

Maryhill & Possilpark



Business Plan

2016 – 2019

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1 : Executive summary

The business planning process has united the various internal stakeholders of Maryhill & Possilpark Citizens Advice Bureau (CAB) to develop a shared understanding of the benefits we bring to local communities in the Maryhill/Kelvin & Canal Ward in Glasgow. Throughout this Plan, we hope to have captured an appreciation of the challenges our Bureau currently faces, and will continue to face, over the next three years. We also aim to have highlighted the steps we need to take to mitigate such challenges to achieve sustainability of our organisation beyond the three years covered in this Plan.

Key themes are “focus” and “doing more for less”. This means having a clear picture of the shape of our service delivery and development over the next three years and to ensure that funding continues to be available to sustain our services. We will need to have a single-minded approach that emphasises the need to maximise the proportion of our resources that is heavily invested to adding value to our clients through our frontline service delivery. In parallel, we will need to demonstrate flexibility and innovation through, for example, the way in which people access our services and in developing the use of new methods of service delivery to maximise cost-effectiveness.

Overall, this Business Plan demonstrates a need to continue delivering and developing our excellent advice services to local communities. Going forward, we must ensure that we maintain this track record of services provision to some of the most vulnerable people in our communities and reinforce our commitment to strive to meet the growing need for excellent, impartial, independent and free advice to all those individuals we devotedly serve.

Sarah Erskine
Chief Officer, Maryhill & Possilpark CAB

2: Organisation Details

Charity/Company Name:

Maryhill & Possilpark CAB

Address:

25 Avenuepark Street

Maryhill

Glasgow G20 8TS

Telephone number:

0141 948 0204

E-Mail:

Bureau@mapcab.casonline.org.uk

Legal status:

Company No: SC202642

Charity No: SC005641

Maryhill & Possilpark CAB Articles of Association: Updated Jan 2016 (available on request via email at

Bureau@mapcab.casonline.org.uk)

Opening Times

Monday to Friday, 9-5

Tuesday & Thursday drop-in, 9.30-12.30

3 : Background & Achievements

Maryhill & Possilpark CAB has been providing free, independent and impartial advice to communities living in the Maryhill/Kelvin & Canal Ward since 1981. Over 1,000 people have volunteered to aid our charitable activities and many thousands more clients have benefitted from our services in the 35 years since we were established. Our highly trained staff provide quality advice and information in the Bureau and at many various outreach settings, and are invaluable in the support and training given to our volunteers and the clients we loyally serve.

We are part of a network of 61 local, independent Bureaux across Scotland, with Citizens Advice Scotland (CAS) serving as the umbrella organisation. Areas of advice specialisms in each of the 61 Bureaux are as diverse as they are complex in range and level, but generally speaking they cover the following issues and themes:

- Benefits
- Debt and Money Advice
- Consumer Issues
- Employment
- Housing
- Relationships
- Tribunal Representation

For Maryhill & Possilpark CAB, debt and welfare advice emerged as the key aspects of the overall workload from 1981 and through the early 1980s, an aspect that remains fundamentally unchanged today. Debt and welfare continued to remain at the forefront of our communities' concerns in the 1990s, even though widespread economic optimism abounded in this decade with the result that we experienced a period of significant growth. This is most clearly expressed on sight of our Client Financial Gains (CFG), which increased from just over £100k to £1.5m in the 1990s alone. The Bureau's CFG rate has continued to increase year-on-year, and in 1999 Maryhill & Possilpark CAB became a Company Limited by Guarantee; incidentally, our increases in CFG have prevailed to this present day.

From 1999, we began to develop several funded projects designed to be complementary to the 'core role' of a CAB: to offer 1:1 advice to clients in the Bureau on drop-in days or via appointments. The development of funded projects at the turn of the millennium was a direct response to the changes in the nature of how advice services had to adapt to meet the growing need among local communities. The traditional CAB adviser's role was in many respects transitioning into outreach 'project' work, which essentially focuses

on providing advice and information to groups and individuals in a variety of wider community settings. Project work also introduced advisers to the essentials of developing networking techniques with partner organisations and external stakeholders, and has also changed the way in which the infrastructure of our Bureau operates in response to the often stringent external reporting requirements from the wider diversity of funders.

In 2010, Maryhill & Possilpark CAB tendered to Glasgow City Council, the NHS and to other organisations, to provide advice services across our communities as part of the Glasgow Advice and Information Network (GAIN). In 2011/12, we also tendered in consortium with other Bureaux and partner organisations to provide advice services across Glasgow and were successful in this process, with Maryhill & Possilpark CAB nominated as contractor to provide the service in the North-West of the city to 2015.

The aforesaid tender was completed on 31 March 2015, but from 1 April 2015 to 31 March 2018 we entered a partnership with Glasgow City Council (GCC), representatives across current Advice Sector providers and other strategic funding partners. Maryhill & Possilpark CAB is one current Advice Sector provider for North-West Glasgow and payment is administered via the Integrated Grant for Financial (IGF) Inclusion Services for GCC, the Wheatley Group, and Greater Glasgow & Clyde NHS (GGCNHS). The grant was initially ring-fenced with possible extension to 2020. However, in April 2016 our Bureau's core service has already seen a 6.4% cut in our proportion of IGF as a response to a GCC trimming of their budget deficit by £133m. Further IGF cuts are set to occur in 2017 & 2018, forcing us to explore new ways of obtaining sustainable, diverse income streams and to embrace the changes advice-giving services must face to meet these ends.

