



# SOCIAL ACCOUNTS 2004/2005

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## **1 INTRODUCTION**

GEMAP were invited by Greater Easterhouse Development Company to consider participating in a social audit pilot in late autumn 2004. This was GEMAP's first introduction to the social accounting and audit process.

After internal discussion it was agreed that GEMAP would participate in the Social Audit process, as it would almost certainly improve the performance of the organisation and help us develop a more systematic engagement with our stakeholders.

Some concerns were raised that the commitment of time may be a problem but that it should be done with a view to assess how, in the long term it would contribute to the ongoing management of GEMAP.

GEMAP wishes to record its gratitude to the staff of Greater Easterhouse Development Company Social Economy team in particular Parveen Ajmal, to Alan Nicol and John Pearce and all of our stakeholders for their participation and support.

## **2 HISTORY AND BACKGROUND**

### **The Organisation**

Greater Easterhouse Money Advice Project (GEMAP) was established as a result of a local anti poverty working group during 1994 in response to growing levels of debt within the Greater Easterhouse area. Originally funded through the urban aid programme the company has a diverse range of income sources. GEMAP is now located at Westwood Business Centre, 69 Aberdalgie Road, Easterhouse having moved from Queenslie Industrial Estate in January 2005.

GEMAP currently employs sixteen staff: two senior staff, eight money advice staff, three Admin Support staff and two Financial Inclusion Officers and a part time cleaner. This has increased from its original core staff group of six, back in 1994. The majority of the company growth has been over the last 4 years and management believe that it is due in significant part to the embracing of partnership working. This growth has been mirrored in the diversification of GEMAP funding over the last 4 years, moving from one source of funding to a range of funders and customers.

Included in **appendix 1** is a breakdown of the funders confirmed in 2004.

GEMAP's service is free to end users and seeks to tackle poverty and exclusion by the provision of its services throughout the community and in collaboration with key partners. One of the services provided by the company is to increase the income of users through the use of the benefits and Tax system; this is a comprehensive service that advises claimants of their potential entitlement as well as assisting in the completion of any relevant application packs.

GEMAP staff also advocate on the clients behalf including representing clients at appeal tribunals and Social Security Commissionaires.

GEMAP also provides Debt Counseling services to clients; the primary objective of this service is to allow clients to use the project to negotiate with creditors affordable levels for outstanding loans or credit. There is however recognition that this may not be appropriate in each case, and therefore advice and support for clients with matters such as bankruptcy is also provided. All clients will receive assistance with prioritising expenditure once liability has been established. This is achieved through private consultations between advisers and clients to discuss debt problems and how to overcome them as well as how to maximise their income.

GEMAP as a company works from three basic concepts to improve the financial situation of their clients in the Greater Easterhouse area. This is highlighted in the company mission statement:

“To promote financial inclusion through a three pronged service made up of emergency intervention (maximising client's income and reduces client's non-essential expenditure), financial education and personal financial development.”

### **Emergency Intervention**

This is about a short-term impact and is based on a traditional model of money advice intervention; its purpose is to provide assistance with income maximisation and emergency debt problems. Its impact is short term and designed to assist a client with immediate problems.

### **Financial Literacy**

This will assist participants in the short to medium term. It is educationally focused and modular based. The aim is to raise awareness, prevent over indebtedness and allow the participants to understand their own finances and the financial services and options available to them.

### **Personal Financial Development**

This is aimed at the long-term development of those taking part. It will be delivered on a one to one basis and will assist the participant in developing a personal financial plan, goal setting and support in achieving those goals. The outcome should be individuals with a clearer understanding of their own finances and equipped with the necessary skills to plan and intercede in their own financial management without the support of an advisor.

### **The Social Audit**

The social auditing period for these accounts was 1 April 2004 to 31 March 2005. This is a pilot project that GEMAP is undertaking through the Greater Easterhouse Development Company in coordination with their Social Economy team.

Tony Quinn (Chief Executive), Parveen Ajmal (Social Economy Adviser – GEDC), Brian Togher (Financial Inclusion Manager) and Andrew Nicol (Undergraduate Student, Caledonian University) acted as the social audit steering group and managed all social accounting processes and especially the consultation with stakeholders, including funders, clients, customers, staff and the management committee who all contributed their views.

## **3 MISSION, VALUES, OBJECTIVES AND ACTIVITIES.**

As GEMAP is a rapidly expanding company, it was felt that revisiting the mission and values was an essential part of the social accounting process.

This was achieved over the course of a two-day development seminar held during October 2004. All of the company (Management committee, senior staff and staff) was involved in examining what our mission actually was, if it was still relevant. The same process was used to examine the values of the company and again if they were still relevant.

The result of this process was an amended mission statement to recognise the changing nature of services provided by the company and its activities

In particular the development of the financial literacy and personal development plans for clients needed to be reflected as these were new products, developed from GEMAP's belief that traditional money advice based around emergency intervention service was limited in addressing the clients financial circumstances.

The mission statement was a vital building block on which to base the objectives & activities and values of the organisation and so needed to be clarified to focus on the organisation's goals

**Mission:**

**To promote financial inclusion through a three pronged service made up of emergency intervention (maximising clients' income and reducing clients' non-essential expenditure), financial education and personal financial development**

**Values:**

- Free to end users
- Confidential for clients
- Accessible to clients
- Quality service
- Honesty
- Commitment to staff
- Independent

**Free to end users** It was seen as vital, that as GEMAP changed and began to have a wider group of customers that the client or end users interests were not compromised. The need to ensure that the clients were never subject to charging for the service was seen as essential in maintaining the ethos of the company.

**Confidential for clients-** Fundamental for the relationship between GEMAP and its users particularly where a conflict could exist between the customer and the user.

**Accessible to clients** GEMAP should strive to maintain the widest possible access in the communities that it serves, and at all times ensure a welcoming and non judgmental approach to users.

**Quality service** Ensure that all clients receive a quality of service by ensuring that adequate time is made available to staff for dealing with client casework and that all relevant training and support is provided.

**Honesty** The promotion at all times of honesty with all stakeholders is vital to promote partnerships and sustain the company.

**Commitment to staff** The continuance of staff involvement in the development of the company as well as personal development was seen as critical for continuing success.

**Independent** The provision of advice to users that was independent of and resistant to outside influence, even of other stakeholders is essential to GEMAP. At all times the interests of the user must be paramount.

**Objectives:**

1. To provide an emergency intervention service for clients experiencing financial difficulties by...

- Providing community based surgeries
- Home visiting service for clients
- Maximising clients income using the benefits and tax systems
- Rescheduling of consumer debt
- Prioritising client expenditure

2. To raise client financial awareness and education by...
  - Developing a financial literacy programme that is user led and modular based
  - Delivering the programme in the community setting
  - Developing a financial literacy network of users and agencies
3. To promote long-term independent living and financial development and independence by...
  - Providing one-to-one development of personal and financial plans and goals
  - Supporting clients in achieving their financial goals
4. To be a well managed organisation with a commitment to being a good employer by...
  - Retaining the IIP accreditation (staff training, appraisals, etc.)
  - Keeping adequate records to monitor and evaluate performance
  - Planning and reviewing on a regular basis
  - Working towards sustainability by attracting more diverse funding
  - Keeping adequate financial records
5. To play a part in regeneration by...
  - Contributing to the city-wide advice and information services strategy
  - Attending a series of meetings on economic regeneration, etc

## 4 STAKEHOLDERS

The identification of the stakeholders was concluded in October 2004. This stakeholder analysis had been done in the past within the organisation but not in this format. All parts of the project were involved in confirming or identifying stakeholder groups.

<b>Key Stakeholders (Whom we decided to consult)</b>	<b>Other Stakeholders</b>
<p><b>Users (4500+)</b> (We consulted a sample of 300)</p> <p><b>Customers</b> Provanhall Housing Association</p> <p><b>Partner</b> East Glasgow LHCC</p> <p><b>Staff (15)</b> Senior Staff Advice Staff Admin/Support Staff Financial Inclusion Officers</p> <p><b>Management Committee (5)</b></p> <p><b>Funders</b> Greater Glasgow Health Board</p>	<p><b>Non-user local residents</b></p> <p><b>Customer</b> Stepping Stones for Families</p> <p><b>Partners/Funders</b> SIP Board Glasgow City Council Scottish Executive Big Lottery Greater Easterhouse Development Company Community Work Team Glasgow City Council</p>

## 5 SCOPE OF THE SOCIAL AUDIT

Certain initial decisions impacted on the scope of the audit. It was decided that as the work relating to Objectives 2 and 3 was only starting from February 2005 only Objectives 1, 4, and 5 and their related activities would be covered by these social accounts. However all of our Objectives and Activities would be covered in the next social accounting period post April 2005.

The full social audit plan is attached as an **appendix** and shows which stakeholders we had planned to consult and how.

### **Methodology**

All of the statistical information contained in the social accounts is taken directly from existing recording and reporting mechanisms, No special statistical monitoring or new systems were put in place.

The initial intention was to consult a number of external stakeholders, these included Tom Scott of Grater Glasgow NHS board, and Jonathon Brown of Greater Easterhouse Social Inclusion Partnership Board and the Glasgow City Council community work team. However, Tom Scott from Greater Glasgow Health Board was unable to attend the interview on 18 March due to ill health and other aspects of the audit did not allow us to reschedule. Also Greater Easterhouse Partnership was unable to participate due to the number of projects locally that were involved in the Social Audit Pilot Initiative. The community work team slid off the agenda due to the delays in certain aspects of the consultations due to GEMAP moving premises during January 2005.

At the start of the social audit process questionnaires were given out to GEMAP customers, funders and staff. A copy of the questionnaires used is included as an **appendix**.

300 users were consulted using questionnaires that looked at our values as well as how well we undertook our activities. 150 questionnaires were distributed via direct mailing and 150 direct to clients at surgeries. In total 115 questionnaires were returned (38%). The full report analysing the questionnaires is included as an **appendix**. The data from questionnaires was augmented by the convening of a focus

group of eight users to explore the issues in greater detail. Brian Togher (Financial Inclusion Manager) also carried out the focus group on 10 February to concentrate on service users opinions about the company. The report of the focus group is included as an **appendix**.

Due to communication difficulties because of our change of premises, questionnaires were not given to customers and/or partners. However semi structured interviews were carried out with one customer (Provanhall HA) and one partner (East Glasgow LHCC) to get qualitative information about the service GEMAP provides for them and their clientele.

A meeting with the management committee took place in December 2004 to discuss the social audit system and their understanding of the main points involved in the audit. Parveen Ajmal from the GEDC Social Economy Team facilitated the discussion. Her report is included as an **appendix**. The Management committee was also given a questionnaire in January 2005 a full copy with replies is available in the appendices.

The staff was consulted by questionnaire, 11 of the 15 staff returned a questionnaire, which was analysed by Tony Quinn, GEMAP Chief Executive.

The greatest difficulty was finding time within our funder and partner organisations' schedules to participate with the audit.

## **6 THE REPORT ON PERFORMANCE: ANALYSIS OF SOCIAL ACCOUNTS**

The results below are from the range of consultations undertaken in the course of the audit.

1. Results from user survey
2. Report on focus group findings
3. Report on Management committee questionnaire and interview
4. Results of staff group survey
5. Feedback on customer and partner interviews.

