



Annual Report



2024/25

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Vision

CHAI works to ensure no one in our communities has to endure hardship.

Mission Statement

CHAI provides free, independent, and impartial information, and high quality advice on welfare rights, employability, debt, and housing matters to our communities, focusing on homelessness prevention and supporting people out of poverty.

Objectives

- To provide best practice information, advice and support to the community in relation to maximising income, welfare rights, debt and housing matters, employability and sustaining tenancy.
- To relieve poverty in the community areas served by CHAI.
- To offer practical support to those in need within the community, particularly individuals with disabilities, mental health challenges, addiction issues, and those affected by poverty, while also fostering a strong sense of community care and mutual assistance.
- To aid in the interests of social welfare, and the specific objective of improving conditions of life of residents in the community.
- To inform people of their rights, encourage resilience and promote the development of life skills, where appropriate, so that each individual can reach their own potential.



Our Values



Compassion: We demonstrate compassion by treating our clients, colleagues, and partners with empathy, and by always respecting their dignity.



Integrity: We uphold the values of fairness, authenticity, honesty, reliability, and impartiality/non-judgment in the way we work with clients, colleagues, and partners



Quality: We are committed to maintaining high standards of work, consistently striving for excellence. Collaboration and partnership are central to how we achieve quality outcomes.



Learning: Innovation and continuous improvement are integral to our approach. We embrace adaptability and foster a culture of learning to better serve our clients.



Empowerment: We foster independence and empower both staff and clients with the necessary tools and/or life skills so they can help themselves and achieve change.

Directors' Report

This year has reaffirmed the central role CHAI plays in helping people navigate some of the most complex and entrenched barriers to stability—poverty, insecure housing, trauma, and health inequalities. At the core of our work is a simple but powerful belief: that everyone should have access to rights-based, person-centred advice, delivered with care, consistency, and respect. That belief has guided us through 2024–25 and continues to shape the decisions we make.

More than ever, this has been a year defined by prevention. Whether it is intervening early preventing debt from spiralling out of control or helping a young parent access support before reaching crisis point, our aim is to provide timely, trusted advice that reduces harm before it escalates. Prevention is not just a principle—it is a practical and cost-effective strategy that reduces pressure on overstretched statutory services, from health to housing to social care.

Our work increasingly takes place in integrated settings that allow for earlier, more holistic intervention. We have strengthened partnerships with GPs, recovery hubs, and schools to bring advice directly to people, rather than expecting them to seek it out in isolation. A new collaboration with **Southside Community Centre** this year, funded through a local initiative, has enabled us to offer welfare rights, housing, and debt advice directly within the community—providing early, accessible support where people live.

We have also expanded our focus on families. With support from the National Lottery Cost of Living Fund, we launched our **Family Nurse Partnership Advice Project**, working directly with Family Nurse Practitioners to support first-time parents under twenty-five. This approach ensures young families can access joined-up advice at a critical stage in their lives. Similarly, our **Whole Family Equality Project**—which delivers culturally sensitive support to ethnically diverse families—secured a further three years of funding through NEST, allowing us to continue addressing systemic inequalities with consistency and care.

Our ability to prevent crises, however, depends heavily on the sustainability of funding. Too often, advice services are funded through short-term, output-driven models that fail to reflect the complexity of the issues we address. This kind of funding may count appointments but rarely accounts for the time it takes to build trust, navigate trauma, and see a case through to resolution. It also risks creating instability for the workforce, who carry the emotional and logistical weight of this work.

We continue to advocate for long-term, unrestricted funding that recognises both the preventative value of advice and the genuine cost of doing it well. This includes ensuring staff are supported through fair pay, manageable caseloads, and space for learning and reflection. Trauma-aware, rights-based advocacy cannot be delivered under constant financial uncertainty or at unsustainable pace.

Throughout the year, we have remained committed to ensuring advice is not just available, but genuinely accessible and inclusive. We expanded our citywide appointment capacity to ensure no family is excluded due to postcode or project criteria. We have also deepened our work around co-design—drawing on the insights of those with lived experience to shape services that truly reflect community needs.

For many of our clients, CHAI is not simply a source of information—it is a trusted, long-term support. As we look ahead, we remain focused on prevention, inclusion, and sustainability. We will continue to make the case for advice services that are not only reactive in moments of crisis but proactive in building stability, confidence, and hope for the future.

We are equally committed to investing in the development of our staff through robust internal and external training opportunities. All team members have access to continuous professional development (CPD), ensuring our advice and training services are delivered to the highest standard. This commitment to learning and improvement will continue to be a core focus of our work in the foreseeable future.



Rachel Rennie, Chair & Teresa Sutherland, CEO

Annual Report Agenda

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Our Year in Stats



2,171

New clients advised



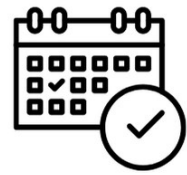
2,783

Individuals assisted in total



6,891

Appointments



51

Tribunal hearings



232

Court hearings



£8,437,008

Financial gains



53

Employability cases



£3,032

Average financial gains
per client



Stronger Together:

Partnerships, Networks and Advocacy

Partnerships and Networks

CHAI works collaboratively with a wide network of trusted partners to deliver holistic, rights-based support to individuals and families across Edinburgh. From GP practices to community venues and hospitals, these partnerships help us provide accessible, expert advice where it's needed most. We are proud to work alongside organisations such as the City of Edinburgh Council, NHS, Children First, Capital City Partnership, Advice UK, Citizens Advice Edinburgh, and Granton Information Centre, among others. These relationships are central to our impact, enabling us to share expertise, strengthen our services, and reach more people. As a highly accredited provider, we complement our partners' work through specialist housing, debt, welfare, and employability advice.

Strategy Groups and Forums

CHAI plays an active role in shaping policy and legislation at both local and national levels. We contribute our frontline expertise to a range of strategic forums and networks across the city. These include the Advice UK Forum, Edinburgh Poverty Alliance, Debtor Application Working Group, Homelessness Task Force, Child Poverty Forum, Edinburgh



Advice Partnership, Menu for All Strategy Group, Gorgie Dalry Forum, Whole Family Equality Project, SHAPE, and Edinburgh Poverty Network. Through these platforms, we help influence decision making and advocate for effective, inclusive approaches to tackling poverty and inequality.

Consultations

CHAI actively contributes to consultations to ensure the voices of our clients and frontline staff inform policy development. By engaging in consultations, such as the recent DWP Pathways to Work consultation and the Civil Legal Aid inquiry, we provide evidence based feedback shaped by lived experience and practice. This enables CHAI to influence planning and decision making processes at local and national levels, helping to shape more responsive and equitable services and legislation.

Advice Service in Communities

Edinburgh Integrated Joint Board

The Financial Wellbeing Team remains CHAI's largest delivering advice services across a wide range of community and health settings throughout Edinburgh. The team's core aim is to enhance financial wellbeing through income maximisation and tailored advice. A key element of this work is the contract delivered on behalf of the Edinburgh Integrated Joint Board (EIJB), which supports both the City of Edinburgh Council and the city's Health and Social Care Partnership. This contract—delivered in collaboration with Granton Information Centre and Citizens Advice Edinburgh—provides comprehensive welfare rights and debt advice across the city, with a strong focus on areas of high deprivation and individuals facing the greatest need.

