



Annual Impact Report



2025/26

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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 - Looking Back

This year has demonstrated CHAI's vital role in supporting people through difficult challenges — poverty, insecure housing, trauma and health inequalities. Our purpose remains simple: everyone should have access to rights-based, person-centred advice, delivered with care and respect. That belief has guided our work throughout 2025–26.

This has been a year focused on prevention. Whether helping someone address a housing problem before it becomes a crisis or supporting a young parent before difficulties escalate, early advice can make a profound difference. Earlier support can reduce pressure on stretched health, housing and social care services while helping families build greater stability.

We are increasingly taking our services to the places where people already live and access support. During the year, we strengthened partnerships with GP surgeries and recovery hubs, continued our collaboration with Southside Community Centre, and expanded outreach to Manor Estates and Muirhouse Housing Association tenants. We also continued to embed advisers within hospital settings, including the Royal Hospital for Children and Young People. Confidential office space has strengthened our ability to represent clients in court.

This year brought significant endings. Our advice-in-schools provision came to an end, as did our long-running Maximise! partnership with Children 1st. For many years, Maximise! provided trusted, family-centred advice within Edinburgh's schools and early years centres, with its impact recognised by the Scottish Government and wider sector. Its ending leaves a significant gap, and we are immensely grateful to Children 1st and our education partners for everything we achieved together. We are already exploring new ways to reach families.

Our commitment to families remains strong. Our Family Nurse Partnership Advice Project has continued to support first-time parents under 25 alongside Family Nurse Practitioners, while our Whole Family Equality Project, funded through NEST, has continued to grow its culturally sensitive support for ethnically diverse families.

Alongside increasing demand, our greatest challenge remains sustainable funding. Too much advice funding is short-term and driven by outputs, counting appointments rather than recognising the time required to build trust, understand complex circumstances and see a case through to resolution. This creates additional pressure for staff carrying demanding caseloads.

We will continue to make the case for long-term, unrestricted funding that reflects the value of preventative advice and the true cost of high-quality services. This means recognising fair pay, manageable caseloads and giving staff time and space to provide the best possible support. Our Business Plan 2025–2028 sets out how we intend to grow sustainably, with our 2026–27 Service Plan building on these ambitions.

Accessibility and inclusion have remained central to our work. We have maintained citywide appointment capacity so families are not excluded because of where they live, while deepening our co-design work with people who have lived experience. Involving people in shaping services helps ensure our support remains accessible, relevant and effective.

None of this would be possible without our people. Our staff, past and present, are the reason CHAI works. Their expertise, resilience and compassion underpin every case and every conversation. Despite heavy caseloads and difficult stories, they continue to support people with patience, professionalism and care. To everyone who has worked at CHAI this year, and to those who have moved on, thank you for everything you have contributed to CHAI and the communities we serve.

Rachel Rennie, Chair

Our Year in Stats



3,125

NEW CLIENTS

supported for
the first time



3,926

TOTAL CLIENTS

we worked
with



8,967

APPOINTMENTS

delivered across
our services



£11,369,138.04

FINANCIAL GAINS

secured for clients in
additional income

CLIENT SATISFACTION



Clients rated our service

4.64 out of 5



89.9%

said the advice
they received
helped resolve
their issue



82.9%

reported increased
knowledge and
confidence in
managing their
issues



68.8%

reported an
improvement in
their health and
wellbeing



70.2%

said they were
financially better
off after receiving
advice



96.9%

rated CHAI
advisers as
friendly



93.9%

felt their adviser
was competent



96.1%

felt that
information was
explained
sufficiently



88.5%

said they were
kept regularly
informed about
the progress of
their case



96.9%

said they would
return to CHAI
for advice in
the future



96.1%

would
recommend our
service to others

REPRESENTATION & ADVOCACY



Housing & Property Chamber tribunal hearings

60



Court hearings

263



Mandatory Reconsiderations Submitted

145



Appeals lodged

38



Benefit hearings

20

The Financial Wellbeing Team

Delivering Advice Where People Need It Most

CHAI's Financial Wellbeing Team believes that people are more likely to access support when it is available in places they already know and trust. Throughout 2025-26, our advisers delivered specialist welfare rights, debt and energy advice across GP practices, hospitals, mental health services, recovery services and community organisations throughout Edinburgh.

By embedding advisers alongside health professionals and community partners, we help people overcome barriers to accessing advice, reduce financial hardship and improve health and wellbeing. Working collaboratively with GPs, Community Link Workers, occupational therapists, mental health teams, recovery workers and community organisations ensures people receive joined-up support at the right time.

Supporting Better Health Through Financial Wellbeing

Financial insecurity can have a profound impact on physical and mental health. During the year, our advisers provided specialist support in:



GP Practices & Financial Support



Mental Health Hubs



Recovery Hubs & Substance Support



Astley Ainslie Hospital Rehab Service

- **3 GP practices**, helping patients access welfare benefits, manage debt and improve financial stability through social prescribing.
- **4 Mental Health Hubs**, working alongside mental health professionals to secure benefits and reduce the financial pressures experienced by people living with mental ill-health.
- **Recovery Hubs across Edinburgh**, supporting people affected by substance use with benefits and debt advice, recognising that financial security plays an important role in long-term recovery.
- **Astley Ainslie Hospital**, where advisers worked with NHS Lothian's Vocational Rehabilitation Service to help patients understand their financial options following illness or injury.

Reaching People Facing the Greatest Barriers

CHAI also continued to develop services specifically designed for people who may never access traditional advice services.

Through funding from the National Drugs Mission Improvement Fund, our dedicated outreach team worked with people at high risk of drug-related death, many of whom experience multiple disadvantages including poor mental health, learning disabilities and homelessness. Operating from trusted settings such as the Salvation Army Wellbeing Centre, Streetwork Crisis Centre and the Willow Project, the team provided intensive, relationship-based support that helps people stabilise their circumstances and engage with essential services.

Our Advice in Accessible Settings programme also enabled us to reach people experiencing poverty and social exclusion by providing advice in familiar community venues. Working alongside partners including Rock Trust, Community Alliance Trust and Gate 55 Community Centre, we supported young people experiencing homelessness alongside families most at risk of poverty, ensuring advice was available where it was needed most.

