

Initial Enquiry Example

Summary of the work

West Coast CAB is seeking funding to strengthen and increase provision of free, impartial and confidential advice for people across the West Coast local authority area who are experiencing financial insecurity, debt, benefits issues, housing pressure and cost-of-living challenges. We will provide a mix of drop-in appointments, booked advice sessions, telephone support and community outreach, helping people understand their rights, maximise income, manage debt, avoid crisis and access wider support. The work will also identify recurring local issues and use client evidence to inform service improvement and prevention activity.

Who this work will support

We will support people who are struggling to meet essential costs, including low-income families, people affected by ill health or disability, older people, unpaid carers, people in insecure work, tenants at risk of homelessness and individuals who face barriers to accessing digital or mainstream services. Last year, many of the people who came to us described "choosing between heating and eating", "not knowing where to start", or feeling let down by the system. We expect to support around 650 clients, prioritising those facing immediate financial hardship or multiple connected problems.

Need and why it matters now

People across West Coast continue to face rising costs, complex benefit systems, rent and energy arrears, problem debt and reduced confidence in accessing services. In communities where poverty, ill health, insecure work and digital exclusion can overlap, timely advice is essential to prevent hardship from escalating. We are seeing significant demand for advice that helps people navigate debt, energy, housing and social security issues. In that last year we secured over £700K in client financial gains.

Difference we expect to achieve

Financial Security: Clients increase income through benefit checks, grants, debt options and budgeting support, and reduce immediate financial crisis.

Why we are best placed

West Coast CAB is a trusted community-based organisation with trained advisers, established referral routes, local knowledge and a recognised commitment to free, confidential, impartial support. People often tell us they come to the CAB because "you listen", and because they feel respected and involved in decisions about their options. Our approach builds on people's strengths and priorities. We respond quickly to the issues they bring, while also working with them to understand the wider pressures contributing to hardship.

Funding request and timing

We are requesting £90,000 over 3 years from April 2027. Funding will contribute to core running costs including staff, volunteer supervision, outreach delivery, interpretation and accessibility costs, digital and telephone advice capacity, training, monitoring and evaluation. Early confirmation would allow us to retain capacity, plan outreach with partners and avoid gaps in advice provision for clients most at risk of financial crisis.