### **Our Values**

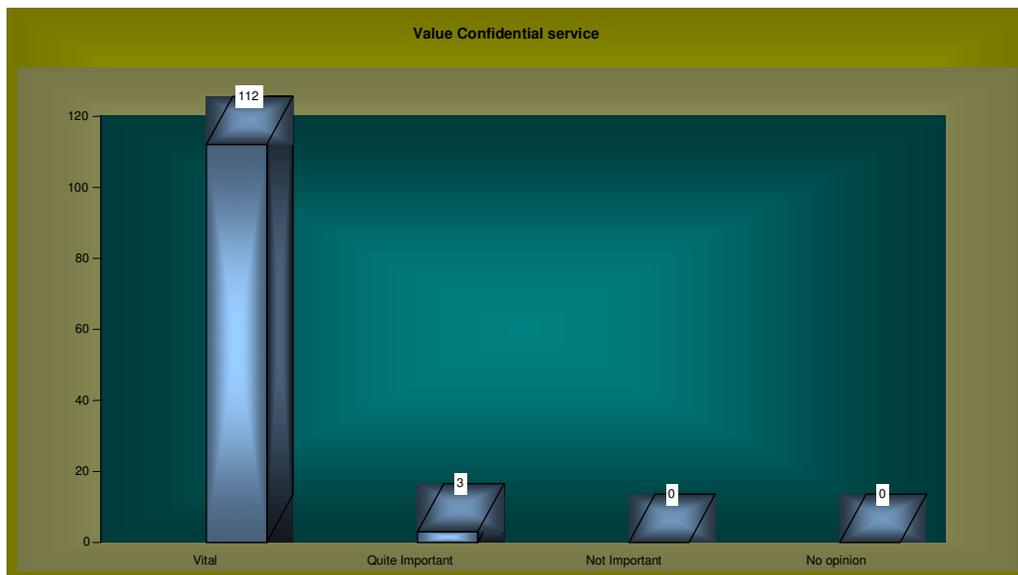
## Users

The following tables demonstrate how well our users think we meet our Values.

### First value: Free to end-users

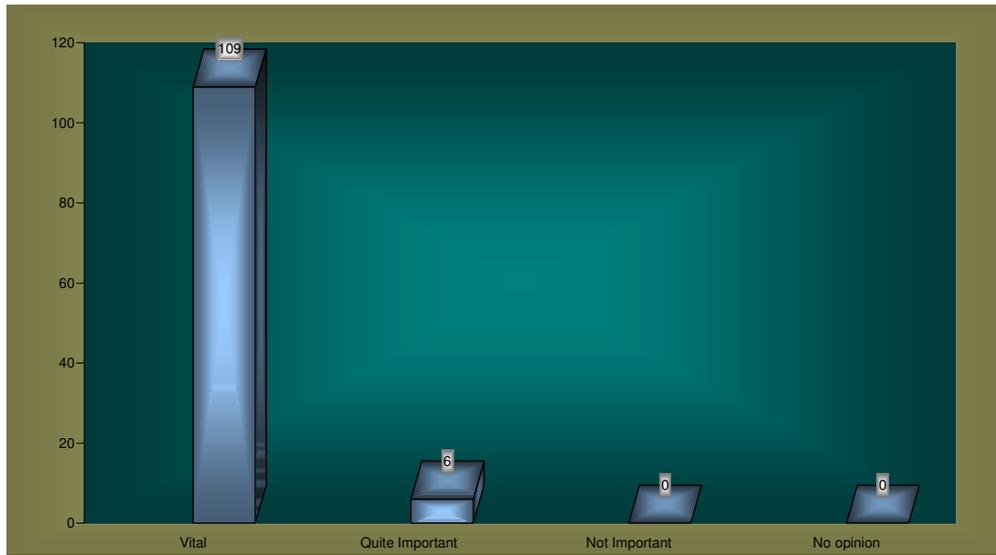


### Second value: Confidentiality for users



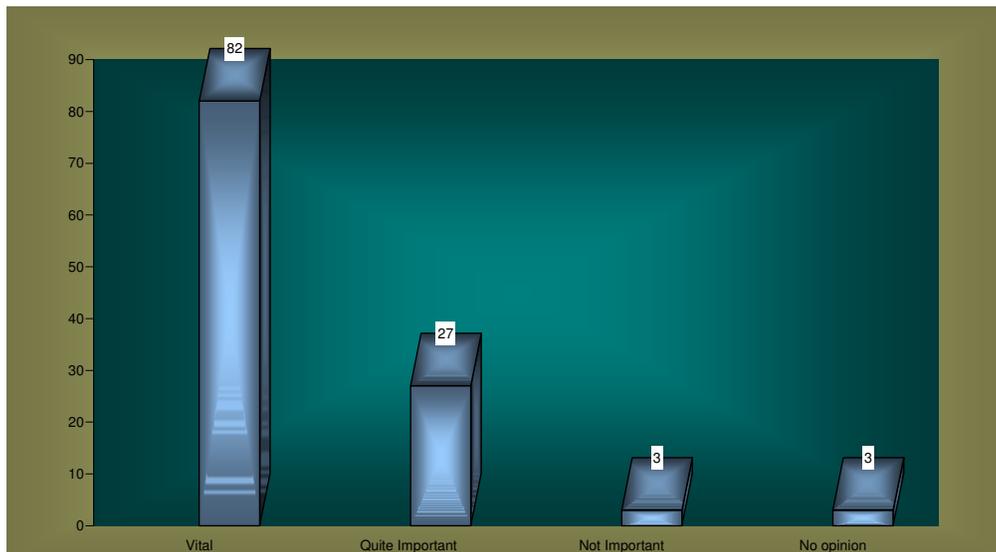
### Third value: Quality service

### Value Quality Service



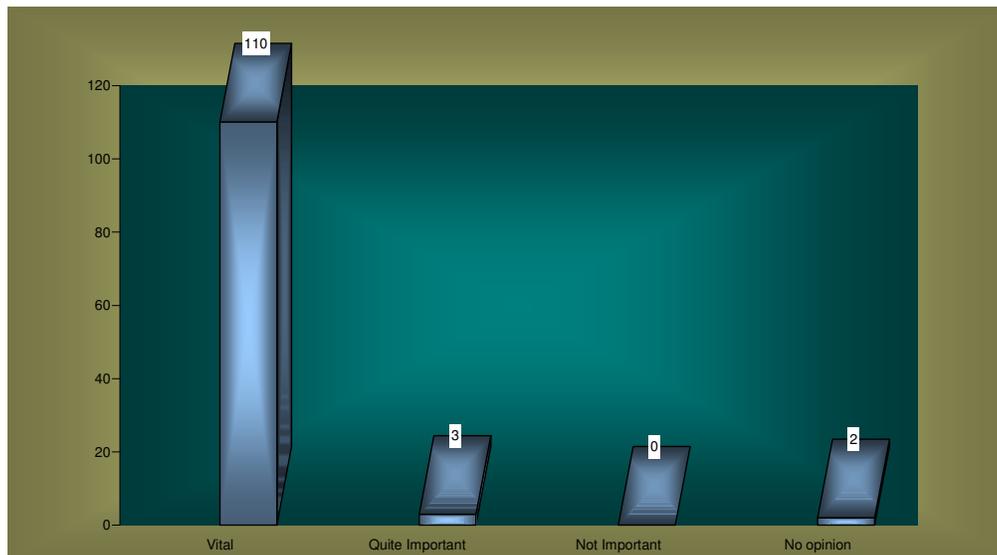
### Fourth value: Accessible to end-users

#### Value accessible



### Fifth value: Independent

### Value Independence



The evidence of the user survey confirms that all of GEMAPs values were viewed as vital or important to the users.

The first value of **Free to end users** saw 107(93%) of the 115 returned questionnaires rate this as vital whilst 7 (6)% viewed it as important and only 1 respondent felt that it was of no importance

The second value of **Confidentiality for users** saw 112(97%) out of 115 rate this as vital. and the remaining 3 (2.6%) viewed it as Important

The third value of a **Quality service** saw again 112(97%) out of 115 rate this as vital and the remaining 3(2.6%) viewed it as important

The fourth value of **Accessible to end users** saw 82 (71%) rate this as vital whilst 27(23%) viewed it as important, 3 (2.6%) said it had no importance and the same figure 3 (2.6%) had no opinion

The fifth value **Independent** saw 110 (95%) rate this as vital and 3 (2.6%) viewed it as important, and 2 (1.7%) had no opinion.

Based on these responses it is clear that the area that scored lowest in terms of being vital, was accessible to end users. As there may be two factors at work, this lower score could actually be in response to a poorer level of service received by the client if the views expressed in the focus groups are accurate. This can be seen regarding client having difficulty in contacting advisors by phone. The second factor is a poorly framed question that sought to find opinion on one subject (the relevance

of community based provision against central locations) but got answers about an aspect of the service.

Nevertheless this information has proved invaluable in posing questions about how we interact with the end user.

### **Focus group**

The focus group with users also explored GEMAP's Values:

The questions proved quite difficult for participants, they understood the services of Gemap and valued them, but they did not fully comprehend that it was a value base, which drove the direction of the organisation. Participants understood that the service was free to service users and that it was confidential (8 out of 8), however they did not think about the concept of a project such as Gemap needing funding. In one description, a participant said, "We just take it for granted". The quality of the services, Gemap provides, was also discussed and most participants agreeing that the quality of service was good or higher, this included two participants who did not receive the outcome of their claims, which they had hoped for. However they did say that contacting an advisor could be difficult as phones would often ring out or the advisor would be out. Whilst the concept of a value base for Gemap was difficult to understand, the values, which underpin Gemap, were not. Participants agreed that the service should be free to end users, confidential, independent and accessible to service users.

### **Management Committee and Staff**

The views of management committee and staff were sought on how GEMAP had performed against its stated value base. They were asked to score against a criteria range from GEMAP had **very much** lived up to its value to GEMAP had **not at all** lived up to its value base. Copies of the questionnaires used to obtain this information with full responses are available in the appendices.

Value 1 **Free to end users** all respondents in both groups 4 management committee and 11 staff agreed that GEMAP had very much achieved this.

Value 2 **Confidential for end users** all respondents agreed that this had been very much achieved.

Value 3 **Accessible for clients** all management committee members agreed that this had very much agreed as did 10 staff members, 1 staff member scored just below achieving this.

Value 4 **Quality service** again all management committee members felt that this had been very much achieved as did 6 staff members. 4 staff members scored this slightly below very much.

Value 5 **Honesty** all management and staff agreed that this had very much been achieved.

Value 6 **Commitment to staff** all management committee members felt that this had been achieved as did 8 staff members, 2 staff members scored this one point below having been achieved.

Value 7 **Independent** all members of the management committee felt this had been very much achieved as did all of the staff.

In reviewing these findings the area of most concern is against quality of service given that 4 staff members felt that we were not fully achieving this value, this relates directly to the volume of work undertaken by staffs that cut down on the time available to process cases thus affecting the quality of the casework.

This is something that will be addressed through a scheduled planning session in July 2005.

Greater insight into this issue and of the commitment to staff issues will be found in analysing the full staff questionnaire in the appendices.

The areas where GEMAP scored lowest were around pay, communications, understanding the new financial literacy work, the appraisal system and influencing decisions. Although in all of these areas with the exception of pay rates it was a minority of staff who felt that GEMAP had not very much achieved these indicators.

The issues arising from this process are not surprising and are or will be addressed over the course of this financial year once buy in from the internal stakeholders has been achieved.

