

CHAI Business Plan

2021 - 2024

CHAI Board & Staff



Table of Contents

Foreword by Chairman of the Board of Directors	3
Acknowledgements & Partners.....	4
1 Executive summary.....	5
2 About our organisation.....	7
Our history.....	7
Present day CHAI.....	8
Project Summaries	9
Advice Services	9
Maximise!.....	10
Edinburgh Joint Integrated Board (EJIB) Contract.....	10
Employability.....	11
Royal Hospital for Sick Children Edinburgh (RHSCE) Welfare Advice	11
Edinburgh Housing Advice Partnership (EHAP).....	12
3 Marketing.....	12
4 Operational plan.....	16
4. a. CHAI's Funding Partners	18
4. b. Regulation - National Standards.....	22
4. c. Regulation - Social Care and Social Work Improvement Scotland (SCSWIS) Care Inspectorate	22
5 People.....	23
Management Team biographies	23
Board biographies	24
Planned changes.....	26
6 Impact.....	27
Edinburgh Poverty Commission.....	27
Ongoing monitoring & evaluation.....	28
7 Finances	29
8 Risk	30
Appendices	31
Appendix 1 – CHAI Timeline	31
Appendix 2 – Corporate Risk Register	32

Foreword by Chairman of the Board of Directors

I am delighted to introduce CHAI's business plan as we enter into the next phase of our development.

Our Business Plan is reflective of our vision; how we want to see our organisation grow and how we want each project to develop over the next three years. Our sector is an ever-changing environment; however, CHAI is resilient and innovative enough to meet these challenges. This Business Plan will provide our stakeholders and partners with an insight into our vision and our passion for our clients and the communities we serve. The Board of Directors is confident that this Business Plan will give the reader an understanding of what we do and what we aim to achieve over the next three years.

As CHAI moves further into its third decade it has developed into a mature and experienced institution. Our internal structure has evolved from three major projects into a series of self-identified and defined projects that cover a range of services with specific objectives and with specialised staff to deliver the important services that we are funded to provide and that are consistent with our ethos.

The ongoing internal and external inspection and evaluation of the organisation confirms that our clients remain largely very satisfied with our service. The challenge is to maintain our recognised quality standards and to continue to promote best practice whilst expanding to meet unaddressed needs.

The Board strives to retain the highly trained and competent workforce. Excellent service delivery is underpinned by this and I wish to take this opportunity to note the Board's appreciation of the way our staff cope with the challenges they face on a daily basis.

CHAI has taken tremendous strides forward in the last 23 years. Our key task in the months and years ahead will be to sustain that momentum and to forge an organisation fit for the challenges that undoubtedly lie ahead. This Business Plan provides the framework for meeting those challenges head on.

Acknowledgements & Partners

We would like to thank our partners and funders for their support: City of Edinburgh Council, NHS Lothian, Capital City Partnership, Scottish Legal Aid Board, Melville Housing Association, Almond Housing, Bank of Scotland Foundation and the National Lottery Community Fund.

In addition, Community One Stop Shop, Dunedin Canmore Housing Association, Prospect Housing Association, Four Square, Children 1st, and Granton Information Centre.

We are also grateful to our stakeholders who support us across our projects: teachers and staff in the schools and early years centres; nurses and practitioners in the recovery hubs and mental health centres, staff and community link workers in the GP practices, staff at the Royal Hospital for Sick Children.

Thanks to CHAI staff and volunteers for their hard work and to the Board of Directors for their support. Last, but not least, special thanks to our clients, for placing their trust in us.

1 Executive summary

The Community Help and Advice Initiative (CHAI) has a long, vibrant heritage and this Business Plan outlines how CHAI intends to continue into the future. Our mission remains the same; **to provide free, independent, and impartial information, and high-quality advice on welfare rights, employability, debt, and housing matters to our Communities, focusing on homelessness prevention and supporting people out of poverty.**

To achieve our mission and continue providing the same high-quality service to those who need us, and to allow us to play our full part in the many substantial and high impact partnerships we are proud to contribute to, CHAI wishes to meet the following milestones before 2024:

Management and Consolidation of the 2020 Structural Reorganisation

CHAI shall appoint a new Chief Executive Officer to:

- Drive the strategic management of the company
- Manage the stakeholder communications and network programme
- Co-ordinate the Marketing and Income Generation teams
- Line manage the Senior Management Team

Marketing and Communications

To employ a Social Media and Content Officer to:

- Take responsibility for developing CHAI's social media platforms
- Take ownership of the digital landscape for CHAI
- Implementing the marketing and communications strategy

Business Development and Income Generation

To appoint a Business Development Officer to:

- Diversify our income streams
- Lead on Corporate fundraising
- Network with our stakeholders and the business community

As part of our drive to increase our marketing footprint we also want to develop new relationships and broaden our income streams. Our Marketing and Income Generation Teams will aim to achieve an:

- increase in donations from businesses and organisations by 15% in 2021
- increase in the number of unique page views of CHAI website by 15% by the end of 2021
- increase in the number of new major fundraising corporate partners
- increase in the number of new marketing campaigns to increase donations to CHAI by 15%

These initiatives will make a greater social impact by improving the lives of our service users and shall deliver a greater return on social investment for our funders and other stakeholders.

2 About our organisation

Over the past three years CHAI has made financial gains for clients of approximately £16 million. As CHAI moves forward with broader funding streams and creating more self-generated funding CHAI shall re-evaluate how it measures and calculates the Return on Social Investment based on these new developments and these shall be ready and operational by the AGM in October 2021. The first six months of the financial year 2021/22 shall provide sufficient evidence to support the new measurements.

Our history

The Community Help and Advice Initiative (CHAI) is a voluntary organisation with charitable status, established as a company limited by guarantee. It was formed in October 1997 from a planned amalgamation of a number of smaller organisations that had been previously operating in similar fields of work in the Wester Hailes community. CHAI was conceived as the Social Welfare Agency for Wester Hailes.

Initially the Project was mainly funded through the Government's Urban Aid Programme, and successor funding initiatives, as part of the wider regeneration initiative in the community of Wester Hailes, Edinburgh – an area recognised as suffering from multiple deprivation. The Scottish Index of Multiple Deprivation (SIMD) is the Scottish Government's standard approach to identify areas of multiple deprivation in Scotland. SIMD is an area-based measure of relative deprivation across seven domains: income, employment, education, health, access to services, crime and housing. In more recent years CHAI has also developed to provide additional services under specific contracts with the City of Edinburgh Council, Registered Social Landlords, NHS Lothian and the Scottish Legal Aid Board.