To effectively reach communities, services are embedded in accessible locations such as GP practices, hospitals, mental health and addiction recovery hubs. This integrated approach recognises the link between financial wellbeing and overall health, helping to reduce the stress and anxiety associated with financial hardship. Referrals are accepted from healthcare professionals, social workers and individuals can also self-refer.

As of 2024–25, this funding was extended until July 2025, at which point the City of Edinburgh Council will initiate a new commissioning process for advice services across the city. CHAI is hopeful that we will remain as one of the key advice providers in Edinburgh.

Locality-Based Advice Services (2024-25)

In 2024–25, CHAI continued to deliver vital welfare rights and debt advice across Edinburgh's localities, with a strong focus on supporting individuals in areas of high deprivation.

Current Service Provision

- **South East and South West:** Advice services are delivered from CHAI's main office, providing accessible, in-person support to residents.
- **North East:** Services are based at the **Whitehouse in Craigmillar**, a community hub located in one of Edinburgh's most socioeconomically challenged areas. This location ensures that individuals facing multiple barriers can access the financial advice they need close to home.

Service Development

Recognising the ongoing demand for advice in the **Southwest**, CHAI is actively expanding its reach by developing new partnerships with **Gate 55** and the **Dove Centre**—two well-established community organisations embedded in local neighbourhoods. These partnerships will allow CHAI to deliver advice services directly within the heart of the community, reducing access barriers and increasing engagement with individuals who may not otherwise seek support. This locality-based approach reflects CHAI's commitment to tackling inequality by ensuring that support is available where it is needed most.

Support within GP Practices (2024-25)

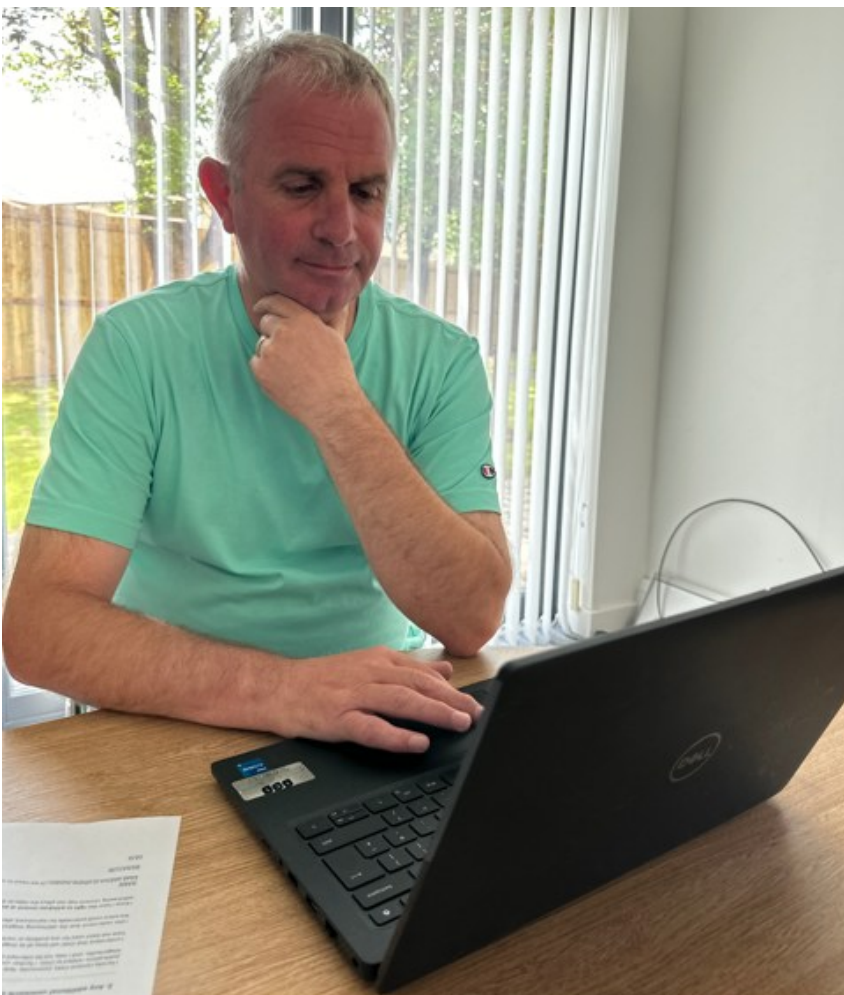
During the 2024–25 period, CHAI Advisors continued to deliver essential support services within four key GP practices: Brunton Medical Centre, Sighthill Green Medical Practice, Wester Hailes Medical Practice, and Whinpark Medical Centre.



CHAI sustained strong collaborative relationships with GP's, administrative teams and Community Link Workers based in these practices.

This integrated approach ensured that patients received holistic care, with seamless referral

pathways to CHAI's specialist services. The partnership directly supported the NHS's commitment to social prescribing, helping address non-clinical factors affecting health.



Within these settings, CHAI Advisors provided tailored, one-to-one support to patients, primarily focusing on issues related to welfare benefits and debt. This work continues to play a crucial role in tackling the broader social determinants of health and contributes significantly to improving the overall wellbeing of patients in these communities.

Advice Service in Communities

Edinburgh Integrated Joint Board (continued)

Advice in Mental Health Hubs (2024–25)

In 2024–25, CHAI continued to deliver benefits and debt advice within Edinburgh’s mental health hubs, supporting individuals experiencing mental ill-health with welfare rights and debt issues.

These hubs offer a holistic model of care, and the integration of financial advice within them ensures that individuals receive timely, practical support in a familiar and trusted environment. Many clients face significant barriers to managing financial matters independently due to the impact of their mental health. By embedding our services within these settings, CHAI helps to remove those barriers and reduce the stress associated with financial insecurity.

CHAI Advisors work closely with mental health professionals—including social workers, psychiatric nurses, and support staff—to gather detailed evidence of how a person’s mental health affects their daily life. This collaborative approach is essential in supporting successful applications for out-of-work and disability benefits, helping to secure financial stability for those most in need.

Throughout the year, financial wellbeing advice was available at the following mental health hub locations:

- Ballenden House (Southeast)
- Inchkeith House (Northeast)
- Cambridge Street (Southwest)
- Craigroyston (Northwest)

This service continues to demonstrate the value of integrated support in improving both financial and mental wellbeing outcomes.



Advice within Recovery Hubs (2024–25)

In 2024–25, CHAI continued its long-standing partnership with Edinburgh’s Recovery Hubs, delivering vital financial wellbeing support to individuals affected by substance use.

Recovery Hubs operate as integrated, one-stop services offering health interventions, harm reduction, and ongoing recovery support.

CHAI’s role within these hubs is to provide specialist advice on welfare benefits and debt, ensuring that financial insecurity does not become a barrier to recovery. By embedding our services alongside addiction recovery teams, we offer a holistic approach that addresses both the health and socioeconomic challenges faced by individuals in recovery.

Our advisors work closely with multidisciplinary teams to ensure that clients receive coordinated and compassionate support. This integrated model helps reduce stress, improve financial stability, and support long-term recovery outcomes.