### ***Funders and Partners***

Initially the plan was to ask these stakeholders to comment via questionnaires, however due to both a difficulty around the period that GEMAP moved premises and the desire to try and illicit more qualitative information it was decided to use a semi structured interview technique to gain feedback.

The following are some of the comments from Provanhall housing association (PHA) and East Glasgow LHCC (EGL) about GEMAP and its Values:

#### **Quality of service:**

“The relationship and the rapport with both the workers at the Association and with local tenants built up the advisor were exceptional” PHA

“Problems with consistency of staff over the wider area” EGL

“No doubts as to the fact that advisors do their job well” EGL

#### **Confidentiality:**

“Vital in insuring the trust” EGL

“Contribution to tenants needs has been vitally important” PHA

“Good at their job and helps the community to close the direct relationship between poor health and money problems.” EGL

#### **Honesty:**

“Excellent service to clients and he has not come across any clients complaining about the service provided or advice received.” PHA

#### **Accessible to users:**

“Easy for tenants to book an appointment to see an adviser” PHA

“Couldn’t possibly be any complaints about convenience to get to or booking an appointment?” PHA

#### **Free to end-users:**

“No problems on this front.” EGL

## **Commentary**

On the whole the Value base of GEMAP seems to fit with all groups of stakeholders who were canvassed on the matter.

GEMAP can be satisfied as to the relevance of their Values for users, partners, funders and internal stakeholders.

Living up to or achieving these values is now something that must become part of the ongoing social audit process, and the issues highlighted by staff and some external stakeholders will come under scrutiny in the course of the coming months.

## **6.2 Objectives and Activities**

**Objective 1: To provide an emergency intervention service for clients experiencing financial difficulties by....**

### **1. Providing community based surgeries**

Community surgeries are held regularly in 9 locations, two – in Easthall and in Blairtummock – having started only in November 2004. There were 4385 attendances at surgeries during the social accounting period – see table below:

<i>Locality</i>		<i>Frequency</i>	<i>Attendance</i>	<i>Period</i>	<i>Comments</i>
<b>Ruchazie</b>		<b>1 Session per week</b>	<b>302</b>	<b>04/05</b>	<b>Benefit 315 Debt 71</b>
<b>Cranhill</b>		<b>1 Session per week</b>	<b>385</b>	<b>04/05</b>	<b>Benefit 364 Debt 141</b>
<b>Garthamlock</b>		<b>1 Session per week</b>	<b>269</b>	<b>04/05</b>	<b>Benefit 193 Debt 107</b>
<b>Wellhouse</b>		<b>1 Session per week</b>	<b>351</b>	<b>04/05</b>	<b>Benefit 305 Debt 216</b>
<b>Easthall</b>		<b>1 Session per 2 weeks From Nov 05</b>	<b>31</b>	<b>Nov 04 Apr 05</b>	<b>Benefit 21 Debt 16</b>

<b>Barlanark</b>		<b>2 Session per week</b>	<b>724</b>	<b>04/05</b>	<b>Benefit 1478 Debt 343</b>
<b>Easterhouse</b>		<b>4 Sessions per week</b>	<b>1816</b>	<b>04/05</b>	<b>Benefit 2956 Debt 894</b>
<b>Provanhall</b>		<b>4 Sessions per week</b>	<b>425</b>	<b>04/05</b>	<b>Benefit 358 Debt 113</b>
<b>Blairtummnock</b>		<b>1 session Nov 05</b>	<b>37</b>		<b>Benefit 32 Debt 21</b>

Each session lasts between 2 and 2.5 hours. The activities undertaken at these surgeries are as described and detailed elsewhere in the audit report.

The attendance at these surgeries will of course vary from week to week, however column 5 comments in the above table represents the count of issues by their broadest definition, as either benefit or debt. These figures are greater than the total attendance at each surgery as clients tend to have more than one benefit or debt enquiry or issue.

The total amount of issues enquired about is 7944 for the year at the above surgeries.

The information contained in the tables below are social justice themes from the Scottish Executive and must be reported on by the Social Inclusion Partnership and GEMAP are therefore required to report on them for the SIP Board.

The tables in the section below relate to the activities of GEMAP against broad social justice themes in the G33 and G34 areas funded by the SIP Board,

As a caveat to explaining these tables it is necessary to understand that much of the information required is not collated by GEMAP for operational reasons, this has been discussed previously with the SIP manager and has been agreed.

The table below represents broadly speaking the age categories for the users attending the surgeries.

Children (0 – 11 years)	%	Young People (12 – 19 years)	1%
Older People	10%	Working Age People & Families	89%
Communities	%		

The table below contains limited information again based on operational needs some of the information is gathered but not recorded in a manner suitable for statistical analysis. For example many GEMAP users will have an alcohol or drug dependency however although this information is gathered in relation to perhaps a benefit entitlement and included in application forms for benefits it is not recorded for statistical purposes. Similarly many clients will have mental health indicators for their Incapacity Benefit claims, it would be wrong for GEMAP advisors to register them as suffering from mental health problems, as this requires a medical diagnosis.

Some of this information will be gathered in the future as part of the ongoing development of performance management systems throughout Glasgow.

The final difficulty in completing this section relates to client s with multiple conditions an unemployed female who has a dependency problem could be a lone parent with a mental health problem, thus requiring multiple entries taking all totals to over 100%.

Young People	1%		Offenders	%
Lone Parents	%		Community Organisations	%
Elderly	10%		Drug / Alcohol Dependency	%
Women	71%		People with a Disability	42%
Unemployed	%		People with a Mental Health Problem	%
Environment	%		Other <i>(please specify below)</i>	%

Some of the same problems that apply to the above table again apply the next table

Male	29%		Physical Disability	42%
Female	71%		Learning Disability	%

**The next table provides a breakdown of attendances at surgeries by % against pre defined postal codes from the SIP Board**

Postcode	Neighborhood	
G34 0	Lochend, Bishoploch, Rogerfield, Commonhead	12.3%
G34 9	Provanhall, Kildermorie, Blairtummock, Bishoploch	18.4%
G69 6	Rogerfield, Commonhead	0.02%
G69 8	Gartloch	0.002%

G33 3	Ruchazie, Cranhill	19.5%
G33 5	Garthamlock, Craigend	15.3%
G33 4	Wellhouse, Easthall, Barlanark	34.3%

## 2. Home visiting service for clients

This service is primarily provided through the Eastern Glasgow LHCC. The service is broken down into two broad categories home visits for pensioners and non pensioners.

The two tables below record the visits undertaken in each category for the social audit period. The first table also records a range of information on age and gender.

All information gathered for these tables is done so against the requirements of the LHCC who purchase this service.

As a consequence the information required for non pensioner patients concentrated on the source of referrals within the LHCC and not for reporting purposes more general info of age, gender etc.

### GENDER/AGE BREAKDOWN EAST LHCC FOR PENSIONERS

<b>MALE 65-69</b>	12
<b>FEMALE 65-69</b>	14
<b>MALE 70-80</b>	44
<b>FEMALE 70-80</b>	56
<b>MALE 81+</b>	26
<b>FEMALE 81+</b>	34
<b>Male Total</b>	82

<b>Female Total</b>	104
<b>Female Unknown</b>	3
<b>Total</b>	189

#### **NON PENSIONERS EAST LHCC**

<b>April 04</b>	<b>9</b>
<b>May 04</b>	<b>10</b>
<b>June 04</b>	<b>15</b>
<b>July 04</b>	<b>12</b>
<b>August 04</b>	<b>22</b>
<b>September 04</b>	<b>15</b>
<b>October 04</b>	<b>13</b>
<b>November 04</b>	<b>20</b>
<b>December 04</b>	<b>5</b>
<b>January 05</b>	<b>9</b>
<b>February 05</b>	<b>13</b>
<b>March 05</b>	<b>15</b>
<b>Total referrals to date</b>	<b>158</b>

### **3 Maximising clients income using the benefits and tax systems**

The total benefits raised by GEMAP for the period was, **£3 453 000** this figure is broken down by the funder / partner and geographical area.

The tables below contain information on the amounts of benefit generated by GEMAP over the social accounting period.

It has been broken down by funder base.

The table below relates to the outcomes of benefit applications confirmed by the DWP OR DBC or by users in the G33 and G34 areas who accessed the service by visiting one of the open door surgeries.

Also included are the target set in agreement and the performance achieved against that target.

**TABLE 5 BENEFITS GENERATED IN SIP AREA SURGERIES**

OUTCOMES		TARGET	ACTUAL
Ref	Activity		
121	Assist with benefit advice	<b>£1 200 000</b>	<b>£1 750 000</b>

BENEFIT BY TYPE	AMOUNT ANNUAL
Income support	£145 258
Incapacity Benefit	£336 000
Disability Living Allowance care	£385 365
Disability Living Allowance mobility	£311 582
Housing Benefit	£95,663
Council Tax Benefit	£89 267
Tax Credits	£186 245
Pension Credits	£82 250
Community Care Grant	£25 590
Attendance Allowance	£39 210
Carers Allowance	£44 250
Social Fund	£11 050

The tables below relate to the awards for users covering the work undertaken by GEMAP on behalf of the Bridgeton and Dennistoun LHCC

The tables also contain information pertaining to gender ethnic origin and age as well as surgery access and home visiting access for users.

**TABLE 6 income generated from BRIDGETON LHCC**

	<b>Income Support</b>	<b>Carers Allowance</b>	<b>Attendance Allowance</b>	<b>Disability Living Allowance (Mob)</b>	<b>Disability Living Allowance (Care)</b>
Claims	6	4	32	61	56
Awards	5	4	29	40	39+
Pending	1	0	1	4	4
Failed	0	0	2	17	13
Totals	£12,386.00	£5,220.00	£71,235	£86,828.08	£72 865.00

p.a.

<b>Incapacity Benefit</b>	<b>Community Care Grant</b>	<b>Pension Credit</b>	<b>Housing Benefit</b>	<b>Totals</b>
16	26	13	8	207
15	20	11	8	149
1	1	2	0	24
4 (taken appeal)	5	0	0	38
£52,013.00	£8,505.00	£15 843.00	£8,458.00	<b>£333,353.08</b>

**Statistical breakdown**

Age under 18 (At Surgery)	0
Age 18-25 (At Surgery)	11
Age 26-65 (At Surgery)	238
Age 66 (At Surgery)	35
Age 65-69 (Referral)	9
Age 70-80 (Referral)	30
Age81+ (Referral)	9
Male	147
Female	195
Enquiries at surgery	284
Referrals for Attendance Allowance	48
Multi disciplinary	10
Ethnic origin	White

**Table 7 income generated from Dennistoun LHCC**

	<b>Incapacity Benefit</b>	<b>Attendance Allowance</b>	<b>Income Support</b>	<b>Carers Allowance</b>	<b>Pension Credit</b>
Claims	12	43	6	7	19
Awards	10	38	6	6	14
Pending	0	0	0	1	5
Failed	2	5	0	0	0
Totals	£36 597.	£99 519.00	£6838.00	£8,704.	£19 598

p.a.

