

Money Advice Scotland



*“Progression
through
Recession”*



Annual Report
2009 – 2010

Raising Standards in Money Advice

Money Advice Scotland (MAS) is a national charity established in 1989 as the umbrella organisation to represent money advisers and organisations involved in all areas of money advice.

The Vision

To raise the standards of money advice, and financial inclusion

The Mission

To champion and support the continuing development of free, independent, impartial and confidential money advice, and financial inclusion

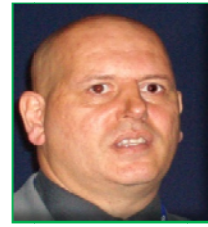
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Convenor's Report

Jemiel Benison

April 2009 – December 2009



Well, this is my last annual report as Convenor of Money Advice Scotland. The last three years have been interesting. We have produced internal changes to our governance and are a robust, legally compliant, Investors in People organisation. These activities take a lot of time and effort to achieve. They involve staff and Council of Management (COM) members devoting considerable time and energy in ensuring that we not only keep up, but get ahead. It's the vigorous paddling underwater bit that keeps the swan moving gracefully on the surface.

We have over the time produced more training opportunities with support from our funders and partners. Your views have been sought and presented to parliaments, governments, and regulators of all kinds. Quite an achievement in a time of unprecedented reform in our sector. The rest of this report details what we did over the last year. I would like to thank all the staff, funders, Yvonne MacDermid and the Council of Management for their excellent work.

I would also like to especially thank, the membership of Money Advice Scotland; the people who deliver the day to day services to clients and those who support us in a variety of ways. You are the reason and means by which, we exist to serve. There is an increased opportunity for members to have a say in the election of the Council of Management and its office bearers, the COM, and its office bearers are electorally accountable to you the members every year. I would urge all of you to participate in the AGM.

I am happy to pass the baton to Christine Sinclair, who will, in a style of her choosing, move the organisation forward to meet the challenges of the future. I miss Cathy Coats, my predecessor as Treasurer, wish her all the best and would be very pleased if she wanted to come back.

You always leave something like this reflecting on how you could have done; more, better, wishing you had not missed certain opportunities etc. At these times I console myself with the thought that MAS is a democratic membership organisation and in the end the membership decides. All the best to you and yours.

Jemiel Benison
Convenor

Convenor's Report

Christine Sinclair,

December 2009 – March 2010



I was pleased to take over as Convenor of Money Advice Scotland on 4th December 2009, having served on the Council of Management for the past 4 years.

During the year, Money Advice Scotland was very active in its work to shape legislation. In June 2009, Money Advice Scotland presented both written and oral evidence to the Justice Committee regarding the proposed DAS Regulations which would have had a detrimental impact on our members' clients. As a result of this and evidence from others, the proposed regulations were revoked. Since then we have been actively involved in consultations with the Accountant in Bankruptcy which will help shape the new DAS Regulations which should come into force in 2011.

Yvonne MacDermid represented Money Advice Scotland on the Debt Action Forum and also the Repossessions Sub Group. Many of the recommendations from these groups shaped the Homeowner & Debtor Protection (Scotland) Bill which was granted Royal Assent on 18th March 2010.

Finally, as Money Advice Scotland is operating in an ever changing environment, the Council of Management decided that it would be beneficial to carry out a business review to ensure that we are able to continue to deliver the services which are required by our members. That process is ongoing.

I would thank Yvonne, her staff and the members of the Council of Management for their continued hard work.

Christine Sinclair
Convenor

Chief Executive Report



The period 1 April 2009 through to 31 March 2010, has proved to be yet another very successful year for Money Advice Scotland.

As everyone knows we are in a period of recession, and charged with doing more with less. For Money Advice Scotland that was a challenge, to which we rose very well.

During the year we made decisions which enabled us to be more efficient and still save money. We took a brave decision to move premises, albeit just to move upstairs! We now have lovely new premises, with lots of natural light. We also have an in-house training room which allows staff to administer the courses much easier, and enables the trainees easier access to the staff as well. Those of you reading this report, who attend our Wiseradviser Training courses, will be aware that for financial reasons we had to remove free lunches from the training courses. This was a difficult decision, but the correct one, as we needed to make savings and we wanted to protect the number of courses available to delegates.

We also took the opportunity to review our IT systems and have changed provider and we have now “gone wireless”, which means we have very little cabling, and trunking now. We have also reduced our overall ongoing costs for IT, which is of benefit to the “bottom line”.

During the year I have been ably assisted by our Management team, which includes Pat Smith, Money Advice Training and Development Manager; Michael Donnelly, Training and Support Manager, and Karen Dawson, Accounts Manager.