In 2024–25, CHAI provided advice services at the following locations:

- **Spittal Street Clinic and South East Recovery Hub** (South East)
- **Wester Hailes Healthy Living Centre** (South West)
- **Southeast Recovery Hub (Gilmerton)** (South East)
- **Turning Point** (North East)
- **Craigroyston Health Centre** (North West)
- **EMORSS** – city-wide service supporting individuals leaving prison.

This city-wide presence ensures that individuals across all four localities can access the financial advice they need as part of their recovery journey.

UK Shared Prosperity Fund (UKSPF)

Additional Support for Mental Health and Recovery Hubs (2024–25)

Demand for advice services within Edinburgh’s mental health and recovery hubs has remained consistently high. In response to this growing need, CHAI was awarded additional funding through the UK Shared Prosperity Fund (UKSPF) in January 2023. This funding has continued to support service delivery into 2024–25.

Thanks to this investment, CHAI expanded its capacity by recruiting four additional Advice Workers. This strengthened our ability to provide timely, person-centred advice on welfare rights and debt within both mental health and recovery settings.

This increased capacity has helped to ease pressure on existing services, reduce waiting times, and ensure that more individuals can access the financial support they need—particularly those facing complex challenges related to mental health or substance use. The additional staffing has also enhanced our ability to work collaboratively with clinical and support teams, ensuring a more integrated and responsive service.

Advice Service in Communities

National Drugs Mission Improvement Fund

In 2024–25, CHAI continued to deliver targeted outreach advice services supported by the *National Drugs Mission Improvement Fund*. This funding enables us to operate an essential two-worker model—comprising a full-time advice worker and a dedicated case support worker—designed specifically to meet the complex needs of this client group.

The service focuses on individuals at high risk of drug-related death who are not yet engaged with formal recovery services. Many of those we support face multiple, overlapping challenges, including learning disabilities, severe and enduring mental health conditions, and insecure or unstable

housing. Having both an advice worker and a case support worker is vital to building trust, maintaining consistent engagement, and providing practical support. This model allows us to respond flexibly and intensively, helping some of the city’s most marginalised individuals begin to stabilise their circumstances and access the services they need.

The service provides vital advice on benefits, debt, and housing, and is delivered through a combination of drop-in and appointment-based sessions at the following locations:

- **Salvation Army Wellbeing Centre** (drop-in)
- **Streetwork Crisis Centre** (drop-in)
- **Grindlay Street Court** (appointments)





Expanding Support for Women: The Willow Project

CHAI has extended its outreach work by partnering with *The Willow Project* — a specialist service in Edinburgh that supports women involved in the justice system and those at risk of harm due to substance use and trauma.

Through this collaboration, CHAI provides welfare rights, housing, and money advice in a safe, trauma-informed environment.

This partnership allows us to support women facing multiple and complex challenges, ensuring they have access to the advice and advocacy needed to build stability and move forward.



Advice Service in Communities

NHS Lothian Partnership

Astley Ainslie Hospital –

Vocational Rehabilitation Support

In 2024–25, CHAI continued to deliver specialist advice services within **Astley Ainslie Hospital**, in partnership with NHS Lothian’s Vocational Rehabilitation Service. This collaboration supports individuals whose ability to work has been affected by illness or injury, helping them to navigate the financial implications of a change in health and employment status.

By embedding advice provision within a hospital setting, CHAI can offer timely, person-centred support to patients as they plan for their future. Our advisors work closely with occupational therapists to ensure that individuals receive accurate guidance on managing their benefits, accessing financial support, and understanding their entitlements during periods of recovery or transition out of work.

This integrated approach helps reduce financial uncertainty and supports patients in making informed decisions about their next steps, whether returning to work, reducing hours, or applying for disability-related benefits.

The Advice in Accessible Settings Fund

CHAI continued to deliver targeted advice services supported by this Fund, administered by Advice UK on behalf of the Scottish Government. This fund aims to reach individuals who are traditionally the hardest to reach or who have not previously accessed advice services.

CHAI worked in partnership with *The Rock Trust*, Scotland’s leading youth homelessness charity, to provide tailored support to young people who are homeless or at risk of homelessness. Through this collaboration, CHAI delivered advice on benefits, housing, and financial issues in a youth-centred and accessible environment.

CHAI also partnered with the *Community Alliance Trust* in Craigmillar—an area facing high levels of deprivation—to support six priority groups identified as being at greater risk of poverty and social exclusion:

- Lone parent families
- Households with a disabled member
- Families with three or more children
- Ethnic minority families
- Families with a child under one year old
- Families where the mother is under 25

By embedding advice services within trusted community spaces, CHAI has successfully reached individuals who often face significant barriers to accessing support. This approach helps reduce inequality and strengthen financial resilience across some of Edinburgh’s most disadvantaged communities.



Southside Community Centre

From April 2025, CHAI began a new partnership with **Southside Community Centre**, delivering welfare rights, housing, and debt advice as part of a locally funded initiative. Thanks to funding awarded to the centre by the **National Lottery**, CHAI now has a **full-time Advice Worker** based on-site, providing accessible support to residents. This service enhances the centre's ability to respond to the needs of individuals and families facing financial hardship and strengthens CHAI's presence in the Southside—an area where many experience economic and social disadvantage.

Expanding Advice Services into Food Hubs

In 2024–25, CHAI received additional funding from the *Edinburgh Integrated Joint Board*

(*EIJB*) to expand our benefits and debt advice services into local food hubs. This initiative aimed to support individuals facing food insecurity and financial hardship by delivering advice in accessible, community-based settings.

Our work focused on two key locations: *Big Hearts* and *The Health Agency*, where advisors were available during community meals and food pantry sessions. By embedding our services in these trusted spaces, we engaged with people who might not otherwise access traditional advice channels.

This funding also enabled us to offer triage appointments—helping identify urgent needs, prioritise complex cases, and ensure timely onward referrals. Ultimately, this work contributed to reducing financial stress and improving access to essential support for those most in need.

Advice Service in Communities

Key Statistics

	Number of NEW clients advised	Total number of individuals assisted	Number of appoint- ments	Financial Gains
GP surgeries	391	437	956	£2,032,383
Brunton Surgery (NHS Lothian)	44	52	150	£361,335
Mental health & recovery hubs	319	529	1,335	£1,936,387
Local provision	91	94	162	£141,988
Food Hubs	38	40	95	£65,202
Advice UK / Advice in Accessible Settings	89	96	136	£204,048
Drugs Mission	114	133	423	£449,017
Astley Ainslie (NHS Lothian)	31	56	113	£143,824
Total	1117	1,437	3,370	£5,334,187

Appeals & Tribunal representation for the Financial Wellbeing Team:

20 appeals including 10 successful appeals

Client Feedback

"If it wasn't for your service I wouldn't have managed any of the paperwork let alone understand what to do. Elizabeth was so patient, kind, honest and made me feel at ease. She quickly gained my trust. You can see she genuinely wants to help people. Truly special human being and deserves to know how much she's appreciated. 10/10"

"I really can't fault the service at all. It got me through extremely stressful times when my health was greatly affected. Sarah was extremely helpful and so easy to talk to about really distressing things... Really impressive when I haven't met her in person... She has been a godsend!!"

"The Advisor Steven went above and beyond to help me get the result I needed after losing my job earlier this year. I can now look more positively to the future."

"I worked with Beth... I cannot praise Beth enough in her approach, expertise, support and understanding... Everything was carried out with sensitivity and in a very prompt and efficient manner... I would use [CHAI] again and highly recommend it."