<b>Community Care Grant</b>	<b>Disability Living Allowance (care)</b>	<b>Disability Living Allowance (mob)</b>	<b>Housing Benefits</b>	<b>Council Tax Benefit</b>	<b>Totals</b>
21	71	50	7	4	
20	61	33	6	3	
0	3	2	1	1	
1	7	15	0	0	
£15,145.	£72 347.	£83 145	£10 472	£2,695.00	<b>£355 060</b>

**Statistical breakdown**

Age under 18 (At Surgery)	0
Age 18-25 (At Surgery)	18
Age 26-65 (At Surgery)	183
Age 66 (At Surgery)	32

Age 65-69 (Referral)	7
Age 70-80 (Referral)	7
Age81+ (Referral)	8

Male	114
Female	149

Enquiries at surgery	232
Referrals for AA	22
Multi disciplinary	10
Ethnic origin	White

The table below breaks down user awards by type for the Eastern Glasgow LHCC and the source referral either pensioner or non pensioners

### Benefits by type East LHCC for Pensioners

Attendance Allowance	£288 503.80
Income Support	£11,985.00
Council Tax Benefit	£11,564.00
Community Care Grant	£6,727.00
Carer's Allowance	£15,732.60
Housing Benefit	£13,450.40
Pension Credit	£131,383.00
Other	£22,224.80
<b><u>Total</u></b>	<b><u>£501 568</u></b>

### Benefits by Type for Eastern Glasgow LHCC General Referral

<b><i>Benefits Awarded</i></b>	<b><i>Annualised</i></b>
	<b>£69,141.00</b>
<b>Attendance Allowance</b>	
<b>CCG</b>	<b>£1158.00</b>
<b>DLA care</b>	<b>£129 452.00</b>
<b>Disability Living Allowance mobility</b>	<b>£81 548.00</b>
<b>Bereavement All</b>	<b>£1,200.00</b>
<b>Housing Benefit</b>	<b>£9 622.00</b>
<b>Incapacity Benefit</b>	<b>£17 485.00</b>
<b>Carers Allowance</b>	<b>£3,410.40</b>
<b>Tax Credits</b>	<b>£61 213.00</b>
<b>Retirement Pension</b>	<b>£8,437.52</b>
<b>Council Tax Benefit</b>	<b>£2,006.00</b>
<b>Pension Credits</b>	<b>£13,411.00</b>
<b>Totals</b>	<b>£362,383.92</b>

These totals combined provide GEMAP with a user income generation profile as follows

<i>SIP BOARD</i>	£1 750 000
<i>EASTERN LHCC</i>	£863 000
<i>BRIDGETONLHCC</i>	£333 353
<i>DENNISTOUNLHCC</i>	£355 060
<i>PROVANHALL HA</i>	£152 000

#### 4. Rescheduling of consumer debts

##### DEBTS RESCHEDULED BY TYPE

This table represents the number of individual debts rescheduled by category; the number of personal loans for example is 207. This relates to the actual number than enter into the negotiation process rather than the enquiries, some of which may be covered through bankruptcy.

<i>D1</i>	<b>PERSONAL LOANS</b>	<b>407</b>	<b>£560 000</b>
<i>D2</i>	CREDIT CARDS	121	£141 000
<i>D3</i>	COUNCIL TAX	149	£87 000
<i>D4</i>	RENT/MORTGAGE	142	£61 000
<i>D5</i>	HP	1	£1 600
<i>D6</i>	FINES	0	
<i>D7</i>	CATALOUES	88	£19 650
<i>D8</i>	OVERPAYMENTS	14	£4 550
<i>D9</i>	SOCILA FUND	15	£2 850
<i>D10</i>	GAS	0	
<i>D11</i>	ELECTRICTY	0	
<i>D12</i>	TELEPHONE	0	
<i>D13</i>	STUDENT LOANS	0	
<i>D14</i>	STORE CARDS	131	£39 760
<i>D15</i>	<b>FINANCE AGREEMENTS</b>	<b>261</b>	<b>£201 000</b>

Total individual debts rescheduled totals 1329. This figure relates to the number of debts and not the number of users, as many will have multiple debts.

The target set by the SIP Board for total in monetary terms for rescheduled debt was £750 000. The figure for the SIP area was £945 000 outlined in the table below.

OUTCOMES	TARGET	ACTUAL
Assist with debt	£750 000	£945 000

## 5. Prioritising client expenditure

ACTIVITIES	TARGET	ACTUAL
Assist with Debt counseling	400	680

With hindsight this indicator is not actually recorded as part of the re scheduling process involves prioritisation. The above table represents the number of clients who had debts re scheduled.

The rescheduling of debt is part of the process of debt counseling and all clients would receive this as part of the service.

It will be necessary to remove this from next year's social audit.

### **Objective 4 - To be a well managed organisation with a commitment to being a good employer by....**

#### **1. Retaining the IIP accreditation (staff training, appraisals, etc.)**

GEMAP intends to renew its IIP accreditation, first gained in 2003. This was a significant step for the organization as it was recognition that the GEMAP valued the contribution of its people in achieving not only its targets, but both sustainability and

growth. The ongoing commitment to that ethos is best demonstrated by the renewing of this accreditation.

## **2. Keeping adequate records to monitor and evaluate performance**

Building on the IIP accreditation GEMAP will monitor the performance of its staff on a continual basis, at the time of achieving IIP status this was to be an annual review, however the recommendation to be placed before the staff is for a more frequent review probably monthly supervision sessions and 6 monthly appraisals.

## **3. Planning and reviewing on a regular basis**

Gemap plans and reviews its performance annually involving Management committee and staff. The last event was held in October 2004 and reviewed our mission statement and values in preparation for social audit.

## **4. Working towards sustainability by attracting more diverse funding**

GEMAP has for a number of years understood the precarious position that a single source of funding represented. The project has in the period of the last 5 years significantly diversified its funding streams. This is an ongoing process and will continue for the foreseeable future. A full breakdown of our current funders and their % contribution is available in **appendix**

## **5. Keeping adequate financial records**

GEMAP will continue to present annual audited accounts for public scrutiny to ensure the honesty and trust that is vital to maintain funding levels.

### **Objective 5 - To play a part in regeneration by...**

- Contributing to the city-wide advice and information services strategy
- Attending a series of meetings on economic regeneration meetings, etc

GEMAP plays a full part in local and city wide regeneration strategies by participating in the local Area implementation group and city wide Strategy Planning group for advice and information services.

Tony Quinn attends these meetings along with a range of initiatives including the Fort partnership aftercare services.

For a fuller explanation on the impact of how GEMAPS work impacts on the regeneration agenda see section 9. The company understands the need to support the ongoing regeneration strategies and as well as playing a full part in the various initiatives at a local level.

## **COMMENTARY**

On the whole GEMAP feels that it has performed well against the various criteria outlined in the social audit plan. Our value base is accepted and supported by all of our key stakeholders if at an almost instinctive level by our users.

The performance of the project against its activities has also been good both in terms of exceeding our targets and for setting new records for both our income maximisation service and debt counseling. Our funders and partners seem to be happy with the performance of the company and that we are providing value for money.

GEMAP is an integrated player within the regeneration agenda both locally and on a city-wide basis as demonstrated by our range of activities and services.

The goal of being a good employer is the one area where although not failing, greater emphasis must be placed as recognised from the staff survey.

## **7 VIEWS OF OTHER STAKEHOLDERS**

The two questions that brought about major responses from representatives from Provanhall Housing Association (Sean Douglas) and Shettelston Health Centre (Janet Toben) (interviewed on 14 and 18 March respectively) was if the interviewee felt if GEMAP could improve its service and did they feel the service was value for money.

It was found that there was nothing fundamentally wrong with the service provided apart from the consistency of the advisors who turn up to meetings with clients over the massive area covered by the health board.

It was found on both counts that GEMAP is considered excellent value for money, both statistically and socially.

### **Comments**

“Paying GEMAP £12,000 a year gave the association just over £125,000, which is an excellent return.”

“Anything that prevents unneeded poverty to improve the life styles of the surrounding area is obviously going to be good value for money”.

## **8 ENVOIRNMENTAL IMPACTS**

GEMAP has had a limited environmental impact, our aspiration has been limited to low impact measures such as the use where possible of recycled materials.

GEMAP has identified an environmental officer for this year who will be asked to make recommendations for a more coherent environmental policy.

## **9 ECONOMIC IMPACTS**

The economic impacts of GEMAP are measurable in a number of different ways,

- The direct impact on the local economy
- The wider social context
- The support of regeneration strategies.

### The direct impact

In attempting to define these, the reader must apply a degree of formal logic as it is impossible to define exactly the direct economic impacts. However it is logical to suggest that a significant proportion of the monies generated by GEMAP for its end users are recycled within the local and city wide economy.

If GEMAP has raised over £3million pounds in welfare benefits and tax credits, then that money will have been spent within the locality or city, thus helping to sustain existing businesses and jobs.

#### The wider social context

This is looking in reality at how GEMAP adds value to other services. In particular that of our partners or funders. If we take the example of Provanhall Housing association our arrangement adds value to their services not only by the direct income they receive in increased housing benefit repayments but critically the GEMAP service assists them in meeting their wider access role from Communities Scotland in the prevention of eviction and homelessness.

The health board has long recognised the direct correlation between financial well being and both physical and mental health. The use of GEMAP services allows the board through the LHCC network to make an impact on these factors effecting health targets. Ultimately the improvement in patient's financial circumstances will on the whole have an impact on their health status and in some cases reduce the dependency on statutory services.

Research is also available from the Fraser of allender institute that assess the impact of income generation on the economy. This concludes that the generation of 1 million pounds has the equivalent economic impact s the creation of 35 full time jobs.

#### Support of regeneration strategies.

As outlined previously the work of GEMAP has an economic impact by directly supporting sustainability in employment through the provision of aftercare services for employees experiencing financial difficulties whilst in work. Anecdotal evidence from agencies such as Jobcentre Plus and advice agencies such as GEMAP suggest that failing to cope with the changed financial circumstances is a significant factor in people leaving employment and returning to benefit. Any intervention that allows people to work through this scenario will have significant economic impacts.

## **10. COMPLIANCE**

GEMAP complies with the terms of its license to practice from the Dept. of trade and industry and in its responsibilities as an employer see appendix for staff handbook.

## **11 MAIN ISSUES AND ACHIEVMENTS, CONCLUSIONS AND RECOMMENDATIONS**

GEMAP has recognised through this process that although successful at developing partnerships and providing quality services certain weaknesses have become apparent. Most notably has been the absence with the exception of users of a systematic process to assess the impact, relevance and performance of our company amongst the wider stakeholders.

The company has achieved a set of values that resonate with our stakeholders and add value in our partnerships.

GEMAP has valued this process and feels that with more planning this can become a central part in continuously improving performance through greater and more systematic engagement with our stakeholders.

The recommendations for the future social audit are:

1. Integrate the social audit into the work of the organisation. This will be achieved by appointing internally a social audit officer from within the support team.
2. To frame the social audit to commence by no later than July 05
3. Widen the participation of the stakeholders within the audit process
4. To examine the relevance of the qualitative and quantitative measures

Further recommendations to address some of the issues raised by staff will be

- The appointment of a advice services manager
- Abolishing annual appraisal in favour of monthly supervision sessions and quarterly performance appraisal in conjunction with the social audit stakeholder care programme.
- No guarantees can be made on salary scales as they are impacted by external circumstances

## **12. STRENGTH AND WEAKNESSES OF THE SOCIAL ACCOUNTANCY PROCESS**

The real strength of the social audit process is that it places the views of stakeholder's front and centre. Very often the purely operational difficulties can preoccupy management and this process has helped correct the imbalance.

The social audit process was a great help in discovering what other stakeholders thought of the organisation and how to improve upon its success. Finding out qualitative data from interviews and focus groups helped in this process. Rather than just statistics from one to five the interviewees thoughts and conclusions were given and were shown to give a more detailed account of their thoughts on the service.