Our Bureau currently has various funded projects, most notably our Equalities Project, funded by Voluntary Action Fund (VAF) via the Scottish Government, and the Tackling Money Worries Project funded by Scottish Legal Aid Board (SLAB) and delivered in partnership with GGCNHS. We continue to manage our core and project-funded services to excellent standards and commit to maintaining this for posterity. We are looking ahead to a future where such diversity in our advice services invites us to explore new and exciting vistas.

Today, Maryhill & Possilpark CAB has a current staffing complement of 18 paid staff and around 40 volunteer staff. Our Bureau is based in the heart of the Maryhill/Kelvin & Canal Ward district, adjacent to the Maryhill Community Centre, thus perfectly located to access a plethora of local services and community groups/organisations. We also operate various outreaches, most notably in Possilpark Library in shared premises with Glasgow Life, and in other settings such as in Health-Centres, GP Practices, local housing offices, Credit Unions and community centres.

4 : What the Organisation Does

4.1 : Our Vision and Mission

(DRAWN FROM BOARD, STAFF AND VOLUNTEER WORKSHOPS)



The process of developing a declared mission, vision and objectives for Maryhill & Possilpark Bureau derived from a highly participative process involving Board, staff and volunteers in a number of developmental sessions. The results of these sessions are summarised throughout this section.

Mission

Our mission for Maryhill & Possilpark CAB describes the organisation and service that we wish to be for the local communities we serve:

A sustainably funded and respected community-based charity providing free and impartial support to meet our client's changing needs on issues such as benefits, debt, housing, immigration and consumer issues.

Vision

Our vision reflects the overall “twin aims” of the CAS service, which is fundamental to our existence and purpose:

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them or through an inability to express their needs effectively.

To exercise a responsible influence of the development of social policies and services both locally and nationally.

4.2 : The Current Context of Our Work

Our Bureau's operational scope covers three core areas within the Maryhill/Kelvin & Canal Ward district (Maryhill Road Corridor, North Maryhill and Summerston and Ruchill and Possilpark). We have tabulated below a set of key indicators that serve to profile these areas from 'The Understanding Glasgow: Glasgow Indicators Project'¹ as follows:

Indicator	Maryhill Road Corridor	North Maryhill and Summerston	Ruchill and Possilpark
Population	13,234	12,100	10,737
% of people from an ethnic minority	11.2%	7.6%	10.0%
% of overcrowded households	21.1%	15.15	19.7%
People with Grade D or E socio-economic classification	32.1%	37.95	52.7%
Claiming out of work benefits	22.2%	23.0%	36.0%
People in income deprivation	22.5%	20.6%	35.0%
Children in poverty	38.7%	30.85	46.9%

As the above figures show, we serve a set of communities consisting of around 36,000 people. Our communities contain a high proportion of people from the lower socio-economic groups and therefore grapple with related issues such as overcrowding, low levels of employment, income deprivation

¹ <http://www.understandingglasgow.com/>

and child poverty; for example, Ruchill and Possilpark are areas of Glasgow with the lowest life expectancy rates. There is also a relatively substantial proportion of BAME representation among our clients, which continues to pose additional challenges to our service delivery, for example, particularly in terms of language accessibility, for which provision we rely on volunteers.

CAS Service

General Public View of CAB Service

We know that we benefit from the very high public regard in which the citizens' advice service is held in Scotland. Research conducted for CAS by Ipsos MORI Scotland across Scotland as a whole has shown that:

- 92% of the general public agree that CABs provide "advice, assistance and support across a range of issues"
- 89% agreed that CABs can be trusted
- 75% agreed that CABs provide a quality service.

The reach of our network is extensive. One in Five members of the general public surveyed said they had used the CAB service over the past 3 years and, of these, 92% expressed overall satisfaction with the way they were treated.

Maryhill & Possilpark CAB is one of the 61 independent member Bureaux and our umbrella organisation representing the collective interests of all Bureaux in Scotland is CAS, the country's largest independent advice network. CAS is the national body that provides support services for our Bureaux and collates client case evidence to shape policy in Scotland and in the rest of the UK.

The position of individual Bureaux is often misunderstood. We are wholly independent and do not, as of right, benefit from direct core funding from any Governmental source. Each Bureau is an individual charity, predominantly staffed by trained volunteers. Like other Bureaux in Scotland, we subscribe to the 12 principles of the Scottish CAB service:

1.	A free service	7.	Community accountability
2.	Confidentiality	8.	Client's right to decide
3.	Impartiality	9.	A voluntary service
4.	Independence	10.	Empowerment
5.	Accessibility	11.	Information retrieval

Local Strategic Context

Much of our Bureau's work resides in the context of Glasgow's Single Outcome Agreement (SOA). This is particularly so in relation to the SOA theme of "vulnerable people".