Turning now to, our governing body - the Council of Management - who play a very significant part in the organisation. I would like to thank our new Convenor Christine Sinclair, Dumfries and Galloway Citizens Advice Service, who took over in December 2009, and is making great inroads. Our previous Convenor, Jemiel Benison, kindly stepped into the role of Treasurer at the AGM in December 2009. We welcomed a new Vice Convenor in Joe Glancy, Falkirk CAB. He too has been a great support to myself and the staff. Cathy Coats, our former Treasurer, is still assisting us, as a Co-optee, with our Financial Regulations and evaluation of staff posts.

Our various Sub Committees have been active and are helping move the organisation forward.

Firstly, and importantly, the Finance, Information, Governance & Staffing Sub Committee (FIGS) oversees all financial, information and staffing matters where policy decisions are required. For example it looks at the terms and conditions of the staff; allocation of resources etc.

It is currently co-chaired by Jemiel Benison and Joe Glancy.

The Conference and Policy Sub Committee ably led by Pauline Allan, has played a significant role in helping shape the Conference Programme, and engaging speakers. As Conference is one of our main sources of income outside of funding, we need it to be successful!

Money Advice Scotland relies very heavily on grant funding, and we continue to enjoy a good relationship with our funders which include Scottish Government, Money Advice Trust, and others from the credit and debt collection agencies, mentioned elsewhere.

Besides our own core staff we also use highly qualified staff who assist us with reviewing cases for certification under the Debt Arrangement Scheme. We also have external consultancy through

Margaret Thomas, who provides us with SVQ Assessment and Internal Verification, and others who provide Assessor services to us. All our staff are extremely important to us in achieving our goals.

The following is a snapshot of all we have achieved during the Report period. I am sure you will agree that it is impressive.

Funding and Donations

Everyone is aware that without money and other resources you can't achieve very much! Despite going through a recession, we are fortunate to have retained our strong base who provide our core funding and donations including:

- Allied International Credit
- Barclays Bank
- Dunfermline Building Society
- Money Advice Trust
- Provident Financial
- Royal Bank of Scotland Group
- Scottish Government (specifically for our MATRICS project joint with Citizens Advice Scotland)
- The Carrington Dean Group Ltd
- Wescot Credit Services Ltd

Conference

Our annual conference is a significant date in our calendar, as it brings together everyone with a shared interest in credit and debt. It needs to be focused and productive, as our delegates take two days out of a busy schedule to attend.

According to our evaluations, we had yet another bumper conference. The workshops were as follows:

- Changes to Legal Aid in Scotland
- Debt Arrangement Scheme/Bankruptcy
- Money Advice and Adult Literacy and Numeracy: A Fine Balance
- Insolvency Options
- Repossessions and Eviction in Scotland
- Mental Health Evidence Form
- Access to Bank Accounts
- "Breathing Space" for Credit Card Customers
- Debtor Harassment
- Fuel Debt and Poverty
- The Adviser and Standards
- Debt Action Forum

Sponsorship

As ever, we rely on our financial supporters to enable us to deliver a high quality conference, and we are pleased that we attracted so many sponsors for this event. For the first time we received financial support, by way of a “good causes” donation from the Accountant in Bankruptcy. We also received sponsorship from the following:

Premier Sponsors

- Barclaycard

Gold Sponsors

- Allied International Credit – AIC
- Dunfermline Building Society
- Experian Ltd
- Lloyds TSB Scotland
- Provident Financial

Silver Sponsors

- Consumer Credit Association
- Equifax plc
- EuroDebt Financial Services
- Perth and Kinross Council
- Walker Love
- Wescot Credit Services Ltd

Exhibitors

We are also grateful to all who exhibited including:

- Begbies Traynor
- Choose Life
- Citizens Advice Scotland
- Consumer Credit Association
- Experian Ltd
- Financial Ombudsman Service
- Financial Services Authority
- French Duncan
- Glasgow Advice & Information Network (GAIN)
- Kate Judge
- Money Advice Trust
- Scottish Government
- Scottish & Southern Energy plc
- Scottish Power Energy Retail plc
- Scottish Council for Voluntary Organisations (SCVO)
- The Carrington Dean Group Ltd
- TV Licensing

Stakeholder Engagement

Mentioned elsewhere in this report is the involvement of our individual funders and supporters.

Throughout the year Money Advice Scotland also had engagement with and/or support from the following organisations. Money Advice Scotland wishes to thank them and looks forward to a healthy dialogue in the future, and to taking part in various conferences and other events.

- Accountant in Bankruptcy (and various groups organised by AIB)
- AdviceUK
- Advice NI
- Advisory Council for Sheriff Officers and Messengers at Arms
- Central Law Training
- Citizens Advice
- Citizens Advice Scotland
- College of Psychiatrists
- Communities and Local Government Department, London
- Consumer Credit Counselling Services
- Council of Mortgage Lenders
- DWP Financial Inclusion Champions
- Finance and Leasing Association
- Financial Services Authority
- Glasgow City Council including City Planning Partnership
- Institute of Chartered Accountants
- Institute of Insolvency Practitioners
- Institute of Money Advisers
- Jim Mather MSP (Minister for Tourism)
- Law Society
- Legal Services Agency
- Lending Standards Board
- Money Advice Liaison Group
- Money Advice Liaison Group (Scotland)
- National Debtline
- Scottish Association for Sheriff Officers and Messengers at Arms
- Scottish Association of Mental Health Forum
- Scottish Federation of Housing Associations
- Scottish Legal Aid Board
- Shelter
- Skills for Justice
- Various Insolvency Practitioner firms and individuals

Corporate Social Responsibility

Finally, as in our previous report we want to reinforce our commitment to Corporate Social Responsibility, and the environment in particular.