The weakness of the process or is that it could be too reliant on the quantitative rather than the qualitative.

The greatest problem encountered in the process was time; the limits of time meant that despite external assistance the process was not embedded within the company.

The amount of work required was greatly underestimated as well

The timing of the audit proved a major inconvenience as GEMAP moved location from the Queenslie industrial estate to the Westwood Business Centre half way through the social auditing process. Communication was a problem for two weeks at the end of February. This resulted in problems with e-mail and telephone communication with users and with customers' questionnaire returns. In hindsight this may not have been the best time to conduct a social audit program to get the best possible results. However these problems have been rectified since the move to the Westwood Centre.

It must be said that most of these miscalculations are the responsibility of GEMAP.

## **13. PUBLICATION**

GEMAP will publish the full social audit report and circulate to all stakeholders; a summary will also be published for wider distribution.

## **14. APPENDICIES**

Social accounting framework

Service users focus group

Management + staff questionnaires response and analysis

Client survey questionnaire and analysis

Management committee consultations questionnaires

Staff Questionnaire

**GEMAP**  
**Social Accounting Framework**

**(Dated: 06/12/04)**

# **GEMAP (Greater Easterhouse Money Advice Project)**

## **Mission, Values, Objectives and Activities**

### **Framework of Organisation**

**Dates of Social Audit Period: October 2004 – March 2005**

(Revised: 06/12/04)

#### **Mission:**

**To promote financial inclusion through a three pronged service made up of emergency intervention (maximising client's income and reduces client's non-essential expenditure), financial education and personal financial development**

#### **Values:**

- Free to end users
- Confidential for clients
- Accessible to clients
- Quality service
- Honesty
- Commitment to staff
- Independent

#### **Objectives:**

##### **6. To provide an emergency intervention service for clients experiencing financial difficulties by...**

- Providing community based surgeries
- Home visiting service for clients
- Maximising clients income using the benefits and tax systems
- Rescheduling of consumer debt

##### **7. To raise client financial awareness and education by...**

- Developing a financial literacy programme that is user led and modular based
- Delivering the programme in the community setting
- Developing a financial literacy network of users and agencies

##### **8. To promote long-term independent living and financial development and independence by...**

- Providing one-to-one development of personal and financial plans and goals
- Supporting clients in achieving their financial goals

##### **9. To be a well managed organisation with a commitment to being a good employer by...**

- Retaining the IIP accreditation (staff training, appraisals, etc.)
- Keeping adequate records to monitor and evaluate performance
- Planning and reviewing on a regular basis
- Working towards sustainability by attracting more diverse funding
- Keeping adequate financial records

**10. To play a part in regeneration by...**

- Contributing to the city-wide advice and information services strategy
- Attending a series of meetings on economic regeneration meetings, etc

## GEMAP Stakeholder Analysis

Key Stakeholders	Other Stakeholders
<p><b>Users (4500+)</b> Clients</p> <p><b>Customers (3)</b> Stepping Stones for Families Provanhall Housing Association Glasgow Mental Health Trust</p> <p><b>Staff (14)</b> Senior Staff Advice Staff Admin/Support Staff Financial Inclusion Officer</p> <p><b>Management Committee (6)</b></p> <p><b>Funders</b> SIP BOARD GCC SCOTTISH EXEC BIG LOTTERY COMMUNITIES SCOTLAND GGNHSB</p> <p><b>Partners</b> LOCAL COMMUNITIES – Community Planning (S, E, W) GEDC - individuals COMMUNITY WORK TEAM - GCC CHP</p>	<p><b>Local residents</b></p> <p><b>Community structures (e.g. Community Plan, Community Learning, etc.)</b></p> <p><b>Community Groups</b></p>

## **GEMAP (Greater Easterhouse Money Advice Project) The Social Book-keeping System**

**Dates of Social Audit Period: October 2004 – March 2005**

(Revised: 06/1204)

### **Aim/Mission Statement:**

**To promote financial inclusion through a three pronged service made up of emergency intervention (maximising client's income and reduces client's non-essential expenditure), financial education and personal financial development**

### **Values:**

<b>Values</b>	<b>Method of Checking</b>
Free to end users	Accounts
Confidential for clients	Code of conduct
Accessible to clients	Focus Groups
Quality service	Case review/outcomes/measure against external standards
Honesty	Focus groups
Commitment to staff	Questionnaires and IIP accreditation
Independent	Assessment of SLA`s, contracts and grants

**Objectives/Activities/Information required/Method of Gathering (qualitative and quantitative):**

Activity	Information required	Possible method of gathering	
		Quantitative	Qualitative
<b>Objective 1: To provide an emergency intervention service for clients experiencing financial difficulties by....</b>			
Providing community based surgeries	Number of communities covered by services	Number of surgeries against geographic scope	Effectiveness of coverage against area plan.
Home visiting service for clients	Number of referrals received.	Totals for referrals, visits, applications, awards confirmed.	Quality of life impacts by questionnaires
Maximising clients income using the benefits and tax systems	Total number of claims made on behalf of clients.	Totals for clients seen and awards confirmed.	Quality of life impacts
Rescheduling of consumer debt	Number of reschedules	Number of debts rescheduled	Quality of life impacts
<b>Objective 2: To raise client financial awareness and education by...</b>			
Developing a financial literacy programme that is user led and modular based	Evidence of user participation in the development of the modules for the programme and in the programme delivery. Impact of modules	Number and diversity of users involved. Number of modules developed	Focus group comparisons of their expectations against finished programme.
Delivering the programme in the community setting	Evidence of community buy-in and impact of modules	Number of groups and individuals involved, number of groups not wishing to participate	Use of pre and post module assessment and recall meetings to measure sustained outcomes against targets.
Developing a financial literacy network of users and agencies	Commitment of groups and communities to participate in network.	Assessment of numbers of groups and the sectors in which they operate.	The development of a network policy for integration of the programme into wider community activities.
<b>Objective 3: To promote long-term independent living and financial development and independence by...</b>			
Providing one-to-one development of	Measurement of personal	Information gathered in personal	Through on going contact an

personal and financial plans and goals	financial awareness, the development of plans and evidence of user led goal setting.	assessment tool, the number of plans developed, and case record in developing the plans,	end of year assessment charting the progress for each client. 18 month recall to measure sustainability of goals and one to one interviews to determine lasting effects and any independently set goals.
Supporting clients in achieving their financial goals	Evidence of active intervention on a sustained basis,	Numbers of meetings held with clients, clear written evidence of activity designed to support client led action.	One to One and focus groups to explore the quality and appropriateness' of the support received by the client.
<b>Objective 4: To be a well managed organisation with a commitment to being a good employer by...</b>			
Retaining the IIP accreditation (staff training, appraisals, etc.)	IIP accreditation	All relevant documentary evidence and staff interviews	Accreditation process
Keeping adequate records to monitor and evaluate performance	Defined processes	Appropriate paperwork with written procedures for usage	Ability to produce adequate reporting mechanisms from systems
Planning and reviewing on a regular basis	Evidence of regular planning and monitoring	Evidence of planning process including agendas, presentation ,and reports	Production of business or development plan.
Working towards sustainability by attracting more diverse funding	Strategy for diversification of funding	Monitoring funding cocktail and contributors	Identified segments for markets within Business plan to attract additional funding.
Keeping adequate financial records	Production of management accounts	Monthly management accounts	Annual audited accounts
<b>Objective 5: To play a part in regeneration by...</b>			
Contributing to the city-wide advice and information services strategy	Evidence of contribution	Participation in local AIG	Developing links with advice
Attending a series of meetings on economic regeneration meetings, etc	Participation in wider economic regeneration agenda.	Attendance and linking into economic sub group and its priorities	Evidence of activities linking into econ regeneration.

## GEMAP Key Stakeholders Consultation Summary

**Instructions:** List all the Key Stakeholders. Write down the topics/issues you need to cover with each stakeholder group, cross-checking from your Capturing the Social Accounting information sheets. Then consider what might be the most appropriate consultation method to use with each stakeholder group (These may change as you explore possible consultation methods and as you consider the resources you have available), also think about when might be the best time to consult them. Later (the last two columns) you will decide who will be responsible for each consultation and confirm when it when it will happen.

Key Stakeholder Groups	Topics you want to ask each stakeholder group about	Consultation Method	When the consultation will happen	Who is responsible for the consultation
<b>Users</b>	Opinions on service (different categories); comparison with perception; appropriate of venue; accessible; values; Objectives 1 - 3	Focus Groups. Mix of people randomly and pay for transport; provide food. All clients chosen randomly after a pre designed criteria to identify benefit or debt related enquiry and successful or unsuccessful.	February 2005	Community Work Team
<b>Customers</b>	Services appropriate; satisfaction levels; partnership?; overall performance; impact on their clients; additionality; Mission, Values, first three objectives; priorities; value for money; impact	Questionnaire and follow-up interview	January – March 2005	GEMAP
<b>Staff</b>	Terms and conditions; support; training; communication; Mission, Values; Objectives; Activities;	Confidential Questionnaire	November 2004	Analysed by Gerry

	priorities; additional comments			
<b>Management Committee</b>	Mission, Values, Objectives; priorities; overall performance; support; training they require; role?; technical stuff	Group Interview by external people	December 2004	Praveen Amdahl
<b>Funders</b>	Services appropriate; satisfaction levels; partnership?; overall performance; impact on their clients; additionality; Mission, Values, first three objectives; priorities; Value for money; impact	Questionnaire and follow up as with Customers.	March 2005	GEMAP
<b>Partners</b>	Relationship; how work in partnership; Mission, Values, Objectives; priorities	Interviews with key personnel.	January – March 2005	

## **Summary of data to be collected**

### **Quantitative**

...

### **Qualitative**

Also other people's reports e.g. Health Board  
Surveys  
Other reports

....

## **Appendix**

### **Greater Easter house Money Advice Project (Gemap's) Service user's focus group-Thursday 10<sup>th</sup> February 2005.**

- As part of GEMAPs commitment to a continuous improvement programme, a service users "Focus group" meeting took place in mid February 2005. The service users were chosen at random and all were, or had been, clients of GEMAP, at some recent point. Eight service users attended, and all were offered small expenses.
- Brian Togher (BT), who has undertaken similar exercises on behalf of GEMAP, in the past, facilitated the focus group.
- BT introduced the session and thanked everyone for attending this afternoon's session; he explained the purpose of a focus group, which was about gathering information and opinions about the work of Gemap and about Gemap itself. He then asked if people had heard of/or taken part in previous focus group research. Most had heard about "Focus groups" but only one person had taken part in one.
- The first session BT undertook with the group was an icebreaker. The point of which is to make people relaxed and to begin to feel comfortable about talking in a group of strangers. This was received well and relaxed participants.
- The next session involved participants undertaking a questionnaire about the project (Appendix 1). Questionnaires are often used in "Focus groups" as it allows for non-directive questions to be asked and the facilitator is not leading the recipients. It allows for a client opinion baseline (C.O.B.) to be established and then discussion can then follow about the content of the questionnaire.
- The content of the questionnaire revealed some interesting information about the project and the variety of ways in which people had heard about the project and the method of contact with the project.
- The majority of respondents had heard about the project by word of mouth (5 out of 8) and respondents were equally split when it came to making contact with the project (4 in person and 4 by telephone).
- All recipients stated that they approached GEMAP with regards to a BENEFIT/DEBT problem (8 out of 8).