"I am really thankful for Fenella. She was really patient and kind."

"Alasdair was very helpful and knowledgeable."



Case Study: Lydia



We helped Lydia complete a UC50 form, and she was awarded the Limited Capability for Work and Work-Related Activity (LCWRA) element of Universal Credit, which helped to boost her income. During the process, it emerged she had informed her work coach nearly a year earlier that she was too unwell to work, but no referral for a Work Capability

Lydia's Journey to Stability and Empowerment

Lydia (not her real name) was referred to CHAI through our Recovery Hub project while experiencing severe hardship. After becoming unwell, she could no longer maintain her full-time job and had to rely on irregular shifts at work and food banks. The loss of financial independence left her overwhelmed and anxious.

Due to her mental health, Lydia first contacted CHAI by phone, feeling unable to attend in person. She was particularly keen to explore disability benefit options, as her circumstances had changed significantly. Our adviser offered flexible, multi-channel support, via phone, email, letters, and WhatsApp, carrying out a full review of Lydia's Universal Credit claim, while also supporting her Adult Disability Payment (ADP) review.

Assessment had been made. CHAI submitted a Subject Access Request, confirming this oversight, and helped Lydia appeal for backdated LCWRA, supporting her to include a powerful personal statement.

The Department for Work and Pensions upheld the appeal without a tribunal hearing, agreeing Lydia had been unfairly denied support.

Since then, Lydia's anxiety has eased, and her improved financial stability has allowed her to take on part-time work, something she once believed impossible. Her case shows how holistic advice can restore not only income, but also dignity, confidence, and a sense of control.

It also illustrates CHAI's wider impact: helping people with health challenges re-engage with work and reduce long-term dependency on public support.

Case Study: Martin

Supporting a Vulnerable Household Through Universal Credit Migration

Martin (not his real name), a 61-year-old man living in a Housing Association tenancy sought support from CHAI as he transitioned from legacy benefits to Universal Credit (UC). Martin lives in a housing association home with his former partner, who is the kinship carer for their 9-year-old granddaughter. The household remains together to provide stability and care for the child.

Both adults are unable to work due to significant health and caring responsibilities. Martin lives with multiple chronic health conditions, including heart disease, COPD, and limited mobility. Martin was extremely anxious about the move to UC, fearing a drop in income that might compromise his ability to support his granddaughter's care.

Having been on legacy benefits for many years, he was unfamiliar with the new system and had limited awareness of his financial circumstances, making it difficult to understand what he was entitled to. His lack of digital access further complicated the process.

How CHAI Helped

A CHAI adviser supported Martin to apply for UC by phone and completed a full benefit check. This clarified

how existing deductions (Fuel Direct) would be managed and ensured Martin was receiving his correct entitlement.

We then liaised with the Jobcentre to obtain a clear breakdown of payments which helped Martin make better sense of his financial position.

During this process, council tax arrears were uncovered and these are now being addressed. The case remains open to provide ongoing, wraparound support.

This case highlights the stress and complexity many older people face when migrating to UC—particularly those with caring responsibilities and no digital access. It also demonstrates the vital role of accessible, person-centred advice in protecting vulnerable households from financial hardship and supporting family wellbeing.



Advice for Families

CHAI's Advice for Families Team offers specialist, person-centred advice on welfare rights, housing, and debt to families across Edinburgh. We work alongside parents to navigate often complex systems and improve their financial stability, living situations, and overall wellbeing.

We're proud to work closely with a wide range of professionals embedded in the lives of families—from Early Years Centres and schools to Health Visitors, Family Nurse Practitioners, social work and housing teams. Many families are referred to us through these trusted professionals, but we also welcome self-referrals. Making our service accessible to all families—wherever and however they need us—is at the heart of what we do.

Developments in 2024–25

This year has seen exciting new developments in how we respond to families' evolving needs. For example, thanks to the National Lottery Cost of Living Fund, we launched our *Family Nurse Partnership Advice Project*, working directly with Family Nurse Practitioners to support first-time parents under the age of 25.

We also expanded our citywide appointment offer, opening up additional advice slots so that no family is turned away simply because of postcode or project criteria—ensuring truly inclusive support.

In addition, our *Whole Family Equality Project*, which supports ethnically diverse families, secured three more years of funding through the Network of Employability Support & Training (NEST). This means a continued delivery of dedicated, culturally sensitive support to families who face systemic barriers to opportunity.

The Services We Provide

Our work is delivered through a range of embedded and partnership-based projects, designed to be holistic, preventative, and tailored to each family's needs:

- **Family Nurse Partnership Project** – Supporting young, first-time parents through direct referrals from NHS Family Nurse Practitioners.
- **Growing Families Project** – A partnership with NHS Health Visitors, supporting families with children aged 0–5.
- **Maximise! Early Years Project** – Delivered with Children First in five North Edinburgh Early Years Centres, offering wraparound support to families with young children.
- **Whole Family Equality Project** – Focused on improving access to advice and opportunity for ethnically diverse families.
- **Advice in Schools Project** – Providing trusted, school-based support to parents across 15 Edinburgh schools.

Together, these projects ensure CHAI can meet families where they are—in local communities, schools, and homes—with advice that is expert, empathetic, and effective.

	Number of NEW clients advised	Total number of individuals assisted	Number of appoint- ments	Financial Gains
Advice in Schools	382	423	1,091	£1,364,560
Maximise North	37	44	170	£113,203
Growing Families	169	173	630	£477,894
Whole Family Equality Project	44	56	221	£104,590
Family Nurse Partnership	13	20	21	£6,571
Total	645	716	2,133	£2,066,819

Our Projects Highlights

Maximise! Early Years Project

What we do

Delivered in partnership with Children First and funded by the Edinburgh & South East Scotland City Region Deal. The project supports families through our embedded advice service in five Early Years Centres across North Edinburgh: Craigmillar, Fort, Granton, Greendykes, and Moffat.

Our approach

We work holistically, offering flexible, joined-up support to address issues like mental health, bereavement, housing, and money worries. CHAI leads on advice and employability support, while Children First provides specialist family support. Together, we help improve families' wellbeing and resilience, giving children a stronger foundation for life.

Meeting growing needs

In 2024–25, the cost-of-living crisis continued to hit hard. Almost a quarter of Maximise! families needed help accessing foodbanks or charitable grants, and nearly half needed housing advice due to Edinburgh's ongoing Housing Emergency.

We also saw the effects of changes to benefit conditionality, which increased pressure on parents of young children to seek work. Our advisers worked alongside families every step of the way, helping them boost income, move to more suitable housing, or return to work.

Advice for Families

Growing Families Project

What we do

This partnership with NHS Health Visitors is funded by the City of Edinburgh Council's Connected Communities Fund and the UK Shared Prosperity Fund. Now in its fourth year, the project offers targeted support to families with young children referred by Health Visitors, who play a crucial role in children's early development and wellbeing.

Our approach

We focus on early intervention, helping families before problems escalate. Using a financial capability approach, we empower parents with the knowledge and confidence to manage their finances. In 2024–25, we also sent out three family-friendly newsletters with tips on Universal Credit changes, Scottish benefits, and back-to-school support.