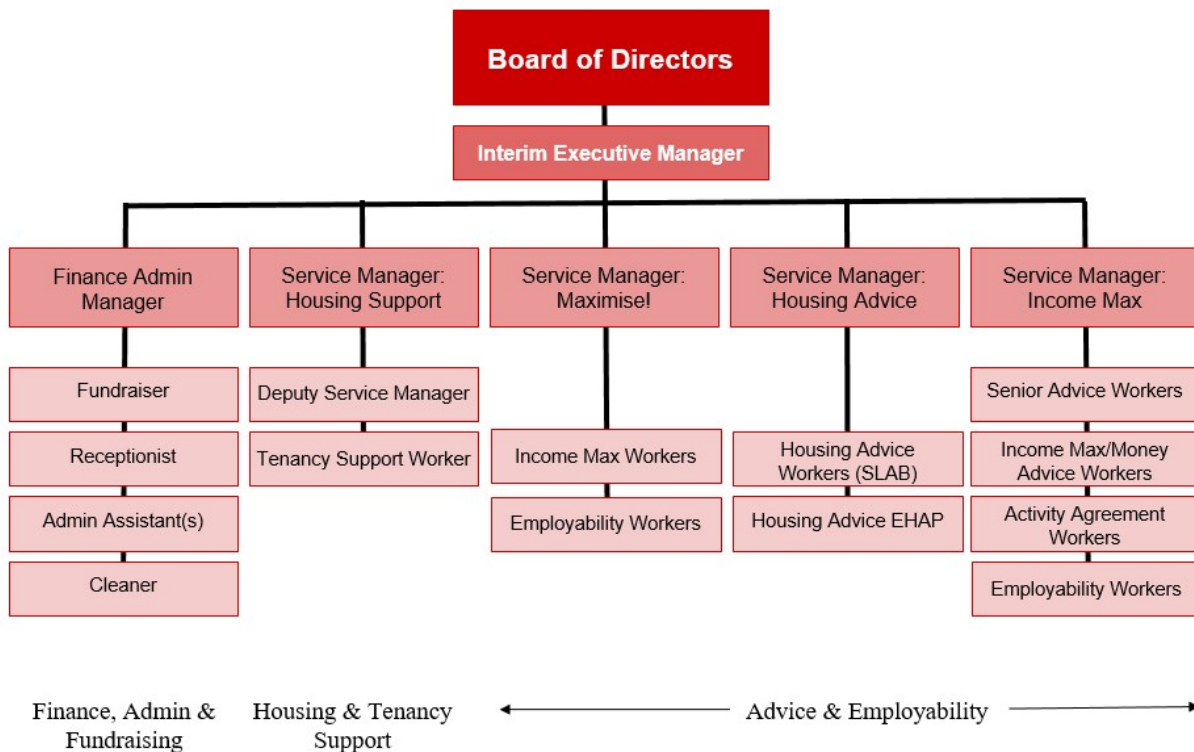
For more information regarding key milestones in CHAI's timeline, see Appendix 1.

Present day CHAI

In August 2020, CHAI implemented a restructuring plan that reflected the projects and services that CHAI currently delivers. The restructuring aimed to achieve four outcomes; firstly, an equitable distribution of staff that reflected the management structure, and to ensure all projects had the staffing resources required to maintain the high-quality service our clients and stakeholders expect. The restructuring also successfully achieved the third and fourth outcomes; that financial resources were not diverted from providing frontline services and this did not lead to job losses.

CHAI is governed by a Board of Directors, who are volunteers elected annually from the Company Membership at the Annual General Meeting. Day to day management of the Project is devolved to a Chief Executive Officer and Management Team.

Operational activity is provided through Service Delivery Teams, and the broad Project structure is detailed below:



CHAI is staffed by 41 hugely talented and dedicated members of staff that deliver a range of interconnected and innovative services that in the financial year, 2019/20, generated an annual turnover of £1,579,380.

Project Summaries

Housing Support Service (HSS)

CHAI's HSS provides support to some of the most vulnerable people in our community. The service is staffed by a knowledgeable, experienced, dedicated team of professionals who have many years of experience in the field.

The service is registered with, and regulated by, the Care Inspectorate Scotland. We are inspected regularly to ensure that our service meets the standards set out by the Scottish Government. All our HSS staff are qualified to an appropriate level and are registered with the Scottish Social Services Council, the government body in Scotland which ensures that all professionals working in the field are "Fit to Practice".

Our aim is to ensure that no one becomes, or remains, homeless. We want to help the people using our service to sustain their tenancies and improve their quality of life. In order to achieve this, we provide a home visiting service (although the client can choose to meet elsewhere if they prefer) and we provide a wide range of practical support including help to:

- claim benefits and grants
- furnish and improve the home
- sort out debts and budgeting
- register with a GP and dentist
- make and keep appointments
- deal with officials and professionals
- assist with correspondence and phone calls.

We are committed to using a client-centred approach and endorse a multi-disciplinary approach to planning and delivering support.

We currently contract with Melville Housing Association, based in Midlothian, to help ensure that the more vulnerable of their tenants are able to sustain their tenancies. This is a long-standing, very successful relationship, which has resulted in an extremely high level of tenancy sustainment.

Advice Services

CHAI Advice services started serving the Wester Hailes Community in 1997 and now has developed into a highly respected quality service providing embedded advice within partner

settings not only in the South West of Edinburgh but throughout the city and beyond.

In 2019/2020 we achieved the following:

- 2,191 individuals receiving advice help
- 3,948 appointments attended
- 6,438 advice issues resolved
- 170 appeal tribunals represented (74% success rate)
- £5,972,930 in financial gains for our clients

Maximise!

Our Maximise! team works in four school clusters, totalling 22 schools where they deliver a wraparound service that incorporates advice on benefits, debt and housing with an Employability Service. Family Wellbeing Support is also delivered through a partnership with the children's charity, Children 1st. The project is now being extended to include a Maximise! service at 5 Early Years Centres.

In 2019/20 the Advice Team provided:

- advice to 381 people
- housing/tenancy sustainment advice to 77 clients
- representation at Benefit Appeal/Tribunal to 12 people
- support to 37 'care experienced' families
- a total of £667,975 in financial gains for families

The Employability Team provided:

- 203 sessions
- support to 112 people
- assistance to get 6 people into work
- 16 individuals with education and training support
- 3 individuals with volunteering opportunities
- vocational or work placement for 7 people

Edinburgh Joint Integrated Board (EJIB) Contract

This year we are part of the EJIB contract to provide targeted advice throughout the city with our partners at the Citizens Advice Bureau and Granton Information Centre. This is part of a citywide plan to reduce poverty by directing advice where it is needed most with an aim of improving health and social outcomes.