We recycle waste paper, ink/toner cartridges, and old mobile phones. Also, different charities benefit from our efforts, including the following:- “Born Free” and the Great Ormond Street Hospital, London.

Our main bank accounts are held with an ethical bank, which sets high standards as to who it will, and won't bank with, from an ethical point of view. On a quarterly basis we require to complete a questionnaire as to our activities.

Finally

As can be seen from the remainder of the Annual Report, Money Advice Scotland has been as busy as ever. We are not standing still, or going backwards! We are moving the organisation forward to ensure that we can meet the demands of our stakeholders, and that we can deliver a high quality service across all the areas of work.

All that remains is for me to once again thank our funders, staff (past and present), our Directors and the Council of Management, our paid and volunteer assessors and verifier, and everyone that has helped us be successful.

Report Card

We are pleased to report that MAS has seen another successful year. The following is an overview of what we have achieved as it relates to our objectives:

1. In supporting our members to provide quality money advice we:
 - Delivered in partnership with CAS (funded by the Scottish Government) the outcomes and outputs of the MATRICS project, including high quality training at Type I – III – under the Scottish National Standards, and a consultancy service for money advisers.
 - Continued to act as the agent of Money Advice Trust, in respect of the skilled and specialist learning opportunities (now Type II and III under the Scottish National standards) and in respect of the Scottish Government grant funding delivered Types I-III. We delivered 45 courses to 571 trainees. In addition we delivered 4 seminars to 315 delegates.
 - Organised a very successful conference at Crieff Hydro for 260 delegates.
 - Organised a joint seminar with IRRV which was attended by nearly 40 delegates.

2. In providing a robust certification scheme under the Debt Arrangement Scheme Regulations, we:
 - Processed 18 applications for certification.
 - Provided further training for those who failed their assessment.
 - Provided initial assessment services and spot checks for 9 advisers and certificated 5 during the year.
 - Provided extension letters to 9 advisers.
 - Attended various meetings with regard to the certification scheme and its progress. Also continued dialogue with the Scottish Government and Accountant in Bankruptcy regarding the future of the Debt Arrangement Scheme.

3. Through using Information Technology to be more efficient and effective we:
 - Updated our Directory of Money Advice
 - Utilised on-line booking for annual conference, membership applications and funders reception
 - Provided 25 newsflashes. The numbers of subscribers is increasing on an ongoing basis. Also included is a jobs section on our e-newsflash.
 - Managed the promotion, sale and distribution of Pocket Guide to Benefits, and Guide to Money Advice publications through the website
 - Implemented on-line portfolios for SVQ candidates through Learning Assistant

4. In providing information to the public, we:
 - Updated the electronic version of the Directory of Money Advice Services in Scotland.
 - Provided a signposting service for members of the public where we dealt with 754 calls over the year from members of the public and our website received 35,730 hits.
 - Monitored and evaluated where the calls are emanating from, and, to where referrals are made.

5. In providing IT support to members, we:
 - Utilised the public information gleaned through the e-newsflash, which helped highlight social policy issues.

6. In raising educational standards of our members, we :
 - Assisted 17 individuals in working towards level 3 or 4 of an SVQ in Advice and Guidance, and 6 level 4 full awards were made.
 - Implemented use of Learning Assistant to assist both Advisers and Assessors.

7. In producing publications, we:
 - Updated and produced a Pocket Guide to Benefits.

8. In raising the public's awareness of money advice, we:
 - Contributed articles to Scotland on Sunday and made appearances on BBC Live regarding the levels of repossessions.

9. In fundraising, we:
 - Organised a very successful Supporters Reception/Dinner in London for 20 supporters.
 - Delivered a healthy surplus from Annual Conference – see Annual Accounts for details.
 - Negotiated contracts with the Money Advice Trust.
 - Bid for work in partnership with Shelter with regard to a Money Advice Project being set up in Dundee. MAS is providing consultancy support to the project.

10. In producing Research and Policy comment, we:
 - Met with Alex Neil, Housing and Communities Minister, and provided a briefing paper on Time Orders under the Consumer Credit Act.
 - Met with Fergus Ewing, Minister for Communities, to discuss the Debt Arrangement Scheme Regulations, which were revoked in June 2009.
 - Responded to the Office of Fair Trading Consultation on Guidance for Second Charge Lending.

11. In compiling statistical information, we:
 - Maintained a database of enquiries from the general public to MAS with regards to assistance with debt problems.