The impact

Over 85% of families said they felt more confident in managing money, and the vast majority reported improved wellbeing after receiving advice. Many families we work with face additional barriers, such as disability or temporary housing. Our advisers stay up to date with regular training to ensure the most accurate, relevant support.

Whole Family Equality Project (WFEP)

What we do

WFEP provides integrated advice and employability support to families from ethnically diverse backgrounds. Previously funded by the Parental Employment Support Fund and delivered through partnerships with organisations including Linknet Mentoring, Passion4Fusion, and Volunteering Matters, this innovative project tackles the systemic barriers that contribute to inequality and poverty.

Our approach

Using a trauma-informed and relational model, we support families navigating language barriers, racism, immigration issues, in-work poverty, and social isolation. By offering stability through expert welfare, housing, and debt advice, we help parents move towards sustainable employment and better futures for their children.

Addressing inequality

Many families we support are affected by immigration restrictions like No Recourse to Public Funds, which limit their access to even basic support. We use our extensive networks to help families access charitable grants and specialist services—ensuring no one is left behind due to legal status or systemic gaps.



Client Feedback

"My feedback is that I received the best advice when I was really confused and needed help. It really goes a long way to help myself and my family. Kudos to my adviser and the head teacher who introduced me to CHAI."

"Just wanted to say a massive thank you to Agnieszka—she was amazing in helping me and my family. We had tried every other avenue before being put in contact with her, and she sorted the issue very quickly. I honestly can't thank her enough. Absolutely amazing service you guys provide!"

"Pauline was an amazing help—she sorted out all my housing benefit queries and helped set up payment plans for my rent arrears."

"Liam was very helpful, always available, answered a multitude of questions and was always friendly and non-judgmental."

"Outstanding service delivered by Aimee, extremely helpful throughout and regularly kept up to date with any update or changes."

"Felt at ease from 1st phone call, took the weight off my shoulders right away. Very pleased with the whole thing."

Advice for Families

Advice in Schools Project

What we do

Our school-based advice project—which in 2024-25 was in its second year of UK Shared Prosperity Fund support—builds on more than seven years of successful delivery across Edinburgh. This model is now being replicated elsewhere in Scotland and was highlighted by the Scottish Government as a key example of preventative intervention in their 2024 Learning from 25 Years report.

Our approach

Working in 15 schools, we provide embedded support to parents in familiar, trusted environments. We help families with welfare rights, housing issues, and debt, and link them to employability support where needed—helping to address the root causes of poverty and improve children's outcomes.

To meet growing demand, we introduced a new citywide appointment system this year, enabling families in any school—or with children not in school—to access our services easily through CHAI. This new offer has been incredibly successful and well-used.

What schools say

"The help CHAI gives to families at Gracemount Primary is invaluable. Knowing there's a service we can reach out to makes my job so much easier. Kerry has built real trust with families and we're thrilled funding has been secured again—what a relief!"

Family Nurse Partnership Project

What we do

Launched in 2024-25 with National Lottery funding, this project provides advice to young, first-time parents under the age of 25. Referrals come directly from Family Nurse Practitioners who support young mums during pregnancy and through their child's early years.

Our approach

FNP nurses are uniquely placed to notice financial strain—but they aren't welfare rights specialists. That's where we come in. By embedding our adviser into the FNP pathway, we take on complex housing, benefits, and debt issues so nurses can focus fully on parenting support.

Early feedback

The impact has already been remarkable: *"It's made a huge difference in freeing up our time."*

We also share relevant resources—for instance, a recent CHAI newsletter included a guide on benefits for under-18s during and after pregnancy, which FNP teams found especially helpful.

The RHCYP Welfare Service

CHAI's dedicated Welfare Advice Service at the Royal Hospital for Children and Young People (RHCYP) continues to be a lifeline for families navigating financial hardship alongside complex health challenges.



Originally launched through the Scottish Government's Healthier Wealthier Children Fund, the service is now proudly funded by NHS Lothian Public Health and supported by the NHS Lothian Charity, with funding secured until September 2025. It is available to any family connected to the hospital and supports families across all four local authority areas in Lothian.

Working alongside clinical teams, our specialist Advice Worker delivers trusted, compassionate, and confidential advice at one of the most vulnerable times in a family's life—when their child is undergoing treatment or recovering from illness.

Whether through bedside visits on the wards or follow-up appointments in the community, the service helps families make sense of a system that can often feel overwhelming. Families receive support on a wide range of issues including:

- Maximising income and accessing full benefit entitlements
- Tackling problem debt
- Navigating employment rights
- Addressing housing concerns

In 2024–25, the service assisted **244** families, delivering a total of **977** appointments. As a result, families gained **£787,196** in additional income—vital funds that help ease the burden and support children's recovery and family wellbeing.

This project complements existing adult hospital-based welfare services across Lothian, ensuring that no one is left behind when financial difficulty intersects with ill health.

At CHAI, we are proud to stand beside families when they need us most—offering advice, support, and hope in the most difficult circumstances.

Case Study: Ibrahim

Supporting a Reunited Family to Thrive

Ibrahim (not his real name) was referred to CHAI by a concerned teacher after recently being reunited with his wife and children, who had just arrived in Edinburgh from overseas. Although working full-time, he was struggling to support his family on his modest income and had no knowledge of the UK benefits system.

The family were living in a one-bedroom council flat — far too small for two adults and three children. Ibrahim had reached out to his housing officer but received no help, leaving him disheartened.

At his first appointment with CHAI, a full benefits check revealed Ibrahim was missing out on key support including Universal Credit, Child Benefit, and the Scottish Child Payment. We submitted the applications together and secured a £150 grant from the Aberlour Urgent Assistance Fund to help the family while they waited.

When Ibrahim received just £6 in his first Universal Credit payment, our Advisor checked his journal and discovered he had missed an appointment to verify his children's identities.

With our support, he rebooked the appointment and his

award was amended to include his children. Ibrahim later said he would never have known to question the payment without CHAI's help.

Once all claims were processed, the family's annual income increased by £17,658.76 — a life-changing improvement that helped them meet their basic needs.

On the housing side, Ibrahim believed he had silver priority due to overcrowding, but CHAI discovered his records hadn't been updated to reflect his family's arrival.

Once corrected, silver priority was confirmed, significantly improving their chances of being re-housed.

Ibrahim now feels hopeful and supported. With the right financial entitlements in place and improved housing prospects, the family are on firmer ground as they build a new life in Scotland.



Case Study: Sonia

Supporting a Parent Back into Work

Sonia (not her real name) was initially referred to CHAI's Advice for Families Team through our *Maximise!* project, where she received initial advice and support in relation to the benefit entitlements.

Following on from this when things had settled at home employment became a realistic next step, so Sonia was then referred to CHAI's Employability service and began working closely with Employability Adviser, Tony.

Sonia, a parent of two young children—one with additional support needs—was eager to find sustainable work but faced a number of barriers, including low confidence, a lack of recent work experience, and difficulties securing childcare.

Tony provided tailored one-to-one support to help Sonia rebuild her confidence, develop a CV, and carry out job searching. She also took part in a confidence-building workshop.

With her CV uploaded to Indeed, Sonia was soon approached by a financial services company and was invited to interview for a "Transfer Officer" role.