The Financial Wellbeing Team



Growing Our Community Presence

During 2025–26, CHAI also established a new partnership with Southside Community Centre, where a full-time adviser now provides welfare rights and debt advice to local residents. Based within the community, the service offers accessible support to individuals and families experiencing financial hardship while strengthening local networks of support.

Helping Households Manage Rising Energy Costs

Thanks to funding from the Energy Redress Scheme, towards the end of the year we recruited our first dedicated Energy Adviser. This service provides free, personalised advice to anyone in Edinburgh struggling with high energy bills, fuel debt or keeping their home warm.

Working across all CHAI services, the adviser helps households maximise their income, reduce energy costs and access additional support, ensuring people receive practical help during the ongoing cost of living challenges.

Working Together for Stronger Communities

By delivering advice within health settings and trusted community organisations, CHAI continues to tackle the wider causes of poverty, improve financial resilience and support better health outcomes. This integrated approach enables people to access expert advice earlier, reduces the impact of financial hardship and helps build stronger, healthier communities across Edinburgh.

Key Statistics Per Project

	Number of NEW clients advised	Total number of individuals assisted	Number of appoint- ments	Financial Gains
GP Surgeries	233	494	1256	£2,036,063
Mental Health and Recovery Hubs	402	678	2147	£2,115,578
Local Provision	133	210	506	£638,114
Food Hubs	6	26	51	£142,774
Advice in Accessible Settings Project	70	94	198	£131,060
Southside Community Centre	114	172	460	£526,044
National Drugs Mission (Improvement Fund) — Drugs & Alcohol Project	94	174	421	£501,322
Astley Ainslie Hospital	22	39	94	£165,235
Energy Redress Fund	50	50	287	£21,092
Totals	1,124	1,937	5,420	£6,277,286

Case Study: Anna

When *Anna* (not her real name), a 23-year-old German national with pre-settled status, came to CHAI, she had recently fled domestic abuse and was living in temporary hostel accommodation.

With no income, limited English, poor mental health and a history of sexual exploitation, she faced multiple barriers to rebuilding her life.

After being refused Universal Credit, she was left with no money. Her rent was not being paid, and she was given 28 days' notice to leave her accommodation and was at immediate risk of homelessness.



A CHAI adviser reviewed her case and identified that the decision to refuse Universal Credit could be challenged. We prepared a Mandatory Reconsideration using relevant right to reside legislation and worked with the Department for Work and Pensions to highlight the urgency of her situation.

We successfully secured Housing Benefit to cover the cost of her temporary accommodation. The adviser also connected Anna with specialist housing, legal and domestic abuse support services to help her move forward safely.

The challenge was successful, and Anna was awarded Universal Credit, including backdated payments. Together with Housing Benefit, this enabled her to remain in safe accommodation while beginning to rebuild her life.

This case demonstrates how specialist welfare rights advice can be life-changing, preventing homelessness and providing the financial stability people need to recover from trauma and move towards a safer future.

Case Study: John



When *John* (not his real name) contacted CHAI, he was facing an uncertain future.

At 65, he had been off work for an extended period due to several serious health conditions including; including macular degeneration, diabetes, kidney disease, neuropathy, anaemia and cardiovascular issues, which significantly affected his mobility and daily functioning.

His Statutory Sick Pay was coming to an end, and he was worried about how he would manage financially as he approached State Pension age.

Living with significant health problems and unable to access digital services independently, John found the benefits system overwhelming. Although he received a small occupational pension, he was unsure what financial support he was entitled to or how to apply.

A CHAI adviser carried out a full benefits check and identified that John could claim New Style Employment and Support Allowance and Adult Disability Payment. Our adviser supported him throughout the process, completing complex application forms, gathering medical evidence, maintaining his claims, and providing regular reassurance while decisions were being made.

Our Adviser also helped him apply for a Blue Badge, advised on vehicle tax exemption, and supported him with employment and pension-related issues.

As a result, John was awarded Adult Disability Payment, receiving the Standard Rate Daily Living component and the Enhanced Rate Mobility component, together with a backdated payment of more than **£2,000**. He also successfully claimed New Style Employment and Support Allowance before making a smooth transition to his State Pension. His Blue Badge application was approved, helping him maintain his independence and mobility.

For John, the support meant more than securing financial assistance. It reduced the stress of navigating a complex benefits system during a difficult period of ill health and gave him the confidence and stability to focus on managing his health and preparing for retirement.

The Advice for Families Team

Who are we?

Every child deserves the opportunity to thrive, yet many families continue to face financial hardship, housing insecurity and rising living costs. Throughout 2025–26, CHAI’s Advice for Families team worked alongside schools, Early Years Centres, health services and community partners to provide early intervention advice that helped families increase their income, resolve housing issues and build greater financial confidence.

Our advisers deliver holistic benefits, housing and debt advice through trusted community settings, ensuring families can access support before problems escalate into crisis. Alongside practical advice, we work closely with specialist partners to provide wider support, helping parents improve their wellbeing, employment opportunities and long-term financial resilience.

Key Statistics per Service

	Number of NEW referrals received	Total number of individuals assisted	Number of appoint- ments	Financial Gains
Advice In Schools	354	275	809	£1,392,909
Growing Families	186	190	588	£872,336
Family Nurse Partnership	29	32	69	£82,944
Ethnically Diverse Families Advice Project	81	93	277	£193,901
Maximise! Project	28	47	126	£61,005
Royal Hospital for Children and Young People	151	173	772	£668,773
Totals	829	810	2,641	£3,271,868

Advice in Schools – A Lasting Legacy

March 2026 marked the conclusion of our Advice in Schools Project following the end of funding through the UK Shared Prosperity Fund. Over three years, the project embedded advisers within 15 Edinburgh schools, providing trusted benefits, housing and debt advice to families while working closely with teachers and pupil support staff. By addressing financial difficulties early, the service helped reduce barriers to learning and supported schools in tackling the poverty-related attainment gap.

The project also offered a citywide advice service for families with dependent children across Edinburgh and developed strong partnerships with organisations providing energy, employability and family support, ensuring parents could access the specialist help they needed.

Three-year impact



Supported more than
800
families



Almost
2,800
appointments
delivered



Secured almost
£3.5
million
in additional income
for families

Although the project has now ended, its impact continues through the strengthened partnerships, improved outcomes for families and the lasting contribution it made to reducing child poverty across Edinburgh.