There are key "underlying principles" in the SOA (prevention, equality and sustainable change) that are wholly consistent with our approach. For example, by engaging people to address their financial and other concerns, we positively impact on wellbeing and reduce the strain on Health & Social Care Services. Our commitment to equality of outcomes is apparent, both in terms of addressing issues of financial inequality and in terms of ensuring the inclusion of groups, such as BAME communities.

A project evaluation by Glasgow University of our Equalities Project showed that:

- We achieved our target of recruiting 140 volunteers over the project period from BAME communities.
- All equalities groups were reflected in this.
- Volunteers delivered approximately 20,000 hours of support to CAB clients.

The evaluation concluded that "The project makes significant contributions to the outcomes and impacts of the Scottish Government's Equality Fund".

Glasgow City Council's Financial Inclusion Strategy, 2015 to 2018, sets out a vision to which Maryhill & Possilpark CAB makes a significant contribution:

"To give our citizens access to quality advice, information and assistance that aims to help them to be financially included, putting them back in control of their life and enabling them to fully contribute to, and participate in, the social and economic life of the city".

Maryhill & Possilpark CAB contributes across the full range of outcomes set out in Glasgow City Council's Financial Inclusion Strategy:

Outcome	MAPCAB Contribution
Those most at risk of financial difficulties will receive timely and appropriate advice.	Our Bureau operates in parts of Glasgow that suffers of multiple-deprivation. We seek to ensure that individuals are aware of, and can access, our services through a range of outreach approaches and specific projects targeting the needs of some of the most vulnerable people (including work in foodbanks and others settings).
More people will have the knowledge and skills to maintain good financial wellbeing.	The transfer of skills and knowledge in relation to financial wellbeing is an inherent part of the CAB approach and is ingrained in all staff and volunteer training.
Young people (under 25) are equipped with the necessary skills to make informed financial decisions.	Whilst we do not specifically target young people, our services are open to all and research suggests that we are a service that people of all ages are willing to engage with, without a fear of being stigmatised.
People will be supported through holistic services to manage their health, housing and employability needs.	We work across the whole range of problems people may have and frequently include health, housing and employment issues.
People will be supported by modern, accessible services, responsive to the needs of their communities.	The nature of client needs is such that they often require 1:1 confidential support, facilitated by ongoing telephone contact as necessary. The high quality of training and support through CAS ensures the quality and accessibility of such services. Our sister organisation Citizens' Advice Direct (CAD) offers a complementary service via website / chat-service / telephone advice.
People with experience of	We engage with service users to gather their

financial difficulty are directly involved in developing and modernising services to be responsive to the changing needs of their communities.	views on the nature of our services and how we deliver them. Frequently, service users return to volunteer with us and make an increasingly valuable contribution in this way.
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Increasing Needs

Glasgow City Council's Financial Inclusion Strategy and other sources identify a number of key issues and trends that have an impact on our Bureau:

- An ongoing and significant transformation of the benefits system (and there are significant uncertainties as to how this will develop).
- Reductions in welfare benefits levels, placing significant pressures on family incomes (both for working and non-working households).
- Increasing use of benefits sanctions.
- The implementation of Universal Credit, which introduces a number of elements to the benefits system with which people are unfamiliar.
- Significant increases in in-work poverty, heightened by increases in part-time and insecure employment at the expense of full-time work (likely to be exacerbated by planned changes to tax credits system).
- A growth in payday lending.
- Increases in online and problem gambling.
- Demographic change including an increase in the BAME population.

Growth in Demand

- The Citizens' Advice service has seen a 10-fold increase in clients with multiple debts, including payday loans.
- Citizens' Advice research shows that 9 out of 10 people are not ready to cope with Universal Credit.
- DWP figures show a 101% increase in benefits sanctions.
- In-work poverty increased from 37% in 1999/2000 to 48% in 2010/11.
- Glasgow citizens borrow £57million annually through payday lenders and similar.
- Glasgow has the highest number of betting shops per head in the UK.
- 118% increase in the BAME communities in Glasgow.

What We Deliver

The profile of what we deliver (our “outputs”) is set out below:

Breakdown of New and Repeat Advice Issues Dealt with in 2014 / 15		
Issues	New	Repeat
Benefits, Tax Credits and National Insurance	2490	6,259
Consumer Goods and Services	74	152
Debt	1036	4,948
Education	17	6
Employment	162	166
Financial Products and Services	53	98
Health and Community Care	36	60
Housing	212	366
Immigration, Asylum and Nationality	87	207
Legal	86	96
NHS Concern or Complaint	20	55
Relationship	35	15
Tax	165	15
Travel, Transport and Holidays	31	51
Utilities and Communications	86	225
Total	4590	12,795

We dealt with 2201 new clients and 1547 existing clients (making a total of clients served 3748). Clients will often need more than one appointment to resolve issues and will involve follow-up work between visits to the adviser.