In 2019/2020 we helped our communities with:

- 2191 individuals receiving advice help
- 3948 appointments attended
- 6438 advice issues resolved
- 170 appeal tribunals represented (74% success rate)
- £5,972,930 in financial gains for our clients

Where we give advice:

- GP Surgeries: Wester Hailes Medical Practice, Sighthill health Centre, Whinpark Medical Centre
- Substance misuse recovery hubs in all 4 city localities
- Mental Health teams in all 4 city localities
- Craigmillar Council office
- Clovenstone Community Centre
- Captain's Road Council Office

We also continue to provide advice within Brunton Place medical practice outwith this contract.

For many years we have worked in partnership with the NHS and social care providing income maximisation support to The Works which supports people back into work after significant health issues through rehabilitation.

CHAI also provides advice and employability support to Wester Hailes Connects in a consortium with Prospect Community Housing, Whale Arts Agency, Score Scotland and Open Heavens Church Edinburgh. This is part of the nationwide Power Up Initiative and aims to increase digital inclusion funded by the Good Things Foundation.

Employability

The CHAI Employability Service and our No-One Left Behind service both continue to support unemployed adults and young people in the South West of Edinburgh to overcome their barriers and progress into positive destinations. We are delighted to have joined Dunedin Canmore Housing Association in partnership to ensure young people aged 16-25 within the South West have the support and resources to move towards their goals within the No-One Left Behind project. We also provide employability support within the Wester Hailes Connects consortium.

Royal Hospital for Sick Children Edinburgh (RHSCE) Welfare Advice

Always looking to increase access to quality welfare advice, this new project has a full-time welfare rights advisor embedded in the RHSCE (currently working remotely). The advisor can provide a range of advice and support to families whose children are in hospital or who are attending outpatients. The Advisor works alongside the staff at the hospital to ensure full support is provided to families to access benefits, housing and money advice at what can be particularly challenging times.

Patients' families can ask to be referred to the project by health staff at the hospital, social work, or contact CHAI directly. We are delighted to also be starting to develop a similar embedded service within a health visiting team in Edinburgh expanding our commitment to eradicating child poverty and working with agencies to support society.

Edinburgh Housing Advice Partnership (EHAP)

CHAI is the lead agency in the EHAP project, providing a housing and money advice and representation service across Edinburgh and Midlothian aimed at homelessness prevention. As well as providing housing advice in fixed and outreach locations across Edinburgh City, EHAP also provides a large volume of advice and representation in civil actions for debt or housing repossession.

EHAP delivers a citywide service to tenants of City of Edinburgh Council facing sheriff court action over their tenancy. Through benefits advice, debt management or relief, and court representation EHAP has a proud record of success in preventing homelessness.

In addition, EHAP works to provide greater access to justice through a service for money advice and court and tribunal representation across Edinburgh and Midlothian, funded by the Scottish Legal Aid Board. By providing money advice, housing advice, and representation in the sheriff court and the First-tier Tribunal for Scotland (Housing & Property Chamber) EHAP assists homeowners as well as tenants of social and private sector landlords, to avoid becoming homeless.

In defending cases brought under Ordinary Cause for bankruptcy or mortgage repossession and under Summary Cause for repossession of social tenancies, EHAP representatives are well known and valued by defenders and the courts. In bringing and defending applications to the First-tier Tribunal for Scotland, CHAI and EHAP both help prevent homelessness in individual cases and makes a significant contribution to the ongoing development of housing law protecting private sector tenants.

3 Marketing

CHAI has grown organically over the last twenty years and up to now this has been reflected in a reactive and ad hoc approach to our marketing. With the creation of this Business plan; organisational restructure and an ambition to consolidate, regroup and invest it is vital, now more than ever, that CHAI has a cohesive and targeted Marketing, Digital and Fundraising approach which supports the wider ambitions of the organisation.

This year has been an opportunity to review CHAI, its offering and its place in the marketplace through an online survey and some tactical competitor analysis. Breaking down our

organisational goals and aligning our marketing objectives to support these mean that the next three years will likely deliver the following in the short, medium and long term.

During the summer of 2020, the Marketing, Digital and Fundraising Working Group (MDFWG) created and ran a staff survey. This was circulated to the current staff, the Board, and to several external contacts with close affiliations with CHAI. From this, we were able to validate some of the thinking for the organisation, establish a baseline for the marketing considerations for the business, and to confirm on several core marketing elements.

In summary, there was support for the following revised marketing vision, and corporate objectives. The response has also flagged some opportunities to feed into our new marketing plan – highlights are given below:

Our vision:

CHAI works to ensure no one in our communities has to endure hardship

Our mission:

CHAI will provide free, independent, and impartial information, and high-quality advice on welfare rights, employability, debt, and housing matters to our Communities, focusing on homelessness prevention and supporting people out of poverty.

Our corporate objectives:

- **To provide best practice information, advice and support to the community in relation to maximising income, your welfare rights, debt and housing matters, employability and sustaining tenancy**
- **To relieve poverty in the community areas served by CHAI**
- **To provide practical help to sections of the community in need, particularly the elderly, people with disabilities, and young people and families, whilst fostering an overall spirit of community care and assistance**
- **To aid in the interests of social welfare, with the specific objective of improving conditions of life of residents in the community**
- **To inform people of their rights and teach life skills to empower them**

It must be noted that as with all marketing plans, we would expect these plans to evolve over time, and cannot be set in stone for the next 3 years but must be flexible enough for us to adapt to the marketing landscape around us. Further information is available in our separate Marketing Plan 21-23, along with plans to review and validate our progress across each quarter of the year. Our marketing ambitions for the organisation will be owned collectively by the

Senior Management Team, the Board and several new tactical appointments for the charity, which are given below and in subsequent sections.

What Task	When Short, Medium, Long term	Why Organisational goals	Issues/ constraints Such as budget
Staff surveys	Completed 2020	to survey staff and get feedback on progress. These should be held regularly and used to gain feedback, generate ideas and to validate work	-
Competitor analysis	Completed 2020	to help review what our competitors are doing, what is working for them, what's not working for them and to help define how we can deliver better services	-
Employ social and content executive	Mid 2021 – in progress	to support the implementation of key aspects of the marketing plan; own content across channels and to devise appropriate comms for different audience groups	Headcount, see below
Create a list of companies we would like to approach for donations	April 2021	to allow us to approach corporate sponsors and to grow and enhance our presence in the corporate space	can be created internally, but will take investigation and creation time
Review our email lists and sort or create different mailing lists for our	May 2021	to tailor our content and communicate with different audience groups in different contexts effectively and efficiently.	can be created internally, but will take investigation and creation time