The Ethnically Diverse Families Advice Project

Our NEST-funded Ethnically Diverse Families Advice Project continues to provide culturally responsive, trauma-informed advice to families from ethnically diverse communities. Working alongside partner organisations, we help families overcome barriers including language, discrimination, complex immigration circumstances and financial exclusion.

During the year we strengthened partnerships across Scotland, contributed to the development of good practice and supported national initiatives aimed at improving access to financial advice for migrant families. This included working with Migration Policy Scotland to pilot guidance on financial health checks for migrants and contributing to resources that help New Scots find appropriate advice services.

Alongside this development work, our focus remained firmly on supporting families to maximise income, improve housing circumstances and build brighter futures for their children.

The Advice for Families Team

Growing Families

Growing Families continued to provide early intervention advice in partnership with NHS Health Visitors, helping parents access support during the important early years of their children's lives. During 2025–26, we received referrals from **56** Health Visitors across medical practices and secured over **£800,000** in additional income for families.

The project supports families facing a range of challenges, including disability, lone parenthood, larger families and housing difficulties. Alongside financial advice, we help families navigate housing issues, improve financial capability and access employability support where appropriate.

Our preventative approach continues to deliver strong outcomes:

- **70%** of parents reported feeling very confident managing their finances after receiving advice (up from 16% before support).
- **90%** said their health or wellbeing had improved because of the advice they received.

Maximise! – An Award-Winning Partnership

2025–26 marked the final year of our award-winning Maximise! Early Years Project. Since launching during the COVID-19 pandemic, Maximise! has demonstrated the value of delivering advice, employability and family support together through trusted Early Years Centres.

Delivered in partnership with Children First and funded through the Edinburgh and South East Scotland City Region Deal, the project supported families to increase income, strengthen relationships, improve housing and move towards employment.

Since the project began, it secured over **£624,000** in additional income for families.

Maximise! was recognised nationally, receiving the Best Voluntary Sector Partnership award at the Scottish Parliament in 2021. Its innovative approach was also highlighted in the Edinburgh Poverty Commission's A Just Capital report as an example of best practice in tackling poverty and later featured on BBC Radio 4's Money Box.

Although the project has now concluded, its influence continues to shape whole-family support across Edinburgh and beyond.

Maximise! in a client's words



For our final ever Maximise! report, we are truly delighted to present a case story personally written by one of our Maximise parents in his own words...

"I am writing this to express my sincere gratitude and appreciation for the incredible support I have received from Aimie (Housing), Sean (Employability), and Juliet (Family Support).

After losing my wife in November 2024 at just 36 years young, my world changed overnight.

Becoming a single dad to my two beautiful children, aged 8 and 3, has been the hardest journey of my life. During such a painful and overwhelming time, the support from these three members of CHAI has meant more to me than words can properly express.

Aimie has been absolutely outstanding in helping me with housing matters and guiding me through benefits I wouldn't have had a clue about. From assisting with childcare cost applications to helping me set up my Universal Credit journal, she has taken so much stress off my shoulders during a time when I was already struggling.

Sean has been a massive boost to my confidence and future. With his support, I applied to the Open University to study Criminal Law. Having something positive to focus on has truly helped me channel my energy into something meaningful. Studying in the evenings gives me purpose and helps take my mind off the sadness. His encouragement and guidance have been invaluable.

And Juliet, her weekly home visits have been a lifeline for us all. Having someone come into our home with such kindness and understanding has helped me more than she probably realises. Not only has she supported my mental health by being someone I can talk to openly, but she has also been wonderful with my children. They genuinely looked forward to her visits. Playing games, drawing, and talking through our emotions made such a difference in helping us cope as a family.

I want to thank Aimie, Sean, and Juliet from the bottom of my heart. Their time, effort, compassion, and professionalism have not gone unnoticed. To anyone who needs support, I can honestly say these individuals have been saviours in my eyes. Please pass on my deepest thanks and appreciation to them. I wish them all the very best, and I will always be grateful for the difference they have made in our lives."



The Family Nurse Partnership

We are now in the second year of working alongside the Family Nurse Partnership and were delighted to secure NHS Charity funding to continue this important service.

The partnership provides early advice and support to young first-time parents, helping them understand their benefit entitlements, access suitable housing and build financial stability at the very start of family life.

The success of this preventative approach has led to further expansion, with referrals now extending beyond the Family Nurse Partnership to include Midwives across Edinburgh. This means even more expectant parents can access advice at the earliest opportunity, helping families establish secure foundations before financial problems develop.

Royal Hospital for Children and Young People (RHCYP)

It was another very busy year at our Advice Project in the Royal Hospital for Children and Young People with over 700 appointments and more than £600,000 in increased incomes generated for families whose children are unwell. The need for this service is clearly evident and feedback from parents tells us that the support CHAI offers really helps at a very challenging time for families.

Looking ahead

While several long-standing projects came to an end due to funding changes, their legacy continues through stronger partnerships, improved practice and lasting impact, as we remain committed to delivering accessible, preventative advice that improves income, housing security and opportunities for families across Edinburgh.

Case Study: Zofia



Supporting a Single Parent to Secure the Support Her Family Needed

Zofia (not her real name) a single mother from Poland was referred to CHAI by One Parent Families Scotland.

She was caring for her young daughter, who had recently been diagnosed with autism, while balancing the demands of Universal Credit, work requirements, and limited childcare options.

Although determined to improve her English and return to work, the complexity of the benefits system and her caring responsibilities left Zofia feeling overwhelmed.

CHAI carried out a benefit check and identified that the family could be entitled to Child Disability Payment. We supported the application and, when the initial award did not fully reflect the child's care needs, helped the client request a redetermination.

The decision was revised in the family's favour, securing the higher rate of Child Disability Payment along with additional Universal Credit. This increased the family's income by £20,952.78 over the year.

The additional financial security means the family can access therapies, activities and equipment to support the child's development, while also giving Zofia greater flexibility to balance work with her caring responsibilities. Just as importantly, the award recognised the significant care she provides every day, giving her confidence that her family's needs had been acknowledged.