Overall, we dealt with 4,590 new issues and 12,795 repeat issues in 2014/15 (a total of 17,385 new and repeat issues over the year). Whilst we deal with a very diverse set of issues, two themes are particularly common and together account for 77% of new issues:

- Benefits, Tax Credits and National Insurance (54% of the total)
- Debt (23% of the total).

Other significant areas of work included housing; employment and immigration, asylum and nationality.

During that year, our staff attended over 100 tribunals or hearings.

In addition, we support and train approximately 45 volunteers per year.

Outcomes

In common with other Bureaux across Scotland, the main “hard” outcome for Maryhill & Possilpark CAB is CFG attainment. We have profiled the CFG recorded in 2014 / 15 as follows:

Maryhill & Possilpark CAB CFG 2014 / 15	
Issue	CFG
Benefits	£3,403,802
Debt Cancellation	£638,813
Fuel	£3,625
Total	£4,046,240

The key areas in terms of this financial gain relate to benefits (84% of the total) and debt cancellation (15% of the total).

The aggregate total of £4,046,240 represents a multiplier of approximately * on our Bureau’s resources (Fraser Allander formula). We believe that our work also generates a range of other, sometimes “soft”, outcomes for our clients relating to, for example:

- Improved health and wellbeing
- Reduced stress and anxiety
- Improved self-confidence
- Improved relationships
- Employment/employment retention.

As with other Bureaux, such additional outcomes are not routinely captured and we need to address this infuture.

Customer Testimonial

“The adviser I saw was very helpful. Thanks to him I now have my benefits and my electricity is sorted. I felt very relaxed talking to him and will be forever grateful for his kindness. If not for the CAB I couldn’t have got my problems sorted; there was nowhere else available”

5 : Strategic Objectives and Development Goals

5.1 : SWOT Analysis

The following SWOT analysis is based on the foregoing analysis as well as a number of workshops with Maryhill & Possilpark Board, staff and volunteers, exploring a range of internal and external organisational issues.

Strengths	Weaknesses
Impartial and independent; Strength of CAB brand (and lack of stigma in using it); Access to CAS support and resources; Volunteer input and quality; Breadth of knowledge; Good team spirit; Influencing policy.	Tendency towards firefighting; Lack of stability in terms of funding; Staff and volunteer resources increasingly outstripped by demands on the service; Attrition rate of volunteers; Dependence on others.
Opportunities	Threats
Outreach work; Exploiting new technology; Partnership development.	Lack of stakeholder appreciation of funding situation; Additional demand for services brought about by welfare reform; Growth of in-work poverty placing additional demands on services.

STRENGTHS (DRAWN FROM BOARD, STAFF AND VOLUNTEER WORKSHOPS)



WEAKNESSES (DRAWN FROM BOARD, STAFF AND VOLUNTEER WORKSHOPS)



The SWOT analysis and the commentary that proceeds it shows clearly the need for the service that we provide and suggests that we have historically been highly successful in delivering very positive outcomes for our clients in a way that generates real value for money.

However, it is clear that we are increasingly under resource pressures due to growth in demand for our services and reductions in the financial resources available to deliver such services. The key strategic challenges that arise out of this analysis are twofold. Firstly, there can be no guarantee that we will continue to be able to do everything that we do currently and in the same way. We may have to focus our activities but do so in a way that is consistent with the CAB philosophy of being open to everyone in our diverse local communities. Secondly, we are continually being challenged to do "more for less". This means that we will need to be creative and open to new ways of doing things but, at the same time, be highly prudent in relation to the control of potential and actual costs involved.

5.2 : Strategic Objectives

The vision has then been developed into a range of strategic objectives covering each of the following:

- Outputs – quantification of the activities that we deliver
- Outcomes – the difference that we seek to make
- Organisational objectives
- Financial objectives.

Our strategic objectives for the three year plan period are summarised below.

Output Objectives

To continue to deal with in excess of 1500 new clients and 4,500 new issues per year.

To maintain a quality service that is efficient, effective and based on sound maintenance of funding levels.

To secure the involvement of at least 40 volunteers per year.

Outcome Objectives

To achieve financial gain for our clients of at least £4m per year.

To achieve the following outcomes for service users:

- Improved health and wellbeing
- In particular, reduced stress and anxiety
- Improved self-confidence
- Improved relationships
- Employment and employment retention.

To achieve the following outcomes for volunteers:

- Extending people's network of professional and social contacts
- Improved sense of self-worth
- Improved skills
- Employment.

Organisational Objectives

To enhance awareness and understanding of what we do amongst clients and partners.

To deliver the highest possible quality of personal service.

To ensure that services are delivered in an environment that is fit for purpose.

Financial Objectives

To achieve at least a break-even position during each year of the plan.

To ensure that cash reserves projected annual costs do not fall below 25%.

Through achieving these objectives, we at Maryhill & Possilpark CAB need to aim for a number of key developmental goals.