differing audience groups			
Have the brand reviewed professionally and get an estimate for this to be updated	By June 2021	to represent the organisation as a contemporary and professional organisation	£5,000 1 x month's work
Create a social media strategy	By June 2021	to effectively use our social media channels more effectively, to define workflow and to make sure we can respond to our users	can be created internally, but will take investigation and creation time
Create a social channel messaging campaign, including drafting content/tone of voice approach	By September 2021	to help us speak consistently and define call to action and what we require	can be created internally, but will take investigation and creation time
Invest in social media channel manager software	By September 2021	to help us coordinate and manage a cohesive social media message without duplicating work for staff	£1,200 per annum (based on example Hootsuite) * Needs setup
Replace the main CHAI website	By December 2021	to modernise our approach and tie this channel more cohesively together with other channels	Depending on what software we choose, could be £5-£10K but as little as £15 per month using example Squarespace+. This does not include time and effort to review, update and refine the site content, agree

			on new structure and technical set up
Get SEO support, during and post launch of new website	By March 2022	to allow us to reach our target audiences more effectively	Ad hoc support - £1,000
Investigate and report on social enterprise	By 2022	to investigate the possible opportunities to explore other areas of support in the community	Could be supported internally or we could pay for consultancy fees - £2,500
Approach government departments to gain further information on messaging approach	By end of 2021	to validate our messaging and make sure it aligns to government	can be created internally, but will take investigation and creation time

*<https://www.hootsuite.com/>
+<https://www.squarespace.com/>

4 Operational plans

During 2010 to 2016 CHAI experienced a sustained period of growth in its activities; more staff were recruited to implement new projects, or through the expansion in existing services that necessitated a physical move of office from the original at Hailesland Place to ELS House on Gorgie Road. After some time, and due to changes in the office lettings market, CHAI was required to move again to its current location at Riverside House.

As we moved into 2020 and the COVID-19 pandemic developed CHAI has learned to adapt its operations to working from home while continuing to provide services. Any interruption to services were due to external factors beyond CHAI’s control; school closures effecting Maximise! or court closures that halted housing and debt advice court hearings.

As part of this learning process CHAI shall move office in 2021 to a smaller serviced office that shall accommodate the management team and the administration support staff with a dozen hot desks available for staff to utilize should they require access to an office facility. This shall allow CHAI to work both in an agile and lean way while reducing accommodation costs that can be reinvested into delivering frontline services.

CHAI operates with 40 staff, working an average of 29 hours per week. This is composed of

housing support services, housing advice, debt advice, welfare benefits, employability service and admin and fundraising.

Internal resources

- Board of Directors
- Management Team: 6
 - Interim Project Manager
 - Service Manager – Advice and Employability
 - Service Manager – Housing and Money Advice
 - Service Manager – Maximise!
 - Service Manager – Housing Support
 - Deputy Service Manager – Housing Support

Staff: 34

- Admin/Fundraising
 - 3 Admin Workers
 - 1 Fundraiser
 - 1 Cleaner
- Housing Support
 - 1 Tenancy Sustainment Worker
- Maximise!
 - 4 Employability Support Workers
 - 7 Advice Workers
- Housing and Money Advice
 - 2 Housing Advisors
 - 2 Welfare Advisors
 - 1 Money Advisor
- Advice & Employability
 - 2 Employability Support Workers
 - 2 Youth Workers
 - 2 Senior Advisors
 - 6 Advice Workers

External resources

For CHAI to be fully operational and compliant, we use external partners for the following services:

- Audit and accountancy - Geoghegans Accountants. They have been accountants for CHAI for 5 years and they produce CHAI's annual financial statements required for OSCR and Companies House.
- HR and employment law – Law at Work. CHAI has only recently contracted Law at Work and we are in the first year of our contract with them. They provide expert advice on any employment-related issues and are currently in the process of reviewing all of CHAI's policies and procedures to make sure they are legal and

compliant.

- IT services – Edinburgh Computer Services: CHAI has used Edinburgh Computer Services to support the information and technology system since 2015. They manage the Office 365 account for CHAI and ensure IT equipment for staff is set up correctly.

4. a. CHAI's Funding Partners

Since April 2018 CHAI has been fortunate enough to have the following organisations as funding partners. (The funding highlighted in yellow are still pending, therefore they are not secured yet.)

April 2018 – March 2021

Funder	Type	Period	Value	Project	Targets
Bank of Scotland Foundation	Grant (1 year)	June 2018 – June 2019	£13,000	Housing Advice in Private Rented Sector	85 individuals receive advice and income maximisation £36,931 is raised in financial gains for clients 32% of clients report increased budgeting skills
Ponton House Trust	Grant (3 months)	June – August 2018	£1,500	Activity Agreement	13 young people engage with the project's activities 85% of young people report increased confidence
NHS Lothian Health Improvement Fund	Grant (1 year)	August 2018 – August 2019	£45,067	Advice Project in Schools	104 families receive advice and income maximisation £250,000 is raised in financial gains for families Families report increased confidence in seeking help with advice and support agencies
Melville HA	Contract/Tender (3 years)	August 2018 – August 2021	£260,910	Tenancy support and money advice	95 referrals for money advice received per year 100% of tenancies sustained 100% rent arrears reduced
Yorkshire & Clydesdale Bank Foundation	Grant (1 year)	June 2018 – June 2019	£5,000	Advice Project in Schools	44 families receive advice and income maximisation £69,000 is raised in financial gains for families
Scottish Legal Aid Board – 2 projects	Grant (1 year)	June 2018 – June 2019	£38,218.43	Money advice project/ Universal Credit training project	80 clients receive advice and income maximisation 80% of clients report increased confidence in seeking help with debt issues 40 clients receive advice on Universal Credit

					10 organisations receive training on Universal Credit 70% of clients report increased confidence in managing their Universal Credit
Social Bite	One off donation	June 2018	£2,500	Unrestricted	To support CHAI's work
People's Postcode Trust	Grant (1 year)	February 2019 – January 2020	£16,919	Tribunal representation and advice project	94 clients receive advice and income maximisation 31 Tribunal representations £207,538 is raised in financial gains for clients
Edinburgh Integration Joint Board (EIJB) – 2 projects	Grant (3 years)	April 2019 – April 2022	£309,483	Income Max and Advice Service in SE & SW Edinburgh/ Advice Service in drugs & alcohol recovery hubs and mental health centres	920 appointments provided at GP practices for advice and income maximisation in one year 402 clients receive advice and income maximisation in the recovery hubs in one year 123 clients receive advice and income maximisation in the mental health centres 86% of clients report increased awareness of how to access income maximisation, tribunal representation and advice services 75% of clients report feeling less anxious about their financial situation 72% of clients report improvement in mental health and wellbeing and stress reduction
Employability Third Party grant – CEC	Grant (3 years)	July 2019 – June 2022	£47,438	Employability Support Service	120 clients receive employability advice and support per year 10 clients achieve job outcomes per year 45 clients achieve other progressions per year
Choose Youth Work Fund – CEC	Grant (1 year)	April 2019 – March 2020	£3,120	Activity Agreement	13 young people engage with the project's activities 4 young people complete 4 modules of an SVQF level 4 course 1 young person complete 2 modules of an SVQF level 4 course
Nancie Massey Charitable Trust	Grant (4 months)	April – August 2019	£2,000	Activity Agreement	15 young people engage with the project's activities