12. In developing the organisation, we:
 - Increased the numbers of members in most categories.

13. In developing our people, we:

- Held awaydays for Staff and volunteers on the Council of Management to discuss the corporate plan.
- Gave all staff opportunities through staff meetings etc to input to the improvement of the organisation.
- Updated the staffing handbook.
- Undertook a “job evaluation” process.

Education & Training



It has been another exciting and challenging time for the Training & Support team over the past twelve months with an increase in the number of trainees and delegates attending our courses and seminars from the previous year.

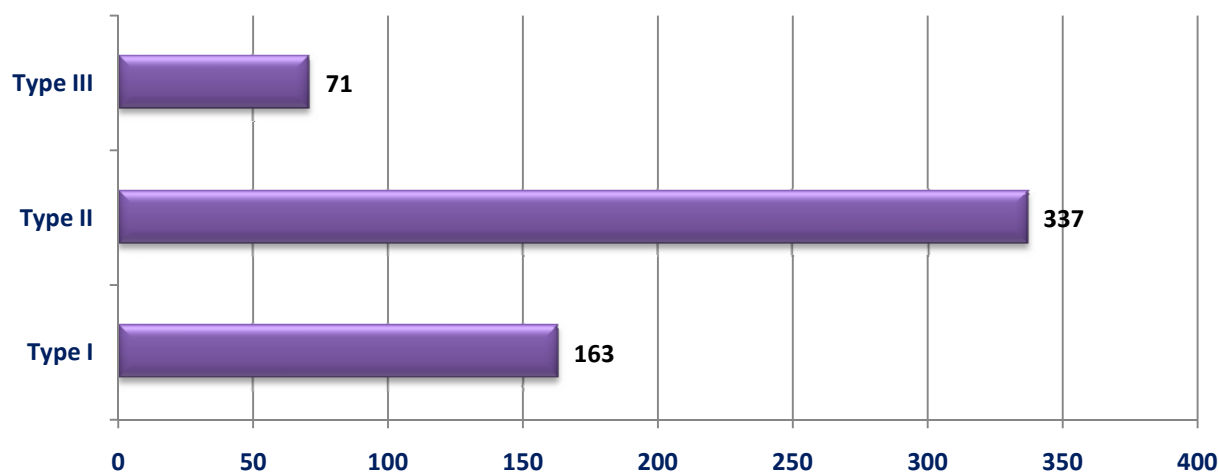
Every year I take this opportunity to thank our funders, Scottish Government and Money Advice Trust who without whom it would not be possible to deliver the amount of free training courses throughout the year. In this current climate, never has it been so important to ensure that frontline money advisers who give free, independent, impartial, confidential money advice are kept up to date with changes in regulations and legislation. It is to clients benefit also to enhance the current advisers knowledge.

Wiseradviser

In the previous year a total of 420 trainees were trained through the MATRICS funded wiseradviser project and we are pleased to report that this year this figure has risen to 571 trainees attending Type I, II and III wiseradviser courses.

When we breakdown these figures into the different skill levels of training, i.e. Type I, II and III we can see that a total of 163 trainees attended Type I courses which was a significant increase from last years figure of 89 trainees. Type II trainees also saw an increase of advisers attending training, 337 in total as compared to lasts years figure of 250 trainees. Type III level courses saw a slight decrease in numbers with 71 trainees attending training this year, down from last year which was 81 trainees.

Breakdown of the skill level of advisers trained in 2009/10



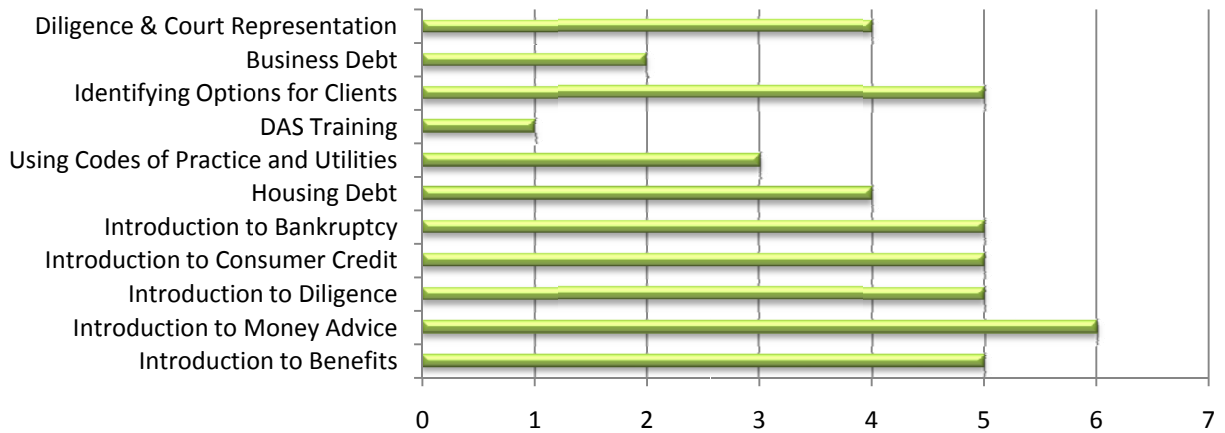
Courses Delivered

The volume of courses delivered this year is 45, near enough the exact same amount of courses delivered through the wiseradviser programme last year of 44. Although the number delivered is similar we have streamlined the different types of courses from previous years. This year we rolled out 11 different courses compared to last year when we were delivering 18 different types of courses.