5.1 : Development Goals

The key development goals are:

- Review of staffing requirements to ensure we can match the available funding to staffing and other operational costs on an ongoing basis.
- Securing funding to maximise service delivery, consistent with our vision (see Fundraising Strategy section for more details).
- Undertake a Governance Review.
- Ensuring the best environment for our clients within the resources available to us.
- Ensure effective targeting of service delivery and available resources.
- Increasing use of new technology to cost-effectively meet clients' needs.
- Improving awareness and understanding of the organisation and its work.

Our approach to each of these development issues is summarised below and on the following pages.

Issue	Approach
Reviewing of staffing requirements to ensure that we can match the available funding to staffing and other operational costs on an ongoing basis.	We will review our staffing requirements, with the aim of identifying (1) the “core” staffing requirement to deliver a minimum level of service consistent with our mission and vision and (2) an augmented staffing level that will allow us to continue to provide particular added value to our clients, but recognising the need for funding for such additional resources (primarily staff) to be separately identified. The latter will comprise a range of options for which we will seek funding. Within the limitations of available funding, we will seek to maximise continuity of staffing by maximising the use of existing staff to fill any vacancies that arise. We also anticipate an increasing need to maximise volunteers, while recognising this is not an inexhaustible resource.
Securing funding to maximise service delivery, consistent with our vision.	We will strive to meet any shortfalls in the necessary funding to meet our “core” services funding requirements. We will simultaneously target additional sources of core funding – various methods of which are outlined in the Fundraising Strategy later in this Plan – and specific project funding on a full-cost recovery basis that will allow us to deliver additional activities at the same time as making a contribution to this “core” cost base.
Undertake a Governance Review	In the next few months start a review to remove the Bureau Manager as a Trustee of the Board and will also amend the current rules covering Board recruitment and retention. The process will also look at succession- planning for the next

	Chair of the Board.
Issue	Approach
Ensuring the best environment for our clients within the resources available to us.	We will review our current premises and consider options to maximise value for money. This may mean a move into larger premises. In considering such a move, we will be mindful of the benefits of visibility in the community and will work alongside a wide range of public and third sector partners to maximise the visibility and accessibility of our service. This includes the use of part-time outreach facilities and unstaffed information points to direct clients to us.
Effective targeting of service delivery and available resources.	Whilst we will, of course, continue to be “open to all” our proactive efforts will be targeted at those areas (including welfare reform and debt) where we believe that the issues are most acute and where we can make the greatest difference. We will be increasingly mindful of our limited time and, only where appropriate, will encourage some clients to use other resources (including Citizens’ Advice Direct and various self-help resources) to allow us to focus on individual clients where the need is greatest.
Increasing use of new technology to cost-effectively meet clients’ needs	We plan to consider carefully the opportunities for new methods of delivering support to some of our clients, whether using existing resources that are already available or through targeted development of new approaches (potentially as part of non-core project work).
Improving awareness and understanding of the organisation and its work.	There will be a need to enhance awareness of MAPCAB and our role and we will aim to achieve as much as we can in this respect, with limited resources. That is likely to mean working in partnership with others to use their communications channels and also the use of low

cost methods of communication including social media. Face-to-face marketing will also be important (particularly to wider stakeholders) and we will use all the events and channels at our disposal to communicate key messages about how we are funded and the outcomes we achieve for clients and volunteers.

6 : Communications & Marketing

6.1 : How & Where Will You Promote Your Activities/Services?

Strategic planning is already underway to develop a strong presence for Maryhill & Possilpark CAB to a wide variety of audiences, locally and nationally. The following online / social media platforms are currently in development and will be live by the close of August 2016:

Maryhill & Possilpark CAB Website

<http://www.mapcab.org.uk/>

Facebook

<https://www.facebook.com/Maryhill-Possilpark-CAB-932076873581047/>

Twitter

<https://twitter.com/maryhillCAB>

LinkedIn

https://www.linkedin.com/company/maryhill-and-possilpark-citizens-advice-bureau?trk=nav_account_sub_nav_company_admin

Plans are afoot for introducing Instagram and Vimeo to our complement of social media platforms, so in future we can be sure to maximize the greatest possible audience reach and participation – especially to make inroads in this vein to the local communities we serve.

Online and social media activity is currently overseen by the Service Development Manager, now Chief Officer. Staff roles have begun to be assigned so that our pages, post news/info and events related to various Projects and roles in the Bureau can be managed properly and efficiently. This will also help satisfy the needs and preferences of external stakeholders and funders, and when our Brand Guidelines are finalized in August 2016 we will be able to begin the process of displaying all relevant funders' logos on all virtual and hard materials disseminated from the Bureau. Our website will display funders' logos at the footer of every page, and our partners will be able to easier link in with our media to share best practice, news and resources.

Our new Maryhill & Possilpark CAB website is being developed by a small business Northcolour and is due for presentation to the Board by the end of August 2016. We have currently been awarded funding from Glasgow University Internship Hub to utilise the services of an intern for a period of four weeks to populate the website content. Further recruitment of an intern via the SCVO Community Jobs Scotland scheme has ensured that our blog page and various other pages on the website will be lively and informative for the next 6-12 months. The website will be developed thereafter to respond to market research undertaken by interns employed via SCVO and Glasgow University Internship Hub over the next few months.