					10 young people achieve employability outcomes 100% of young people report increased confidence
Almond HA	Contract/Tender (3 years)	April 2019 – March 2022	£96,648	Tenancy Support Service	62 referrals for tenancy support received per year
SW Neighbourhood Partnership	Grant (6 months)	June 2019	£2,406	Activity Agreement	12 young people engage with the project's activities
Power Up Initiative (Good Things Foundation and JP Morgan)	Grant (18 months)	November 2019 – June 2021	£22,134	Wester Hailes Connects (partnership led by Prospect HA)	200 clients engage with the project 85% of clients improve their financial capability 85% of clients increase their employability skills
No-One Left Behind Summer Activity Grant - CEC	Grant (4 weeks)	August – September 2019	£1,852	Activity Agreement – summer activities	7 young people engage with the project's activities Young people report increased confidence, resilience and communication skills
No-One Left Behind Winter Activity Grant – CEC	Grant (3 months)	January – March 2020	£2,970	Activity Agreement – winter activities	10 young people engage with the project's activities Young people report improved mental health
NHS Lothian	Contract/Tender (2 + 1 years)	January 2020 – January 2023	£94,526	Advice Service at the Royal Hospital for Sick Children	150 families receive advice and income maximisation per year £250,000 is raised in financial gains for families per year 80% of families report increased confidence in seeking help with welfare benefits
Communities & Families Third Party Grant - CEC	Grant (3 years)	September 2020 – August 2023	£98,001	Financial Capability & Health Visitors Project	65 families receive advice and income maximisation per year £200,000 is raised in financial gains for families per year 80% of families report increased confidence in managing their finances
No-One Left Behind (NOLB) – CEC	Grant (3 years)	April 2020 – March 2023	£60,000	No-One Left Behind (former Activity Agreement - Partnership led by Dunedin Canmore)	60 young people engage with the project's activities per year 6 young people achieve job outcomes per year 30 young people achieve a qualification per year
Community Response, Recovery & Resilience Fund (Foundation Scotland)	Grant (1 year)	April 2020 – March 2021	£4,118	Equipment & subscription	To buy 3 laptops, 1 printer and CPAG online subscription for CHAI staff To ensure efficiency and continuity in service delivery during the lockdown

Baillie Gifford Foundation – Covid-19 Community Award	One off Donation	May 2020	£2,000	Unrestricted	To support CHAI's work
Capital City Partnership	Grant (2 years)	July 2020 – June 2022	£147,000	Intensive Family Support Service – Early Years Maximise! (partnership led by Children 1st)	90 clients receive advice, family and employability support in 2 years 8 clients achieve job outcomes 49 clients report improved money management skills
Third Sector Resilience Fund	Grant (3 months)	May – August 2020	£19,125	Contribution to core costs to alleviate Covid-19 impact	To contribute towards the salaries of the Finance Manager and the Fundraiser and towards the office rent for 3 months
Big Hearts Foundation	Grant (3 months)	July – September 2020	£790	Contribution to admin costs to process welfare grants	17 clients in SW Edinburgh are supported with relief grants applications £7,480 is raised from Trusts for clients
Heineken Foundation - Neighbourly	Micro-grant (3 months)	July – September 2020	£400	Contribution to admin costs to process welfare grants	18 relief grants for clients are submitted ££2,730 is raised from Trusts for clients
CRH Trust	Grant (1 year)	April 2021 – March 2022	£5,000	Contribution towards a new volunteering project	18 volunteers are recruited in 2 years 150 clients receive advice from volunteers in 2 years 90% of volunteers report gaining and strengthening skills
Scottish Government – Debt Levy Funding	Grant (6 months)	October 2020 – March 2021	£20,000	Contribution towards re-accreditation to Scottish National Standards	To ensure a planned and efficient re-accreditation process to Scottish National Standards 4 debt advice training sessions are delivered to CHAI staff CHAI staff report improved confidence and skills in delivering debt advice
Bank of Scotland Foundation	Grant (1 year)	November 2020 – October 2021	£19,760	Maximise! Service Manager post	20 families receive advice and income maximisation £20,000 is raised in financial gains for families 70% of families report increased confidence in accessing advice and employability support services
SW Community Grant Fund (CEC)	Grant (6 months)	January – June 2021	£2,575	No-One Left Behind (NOLB)	12 young people engage with the project's activities Young people report improved mental health Young people report improved employability skills

The National Lottery Community Fund – Awards for All	Grant (1 year)	April 2021 – March 2020	£10,000	Contribution towards a new volunteering project	5 volunteers are recruited 30 clients receive advice from volunteers 80% of volunteers report gaining and strengthening skills

4. b. Regulation - National Standards

The Scottish National Standards for Information and Advice Providers' (SNSIAP) framework is designed to help not-for-profit organisations providing housing, welfare benefits and money/debt advice in Scotland to assess and improve the quality of their advice services. It is a stringent accreditation process that is carried out every 3 years.

As part of the accreditation process, several cases are reviewed by an external auditor across all advice categories, and an overall assessment of advice quality is provided. A certain pass grade must be achieved. The organisation is also assessed against management indicators focused on effective governance, best practice and compliance with legislation. Service review, clients' needs and levels of satisfaction, contingency planning, staff training, and internal communications are amongst the themes being addressed. The management team regularly meets to review internal processes, procedures and policies to make sure the organisation meets all the SNSIAP indicators. Internal reviews of staff's cases are also carried out on a weekly basis.

CHAI's advice service is accredited to the highest possible level (Type 3) in all three competencies of welfare benefits, housing and money as defined by SNSIAP. Type 1 involves active information, signposting and explanation, Type 2 involves casework and Type 3 involves advocacy, representation and mediation at a tribunal or court action level.

Further links to guidance is available here: <https://www.slabb.org.uk/advice-agencies/scottish-national-standards-for-information-and-advice-partners/types-of-information-and-advice-under-the-snsiap>

4. c. Regulation - Social Care and Social Work Improvement Scotland (SCSWIS) Care Inspectorate

Every effort is made to protect the people receiving a service, as well as the professionals and organisation providing it. As a Housing Support Provider, CHAI must be registered with the Care Inspectorate to legally deliver a service. This means we are a regulated service and we are

inspected regularly. At our last grading, we were '4' which indicates that the service is "Good" in the areas we were inspected in. However, these are old gradings (more than three years old) and CHAI is due for an Inspection. The ongoing COVID-19 pandemic has impacted review schedules, and we are waiting on a revised timeline for our next grading.