Zofia said: "As a single mother, this kind of support means so much to me and is truly invaluable. Thanks to CHAI, my daughter will now receive the additional support she deserves, and I could not have managed the process on my own."

Housing & Money Advice Team

Throughout 2025–26, CHAI's Housing & Money Advice Team continued to provide specialist advice and representation to people facing housing insecurity, debt and financial hardship, helping hundreds of individuals and families remain in their homes and improve their financial resilience.

By taking a holistic approach, advisers help people maximise their income, negotiate with creditors, resolve housing problems and access justice through the courts and tribunals.

The Council Tenant Court Representation Service

Preventing homelessness remains at the heart of our work. Our Council Tenant Court Representation Service provides expert advice and advocacy for City of Edinburgh Council tenants facing eviction. During the year, advisers represented clients at **132 court hearings**, securing **£695,416** in financial gains, largely through debt renegotiation and sustainable repayment arrangements that enabled tenants to remain in their homes.

The Edinburgh Housing Advice Partnership (EHAP) Service



Alongside this, we provide specialist money advice, debt management and representation for tenants and homeowners across Edinburgh. The service also supports private rented sector tenants appearing before the First-tier Tribunal (Housing and Property Chamber HPC), helping them enforce their tenancy rights, challenge unlawful practices and seek redress where landlords have failed to meet their legal responsibilities. During 2025–26, advisers represented clients at **191 court and tribunal hearings**, securing **£301,596** in financial gains.

Demand for tribunal representation continues to increase as more private tenants require specialist support with eviction proceedings, tenancy deposit disputes, repairing standards applications and other housing rights issues. Our advisers have developed significant expertise in this increasingly complex area of law, ensuring tenants have access to high-quality representation when they need it most.

The year also brought positive developments within Edinburgh Sheriff Court. In recognition of CHAI's longstanding contribution to court-based advice services, the Scottish Courts and Tribunals Service allocated additional office accommodation for our advisers. This enhanced presence allows more staff to work directly from the court, provides confidential interview facilities for clients, and strengthens partnership working with other advice organisations, improving access to justice for people experiencing housing and financial difficulties.



	Council Tenant and Court Representation	EHAP	Totals
No. of new clients	73	285	358
No. of clients worked with	123	243	366
Financial gains	£695,416	£301,596	£997,012
No. of appointments	99	411	510
No. of HPC tribunal hearings	N/A	60	60
No. of court hearings	132	131	263
Court Case Continued by agreement	16	20	36
Court Case Continued by Sheriff	46	46	92
Court Case Dismissed	1	6	7
Court Case Sisted	28	32	60
Expenses Challenged Successfully	0	1	1

Housing & Money Advice

The ARCHIE Project

Beyond court and tribunal work, we continue to support tenants through partnerships with local housing associations. The **ARCHIE Project** provides debt, budgeting and money advice to tenants of four housing associations, helping people improve their financial capability and sustain their tenancies. During the year, the project supported **26 clients, appointments**, securing **£45,049** in financial gains.

Welfare Advice in 2 Housing Associations

Our welfare rights services for tenants of **Manor Estates Housing Association** and **Muirhouse Housing Association** have continued to grow, with referrals primarily received from housing officers identifying tenants who would benefit from early intervention. During the year, we supported **224 clients** through **300 appointments**, securing **£684,613** in financial gains while helping tenants maximise their income and maintain their homes.

As housing costs continue to rise and demand for specialist advice increases, CHAI remains committed to providing independent, expert housing and money advice that prevents homelessness, protects tenants' rights and enables people across Edinburgh to achieve greater financial security.

	Number of NEW referrals received	Total number of individuals assisted	Number of appoint- ments	Financial Gains
Manor Estates & Muirhouse Welfare Advice Project	208	224	300	£684,613
ARCHIE	43	26	29	£45,049
Totals	251	250	329	£729,662

Case Study: Margot



Supporting a Housebound Client Through Benefit Changes

Margot (not her real name) is a 60-year old woman living alone in sheltered accommodation. She is housebound and lives with multiple long-term physical and mental health conditions.

When she was referred to CHAI, she received Employment and Support Allowance, Adult Disability Payment, Housing Benefit and Council Tax Reduction. However, she had received a notice requiring her to move to Universal Credit - a process she found overwhelming.

A CHAI adviser carried out a home visit to help Margot complete her Universal Credit application, explaining how the changes would affect her benefits and providing reassurance throughout what was an extremely stressful time. The application was completed successfully, and Margot was awarded Universal Credit of **£1,642 per month**, ensuring her income continued without interruption.

During this time, Margot was also required to complete a review of her Adult Disability Payment. Our adviser supported her to complete the review forms and gather the necessary medical evidence. Although the initial decision left her award unchanged, the adviser challenged it through a Mandatory Redetermination. The decision was revised in Margot's favour, increasing her award to the enhanced rate for both the daily living and mobility components. This increased her income by **£194.60 per week**, helping her meet the additional costs associated with her disabilities.

For someone who was unable to leave her home and found the benefits system daunting, having an adviser provide practical support and expert advocacy made a significant difference. As well as protecting Margot's financial security during a major change to the benefits system, CHAI ensured she received the full financial support she was entitled to, improving her independence and peace of mind.

Case Support Workers

Thanks to funding from the National Lottery Fairer Life Chances Fund , and CORRA Foundation Improvement Fund, over the last 3 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.

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 administrative 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.

Over the last financial year, Case Support Workers have supported 447 cases, and secured £93,305 in charitable grants for clients.

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.

Our Employability Work

This year, **58 people received employability support**, with **31 positive outcomes achieved**: 13 jobs, 10 vocational courses, one professional course, two college places, three volunteering roles and two employability courses.

Behind these figures are some hugely inspiring stories of resilience and determination. We supported young people facing considerable barriers, including being home-schooled and having had little or no engagement with formal education in the UK. Despite these challenges, they were supported to successfully secure college places. Another young person, living in supported homeless accommodation with no parental support in the country, achieved an excellent apprenticeship outcome in the financial services sector.

We also supported a young person experiencing low confidence alongside neurological conditions to undertake vocational training and volunteering, helping them build the confidence and experience needed to pursue a future career in childcare.