The Introduction to Bankruptcy, Mortgage to Rent, Advanced Consumer Credit, Advanced Diligence and Advanced Bankruptcy courses have now been converted into the new courses shown: Diligence & Court Representation; Identifying Options for Clients and Business Debt.

We no longer deliver the Child Support Agency course.

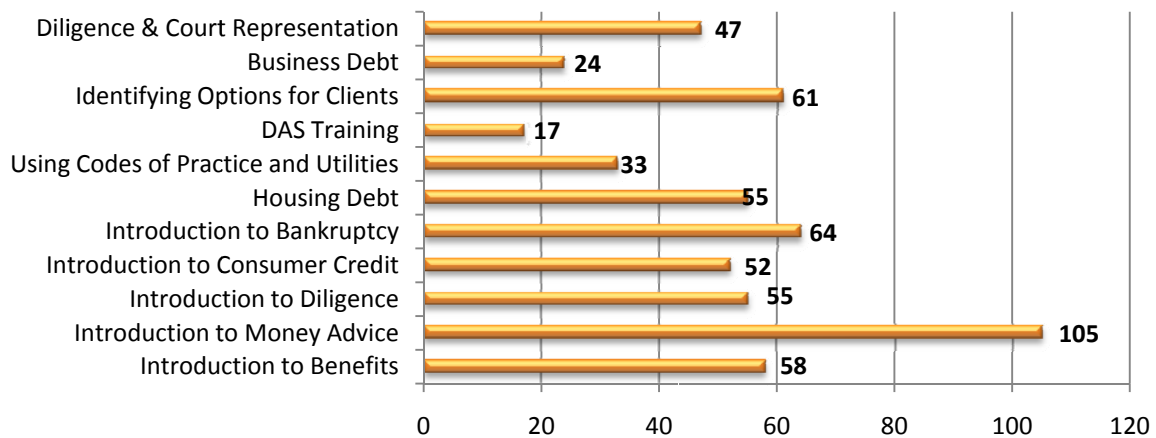
Number of wiseradviser courses delivered in 2009/10



Courses Trainees Attended

All of our courses were very well attended this year as shown in the graph below with the Introduction to Money Advice course being the most popular with 105 trainees attending this introductory course. This is encouraging, as it means we have a supply of new advisers coming through.

Number of trainees trained in 2009/10



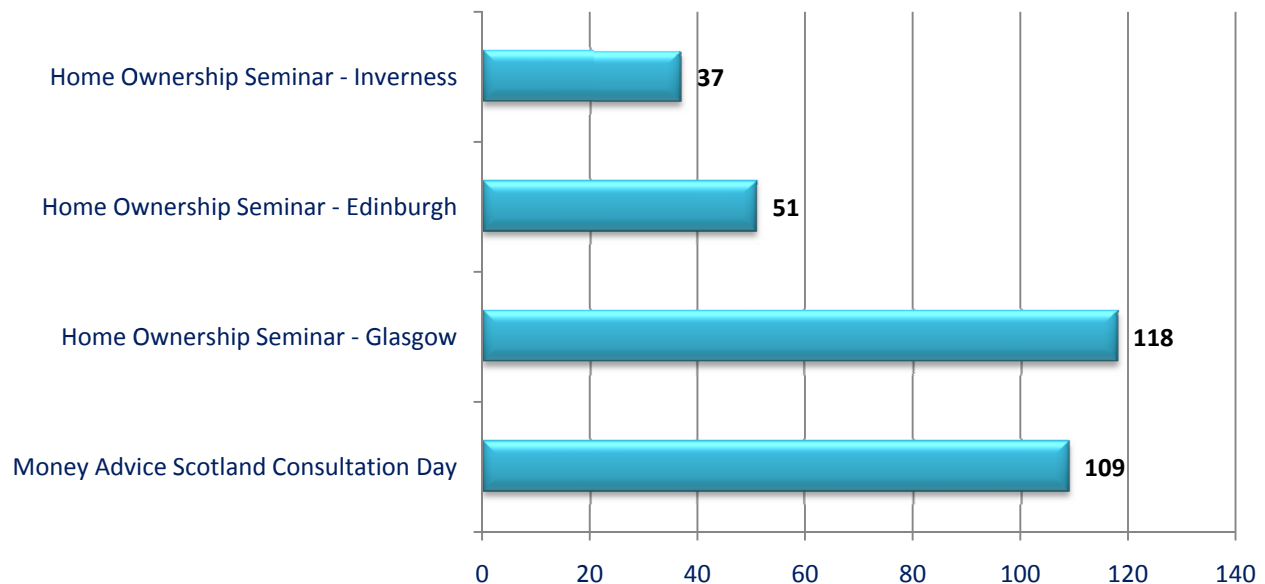
Money Advice Scotland Seminars

It has been a very busy period for facilitating seminars and although we did not run as many as the previous year we had more delegates attending in total. In 2008/09 we facilitated 5 seminars with 250 delegates attending and this year we have delivered 4 seminars but with 315 delegates attending.