CHAI helped Sonia prepare for her interview and referred her to Smart Works, a clothing charity, to find suitable interview clothing. At the same time, we worked in partnership with the Head of Early Years Centres for Edinburgh West, to secure full-time childcare



(8:30am–5:30pm) for both her children at a local Early Years Centre. To remove further barriers, CHAI supported Sonia to access the DWP's Flexible Support Fund to cover upfront childcare costs.

Thanks to this joined-up, whole family person-centred approach, Sonia was successful in securing a job—transforming her financial security and setting a strong foundation for the family's future.

Housing & Money Advice

The Housing and Money Advice Team delivers vital services across Edinburgh, helping to prevent homelessness, reduce housing debt, and improve financial stability for tenants and homeowners. Our work spans four main projects and reaches individuals at risk of losing their homes, those in financial crisis, and families coping with complex needs.

Court Representation and Advocacy

We continue to lead the Edinburgh Housing Advice Partnership (EHAP) Court Representation and Money Advice service, offering expert money advice, debt management, and representation at court and tribunal. This includes support for tenants of Registered Social Landlords (RSLs), private renters, and homeowners facing repossession.

Our Council Tenant Court Representation

Service remains a lifeline for tenants of the City of Edinburgh Council, offering intensive advice, income maximisation, and advocacy to prevent eviction and help people remain in their homes.

Specialist Support for Families

We work in partnership with the Royal Hospital for Children and Young People

(RHCYP) to provide tailored advice on benefits, housing, and debt to families with children receiving medical treatment. This practical support helps families manage the added financial pressures that often accompany serious illness.

Debt and Budgeting Support for Social Tenants

Through the ARCHIE Project, we support tenants of six social landlords with income maximisation and debt advice, helping them sustain their tenancies and achieve greater financial wellbeing.

2024–25 Highlights and Developments Expansion of Services

This year saw the expansion of the EHAP Court Representation and Money Advice (CRAMA) service, enabling us to support more homeowners and widen access to justice. In parallel, we also launched a new Welfare Rights Service in partnership with Manor Estates and Muirhouse Housing Associations, providing dedicated support to help tenants access the benefits they are entitled to.

This joint initiative was made possible by the two associations pooling resources to fund a full-time adviser post, recognising the importance of high-quality, independent advice in supporting tenancy sustainment.



Council Tenant and Court Representation & EHAP		ARCHIE	TOTALS
Number of NEW clients advised	256	25	281
Total number of individuals assisted	358	28	386
Number of appointments	386	25	411
Financial Gains	£224,340	£24,464	£248,804
Number of court hearings	232	0	232
Number of tribunal hearings	29	0	29

Housing & Money Advice

Adapting Our Approach at Edinburgh Sheriff Court

Court representation continues to be the largest area of our work. Our advisers provide support and representation for tenants and homeowners in court, often helping to avoid legal action altogether.

This year, we adapted our use of space at Edinburgh Sheriff Court. An existing interview room, previously used for in-person client meetings, has been repurposed to host virtual hearings for Ordinary Cause mortgage repossession cases. This means we can support clients attending court in person by mistake and promote broader access to justice.

In recognition of our contribution, the Scottish Courts and Tribunals Service allocated additional office space to CHAI, enabling more of our advisers to work on-site. With support from Citizens Advice Edinburgh, we've also coordinated a shared space used by colleagues from Granton Information Centre, Haddington CAB, and other partner organisations—strengthening collaborative support within the court environment.

Tribunal Representation for Private Tenants

Our team also supports private tenants, helping them navigate the First-tier Tribunal (Housing and Property Chamber). We provide advice on tenancy rights and represent clients in eviction cases, illegal eviction claims, and disputes with landlords. This work often involves preparing legal

submissions, appearing at evidential hearings, and in some cases, appealing to the Upper Tribunal.

Rising demand—fuelled by ongoing changes in tenancy law and the housing emergency declared in Edinburgh—has made this a growing and crucial part of our work.

Commitment Despite Funding Challenges

Despite ongoing uncertainty and year-on-year real-terms funding cuts, CHAI remains fully committed to sustaining high-quality housing and money advice services.

Our investment in staff development means we now have more advisers accredited to appear in court to defend homeowners facing repossession or sequestration. As mortgage arrears and bankruptcy cases continue to rise, this specialist knowledge will become even more vital.

A Holistic, Preventative Approach

Our integrated model—combining money advice, income maximisation, housing support, and legal representation—ensures people across Edinburgh receive the right help at the right time.

Whether it's defending a home in court, negotiating with creditors, or helping a family cope with financial stress during illness, the Housing and Money Advice Team plays a critical role in preventing homelessness and promoting financial resilience.



Frontline Advocacy in Action: A Personal Reflection from Gary

I've worked at CHAI for six years, covering the City of Edinburgh Council's court representation service through the EHAP (Edinburgh Housing Advice Partnership) project. The people I support are council tenants who are at serious risk of losing their homes because of rent arrears.

Often, I meet clients at one of the most stressful points in their lives—facing court action and fearing eviction. My first step is always to check that they're getting all the benefits and support they're entitled to. If I spot anything they've missed, I help them apply or point them in the right direction for extra help.

From there, I speak to their housing officer to try and agree a realistic repayment plan—something that works for both the client and

the Council. Sometimes, that's enough to avoid court altogether. But when things can't be resolved early, I represent the tenant at Heritable Court on Friday mornings.

If an agreement has been reached, I confirm that with the Sheriff. If not—and the Council is asking for an eviction order—I stand up for the tenant. I explain what's going on in their life, why they've struggled, and what they're now offering to do. It's my job to make sure their voice is heard and that they're treated fairly.

The work can be intense and emotionally draining, but I genuinely love what I do. Knowing I've helped someone stay in their home—that I've made a real difference—makes it all worth it. And I'm proud to say that in six years of doing this job, not one of the clients I've represented in court has been evicted. That's something I never take for granted.

Housing & Money Advice: Client Feedback



"Gary was fantastic. He took the time to go through my whole situation, and straight after speaking to him I felt better informed and my mental health improved instantly. My case was closed within a month – I'd definitely recommend CHAI to a friend or family member."

"Everything was very clear and Gary was great with me – he listened and showed genuine empathy."

"Gary from CHAI was very helpful throughout my case. He was polite, understanding, and just a really nice person overall."

"Our caseworker, Andrew, was very knowledgeable and helpful – we got the result we were after."

"Really appreciate Andrew's help!"

"I cannot state enough how excellent and essential your service is. I would have been completely lost and would have ended up in homeless accommodation as I would not have had the knowledge of the law without CHAI."

"Long may this service continue for people who were in my situation."

Case Study: Tom

Fighting for what's fair: securing vital support during serious illness

Tom, a 16-year-old client undergoing treatment for cancer at the Royal Hospital for Children and Young People (RHCYP) was referred to our service by Young Lives vs Cancer for support with an Adult Disability Payment (ADP) application.

Despite the significant impact of his treatment on daily living activities, Social Security Scotland initially refused the claim, scoring him just below the required threshold and offering no mobility support. After a six-month wait, this decision came as a huge blow to Tom and his family, who were already under enormous emotional and financial pressure.

CHAI's welfare adviser then requested a redetermination, submitting further evidence, but this too was rejected. A formal appeal was then lodged, and in the weeks before the tribunal hearing, Tom sadly received confirmation that his cancer had returned. His university plans had to be deferred once again as he prepared for more treatment.