- The questionnaire revealed that participants rate the staff group highly (4 respondents said they rated the staff as very good, 3 said good and 1 said very good).
- Most participants were unaware that the project was run by a voluntary management committee (4 thought it was run by the Council, 3 thought it was run by the S.I.P. and one was unsure).
- The next part of the questionnaire involved us looking at the value base of GEMAP as an organisation and what this meant for service users. This range of questions proved quite difficult for participants, they understood the services of Gemap and valued them, but they did not fully comprehend that it was a value base, which drove the direction of the organisation. Participants understood that the service was free to service users and that it was confidential (8 out of 8), however they did not think about the concept of a project such as Gemap needing funding. In one description, a participant said, "We just take it for granted". The quality of the services, Gemap provides, was also discussed and most participants agreeing that the quality of service was good or higher, this included two participants who did not receive the outcome of their claims, which they had hoped for. However they did say that contacting an advisor could be difficult as phones would often ring out or the advisor would be out. Whilst the concept of a value base for GEMAP was difficult to understand, the values, which underpin GEMAP, were not. Participants agreed that the service should be free to end users, confidential, independent and accessible to service users.

**Appendix**

**MANAGEMENT AND STAFF RESPONSES**

**VALUES**

**1. Free to end-users**

<b>Very much</b>				<b>Not at all</b>
<b>Management committee</b>	XXXX			
<b>Staff</b>	XXXXXXXXXX			

**2. Confidential for clients**

<b>Very much</b>				<b>Not at all</b>
<b>Management committee</b>	XXXX			
<b>Staff</b>	XXXXXXXXXX			

**3. Accessible for clients**

<b>Very much</b>				<b>Not at all</b>
<b>Management committee</b>	XXXX			
<b>Staff</b>	XXXXXXXXXX	X		

**4. Quality service**

<b>Very much</b>				<b>Not at all</b>
<b>Management committee</b>	XXXX			
<b>Staff</b>	XXXXXX	XXXXX		

**5. Honesty**

<b>Very much</b>				<b>Not at all</b>
<b>Management committee</b>	XXXX			

**Staff** XXXXXXXXXXXX

**6. Commitment to staff**

	<i>Very much</i>				<i>Not at all</i>
<b>Management committee</b>	XXXX				
<b>Staff</b>	XXXXXXXXXX	XX			

**7. Independent**

	<i>Very much</i>				<i>Not at all</i>
<b>Management committee</b>	XXXX				
<b>Staff</b>	XXXXXXXXXXXX				

**Appendix**

**RESULTS OF STAFF QUESTIONNAIRE**

	1	2	3	4	5	DK
I enjoy the work I do	10	1	0	0	0	0
My job is interesting	11	0		0	0	0
I have a clear sense of my responsibilities	8	3	0	0	0	0
My health and well-being at work is taken seriously	9	1	1	0	0	0

	1	2	3	4	5	DK
I feel part of a supportive team	11	0	0	0	0	0
My manager gives me honest feedback on my performance	8	2	1	0	0	0
I get good support from the other staff	10	1	0	0	0	0

I am satisfied with the hours I work	11	0	0	0	0	0
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I am under too much work pressure	9	2	0	0	0	0
I am satisfied with the pay I receive		4	5	2	0	0
I am satisfied with my other benefits (e.g. holidays, etc)	9	1	1	0	0	0
I am satisfied with my general working conditions	10	1	0	0	0	0

Communications within the organisation are good	6	2	1	3	0	0
I feel I understand well the work of other sections in the organisation	3	5	3	0	0	0
My ideas and suggestions are taken seriously	9	2	0	0	0	0
I am satisfied with my involvement in decisions which affect my work	9	2	0	0	0	0
I feel able to influence the decision-making of the organisation	10	1	0	0	0	0
I am proud to work for GEMAP	8	3	0	0	0	0
I speak highly of GEMAP to my friends	10	1	0	0	0	0
Morale amongst the staff at GEMAP is generally high	10	0	1	0	0	0

Since joining GEMAP I have received the training I need to do my job effectively	11	0	0	0	0	0
The training I have received was worthwhile	11	0	0	0	0	0
The staff appraisal system is good	6	2	3	0	0	0

a. Providing community based surgeries	11	0	0	0	0	0
b. Offering a home-visiting service to clients	11	0	0	0	0	0
c. Maximising clients income using the benefits and tax system	11	0	0	0	0	0
d. Rescheduling consumer debt	11	0	0	0	0	0
e. Prioritising client expenditure	11	0	0	0	0	0

a. Retaining IIP accreditation (staff training, appraisals etc)	9	0	2	0	0	0
b. Keeping adequate records to monitor and evaluate performance	11	0	0	0	0	0
c. Planning and reviewing on a regular basis	9	2	0	0	0	0
d. Working towards sustainability by attracting more diverse funding	11	0	0	0	0	0
e. Keeping adequate financial records	4	2	1	0	0	4

### Results of Management questionnaire

a. Providing community based surgeries	4	0	0	0	0	0
b. Offering a home-visiting service to clients	4	0	0	0	0	0
c. Maximising clients income using the benefits and tax system	4	0	0	0	0	0
d. Rescheduling consumer debt	4	0	0	0	0	0
e. Prioritising client expenditure	4	0	0	0	0	0

a. Retaining IIP accreditation (staff training, appraisals etc)	4	0	0	0	0	0
b. Keeping adequate records to monitor and evaluate performance	4	0	0	0	0	0
c. Planning and reviewing on a regular basis	4	0	0	0	0	0
d. Working towards sustainability by attracting more diverse funding	4	0	0	0	0	0
e. Keeping adequate financial records	4	0	0	0	0	0

**Appendix**

**CLIENT SURVERY 2005**

**1. How did you hear about the Money Advice Project?**

- Leaflet
- Referred by Agency
- Poster
- Word of Mouth
- Referred by Creditor
- Other (please specify) -----

**2. How did you first make contact with the Project?**

- In person
- Telephone
- Letter
- Other (please specify) -----

**3. What type of problem did you approach the Project with?**

- Benefit
- Debt
- Other (please specify) -----

**4. How do you rate the staff on the following scale?**

- 1=Excellent                      2=Very Good                      3=Good  
4=Poor                              5=Very Poor
- Professionalism/Courtesy -----
  - Knowledge -----
  - Communication -----

**5. Were you aware that the Project is managed by local volunteers?**

- Yes                                       No

**6. How important are the following values of GEMAP to you.**

**Free service**

- Vital
- Quite Important
- Not Important
- No Opinion

**Confidential service**

Vital    
Quite Important    
Not Important    
No Opinion

**Quality service**

Vital    
Quite Important    
Not Important    
No Opinion

**Accessible to clients**

Vital    
Quite Important    
Not Important    
No Opinion

**Independent**

Vital    
Quite Important    
Not Important    
No Opinion

7.

8. **How would you describe the service you received from GEMAP?**

Excellent           Very Good           Good   
Poor           Very Poor

**9. How important do you rate the following?**

1=Very Important                      2=Important                      3=Don't Know  
4=Not that Important              5=Not Important

Local Surgery                      -----  
Telephone Access                      -----  
The same advisor                      -----

**10. Which surgery do you use?**

Answer -----  
Is it suitable?                      Yes                       No

**11. Which of these statements do you agree or disagree with?**

1=Strongly agree                      2=Agree                      3=Don't Know  
4=Disagree                      5=Strongly disagree

- a) Money Advice should close down local Surgeries and have an office in Easterhouse Shopping Centre only -----
- b) Money Advice should have more local Surgeries -----
- c) Money Advice should be closed down -----'

**12. Has intervention of Project affected your general well being or health?**

Yes                       No

**13. Has it affected your quality of life?**

Yes                       No

14. If “yes” please tick any of the following that best describes the improvements that you experienced. Please tick as many as you like.

- Not as worried
- Able to afford goods/services
- Able to get out more
- Able to get some holiday or breaks
- Personal relationships have improved
- Feel more confident
- Feel more secure

**Appendix Data and charts user survey**

Leaflet	5
Agency	35
Poster	19
Self	56
Creditor	0

In Person	97
Telephone	18
letter	0

Benefit	61
Debt	45
Other	7

	Excellent	Very Good	Good	Poor	Very poor
Professional	55	42	10	6	2
Knowledgeable	78	36	1	0	0
Communication	38	51	17	3	6

Yes 16

No 94

Vital	107
Quite Important	7
Not Important	1
No opinion	0

Vital	112
Quite Important	3
Not Important	0
No opinion	0

Vital	109
Quite Important	6
Not Important	0
No opinion	0

Vital	82
Quite Important	27
Not Important	3
No opinion	3

Vital	110
Quite Important	3
Not Important	0
No opinion	2

Excellent	72
Very Good	21
Good	18
Poor	4
Very Poor	0

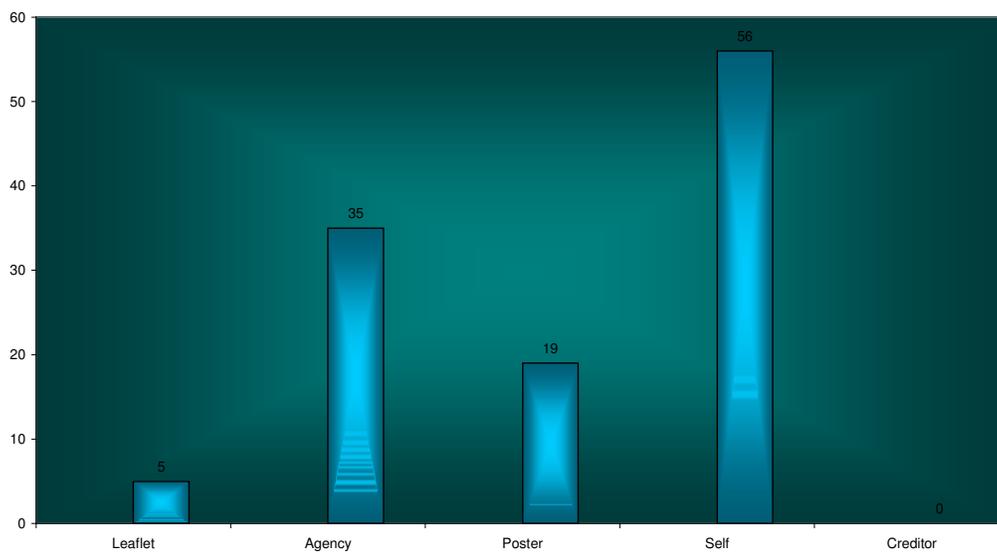
	Very Important	Important	Don't Know	Not very	Not important
Local Surgery	79	31	2	3	0
Telephone contact	16	50	27	22	0
Same advisor	61	21	9	5	19

	Strongly agree	Agree	DK	Disagree	Strongly disagree
More Local	102	10	3	0	0
Less local	0	0	11	3	101