Every opportunity will be taken to market our new social media presence via the professional and wider community networks of our Board, staff and volunteers by email and word-of-mouth; our clients will also provide another conduit for spreading the word about our new social media platforms and website to the wider local communities we serve. For example, we run several outreach clinics that provide the opportunity to advertise our online presence, particularly on Facebook and via our website, where there will be the additional opportunity to donate via our pending BT MyDonate link (see Fundraising Strategy below) by the end of September 2016. The facility to donate will not yield thousands on thousands of pounds, but importantly gives the wider community another option via which to support our Bureau and spur us on to continue our excellent services delivery to communities living in the Maryhill/Kelvin & Canal Ward we serve.

All Maryhill & Possilpark CAB staff will be increasingly encouraged to take more opportunities to network in the wider community, and especially with the wider public and smaller community groups/organisations. Attending networking and public events to gain support and work opportunities for their individual Projects and roles will be of ultimate benefit to the Bureau as a whole. There are also steps in place to attract volunteers that will undertake work in the wider communities we serve to encourage engagement with our social media and feedback their views on our services and to get more involved more generally in supporting the work of their local Bureau. Such raising awareness work on the ground through professional networking at community breakfast gatherings and events is key to promoting our services and vital in maintaining and forming new partnerships locally and regionally.

A detailed 12-month Marketing & Communications Strategy is currently a work in progress, and will address the need and issues surrounding how we as an organisation successfully promote our services in the wider local communities we serve. The Strategy will also instruct and guide the organisation on how to cope in such times when there may be unfavourable publicity visible on any of our social media platforms or website, or that which may appear in the local/national press. From this Strategy, policies focusing

on how to inform funders and partners in the event of unfavourable publicity, and how to inform staff and volunteers also, are currently being drafted throughout August 2016.

In particular, the 12-month detailed Marketing & Communications Strategy will cover topics from brand guidelines to website management to stakeholder engagement, to PR and press release coordination; which internal roles in the Bureau oversee certain areas of communications and marketing is also being worked out in this Strategy. Policies have also recently been drawn up to for social media use, external engagement policy, grievances via social media/website, and ICT in the Bureau more generally. All current and new staff are now required to sign these policies on starting employment with us, and communications training/updates are planned to be a regular occurrence at Bureau-wide meetings and special group sessions.

The detailed 12-month Communications & Marketing Strategy will be developed via a staff sub-group during the month of August 2016. Staff and volunteer research questionnaires will be distributed during this month to gather opinion and views across the organisation on what the Strategy should focus on and how it should be delivered, and in what capacity certain facets of the Strategy is implemented. This all-inclusiveness is of the utmost priority for bringing everyone on board and moving in the one direction as far as introducing the increasingly important role external media will play in the future of our organisation in almost every sense.

7 : Running the Organisation

7.1 : Board of Trustees

Ultimate responsibility for the good health of Maryhill & Possilpark CAB as an organisation lies with our Board, who meet bi-monthly and provide representative expertise on the Maryhill & Possilpark Finance Sub-Group. Our Board brings to bear an exceptional range of skills and attributes:

Board Member	Profile
Elizabeth Gray (Chair)	<p>Elizabeth heads up the Strategic Marketing Team at the University of Glasgow's Marketing Recruitment and International Office which provides strategic marketing, student recruitment, internationalisation, communications and partnerships advice and enabling infrastructure to the University. She also has a background in the development and delivery of research and knowledge transfer activities in relation to research development and commercialisation of the University's research base. She has considerable experience in the successful development of high value research projects supported by government, research councils, charities and industry and of sustainability planning.</p> <p>Elizabeth has held a number of advisory and steering group positions and has had a strong involvement in Economic Development, particularly with local enterprise companies and through the European Structural Funds. She has a keen interest in developing links with small businesses and alumni, internationalisation and enhancing the University's student recruitment capability.</p> <p>Elizabeth has over 30 years' experience of the higher education sector including postgraduate studies at both Glasgow and Strathclyde Universities, previously working in the Principal's Office, Training Services and the Department of Accounting and Finance.</p> <p>A current Board member and previous Chair of Turning Point Scotland which supports individuals</p>

	with complex needs focusing on learning disabilities and addictions, she has also recently become an Independent Prison Monitor with the HM Inspectorate of Prisons for Scotland. A Maryhill girl at heart, she is passionate about ensuring the people of Maryhill and Possilpark are well served by their Citizens Advice Bureau.
Martin Blackwood	Martin spent a thirty-six year career in banking with Clydesdale's parent, National Australia Group, where sat on the Board of LINK and at APACS & IPSO (Irish Payments Standards Organisations). His key role was in project management. Short spells of employment in finance with Aon, Insurance Brokers, and Hewden Stewart, Plant Hire were followed by six years with Action for Children. Martin joined the Board in order to develop new interests in retirement.
Shona Benton	(Information to follow)
Justine Murray	Justine Murray has over twenty years experience in human resources within health, local authority and voluntary sectors. Justine is currently a Project Manager with NHS Greater Glasgow & Clyde and has skills in organisational development, change programmes, coaching and project management. Justine desires to make a contribution to our Bureau's valuable service in the local community, and brings experience of working with committees and implementing governance arrangements.
Douglas Young	Doug Young is a PhD student and tutor in Human Resource Management at Strathclyde University. His research focuses on the changing nature of employee engagement in the voluntary sector in relation to public sector reform, self-directed support and financial austerity. He holds a Masters degree in HRM and is an associate member of the CiPD, and has worked in various HR advisory roles. In 2013, Doug won HR Network Scotland's "HR Graduate of the Year" award.

