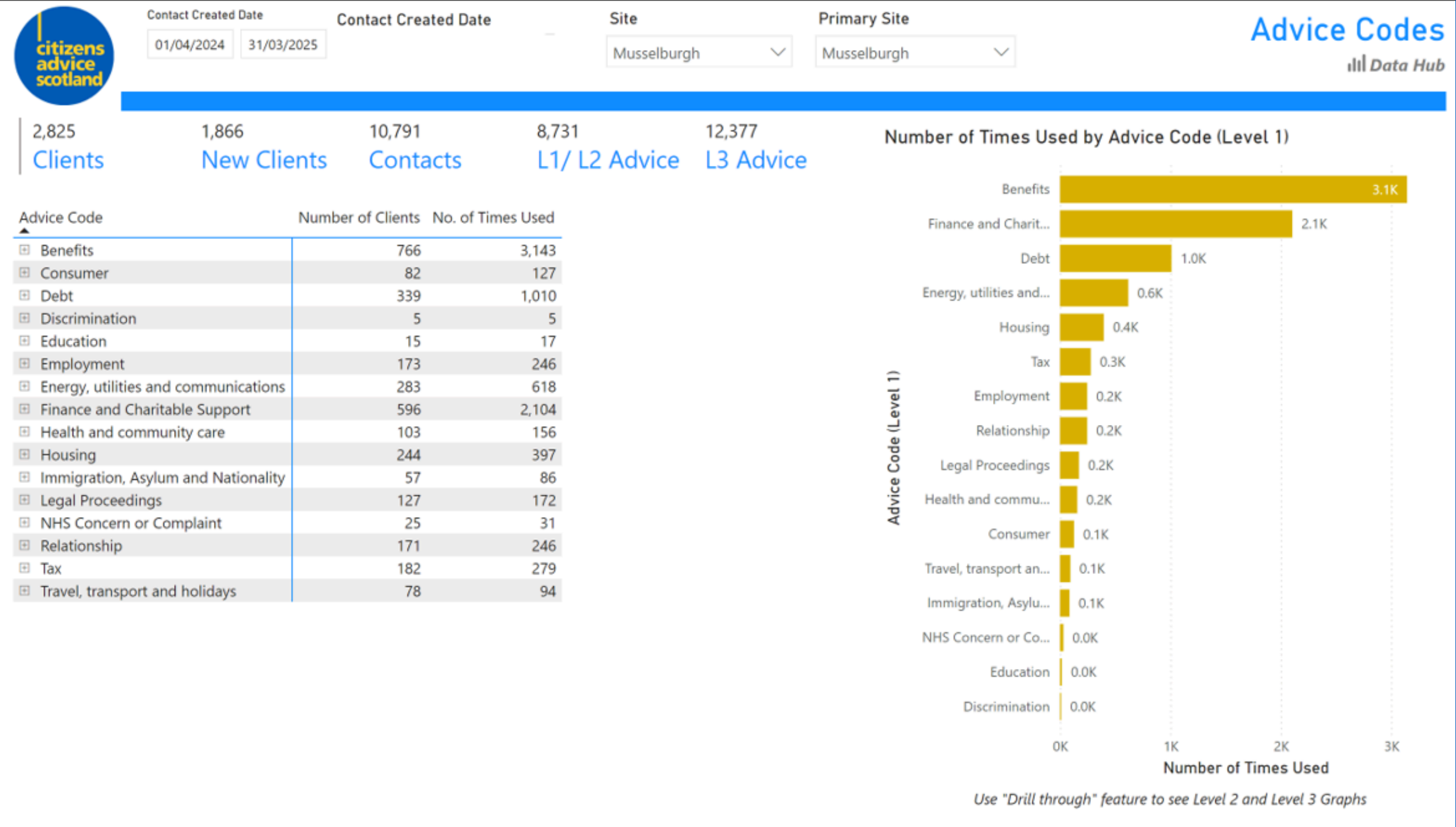
**“It is amazing what you can accomplish if you don’t care who gets the credit.”**

# East Lothian Council

**Musselburgh and District Citizens Advice Bureau is a member of the East Lothian Advice Consortium. The consortium receives funding to deliver advice services across East Lothian. This funding is vital to employ staff to deliver this vital service to the most vulnerable.**

## In 2024 – 2025

**We helped 2,825 clients  
866 of them were new clients  
We contacted clients 10,791 times. Crisis / Finance and Charitable Support overtook benefits and debt advice as the main reason we were contacted.**