3 of the seminars were in respect of facilitating and delivering training in the Home Owner Support Scheme, following an approach by Scottish Government. These were delivered in Glasgow, Edinburgh and Inverness.

The 4th seminar consisted of a Consultation Day on the Debt Arrangement Scheme Regulations and Home Owner and Debtor Protection Bill.

Number of delegates attending seminars facilitated by Money Advice Scotland in 2009/10



Trainee/Delegate Evaluations 2009/10

We at the Training & Support team welcome the feedback from the objectives of the courses we deliver. Below is a selection of some of the comments we have received in the year from trainees and delegates.

"Relaxed atmosphere but intense course which more than met my objectives"

"Feel I have a much better grasp of the principles of the benefits"

"Good pace with plenty of handouts and information"

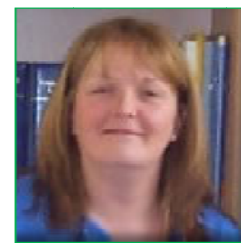
"Well paced relaxed style which is easier to listen to"

"Answered questions - even some which were obscure and off topic"

"Tutor was very knowledgeable and willing to go and research further anything he was unsure of"

"Consolidated what I knew and use BUT added significantly to my knowledge"

Membership

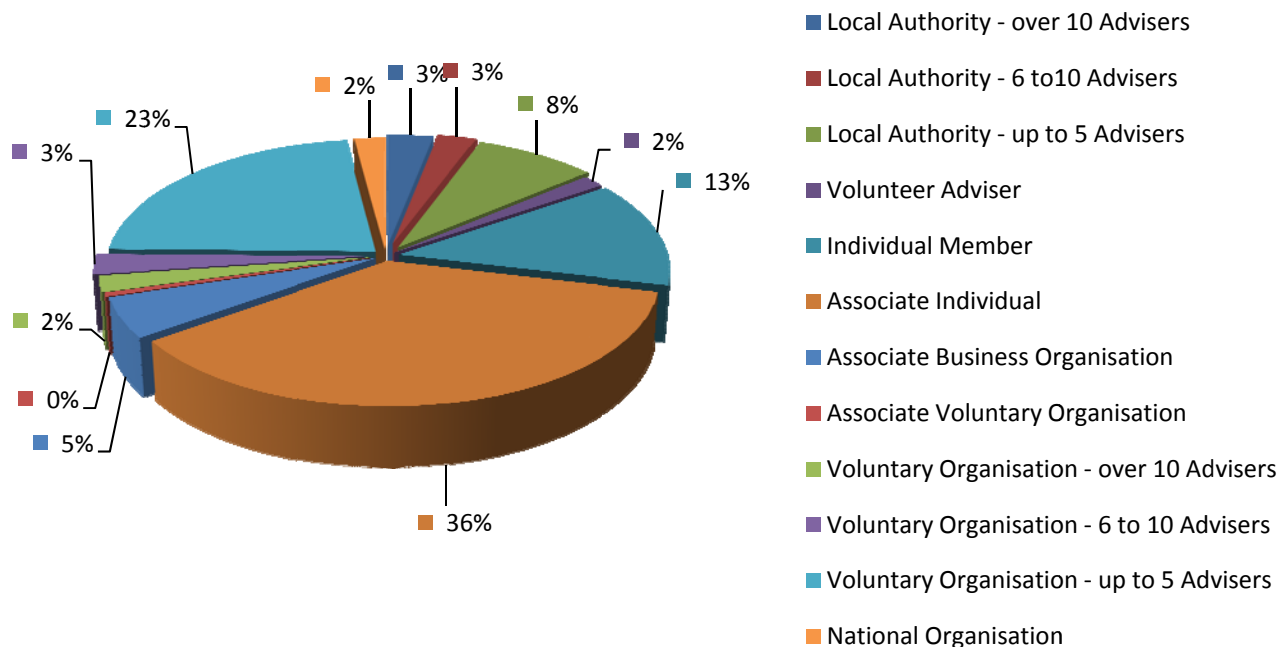


We are pleased to report that our membership numbers continue to grow very slightly year on year, and this year has proved no exception to that trend. We are especially grateful to the continued investment from our members particularly given the difficult economic environment we find ourselves in.