Our systems and practices must meet the high standard required as set out within the National Standards in order for us to continue to deliver our services. Failure to do so would mean we could lose our gradings and requirements could be placed on our service to improve. All our staff are required to be qualified (or working towards qualification) and are registered with the Scottish Social Services Council, the professional body for all care and support staff in Scotland.

5 People

Management Team biographies

Stella Farrell – Service Manager - Maximise!

Stella has worked at CHAI for over 15 years as an advice worker and more recently as the Service Manager for Maximise! She completed a Postgraduate Diploma in Social Work at Glasgow University in 1998 and has almost 30 years' experience in the social welfare field. This experience has included working for a number of charities in the provision of counselling, homelessness support and mental health advocacy.

Lynne Main

Lynne spent many years volunteering as a Community Activist in the West of Edinburgh for which she was awarded an MBE for Services to the Community of Wester Hailes and the Alistair Darling Bequest for Good Citizenship. She began working with older people over 30 years ago, joining CHAI in October 1997 as Team Leader – Older Persons Services. The role has evolved since then culminating in her now holding the title Service Manager – Housing Support Service. She is qualified to Registered Manager standard and holds a qualification in Care. Lynne is registered with the Care Inspectorate Scotland as a Registered Manager and with the Scottish Social Services Council, the Government body responsible for ensuring professionals are "Fit to Practice". She has a particular interest in Mental Health issues and Intellectual Disability.

Lorena McLaughlin

Lorena McLaughlin is currently the service manager for Income maximisation and Employability. She started in CHAI 17 years ago and has undertaken a variety of roles from complex needs and alcohol recovery support to money advice and housing advice performing the duty of deputy advice service manager for the past 5 years. She has a background in social work studying at Edinburgh University and working for Aberdeen social work department for 7 years within residential childcare settings. She also has extensive experience working within homeless

provision which fuelled her interest in good quality advice tailored for clients within the right setting.

Elisabetta Spano

Elisabetta is CHAI's Fundraiser. She has been working at CHAI since September 2017 and her main responsibilities include researching, writing and submitting funding applications and tenders, establishing and maintaining relationships with funders and supporting Service Managers with grant reporting when required. She previously worked for 1.5 years at Edinburgh and Lothian Regional Equality Council as Project Lead Officer/ Fundraiser, with responsibilities of funding and overall management of the organisation. Elisabetta has an academic background, holding a PhD in African Studies from the University of Edinburgh and having worked as Teaching Assistant and Research Assistant at the University.

Teresa Sutherland - Interim Project Manager/ Finance Manager

Teresa Sutherland started with Community Help & Advice Initiative when the Agency was established in 1997. Teresa has a real passion for the work that CHAI staff do and the positive changes that we make to people's lives. She is currently the Interim Project Manager while the charity is undergoing a period of change. Teresa is working closely with the Board of Directors to manage the restructuring of the Company and to provide leadership and vision to the senior Management Team. The interim role includes stakeholder communication, financial planning and governance. Teresa has a Diploma in Accountancy achieved in 2008, 20 years' experience in Finance and 15 years Management experience. In her role as Finance Manager she oversees all areas of finance and administration, including payroll, accounts and the HR of the Company. She also ensures compliance with all charity regulations and reporting. Teresa is a full member of the Association of Accounting Technicians.

Andrew Wilson – Service Manager, Housing & Money Advice

From a background in community activism Andrew became an academic lawyer gaining first a bachelors and then master's degree in Scots law as a mature student. He went on to tutor and lecture at university and then took the step to put his leaning to more practical use as editor of SCOLAG Legal Journal. Andrew also volunteered as a generalist adviser and has subsequently been an advice worker for over seven years, working across a variety of projects delivering advice and assistance on welfare benefits, housing rights, money advice, and representation in courts and tribunals. In addition to his duties at CHAI, Andrew continues to edit SCOLAG Legal Journal and sits as a charity trustee.

Board biographies

Richard Sullivan – Chairman

Richard is a political advisor and has served on a number of Boards in the third sector. He has been a management consultant for 20 years with experience of developing international trading strategies, developing business mentoring services and successfully undertaking feasibility studies and evaluations of projects and organisations within childcare, economic development

and in education and lifelong learning and the NHS. Research projects have included comparative studies of unemployment support methods between the USA and the UK and across the EU.

Iain Donald

Iain has been a director of CHAI for four years and has twenty years' experience as a software engineer, business analyst and business intelligence developer across the private, public and voluntary sectors, having previously worked for the Edinburgh Royal Blind Scottish Braille Press as a Technical Specialist, various private sector firms and is now attached to the Business, Energy and Industrial Strategy department of the UK Government.

Sean Ferguson

Sean has been a member of the Board of Directors since 2015. He graduated from Glasgow University in 2015 with a degree in Economics and History. Since 2016 he has been a civil servant assigned to an elected member to assist with caseworker and manage the office budget and assists with determining the overall strategic direction of the office and public engagement strategies. Sean's main areas of interest as a director lie with budgeting and financial development.

Cameron MacBride

Cameron joined the Board in 2020. He is currently a final year student at university. He previously volunteered with CHAI to assist with research and evaluations. He also has experience within the retail and hospitality sectors. As a Director, Cameron continues this customer service focus by working alongside members of staff to monitor and evaluate projects and look towards developing new client engagement techniques with a view towards managing performance and enhancing CHAI's continuous improvement programme.

Lauren Macleod

Lauren is a Solicitor currently working as in-house legal counsel for an investment management firm. She has experience working in both the private and public sector in Scotland and abroad as well as volunteering for organisations such as the Citizens Advice Bureau and the University of Strathclyde Law Clinic.

Rachel Rennie

Rachel is a qualified Senior Programme and Project Manager, working in the public sector for VisitScotland, specialising in the delivery of their Digital Programme of work. She has extensive experience of working in digital and marketing agencies over her career in both public and private sectors, and brings her planning, digital and marketing experience to CHAI. She has been in her Director role since March 2020.

John Thumire

John has over 20-year experience of working in media. During this time, he has also worked in public relations across various sectors as well as teaching English as a foreign language throughout Europe and South America and finally Edinburgh. He has also managed his own publishing company, interned at the Scottish Parliament, worked for Human Rights Consortium

Scotland and Amnesty International. Looking for a change of career John has recently established his own landscape architect business.

Michael Tighe

Mike Tighe is a Civil Servant working in the Scottish Government. He joined the Civil Service following a career in Public Relations and Communications, including working in the press offices of Macmillan Cancer Support, Shelter, the Local Government Association and the Salvation Army. Prior to this he worked as an assistant producer on BBC Radio 4 and the World Service, having previously secured a place on the BBC Production Trainee Scheme.