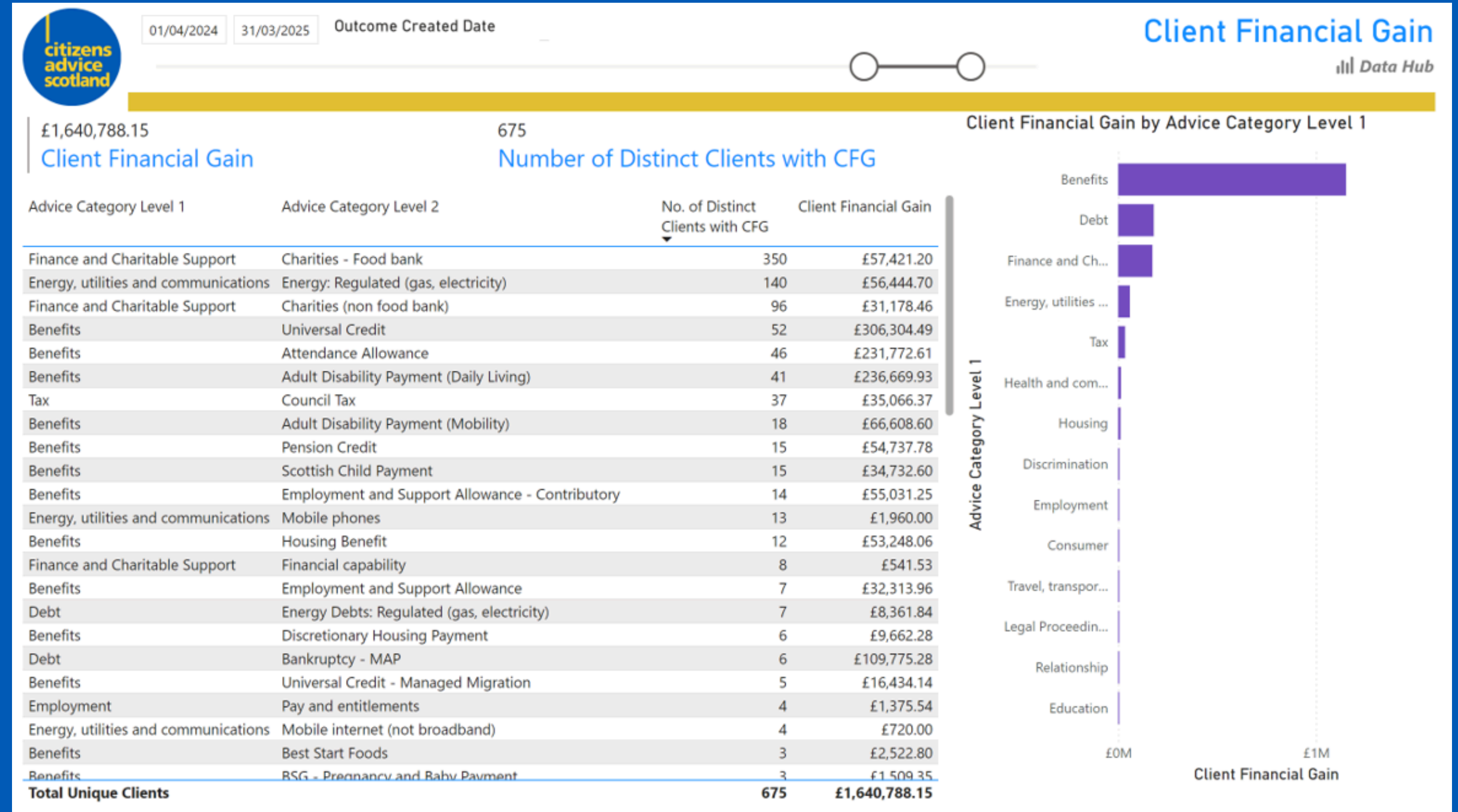
# Client Financial Gain

We use an established model to calculate our financial gains.

During the period 1st April 2024 to 31st March 2025 we achieved

**£1,640,788.15**

in financial gains for our clients.



## Our Volunteers

Our organisation simply wouldn't be what it is without the dedication, compassion, and hard work of our volunteers. They are at the heart of everything we do—giving their time, energy, and skills to make a real difference in the lives of others. We are deeply grateful for every one of them and the vital role they play in helping us achieve our mission.

In this spirit of appreciation, we're proud to share Jack's story—an inspiring example of the impact our volunteers make every day and the difference one person's commitment can bring to their community.

## Jack's Story

I wanted to volunteer here for many reasons. I wanted to do some volunteering in general, anywhere. I had no experience in anything, and I was too scared to apply for paid jobs. I found the ad for volunteers for the Musselburgh Citizens Advice Bureau on an East Lothian volunteering website and decided to go for it.