At the hearing, the adviser represented Tom and his family, challenging Social Security Scotland's continued refusal. The panel overturned the decision and awarded Tom **Enhanced Living and Standard Mobility components** of ADP, backdated to September 2023. The total award is worth approximately **£15,000** and will be reviewed in 2025.

Tom's Mum said:

"I just want to say thank you for fighting with our son (and us all) until he got his ADP award. You have been amazing through it all and fought hard on the tribunal hearing day - we are truly grateful."



Case Support Workers

Funded by the National Lottery Cost of Living Fund which is supporting organisations during the cost of living crisis, and **CORRA Foundation Improvement Fund**, which provides funding to organisations working to improve services and support for individuals with drug use and recovery, with a specific focus on residential rehabilitation and associated services.

Thanks to funding from the National Lottery Cost of Living Fund, and CORRA Foundation Improvement Fund, over the last 2 years CHAI has been able to employ 2.5 Case Support Workers, significantly enhancing the impact of our welfare rights, housing, and debt advice services. This additional capacity has allowed advisers to focus more directly on complex casework, while clients receive the practical help they need to navigate challenging systems and manage daily life tasks.

Supporting Staff and Clients

Case Support Workers play a key role in the advice process, working closely with our advisers to improve workflow, maintain case momentum, and ensure no one is left behind. Their support has been instrumental in:

- **Freeing adviser time** by taking on admin-heavy and time-consuming tasks such as collecting paperwork, confirming benefit decisions, and preparing appeal documents.
- **Assisting clients** with essential but often overwhelming tasks, including form filling, managing correspondence, opening bank accounts, and accessing healthcare.
- **Maintaining engagement** between clients

and advisers, particularly where there are language or digital barriers.

- **Working flexibly across projects** to support diverse client needs, including cases involving complex benefits issues, housing instability, and debt.

Activities and Outputs

Since August 2024, Case Support Workers have supported 278 initial tasks, as the first point of engagement with each client. Over the last financial year, they received **340 referrals** and opened **267 new cases**—demonstrating the growing need for this kind of practical, person-centred support. Some examples of the tasks they've undertaken include:

- Completing grant applications
- Preparing debt packs
- Supporting form filling for benefits and housing
- Confirming benefit decisions with agencies
- Helping clients open bank accounts
- Registering clients with NHS services
- Supporting clients with DWP and benefit appointments
- Chasing up documentation and correspondence

The Case Support Worker roles have proven essential in helping clients overcome the practical and administrative barriers that often stand between them and the advice they need. Their work not only improves client outcomes but also strengthens CHAI's ability to deliver high-quality, responsive advice in an increasingly pressurised environment.

Employability Workers

CHAI-Wide Employability Service

In September 2024, CHAI's Employability Service expanded to operate across all CHAI projects. Previously focused on parents in Early Years Centres, the service now embeds employability assistance alongside welfare rights, housing, and debt advice—offering more holistic, person-centred support.

Between September and April, 41 clients were referred to the service, with 31 actively engaging. Many faced barriers such as poor mental health, disabilities, long-term unemployment, or limited qualifications. By working in partnership with other agencies, the worker also made 6 onward referrals for additional support.

Positive outcomes included 5 clients securing employment, 4 entering vocational training, 2 starting language courses, and 2 taking up volunteering roles. Others engaged in confidence-building workshops and gained access to digital tools. These results highlight the growing impact of this integrated service in helping people move closer to the labour market.

“Tony and the organisation CHAI have massively helped me with exploring my career options—and by doing so, in the most effective and productive way possible.” (Client)



Maximise! Employability Support

Through the Maximise! project, 22 parents received employability support in 2024–25. The work focused on building confidence, exploring goals, and tackling the barriers that often come before employment—such as the impact of domestic abuse, mental health difficulties, unsuitable housing, or the needs of disabled children.

Outcomes included 2 parents gaining employment, 3 moving into education, and 1 starting volunteering. The approach is flexible and relational, meeting parents where they are and helping them build strong foundations before taking next steps toward future opportunities.

Volunteering at CHAI

Making a Lasting Impact

Our volunteers are at the heart of our organisation. They bring a wealth of lived experience, cultural understanding, language skills, and specialist knowledge that enhances the quality and reach of our services. Every volunteer helps strengthen CHAI's ability to support individuals and families facing hardship.

Through volunteering with CHAI, individuals play a vital role in helping people overcome immediate challenges while also addressing broader issues such as unemployment, social exclusion, isolation, and loneliness.

CHAI is governed by a dedicated team of 10 volunteer Board Members who bring professional experience in areas such as HR, accountancy, digital marketing, education and skills development, housing finance, charity consultancy, law, IT, social housing, service improvement, and change management.

In addition, we are supported by 9 active volunteers who contribute across a range of areas including fundraising and development, administration, housing and justice, client engagement, case support, marketing, and tenancy support.



Together, our volunteers are central to CHAI's mission – empowering people and strengthening communities.

Thank you to all our volunteers!

In 2024-25, we had the following volunteers:

- Volunteer Board Members
- Volunteer Marketing Assistant
- Admin & Client Engagement Volunteer
- Fundraising & Development Volunteer
- Case Support Volunteers
- Client Support Volunteer

Case Study: Iryna

Volunteer Spotlight: **Giving Back Through Creativity**

“After moving to Scotland because of the war in Ukraine, I wanted to find a meaningful way to give back to the community that welcomed and supported my family. Volunteering with CHAI felt like the perfect opportunity — a way to say thank you while gaining valuable experience in the UK charity sector.

As a marketing student, I was looking for a hands-on role where I could grow my skills. The Marketing and Communications Volunteer position at CHAI stood out because it allowed me to contribute creatively through social media, and visual content design. From the very beginning, I felt included and valued. My ideas were welcomed, and I was trusted to take the initiative.

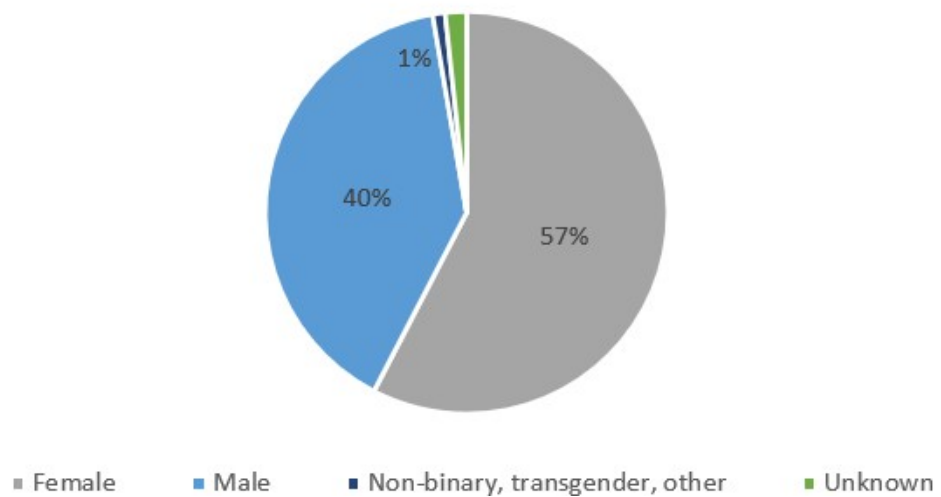
Through my time at CHAI, I’ve deepened my understanding of how charities communicate their message and promote services that make a real difference in people’s lives. I’ve also strengthened my skills in Canva, campaign strategy, and content writing for different audiences.