Clients secured employment across a diverse range of sectors, including cleaning, administration, professional office roles, airport services, health and social care, and IT. Vocational training continued to be particularly popular, providing practical skills, recognised qualifications and, in some cases, guaranteed interviews in areas including childcare, warehousing, forklift operation and the creative industries.

Another particularly inspiring client, who had been receiving Universal Credit with Limited Capability for Work and the enhanced rate of Adult Disability Payment, successfully returned to work for a period. The experience helped rebuild his confidence, and he is now pursuing TEFL and volunteering opportunities with the longer-term ambition of living abroad.

Our in-house Employability Development Worker also enabled effective joint working. Growing Families Advisers referred **13 clients** for tailored employability support, complemented by in-work benefit calculations and advice on childcare costs, providing clients with joined-up support within one organisation.



What our clients say



“

The advice received literally changed my life. Some of the work done on my behalf saved me days of stress and worry.

Astley Ainslie Advice Service

“

I couldn't have done it on my own.

Tenant Court Representation Service Advice Service

“

I have already recommended you to other people. I can't thank you enough for all you have done for me, much appreciated.

Manor Estate Housing Association Advice Service

“

Kirsty was kind and helpful and helped us through what was a very difficult time.

Royal Hospital for Children and Young People Advice Service

“

Andrew Wilson restored my faith in humanity! ... Good people, the world needs more of.

EHAP Court Representation & Money Advice Service

- “Couldn't have met a nicer adviser.” **ARCHIE Debt Project**
- “Zoe made me feel comfortable and explained everything to me and gave me break downs of everything, so I knew what to do in the future, I truly appreciate the service, and it helped like for all the anxiety knowing I had someone willing to help. Thank you so much.”
Advice in Schools Project.
- “The staff are so kind and considerate.” **Growing Families Advice Service.**
- “Outstanding service delivered by Aimee, extremely helpful throughout and I was regularly kept up to date with any update or changes.” **Maximise! Early Years North Advice Service.**
- “I can't say anything else other than from the day I sought help from CHAI that I have been helped enormously. People have understand my difficulties and worked a way around my problems with directions and manging appointments and have made it so comfortable and convenient to get help I needed. Home visits. Meeting somewhere I could access easily and treated with dignity and respect with the assurance that they were on my side and did everything to access the proper benefits and applications that were needed when I simply had no understanding of these things.” **Mental Health and Recovery Hubs Advice Service.**
- “I really appreciate CHAI, they are well wishes and fulfil their duties on time CHAI supported me in my tough time. I would always remember in prayer.”
Southside Community Centre Advice Service.

Client Satisfaction Survey

We regularly ask for feedback to make sure our services are making a real difference. In our most recent survey report for 2025-26:



These results help guide our ongoing efforts to support clients with care, clarity, and impact.

Download the full report on our website: <https://chaiedinburgh.org.uk/client-feedback/>

Your Feedback Matters!

We're committed to providing the best possible support to the people who use our services.

Your feedback helps us understand what we're doing well and where we can improve. By listening to your experiences, we can adapt and strengthen our services to better meet your needs, now and in the future.

If you are a client of our service and would like to provide feedback, you can complete our 'any time' survey here: www.surveymonkey.com/r/CHAIfeedbackanytime or ask us for a printed copy of the questionnaire!

Volunteering at CHAI



Volunteers are at the heart of CHAI. They bring a wealth of lived experience, cultural understanding, language skills, and professional expertise that strengthens both the quality and reach of our services. Their time, commitment, and compassion help us support individuals and families facing hardship while contributing to stronger, more connected communities.

During 2025–26, CHAI was supported by **11** volunteer Board Members, whose expertise spans human resources, finance, accountancy, law, housing, digital marketing, education and skills development, information technology, organisational change, charity consultancy, and service improvement. Their strategic leadership helps shape and strengthen our organisation.

We were also supported by 7 dedicated volunteers who contributed across fundraising and development, administration, client engagement, triage and case support and court support. Through our partnership with Kids Love Clothes, one volunteer also delivered clothing directly to families with young children experiencing hardship, providing practical help when it was needed most.

This year we also welcomed two Research and Social Policy Volunteers, who spent six months gathering and analysing data on poverty, demographics, housing, employment, benefits, and inequality across Edinburgh. Their research identified emerging advice needs within local communities and resulted in a comprehensive report that will help inform CHAI's future service planning, policy work, and funding applications.



Volunteer Reflection

"I have enjoyed my time working with CHAI as a Social Policy and Research Volunteer. It was really interesting to explore the statistics surrounding poverty in Edinburgh and Scotland. Together, we researched demographics, housing, employment and benefits, producing a report that we hope will support CHAI's future funding applications and service planning. Personally, volunteering with CHAI has helped me build my confidence, and I am delighted to have secured my first paid role in a long time."

Ruth, Research and Social Policy Volunteer

"Our volunteers make an invaluable contribution to CHAI. Their dedication enables us to do more for the communities we serve, while bringing new perspectives and energy to our organisation. On behalf of everyone at CHAI, I want to thank each of our volunteers for the time, commitment and care they give so generously."

Teresa Sutherland, Chief Executive

We are incredibly grateful to every volunteer who gave their time, skills, and compassion throughout the year. Whether supporting clients directly, strengthening our services behind the scenes, or helping shape our future, our volunteers make a lasting difference to the people and communities we serve.

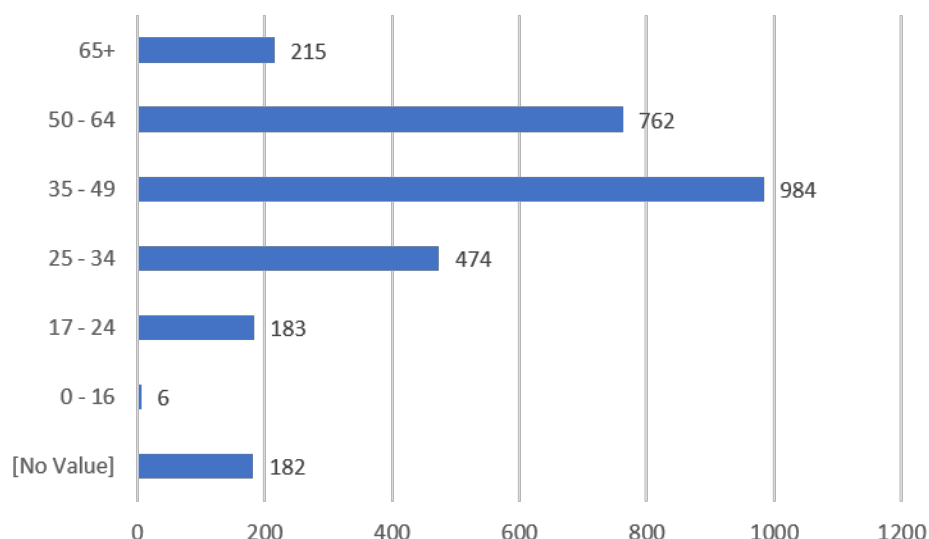
If you wish to volunteer for CHAI, contact us at volunteering@chaiedinburgh.org.uk