Since July 2016 we have been in a process of Board recruitment to enhance the current skills and experience our present members have. We have widened the skills and experience that we are looking for individuals to possess, and particularly in the areas of communications and marketing, fundraising and business development, and strategy and law. The recruitment process is proving successful, and new Board members will be updated in real time on the Maryhill & Possilpark CAB website.

7.2 : Senior Management Team

Maryhill & Possilpark CAB is managed by a Chief Officer that directly reports to the Chair of the Board. The Chief Officer's direct reports comprise the current MT and, indirectly, all other staff and volunteers working across the organisation. Our organisation benefits from a range of expertise and leadership, and its MT provide line-management support across the organisation, thus forming a robust infrastructure fit for the years ahead.

7.3 : Staff and Volunteers

We currently employ 19 full- / part-time staff, and accommodate around 35 volunteers. Our staff undertake various roles within the Bureau, from advisers to project workers, to a debt specialist and tribunal coordinator, to administrative staff and interns employed on temporary contracts for various fundraising and marketing positions.

Our volunteers are predominantly trained as advisers and are highly trained and committed to the work of the CAB in general. One area of volunteer growth for the future is to attract volunteers into roles in the Bureau other than advice-based slots, for example into administration or fundraising, or marketing positions where we can now offer alternative skills. From this, this might valuably attract a whole new volunteer base that will ease the pressure placed on the Bureau's infrastructure due to current funding cuts that are only certain to continue.

Every new CAB Adviser (whether employed or voluntary) follows an Adviser Training Programme (ATP) in preparation for their role as a generalist adviser. This includes a mixture of distance learning materials, taught sessions and work experience grouped into 4 sections: Induction, Shadowing, Supported Interviewing and Solo Practice. As well as this valuable training input, we are

subject to the robust CAS Programme of Quality Assurance, ensuring that we provide services of the very highest quality and are continually seeking to develop these services.

Our staff structure chart comprises Appendix B of this Plan.

7.4 : Policies & Procedures

The Organisation has the following Policies & Procedures in place.

Copies of the above Policies & Procedures are available on request by emailing:

Bureau@mapcab.casonline.org.uk

8 : Fundraising Strategy

The production of a full three-year in-depth Fundraising Strategy is in progress, but the general mood of this development may be surmised here. It is indeed the harsh reality that we face a climate of uncertainty in terms of the sustainability of the GCC IGF, which funds our core service in the Bureau and which is diminishing year-on-year. The need for our organisation to diversify our income streams and fundraising channels is becoming all the more pressing, and increasingly challenging for those of us that work in any Third Sector organisation.

The GCC IGF is in place until 31 March 2018, although the beginning of 2016 has seen a 6.4% cut for our Bureau and core service with 2017/18 promising to mark a year of further cuts to this already dwindling resource. The IGF is the largest single funding stream, although we have a range of funded Projects at present, the funding for some of which remains uncertain for the period after 31 March 2017.

Competition from other advice agencies and Third/Public Sector organisations also threaten our service. We are competing for less and less monies from the public purse in particular. The next three years of this Plan, 2016-19, will be a crucial time in which our Bureau needs to modernise and find new ways of fundraising and diversifying income streams that are both manageable and sustainable.

8.1 : Unrestricted Funds

There are plans to establish and maintain a wide portfolio of funders, from Trusts and Foundations to companies/corporates that provide a variety of grants to support our general information and advice services. Such grants are usually unrestricted, with a value typically under £10k, but which throughout the course of a year can accumulate a healthy income of unrestricted funds for our Bureau to support services.

Campaigning will also ensure that we can muster financial support and donations from the wider local communities we serve, including attracting support from local businesses and potential substantial donations and bequests from individuals in the area sympathetic to our cause. The establishment of our social media presence, especially Facebook, will enable us to engage much more proactively with our wider communities and fully utilise our BT MyDonate page and Gift Aid facility.

Parallel to our growing portfolio of online media platforms and presence generally, comes opportunities for commercial growth. Such options in the commercial environment are currently being explored and developed, particularly ones which make optimum use of our advice specialisms and

expertise among our current and highly trained staff.

The need for our Bureau to have access to unrestricted funds over the next three years is considerable, not only for resources needed to help run our service, but to help build the foundations for our capital appeal, which we plan to launch toward the end of 2016. Our capital campaign will be to raise enough funds to extend our premises so we can accommodate our growing staff and volunteer base as a direct response to the growing needs of the wider communities we serve. Henceforth, our unrestricted reserves, which are presently at three-months and in line with other Third Sector organisations, will be ring-fenced for this purpose and a new Reserves Policy will be proposed to protect such monies for our vital capital appeal.