Molly McKenna

Molly McKenna joined the Board of Directors in 2020 and currently works in hospitality. She holds an honours degree in Business Analysis and Technology from the University of Strathclyde and has previously consulted for a number of other charities. Her background is primarily in marketing and research and brings her creative and analytical skillset to CHAI.

Planned changes

As part of the 3-year Business Plan, the organisation has already identified the need to recruit the following roles:

Role	Timeline	FT/ PT / Contract role	Key responsibilities
Chief Executive Officer	Mid 2021	PT	<ul style="list-style-type: none"> • Strategic leadership of the organisation • Stakeholder communication and networking • Line management of Senior staff members
Business Development Officer	2021	PT	<ul style="list-style-type: none"> • Diversify funding streams • Corporate fundraising • Networking with stakeholders and businesses
Social Media & Content Officer	2021	PT	<ul style="list-style-type: none"> • Responsibility over CHAI's social media channels • Monitoring and implementing CHAI's marketing and communication strategy • Take ownership of the Digital landscape for CHAI - website, email marketing, domain management and be a part of the recommendations for improvement

In addition, the Senior Management Team are keen to grow the teams in the following areas, allowing us to increase capacity in particular skills:

Role	Timeline	FT/ PT / Contract role	Key responsibilities
Senior Advice Workers (x2)	2021	FT or PT	<ul style="list-style-type: none"> • Providing income maximisation, welfare rights, debt and housing advice for their own project • Providing informal support to advice workers in agreement with the Service Manager • Assist the Service Manager with reporting requirements with regards to their own project
Senior Employability Worker	2021	FT	<ul style="list-style-type: none"> • Providing quarterly reports for employability support service and NOLB (No One Left Behind) • Providing informal support to employability workers and youth workers in agreement with the Service Manager • Liaise with the fundraiser and Service Manager for funding opportunities • Attend external meetings as required

6 Impact

Edinburgh Poverty Commission

CHAI participated in the Edinburgh Poverty Commission, an independent group working in partnership to define the actions required to end poverty in Edinburgh.

As part of the Commission's report CHAI presented evidence based on the services that we provide across the city. CHAI's participation provided the commission with a:

- Clearer understand of the factors that drive poverty
- Platform for our service users, some of the citizens of Edinburgh, who are struggling daily with the effects of poverty

- Basis of best practice that can inform and develop future partnership working
- Blueprint for change – how we can affect change across policy making through the partnerships we need to support and develop through to the frontline services we provide that can bring an end poverty in Edinburgh

CHAI was delighted to contribute to the Commission’s work. It is important the shared experiences of our service users were given a voice particularly as the Commission is supported by key partners such as the Scottish Government, The Edinburgh Partnership and the City of Edinburgh Council.

CHAI’s MAXIMISE! project was highlighted in the report produced by the Edinburgh Poverty Commission as an effective model in tackling child poverty. MAXIMISE! is a successful partnership that brings together third sector and statutory organisations to provide advice and support through embedding the service within community-based settings, aiming at building greater financial resilience in families while increasing children’s positive participation in school life.

In addition, MAXIMISE! also meets the standard set in the Christie Commission by drawing in the strengths of each partner organisation involved in the delivery of this project around our shared single mission of helping end poverty in Edinburgh.

Ongoing monitoring & evaluation

CHAI has a robust system for monitoring and evaluating projects and services, which combines quantitative and qualitative methodologies. Staff use two case management systems to record cases, targets and financial gains:

- Advisors and tenancy support workers use AdvicePro, which allows them to record detailed information about clients’ cases (the type of advice and support they need, the advisor/ support workers’ actions and financial gains).
- Employability support workers (including youth workers) use Caselink to record the number of clients supported and their employability outcomes: jobs sustained and other progressions such as F/T or P/T education, training, qualifications or volunteering.

Service Managers use these case management systems to run regular reports to monitor the progress of each service and to provide quantitative data (number of clients, financial gains, demographic information, number and types of progressions) to report to funders. The information provided in these reports allow staff to write qualitative reports (case studies) which are also used as part of CHAI’s grant reporting systems. Case studies provide accurate and detailed portraits of clients’ complex situations and how advisors, support workers and employability workers assist them.

CHAI regularly uses SurveyMonkey and paper surveys (specifically for clients at Melville Housing Association) to collect clients' feedback to evaluate the projects, the success of the services provided and to collect soft outcomes for grant reporting, for example: the percentage of clients reporting increased confidence in managing their finances, the percentage of clients reporting increased awareness of how to access advice and support services, among others. Surveys are usually disseminated to clients three months after end of support. SurveyMonkey is also used to assess and collect clients' opinions regarding proposals for new services, as service users' contributions provide additional evidence for the need of a project. These surveys have been used several times in support of funding applications.

7 Finances

The following table indicates our three-year forecast based on current expenditure, funding indicated earlier on in the document, and known timelines:

	2020/21	2021/22	2022/23	2023/24
Income from Local Authority / Department (CEC or other LA):				
CEC	£735,993	791,032	822,432	822,432
	2020/21	2021/22	2022/23	2023/24
Income from other public funding bodies:				
Scottish Government	81,563	149,644	149,644	152,272
NHS Lothian	49,363	49,363	49,363	£41,120
Lottery Distributor	10,000	-	0	0
Skills Development Scotland				
Department of Work and Pensions	32,759	6,300	0	0
Other public funder				
Identified income from other (non-public) funders:				
Trading income				
Sponsorship				
Fundraising			25,000	40,000

Other external funders	295,912	126,178	168,450	168,450
Total income	1,205,590	1,122,517	1,214,889	1,224,274
	2020/21	2021/2022	2022/2023	2022/2023
Expenditure				
Programme Delivery	83,533	78,000	84,400	88,400
Staffing Costs	885,007	888,900	967,350	988,150
Administration	38,295	35,500	40,000	40,000
Building costs	101,517	60,000	42,000	42,000
Marketing and Communications	35,600	30,000	35,000	35,000
Other	15,008	16,000	18,000	20,000Fur
Total Expenditure	1,148,960	1,108,400	1,186,750	1,213,550
Income Less Expenditure	46,630	14,117	28,139	10,724
Reserves / Accumulated Deficit (at start of year)	52,009	98,639	112,756	140,895

8 Risk

The greatest risks to CHAI at the start of 2021 are focused around both retaining and hiring well-skilled resources and the long-term funding for the organisation. We believe that this Business Plan acknowledges these risks in an open and transparent manner, and that the recommendations given throughout the document will help us to mitigate the most prevalent and pernicious risks to the development and growth of CHAI.