Who We Support – Key Insights

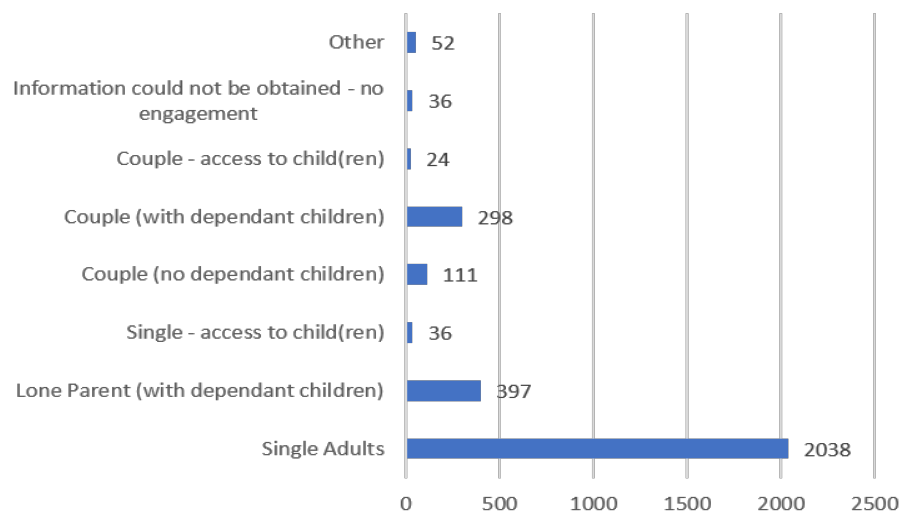
The profile data below relates to new clients supported during 2025–26.

- Most clients were **working-age adults**, with a broadly even gender split.
- **Single adults** were the largest household group.
- **28.5% of our new clients had children.**
- CHAI supported people from a **range of ethnic backgrounds**.
- Almost half of clients lived in **social housing**.
- **Financial hardship was widespread:** around **89% had annual incomes below £20,000**, while unemployment was the most common economic status.
- **Health and disability needs were significant**, including high levels of mental health needs and long-term illness.
- **89% lived in Edinburgh**, with clients supported across **all 17 electoral wards**.
Pentland Hills had the highest number of clients, followed by Sighthill/Gorgie and Gilmerton.