8.2 : Restricted Funds

The new, streamlined internal infrastructure of Maryhill & Possilpark CAB, in particular of the service administration and development areas, means that vital development work can commence to improve the efficiency and quality of our service so we as an organisation can increase our capacity to take on more funded Projects. The recent introduction of the case management system, Advice Pro, has also significantly increased efficiency, especially in fulfilling the monitoring and reporting requirement of our diverse funders and in ensuring the monitoring of our high standards in quality of advice.

We are also working toward ensuring that with each funded application made, Full Cost Recovery is considered in every financial budget proposal over the next three years and beyond.

Development work is underway to protect certain key funded Projects, in particular our Equalities Project and the NHS and SLAB Tackling Money Worries Projects, which have the potential for growth well beyond their current funding periods. More partnership-working and establishment of improved linkages with current and potential stakeholders will also help to heighten our chances of developing our services and attracting further funding for vital Project work and outreach capacities in the wider communities we serve.

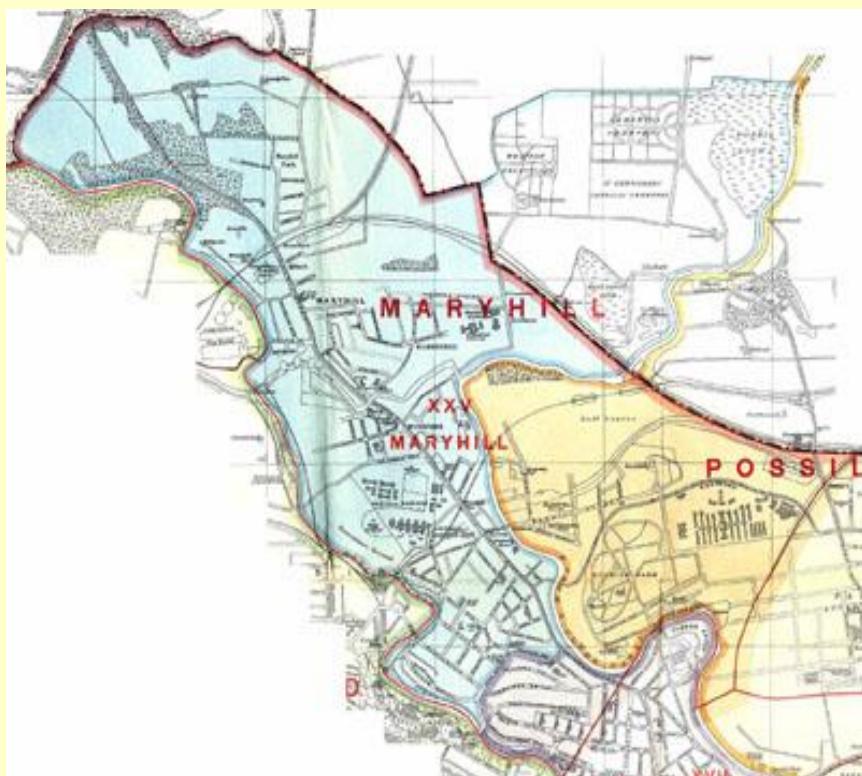
At present there is also work commencing with key local organisations to develop major projects that will hopefully attract major funding for our Bureaux and help boost our presence in the North-West as *the* centre for advice services. Work will include looking at ways in which we can embed our services in the hearts of the local communities we serve, meeting service users on their own terms and where they feel most comfortable. We are also exploring new ways in which advice services could be delivered in the future, including potential projects focused on digital inclusion and development.

9 : Managing Risk

Risks and Mitigating Strategies

Risk	Mitigating Strategy
Ability to secure necessary core funding	The financial projections in the previous section show that we have much of our necessary core funding in place over a three year period, which we recognise is a generally positive position. We have already recognised that there is a clear funding gap and we have a clear programme, suitably resourced, to seek the additional core funding. We also have the financial strength to absorb a small level of losses for a period. If, however, we are unable to secure the necessary funding to meet these projected core costs then we would need to consider more radical restructuring of costs.
Ability to secure funding for additional project work	The clear need for, and benefits from, our additional project work are highlighted, as recognised in a number of external reviews and evaluation projects. Our developing organisation structure includes provision for the key tasks of tracking and responding to funding opportunities that are consistent with our vision. However, should we be unable to achieve such additional funding, “ring-fencing” our core service delivery protects the rest of the organisation.
Service quality reductions brought about by excess of demand over available resources	We have shown herein an understanding of this risk and have set out approaches to deal with it including more targeting of our people resources, use of different service delivery approaches (including “self-help”) and maximising the value that we achieve from our team of volunteers. We will continue to carefully monitor our achievements and levels of customer satisfaction (in line with the strategic objectives set out herein) and will augment our processes for capturing such information.

Appendix A : Map of Service Area



(Map of Maryhill/Kelvin & Canal Ward via:
www.theglasgowstory.com)