Other risks to the business such as Brexit, compliance, operational and reputational risk are well acknowledged and planned for as part of the charity's development. CHAI maintains a detailed risk register - shown in Appendix 2 - which is owned by the Board, Senior Management, and named individuals within the organisation and is reviewed monthly to allow the team to plan and mitigate any risk accordingly.

Appendices

Appendix 1 – CHAI Timeline

CHAI steadily established itself as an effective and reliable service delivery organisation, developing from being a largely local provider to one which is now serving the whole City of Edinburgh. The key milestones marking that progress have been:

- 1 October 1997: CHAI commences operations
- 2001: CHAI secures contract to deliver Advice Service in South Edinburgh
- 2002: CHAI begins delivering housing support services under the Transitional Housing Benefit Scheme
- 2003: CHAI is contracted by City of Edinburgh Council as a Housing Support provider under the new 'Supporting People' programme
- 2004: CHAI is registered with the Care Commission as a Housing Support provider
- 2007: CHAI receives funding from the INCREASE Waste Awareness Fund to extend the scope of its Furniture Recycling Service
- 2009: CHAI secures contract to deliver Money Advice service to clients of Employability Intermediaries in Edinburgh
- 2009: CHAI secures contract to deliver City wide Housing Advice & Information Outreach service, combining with partners to form Edinburgh Housing Advice Partnership
- 2010: CHAI begins working with the NHS Working Health Services Lothian Vocational Rehabilitation service, providing money and benefits advice to patients, aimed at enhancing return to work
- 2010: CHAI secures contract with Dunedin Canmore Housing Association to provide tenancy support to new DCHA tenants, aimed at sustaining tenancies
- 2013: CHAI secures contract with Melville Housing Association to provide tenancy support and money advice services to MHA tenants
- 2016 - 2018: CHAI begins a new service model, delivering advice in schools across Edinburgh

Appendix 2 – Corporate Risk Register

Risk Register – [Community Help & Advice Initiative]

Risk No	Description of Potential Risk	Description of Potential Impact	Risk Owner	Steps to Mitigate	Monitoring Frequency	Likelihood (1-5)	Impact (1-5)	Controls (1-3)	Risk Rating
Risk Category: Governance									
1	Inappropriate organisational structure	Overloaded/overworked staff; low morale; stress/mental health issues	Management Team	Comprehensive restructuring of the organisation implemented 2020	Every 6 months	3	4	2	Medium
2	Ineffective/overly present in operational matters	Confusion of roles with Management Team; lack of relevant skills on the Board	Project Executive/Chairman	Training for Trustees; insurance for Trustees	Every 3 months	2	4	2	Medium
Risk Category: Strategic									
1	No CEO	strategic management undertaken by Board	Chairperson	Employing new CEO post	Monthly	5	3	2	High
Risk Category: Compliance (Legal or Regulatory)									
1	No compliance with legal responsibility of the employer – Charity Law	Financial penalties for the charity; being struck off	Interim Project Manager/Finance Manager	Clear understanding of these responsibilities	Quarterly	1	5	1	Low
2	Grants are not spent in line with funding agreements	Grants are withdrawn	Fundraiser, Interim Project Executive/Finance Manager	Control of charitable activities and expenditures	Ongoing	2	3	1	Low
Risk Category: Operational									
1	Lack of proper training for staff	Reputational damage; risk of claims due to negligence; personal damage on clients	Management Team	Review of staff skills/ keeping staff upskilled; identify where staff lack skills and ensuring training is provided; support and supervisions; appraisals, personal performance review; having proper insurance in place	Ongoing	2	3	2	Low

2	Staff safety for lone working/welfare	Health/wellbeing risks of staff	Management Team/Board	Clear policies and procedures; support and supervision	Ongoing	2	4	1	Low
2	Poor contract pricing	Not being able to deliver contracts; financial loss	Fundraiser/ Finance Manager/ Management Team	Full cost recovery; sound negotiations with partners/ stakeholders	Ongoing	2	4	1	Low
Risk Category: Financial									
1	Inadequate reserves/cashflow problems	Company going into deficit; risk of liquidation	Project Executive/ Finance Manager/ Board	Strong financial controls comprehensive reports/ financial information provided to the Board; sound financial management	Ongoing	4	3	2	medium
2	Inappropriate insurance cover	Inability to pay damages for incidents	Project Executive	Ensuring that charity has the appropriate level of insurance in place	Annually	1	4	1	Low
Risk Category: Environmental or External									
1	Brexit	Risk of less funding available; funding opportunities drying up	Fundraiser/ Project Executive	Keeping update with funding and charity news	Ongoing	5	2	1	Low
2	Covid-19 pandemic	Disruption of service delivery/ staff wellbeing/ costs of adjusting to home working	Management Team	Adapting to remote working; ensuring staff have the right equipment to work from home	Ongoing	5	3	2	High
Risk Category: Reputational									
1	Problems with funders; poor public perception	Funding being withdrawn; no more support and communication with stakeholders; client complaints	Management Team/ Fundraiser	Ensuring communication is efficient; proper networking; establishing links with other agencies and statutory bodies, e.g. social workers and GPs; clear complaints/suggestion procedures	Ongoing	2	4	2	Medium

The Matrix for assessing impact, likelihood and effectiveness of existing controls

Each risk is scored in terms of:

- **likelihood** i.e. the probability of future occurrence, how likely the risk it is that the risk will occur and how frequently it has occurred in the past.
- **impact** i.e. the impact on the organisation and external stakeholders if the risk occurs.
- **effectiveness of existing controls** i.e. given the controls which are currently in place, how effective are they at mitigating the risk.

A scale of **1** to **5** is used for **Likelihood** and **Impact**, and **1** to **3** is used for the effectiveness of existing **Controls**, according to the following matrix:

Likelihood Scale of 1 - 5	Impact Scale of 1 - 5	Controls Scale of 1 - 3
1 = Rarely, if ever	1 = No significant impact	1 = Controls highly effective
2 = Possible	2 = Minor impact	2 = Controls effective, but could be improved
3 = Likely	3 = Significant but containable impact	3 = No controls / controls are ineffective
4 = Very Likely	4 = High impact	
5 = Unavoidable / already occurring	5 = Extremely detrimental impact	

The risk score is determined **by multiplying the risk impact by the risk likelihood by the effectiveness of the controls.**

The following traffic light system can be used on a risk register to highlight / prioritise risk:

Risk Level	Risk Score	Action / Response
High	25+	- Recruit new CEO post as soon as possible - Continuously revisiting our remote working practices with respect to Government guidelines
Medium	13 – 24	- Regularly monitor and reviewing when necessary in light of new work undertaken - Ensure all new Trustees receive training on their duties - Ensure full cost recovery is applied in all contracts and build our reserves - Ongoing communication and engagement with stakeholders
Low	0 – 12	- All low-risk categories will be reviewed by the Board every 6 months