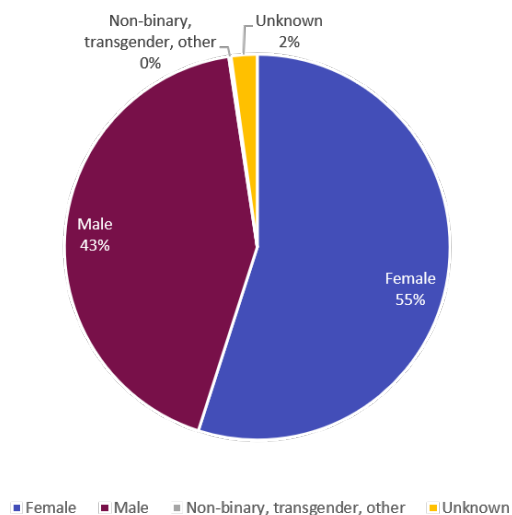
Age Distribution



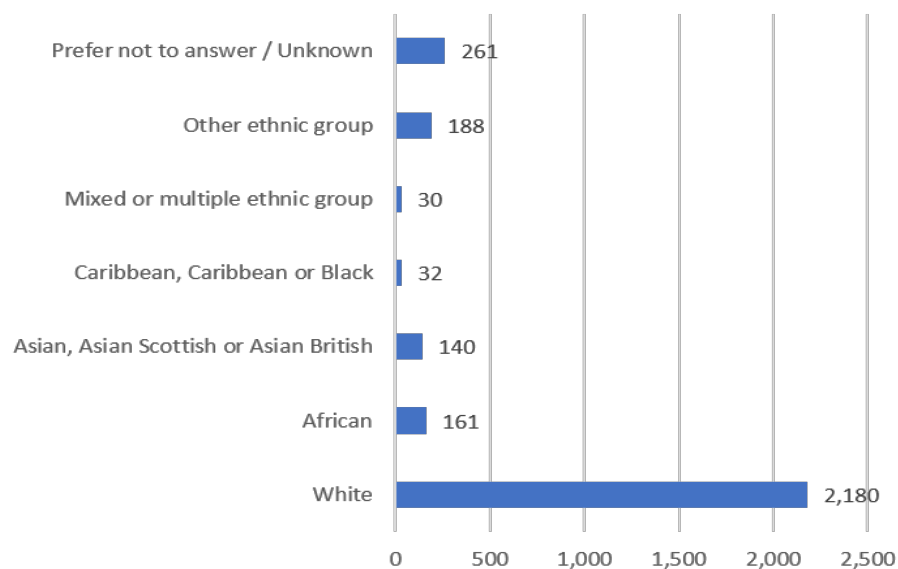
Household Status Distribution



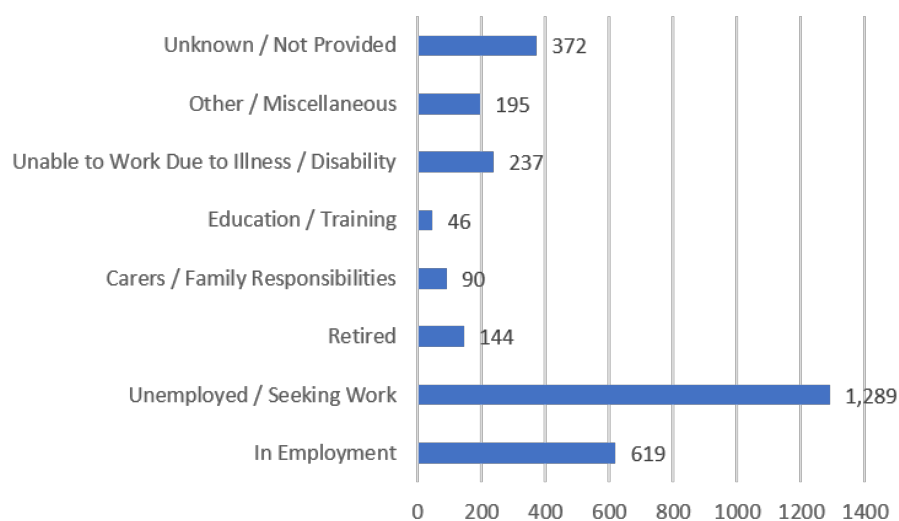
Gender Distribution



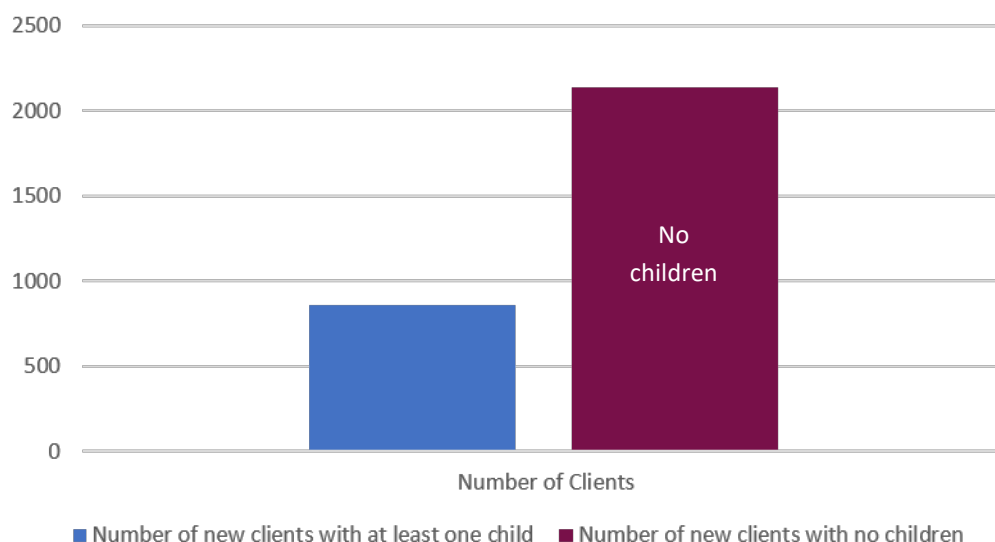
Ethnicity Distribution



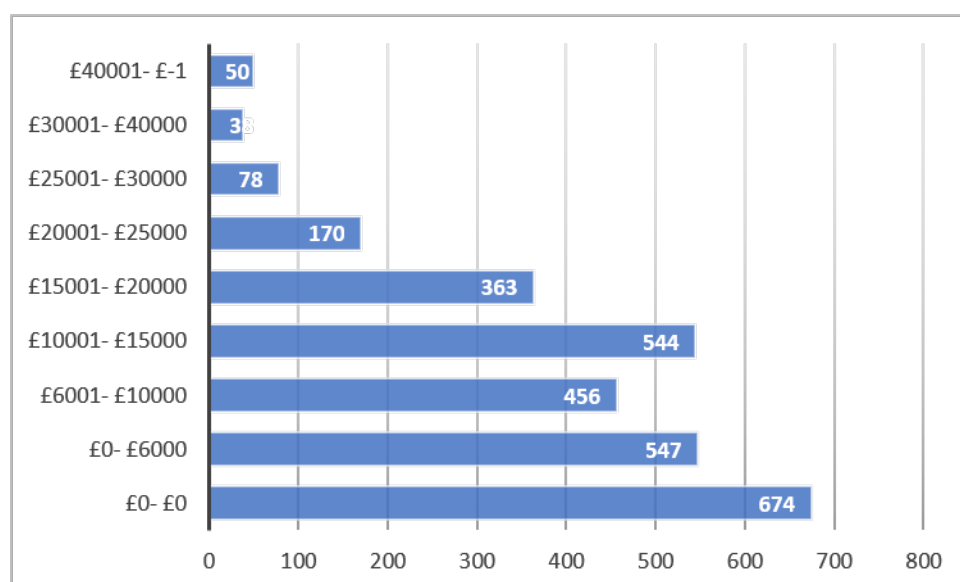
Economic Status Distribution



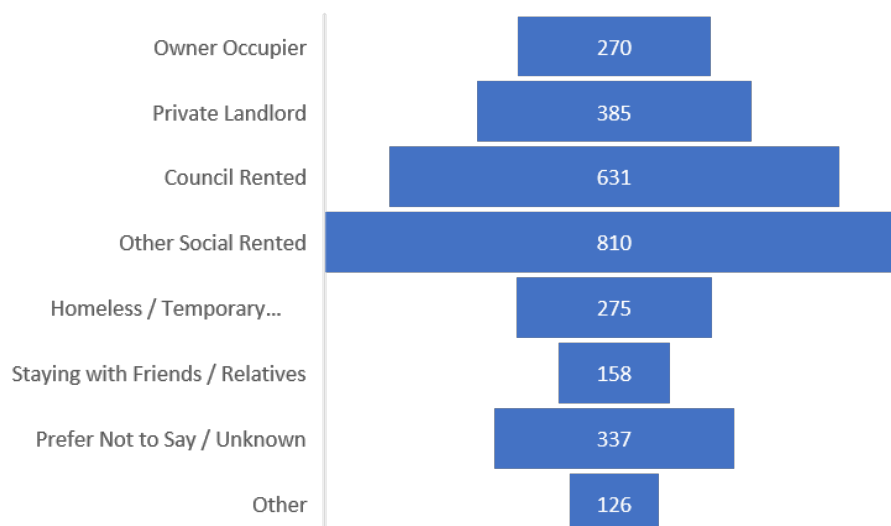
Clients with at least one child versus no children