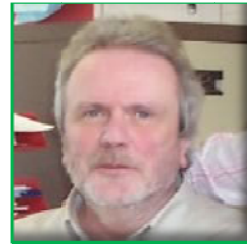
It is interesting to note that 41% of our membership now belongs to the various associate categories, almost totally representing “the private sector”.

It is really important to us to be inclusive in our membership, and to also hold onto our roots of being the organisation that supports free, confidential, impartial and independent money advice in Scotland. To this end, only full membership categories receive the voting rights that can ultimately determine the way our organisation evolves.

That being said, all members have a “voice” and we exist to provide a service and support to all of our members. We welcome and encourage members of all categories to come forward at any time with any queries, ideas or indeed concerns that they may have that will allow us to further improve our membership experience.



Money Advice Consultancy Report



The Money Advice Training Resource Information and Consultancy Service (MATRICS) is a collaborative project between Money Advice Scotland (MAS) and Citizens Advice Scotland (CAS) and funded by the Scottish Government. The project delivers training and consultancy to money advisers in the free sector throughout Scotland.

This period like the last has been very busy due to the impact of new legislation and increased activity on the consultancy helpline.

The wiseradviser Training Programme ran as normal through this period and the content of the courses is now based on the Scottish National Standards for Information and Advice Providers. These Standards relate to: debt counselling, housing information and advice, money advice and welfare benefits advice services and are updated on a regular basis to reflect the impact of new legislation. All courses can be booked through the wiseradviser website.

As in the previous period this has been a time of much change, with the Bankruptcy and Diligence etc (Scotland) Act 2007 still being implemented. Also in this period was the passage of the Home Owner and Debtor Protection (Scotland) Act 2010, which received Royal Assent on the 18th March 2010.

MATRICES have also produced an e-learning module on Housing Repossession during this period. Future modules will be placed on the wiseradviser website and should be available in the near future.

Apart from the normal wiseradviser training I have also provided support to the Home Owners Support Scheme seminars which took place in Glasgow, Edinburgh and Inverness. I delivered Money advice training to Consumer Focus, attended MAS and CAS conferences and two fuel poverty seminars in Glasgow.

The MATRICS consultancy line has again increased in popularity in providing advice and consultancy to the free and impartial money advice sector throughout Scotland. The queries are becoming ever more complex and demonstrate the high level of competence expected in money advisers.

Advisers who may need help with any money advice problems or information concerning money advice issues or legislation; are welcome to contact the service during normal opening times.

Tel: 0845 123 2326 & E:consultancy@matrics.org.uk

The Year Ahead

Targets for 2010-11

The Targets set reflect what we expect to deliver in the next year. Due to financial constraints on everyone, it is likely to be a difficult year.

1. In supporting our members to provide quality money advice, we will:
 - Deliver, in partnership with CAS (funded by the Scottish Government), the outputs and outcomes in respect of the central services support through training, information, consultancy and other resources through the MATRICS project. Outputs range from maintaining existing courses, and developing new training courses (particularly on new legislation, and mental health) through to consultancy service available at least 3 days a week. We also aim to produce new e-learning modules in money advice related topics such as Insolvency Options, Options, and Diligence. We aim to reach as many money advisers as possible.
 - Also, we will continue to support the Scottish National Standards for advice and information providers, led by Scottish Government. All future training will continue to be compliant with these standards. We will also continue to promote the MATRICS project.
 - Update (as necessary) the “Good Practice Guide” for money advisers, and provide it on hard copy and CD-Rom formats.
 - Continue to act as the agent for the Money Advice Trust in Scotland in respect of learning opportunities at Type II – III (formerly skilled and specialist).
 - Work with the Money Advice Trust, and other partner agencies, in areas of common interest, such as the Common Financial Statement; mental health issues and assisted self help, for example.
 - Provide a CPD Training programme which addresses training requirements outside of the Wiseradviser Programme
 - Organise a successful annual conference for over 200 delegates which provides a healthy surplus, and which makes a contribution to the overall unrestricted funds of MAS.
 - Continue to work towards being an Institute of Money Advisers.
 - Work with other organisations such as Money Advice Liaison Group (MALG), MALG Scotland, and trade associations.
2. In providing a robust certification scheme under the Debt Arrangement Scheme Regulations, we will:
 - Produce and deliver, in partnership with CAS (funded by the Scottish Government), a robust, high quality certification scheme for money advisers, as part of the approval of money advisers, under the Debt Arrangement Scheme Regulations, until such times as changes are made to the Scheme under the Debt Arrangement Scheme Regulations.
3. Through using Information Technology to be more efficient and effective, we will:
 - Update, as necessary, administration processes in relation to the certification scheme for money advisers.
 - Identify new providers of web hosting, rebrand and update the MAS website, and add links to other relevant websites.
 - Provide a regular E-newsflash service, which keeps members and others up to date with current issues relating to credit and debt.
 - Provide members with up to date information by email etc.