I didn't actually know what this place did before I read the ad. I have always been a very indecisive person and the idea that you can get lots of different types of cases here appealed to me. I liked the idea that I would get to help people, I have always felt a bit useless, so I wanted to do something good.

I also wanted to do something that would challenge me a bit. I have had lifelong Social Anxiety problems and probably Autism (I am on a waiting list for a proper diagnosis) so I had/have severe issues with talking to people and I was terrified of phone calls, doing something like this would be good for getting better at these types of things. It was difficult to apply for the role due to all of that, but I managed it eventually.

I was slowly eased into things, which was the right move because I was terrified, after some training, I started with sending advice over emails and eventually moved on to dreaded phone calls. It was difficult at first, I was too scared to even do case reviews, I would hesitate for minutes before being able to call a client. There would be some calls where I wouldn't know what to say or do and I would have a bit of an internal panic. I had started off with coming in 1 day a week and eventually upped it to 2. I had spent years being too scared to leave the house, so it was hard to just come here, but I wanted to get out of the house and be around other people, even if I was too scared to talk to them.

Over time I got better at phone calls and even started some face-to-face appointments, I found it difficult to connect with clients, but things seemed fine. I found it rewarding to help people, even though a lot of appointments don't really go that way. After years of not doing anything, it felt good to be useful to society and to help improve other people's lives.

Eventually I became a generalist adviser in August 2024. I was dealing with all sorts of cases, I had a real issue with my speed, some appointments would take most of the day. I often stayed later than 4 and started earlier than 10.

By the time the summer hit, I was confident enough to apply for a master's course. I didn't want to stop volunteering, so I made sure to keep coming into the bureau, even if it was only once a week. I had wasted my time at my undergraduate course due to my issues, (I never made any friends, never joined any clubs or any other extracurricular activities, I didn't study well and had to do a lot of resits) and I wanted a bit of a do-over.

This time, I still didn't make any friends or join any clubs or anything like that, but I studied harder and got good grades for once, my overall result was a distinction. I think volunteering at the bureau had sharpened my mind a bit, I had spent too much time over the years at home doing nothing, that I wasn't able to think much, but all of the training that I had to do had gotten me into the habit of being productive in my spare time. I strongly believe that this is what allowed me to be productive at university and got me my results.

Now that university is over, I am back to not really knowing what I am doing with my life. I suppose I will need to start thinking about employment, I don't know if I will go into Robotics/Software or do something more like what I do here as an adviser. To be honest, I might still be too scared to apply for jobs. Even if I don't know what I am going to do with my future, I like what I am doing right now here at the bureau.

I went up to 3 days a week and now added a fourth day since I noticed that Mondays were available. In the summer, I started having 3 appointments a day, and there are days where I can do even more. I don't stay here as late as I used to, although it still happens sometimes, I still like coming in a bit early though. I am not taking my lunch break as often as I should be, I should try and change that. I enjoy helping people, I like that I actually have something to do with my days. I like being around people, even if I still can't talk to them much.

Overall, volunteering here has been great, there have been lots of benefits. Having lived most of my life as a hermit, I don't know much about life, and the more I deal with cases, the more I learn about how to deal with these situations in case I am ever in them. It is not just the clients who become empowered.

# How to get involved...



# Volunteering

Musselburgh Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with the national charity and a network of over 59 other independent local Citizens Advice service.

In 24/25 Musselburgh Citizens Advice Bureau was governed by a board of trustees who are all volunteers.

During the year we welcome many new volunteers into a variety of roles with the majority starting as Trainee Advisors and some joined the Research and Campaigning team. During this same period some moved on to the new challenges or retired (again). A few secured paid employment utilising the skills they had developed while volunteering with us.

Volunteering your time and skills is a rewarding way to make a real difference to the lives of people in your community. It's a great way to pick up new skills, use existing ones, make friends and feel part of an enthusiastic team.

Our organisation simply wouldn't be what it is without the dedication, compassion, and hard work of our volunteers. They are at the heart of everything we do—giving their time, energy, and skills to make a real difference in the lives of others. We are deeply grateful for every one of them and the vital role they play in helping us achieve our mission.



**Mike – Volunteer Adviser**

Our volunteers, staff, friends and supporters ensure we are ready to help when needed. If you like our work and want to make a difference, why not get involved?  
Email us at – [info@musselburghcab.org.uk](mailto:info@musselburghcab.org.uk)

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Anne – Volunteer Receptionist



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