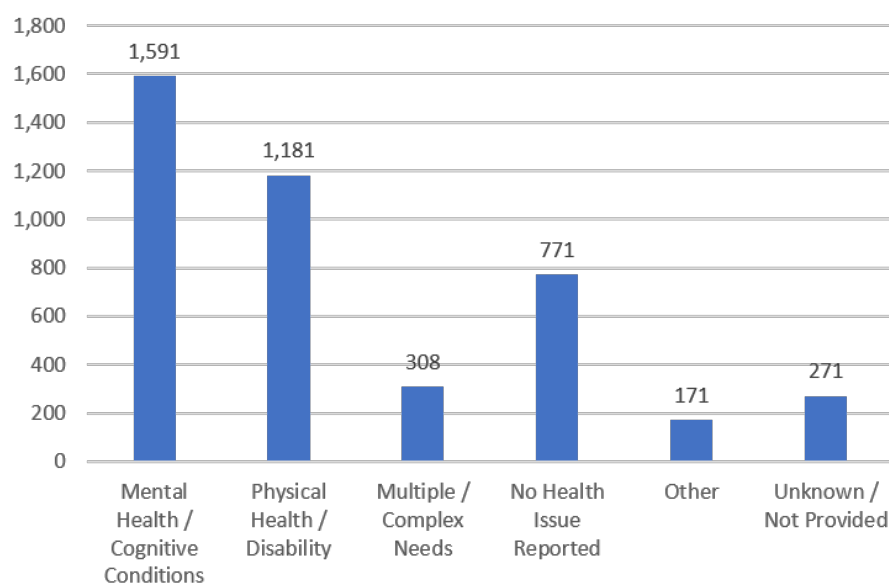
Income Band Distribution



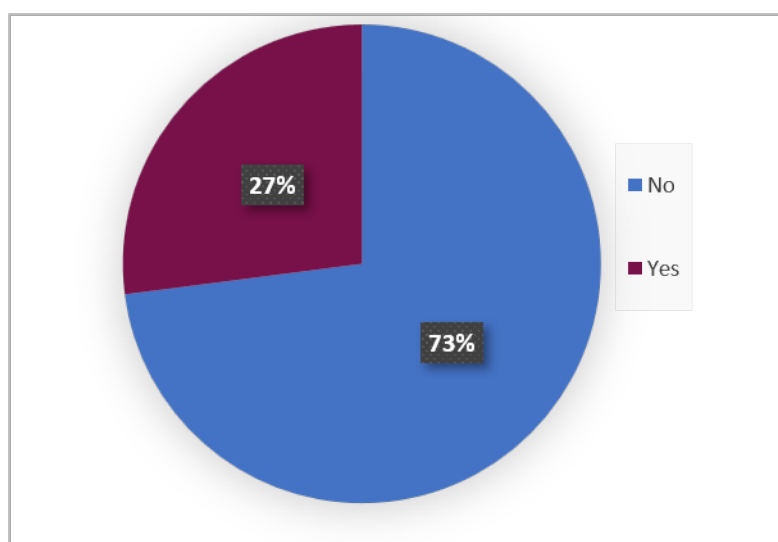
Housing Status Distribution



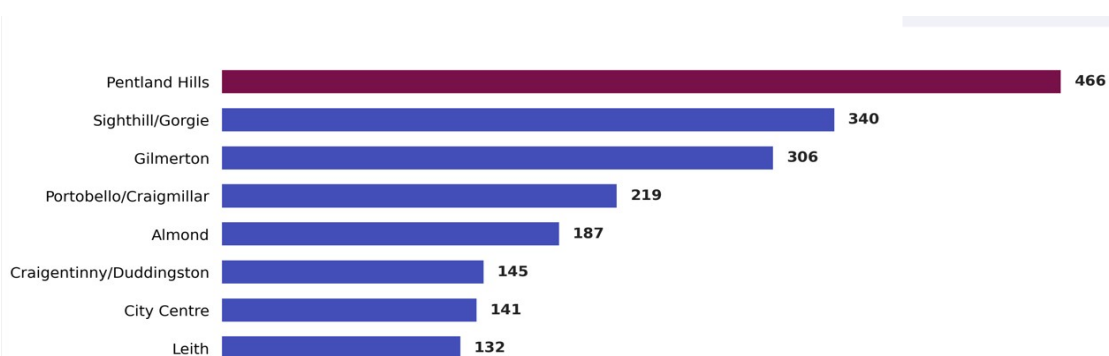
Health Conditions Distribution



Do you have a long-term illness?



Top Edinburgh Areas





Registered charity (SC027594)
Company limited by guarantee (No.179306)
Accredited Living Wage Employer

28 Westfield Avenue
Edinburgh EH11 2QH
0131 442 2100

Website: www.chaiedinburgh.org.uk

Email: chai@chaiedinburgh.org.uk

Facebook: @CHAI.Edin

Instagram: @chaiedinburgh

Bluesky: @CHAIEdinburgh.bsky.social

LinkedIn: www.linkedin.com/company/community-help-advice-initiative

TikTok: @chai.edinburgh

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- Advice UK - Advice in Accessible Settings Fund
- ARCHIE (Alliance of Registered Co-operatives and Housing Associations Independent in Edinburgh)
- Arnold Clark
- City of Edinburgh Council (CEC)
- CEC Connected Communities
- Corra Foundation - Improvement Fund (Scottish National Drugs Mission Fund)
- Edinburgh and Lothian Trust Fund
- Edinburgh Trust (Turn2Us)
- Energy Redress Scheme
- Foundation Scotland
- Live Well Edinburgh Fund
- Lothian Buses
- Manor Estates Housing Association
- Muirhouse Housing Association
- Merchant Company Charitable Trust (MCCT)

- National Lottery Fairer Life Chances Fund
- National Lottery Strengthening Communities
- Network of Employability Support and Training—NEST (CCP)
- NHS Scotland
- NHS Lothian Charity
- Robertson Trust
- Russell Trust
- Scottish Legal Aid Board (SLAB)
- Southside Community Project
- The Lady Marian Gibson Trust
- UK Shared Prosperity Fund (UKSPF)



We would also like to thank 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.