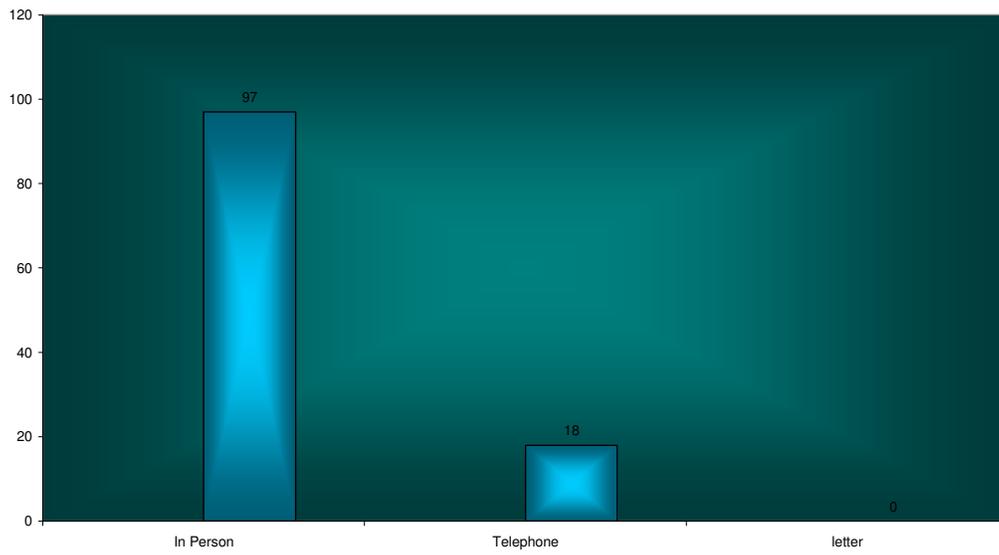
Not as worried	71
Able to afford goods	44
Out and about more	39

Holiday and Breaks	16
Improved Relationships	24
More confident	77
More secure	65

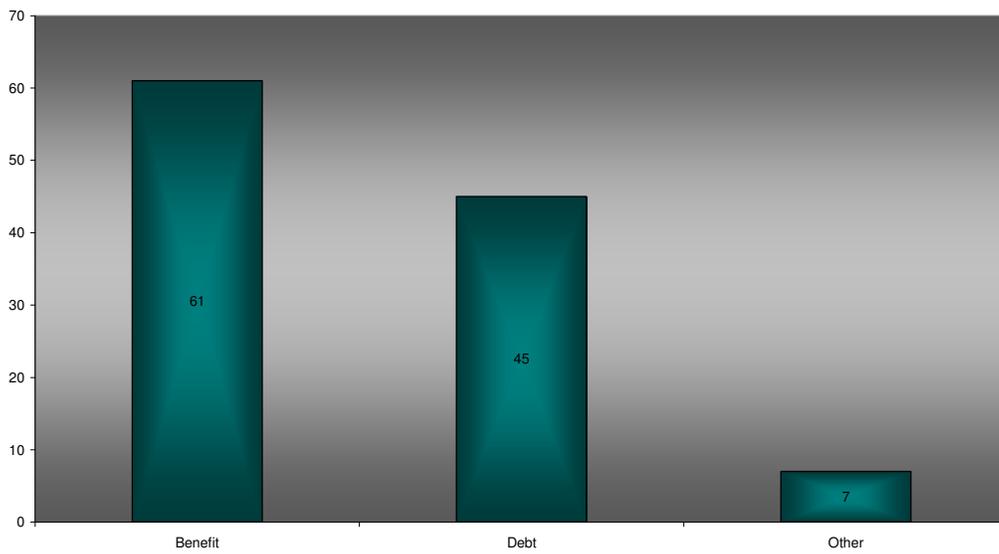
Client access route

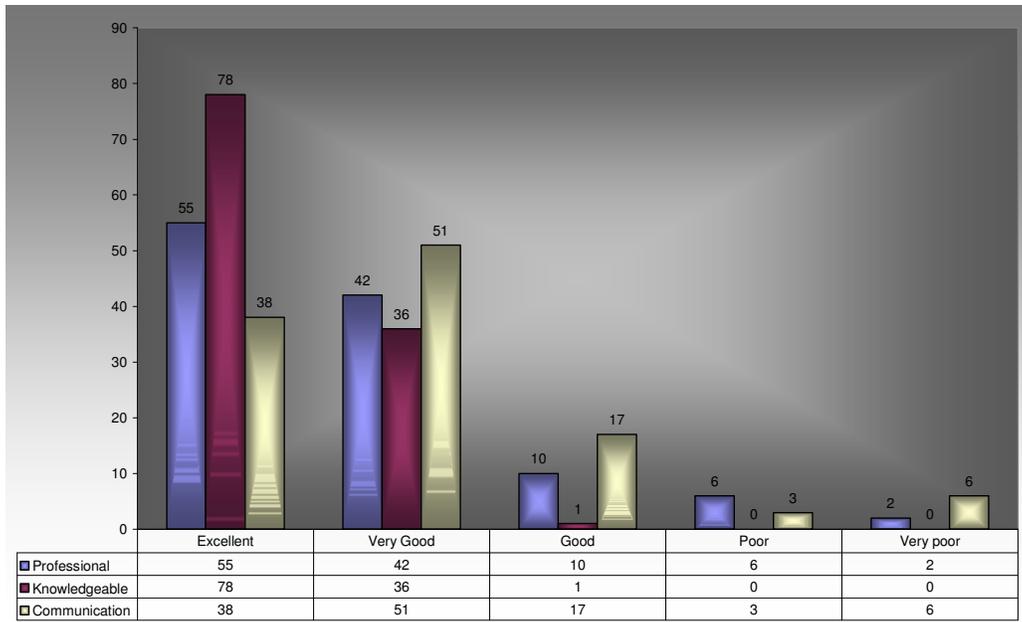


### First contact

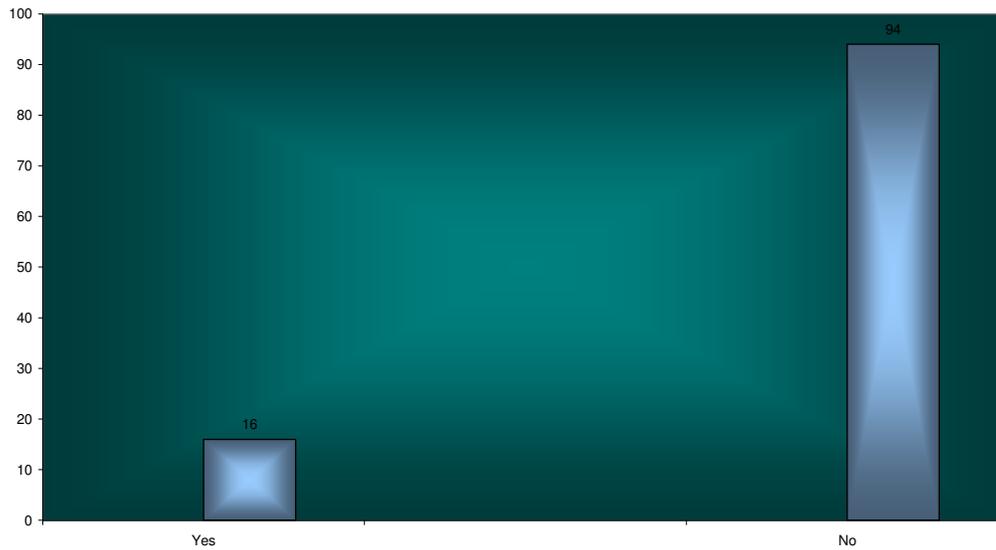


### First enquiry

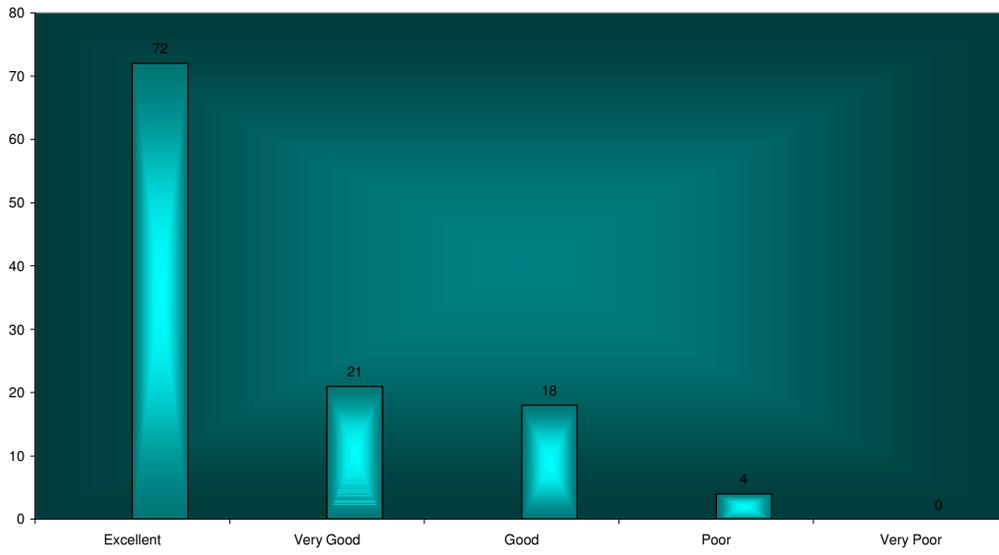




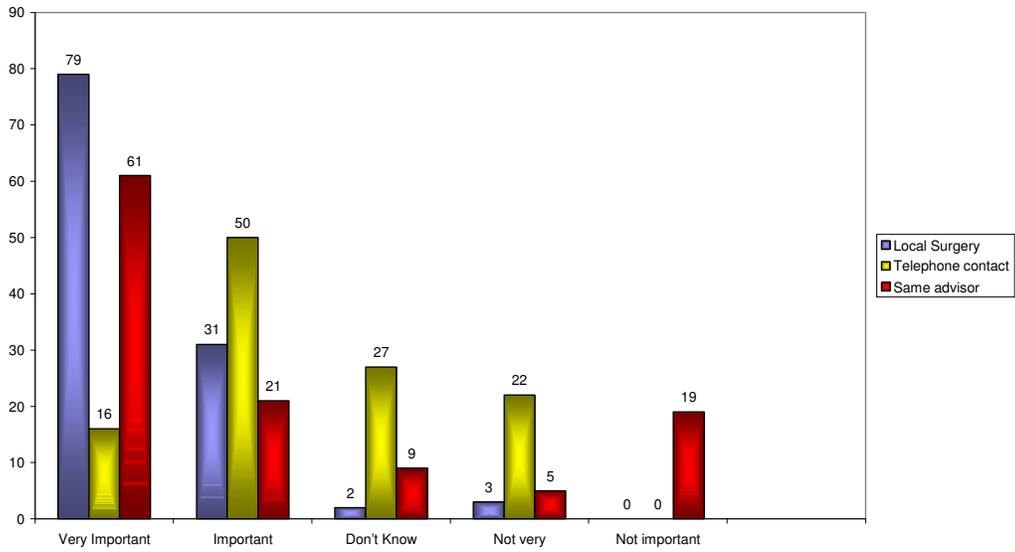
**Awareness of Man.Cmtte**



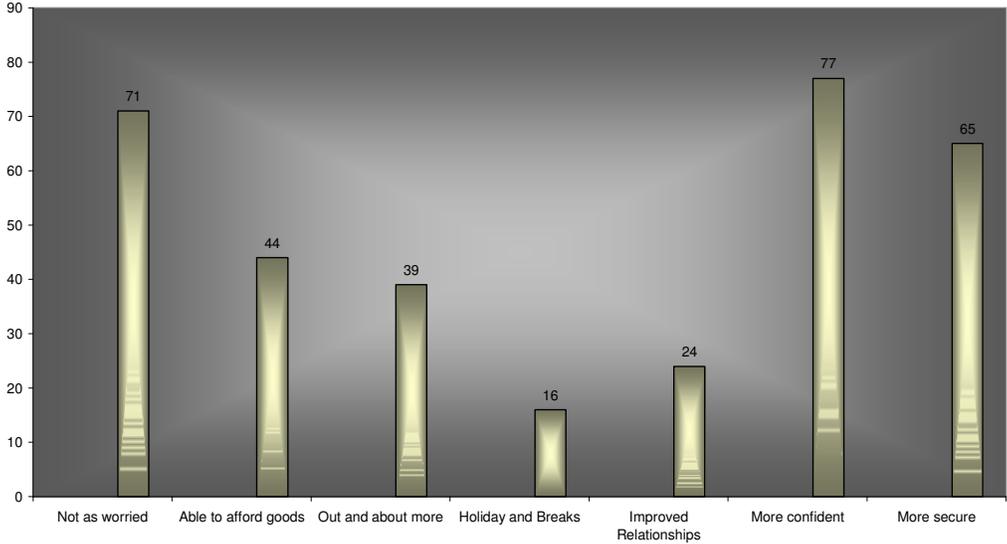
### Client approval



### Service specification



Quality of life Impacts



## Appendix GEMAP – Management Committee – Consultation Interview

Tues Dec 14<sup>th</sup> 2004

Present – Margaret McMahon (Secretary) and Kenny Brown (Chair)

Parveen Ajmal (Social Economy Adviser – GEDC) interviewed the management committee. Their comments and feedback were recorded on the following points and questions.