Volunteering at CHAI has been an important part of my personal and professional journey. I’m proud to have supported such meaningful work, and I’m truly grateful for the experience.”

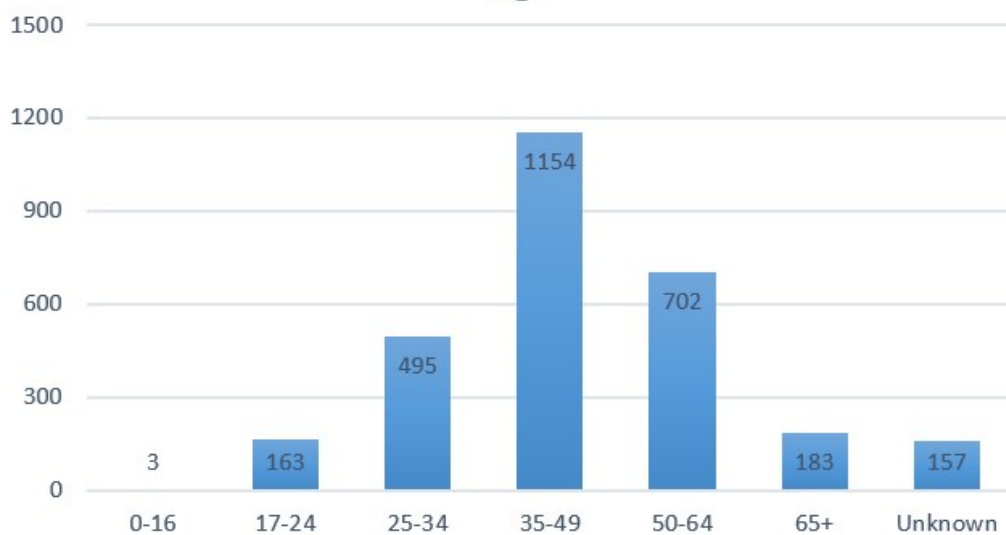


Clients' Demographics

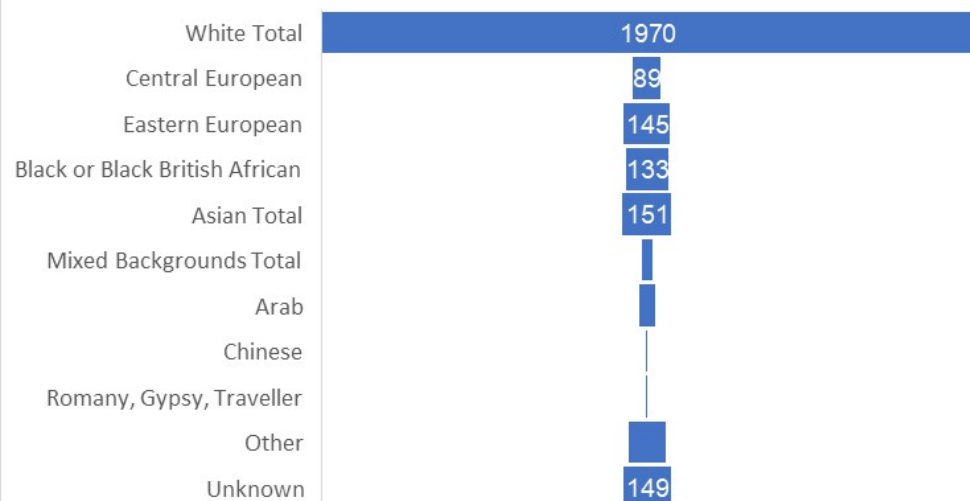
Gender



Age



Ethnicity

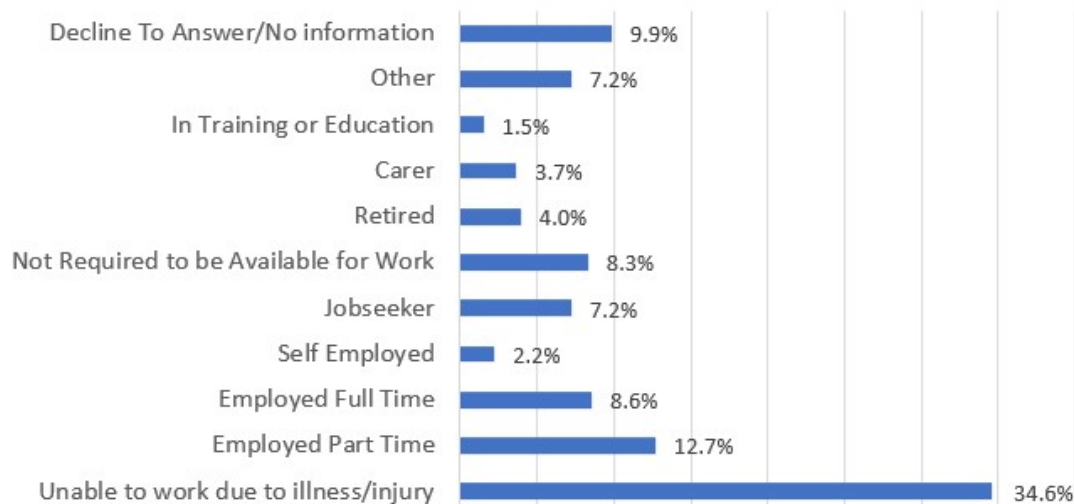


Clients' Demographics

Income Bands

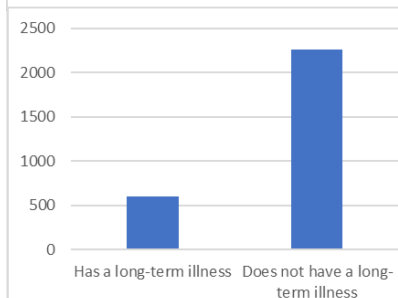
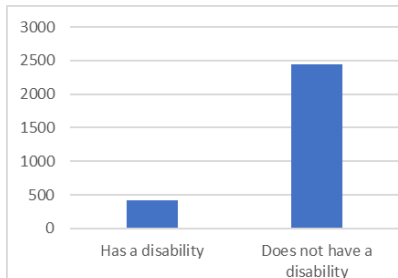


Economic Status



Health issues Reported by Clients

Cognitive Impairment and dementia	50
Health problem (no disability)	220
Learning disability	98
Long-term illness	442
Mental Ill Health	1241
Multiple Impairments	313
Physical Disability	410
Sensory Impairment	50
Substance abuse	255
None	634
Other	167
Unknown	285





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- Capital Credit Union
- City of Edinburgh Council
- Foundation Scotland
- Improvement Fund (Scottish Government)
- James T Howat Charitable Trust
- Manor House and Muirhouse Housing Association

- Murdoch Forrest Charitable Trust
- National Lottery Cost of Living Support Fund
- NHS Lothian
- Robertson Trust
- Scottish Government
- Scottish Legal Aid Board
- The Russell Trust
- UKSPF (UK Shared Prosperity Fund)

We would also like to CHAI staff and volunteers for their hard work, to **the Board of directors** for their support and to **our clients**, for placing their trust in us.