4. In providing information to the public, we will:
 - Maintain and update the electronic version of the Directory of Advice Services in Scotland, and information on the advisers available to give advice on the UK and Scottish Government Home Owner Support Scheme.
 - Provide a signposting service for members of the public and analyse information on where the public heard about MAS. For example, by word of mouth, advert, OFT or FSA publication etc.
5. In raising educational standards of our members, we will:
 - Continue to be a Centre of Excellence for the delivery of SVQ's in advice and guidance, and other related qualifications and Units.
 - Deliver 6 candidates who achieve a qualification in advice and guidance.
6. In producing publications, we will:
 - Update and produce a Pocket Benefits Guide before April 2011.
 - Update and produce a Pocket Guide for Arrestment Tables under the Debtors (Scotland) Act 1987, as required.
7. In raising the public's awareness of money advice we will:
 - Increase the profile of MAS in terms of media coverage and through articles and newsletters, other publications, our own website, and links to others.
 - Work with the Money Advice Trust and other partners in their campaigns.
8. In fundraising, we will:
 - Organise at least one fundraising event, and/or supporters reception.
 - Seek to secure funding for the organisation on a longer-term footing rather than year on year.
 - Seek to secure sponsorship and exhibition income for annual conference – at least £25,000.
 - Seek to secure new funding and develop new partnerships in money advice, and related subject areas.
9. In producing research and policy comment, we will:
 - Develop written policy on debt and credit related matters.
 - Participate in Parliamentary Committees, both in the provision of oral and written evidence, as necessary.
 - Participate in the Consumer Education debate, with particular regard to financial literacy/capability and money guidance.
 - Participate in the Mental Health debate and work with the Money Advice Trust, the Scottish Association for Mental Health and The College of Psychiatrists amongst others.
 - Work with the DWP Financial Inclusion Team for Scotland and support their work.
 - Continue to work in partnership with government agencies/departments such as the Scottish Government, Office of Fair Trading, Department for Business, Innovation and Skills, Financial Services Authority and Her Majesty's Treasury amongst others.
 - Continue to work in partnership with others, both on the domestic scene, and the European platform as opportunities arise.

10. In compiling statistical information, we will:

- Maintain a database of public enquiries to Money Advice Scotland.

11. In developing the organisation we will:

- Examine categories of membership and fees.
- Develop membership and increase the number of members within various categories.

12. To develop Our People we will:

- Continue to observe the standards within the Investor in People standard and work towards re-accreditation – due May 2011
- Ensure that all staff have Personal Development Plans (PDPs) in place, which are reviewed regularly
- Funding permitting, ensure that all staff have access to adequate training/learning opportunities relevant to their post within the organisation, and to allow for personal development
- Ensure that staff and Council of Management have access to awayday (s) to enable discussion of strategic plan.

Thanks

Funders

We are appreciative of the continual financial support provided by our funders so that we can continue to operate on a daily basis and complete various specific projects within the timescales.

Members

We would like to thank all our members for their ongoing support and confidence in the services that we offer to them as we strive to raise the standards of money advice. Without our members we would not be here.

Other Agencies

We would like to thank all the agencies and trade associations that work in partnership with MAS to raise the standards of money advice.

Staff

The Council of Management would like to thank the MAS office staff who strive continually to positively promote the charity and provide training and support for all other stakeholders. We would like to thank all office staff for their contributions in producing this Annual Report.

Suppliers

We are very grateful to all our suppliers who provide us with high quality resources within the desired timescales required for project completion.

Supporters

We would like to thank all our supporters for their continued support efforts in promoting and endorsing the charity.

Council of Management

From December 2009:

Christine Sinclair
Jemiel Benison
Joe Glancy
Pauline Allan
Amanda Pringle
Duncan Smith
Tom Adams
Martin Wardrop
Stephen Hearn
Seonagh Perrie
Elaine Chestnut

Volunteer Assessors

Lynda Birrell
Kelly Gallagher

Quality Consultant

Margaret Thomas

Staff

Yvonne MacDermid OBE
Chief Executive
0141 572 0238

Kirsty Cameron
PA to Chief Executive
Resigned April 2009

Karen Dawson
Accounts Manager
0141 572 0425

Michael Donnelly
Training & Support Manager
0141 572 0035

Louise McMaster
Training & Support Officer
0141 572 0165

Ellen McKernan
Training & Support Officer
0141 572 0237

Pat Smith
Money Advice Development Manager
Resigned October 2010

Alan McIntosh
Assessor/Trainer
Resigned November 2010

Ken McEwan
Money Advice Consultant
0845 123 23 26

Narelle Cunningham
Web & Desktop Publisher
Resigned March 2010



Contact Us

Money Advice Scotland
Suite 410
The Pentagon Centre
36 Washington Street
Glasgow
G3 8AZ

T: 0141 572 0237

F: 0141 572 0428

E: info@moneyadvicescotland.org.uk

W: www.moneyadvicescotland.org.uk

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