### Mission

- Do you understand what a mission statement is?
- Can you give an example or elements contained within your mission statement?
- How does it relate to your organisation?

The members understood what GEMAP's mission statement and that the elements of it were made up of emergency intervention, financial aspects and income maximisation. The mission statement is new and pulls the organisations scope together. Gemap held an away day that helped form the mission statement. Elements of the mission statement help pull forward new areas eg Financial literacy which is new in the voluntary sector, alleviates poverty and benefits by working in partnership with all professional groups e.g. Health board. Thus the mission statement allows everybody to know where Gemap is coming from and relates strongly to the organisation as it stops deviation from what Gemap wants to do and brings everybody back on track of what the focus point is for the organisation.

### Value Base

- What are GEMAP's values?
- How important are your organisations values?
- Does the current work of the project, reflect the values?

The members listed GEMAP's values as:- confidentiality, free advice, disabled access, telephone access, home visits, honesty, surgeries, branching out and going out into the community. Word of Mouth and the quality of the advice is of the essence. The organisation's values are very important and the members personally feel the values are important for all types of benefits. The Board feel that the current work of the project reflects the values very strongly as the members have personal experience as committee members who have benefited through Gemap advice service and had help and advice for benefits/debt problems through their life. Their committee members can still access advice even today through the Adviser's, as there is complete confidentiality.

### Objectives

- What to you is an "emergency intervention service"?
- What do you understand by "Financial literacy"?
- What do you think about the long term developments for the client?

The Board feel that emergency intervention is when an Adviser can step in, help clients, and give them time to organise things for example a client getting a letter for eviction can go to a GEMAP surgery and access emergency intervention from an initial stage. GEMAP do not knock anybody back and are always striving to improve their service. The board is in agreement that GEMAP should continue to conduct surveys, check their services, and get feedback on any improvements that can be made and if client needs are being met. The Board defines Financial Literacy as - Financial Education, giving a person the experience to handle their own expenses and keeping their head above water. I.e. clients are advised on standing orders/ bank systems and how to understand these things more. It helps stop the Debt trap by building confidence for people and teenagers. The long term developments for the client are that it improves their quality of life. The Advisers offer a one to one service that is constant, and the client has the same adviser from start to finish. This provides continuity, builds the client's confidence, helps them feel at ease and develops the client into being better financially aware and thus less stressed. Long term goals are to fund professional services provided by GEMAP and diversify into Hospitals etc through Financial Literacy.

## Priorities

- What are the immediate priorities for the project?
- What are the medium to long term priorities?
- What are the long term objectives, for the project?

The immediate priorities for the project are sustainability, trying to expand/bringing in new contracts, which will help sustainability, i.e. contracts with the Health Board, Financial Literacy's while maintaining the core advice service. Other immediate priorities are:- New premises, keeping staff happy, informed and up to date with what's happening, providing open honest feedback, provide away days and assess training needs. The medium to Long term goals are: - looking at Funding, longer term future planning i.e. Business Planning, Recruit and retain staff, train and develop them thus creating more stability within the project. Also encourage Advisers to stay by planning and seeking longer term alternative funding and being reliant on the council.

Long term objectives are - looking at Self sustainability, Gemap funding its own project and keeping advice free of charge. Gemap would hope to look at income generation and tie in with other projects that will access Gemap services on a fee basis.

## Overall Performance

- Describe the functions and purpose of the management committee?
- How do you measure overall performance of the project?

The management committee views its role as overseeing the running of the project, taking legal responsibility, looking at funding, Staff issues, Health, Safety, and everyday running of the project. The committee meet once a month and support the overall decision making process. The Chief Executive feeds back into the committee through his report. The purpose of the management committee is critical. Overall performance is measured:- through innovation – i.e. GEMAP are the first to start the Financial Literacy's programme, pilot schemes within new aspects, running focus groups, conducting surveys, analysis, client feedback, monitoring for Funding,

income generation through benefits, improving clients lives, increased client caseloads and outcomes. Other performance measurement is that GEMAP's performance is measured against Money Advice Scotland and Glasgow Advice Scotland. Internal efficiency and performance was also improved through new IT databases.

### Support and Training

- How are you currently supported?
- What training have you been on recently?

The committee has been supported through various training elements such as - Management Structure training, legal training, Roles and Responsibilities of Management committees, Risk Management and Corporate Law. Other internal training support is through an induction process for new member's i.e. training on Budgets, this may be internal or external. GEMAP's Chief Executive Tony Quinn and Financial Literacy's Project Manager Brian Togher The staff and Advisers all support the management committee through also support the committee Good Team work an IIP. The management committee is very happy with Tony and all staff progress and everything is running smoothly.

## Social audit questions for management committee interview.

### Mission statement questions

- What is a mission statement?
- Can you give an example or elements contained within your mission statement?
- How does it relate to your organisation?

### Value base

- What is a value base?
- How important is your organizations value base?
- Does the current work of the project, reflect the value base? Does the value base operate at an operational level?

### Objectives

- What is an “emergency intervention service”?
- What is “Financial literacy”?

- Tell me more about the long term developments for the client?

### Priorities

- What are the immediate priorities for the project?
- What are the medium to long priorities?
- What are the long term objectives, for the project?

### Overall performance

- Describe the functions and purpose of the management committee?
- How do you measure overall performance of the project?

### Support and training

- How are you currently supported?
- What training have you been on recently?





## 2 Working for GEMAP

The following questions ask you about your feelings about your job, your terms and conditions and about training. Please indicate how far you agree or disagree with each statement.

Please circle one number: 1 means you strongly agree; 2 that you agree; 3 that you neither agree nor disagree; 4 that you disagree; and 5 means you strongly disagree. If you have no opinion, please circle DK for "don't know".

Please use the comments section to add any other comments explaining or expanding on the score you have given.

### General:

I enjoy the work I do	1	2	3	4	5	DK
My job is interesting	1	2	3	4	5	DK
I have a clear sense of my responsibilities	1	2	3	4	5	DK
My health and well-being at work is taken seriously	1	2	3	4	5	DK

### Support:

I feel part of a supportive team	1	2	3	4	5	DK
My manager gives me honest feedback on my performance	1	2	3	4	5	DK
I get good support from the other staff	1	2	3	4	5	DK

Comments:

### Conditions:

I am satisfied with the hours I work	1	2	3	4	5	DK
I am under too much work pressure	1	2	3	4	5	DK
I am satisfied with the pay I receive	1	2	3	4	5	DK
I am satisfied with my other benefits (eg. holidays, etc)	1	2	3	4	5	DK
I am satisfied with my general working conditions	1	2	3	4	5	DK

Comments:

**Communications:**

Communications within the organisation are good	1	2	3	4	5	DK
I feel I understand well the work of other sections in the organisation	1	2	3	4	5	DK
My ideas and suggestions are taken seriously	1	2	3	4	5	DK
I am satisfied with my involvement in decisions which affect my work	1	2	3	4	5	DK
I feel able to influence the decision-making of the organisation	1	2	3	4	5	DK
I am proud to work for GEMAP	1	2	3	4	5	DK
I speak highly of GEMAP to my friends	1	2	3	4	5	DK
Morale amongst the staff at GEMAP is generally high	1	2	3	4	5	DK

Comments:

**Training:**

In the past year I have received the following amount of training...

0.5 days      1 day      2-5 days      more than 5 days

Since joining GEMAP I have received the training I need to do my job effectively	1	2	3	4	5	DK
The training I have received was worthwhile	1	2	3	4	5	DK
The staff appraisal system is good	1	2	3	4	5	DK

Comments:

**Volunteers:**

Staff in GEMAP invest enough time in helping volunteers	1	2	3	4	5	DK
Our volunteers are managed satisfactorily	1	2	3	4	5	DK
Volunteers play a key role in our organisation	1	2	3	4	5	DK

Comments:



## Objectives

Please score each specific activity under objectives 1, 4 and 5 below using the 1-2-3-4-5 scale according to how you think the GEMAP has performed during the past year. Please circle one number: 3 means OK - neither particularly successful, nor especially successful; 1 means very unsuccessful; and 5 means very successful. If you do not know, please circle DK

Please use the comments section to add any other points explaining or expanding on the score you have given.

### 1 To provide an emergency intervention service for clients experiencing financial difficulties by.....

a. Providing community based surgeries	1	2	3	4	5	DK
b. Offering a home-visiting service to clients	1	2	3	4	5	DK
c. Maximising clients income using the benefits and tax system	1	2	3	4	5	DK
d. rescheduling consumer debt	1	2	3	4	5	DK
e. prioritising client expenditure	1	2	3	4	5	DK

**Comments:**

### 2 To raise client financial awareness and education by...

**Note: this Objective will only become active from April 2005 and consequently not reported on until the social accounts for 2005/06**

a. Developing a financial literacy programme that is user-led and modular based
b. Delivering the programme in a community setting
c. Developing a financial literacy network of users and agencies

### 3 To promote long-term independent living and financial development and independence by.....

**Note: this Objective will only become active from April 2005 and consequently not reported on until the social accounts for 2005/06**

a. Providing one-to-one development of personal and financial plans and goals
b. Supporting clients in achieving their financial goals

**4 To be a well managed organisation with a commitment to being a good employer by.....**

a. Retaining IIP accreditation (staff training, appraisals etc)	1	2	3	4	5	DK
b. Keeping adequate records to monitor and evaluate performance	1	2	3	4	5	DK
c. Planning and reviewing on a regular basis	1	2	3	4	5	DK
d. Working towards sustainability by attracting more diverse funding	1	2	3	4	5	DK
e. Keeping adequate financial records	1	2	3	4	5	DK
<b>Comments:</b>						

**5 To play a part in regeneration by.....**

a. Contributing to the city-wide advice and information services strategy	1	2	3	4	5	DK
b. Attending and contributing to series of meetings on economic regeneration and related matters	1	2	3	4	5	DK
<b>Comments:</b>						

**Other Objectives**

Are there any other Objectives which you think GEMAP should be addressing?  
Please list:

- 1.
- 2.
- 3.