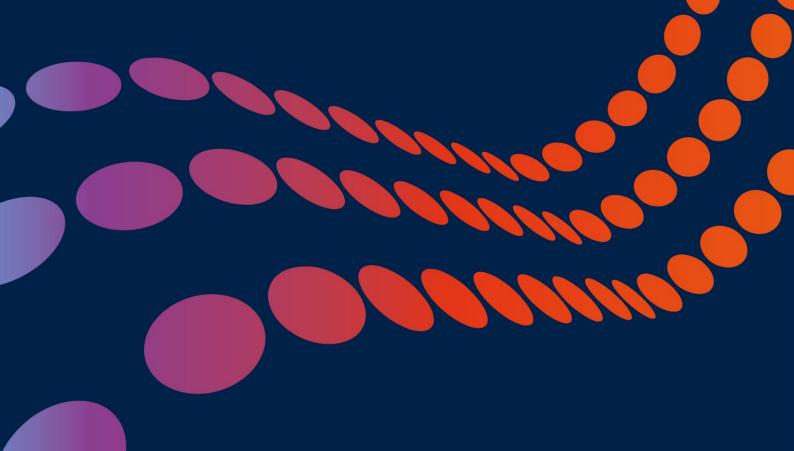
Save energy, stay warm

In partnership with Positive Housing in Action

Vulnerability and Carbon Monoxide Allowance

June 2024 SGN





Contents

1 Description	3
2 Problem statement	3
3 Scope and objectives	5
4 Why the project is being funded through the VCMA	6
5 Evidence of stakeholder/customer support	7
5.1 Positive Action in Housing 5.2 Beneficiary Feedback 5.3 SGN	7
6 Outcomes, associated actions, and success criteria	8
6.1 Outcomes	8 8
7 Project partners and third parties involved	9
8 Potential for new learning	10
9 Scale of VCMA Project and SROI Calculations, including NPV	11
10 VCMA Project start and end date	11
11 Geographic area	11
12 Internal governance and project management evidence	11

1 Description

Project title	Save energy, stay warm
Funding GDN(s)	SGN
New/Updated (indicate as appropriate)	New
Date of PEA submission:	24/06/24
Project contact name:	Margaret Hamilton
Project contact number/email:	Margaret.hamilton@sgn.co.uk
Total cost (£k)	£313,187
Total VCMA funding required (£k)	£313,187

2 Problem statement

According to the fuel poverty charity National Energy Action, an estimated 6.5 million UK households were living in fuel poverty during the Winter of 2023-24, which amounts to 2 million more households than when the energy crisis began¹. According to National Energy Action, in Scotland specifically there are now 850,000 households thought to be living in fuel poverty².

As marginalised ethnicities are disproportionately vulnerable to fuel poverty, households including refugees recently granted leave to Remain (which means you have permission to stay in the UK for a period of time), settled BME communities, and new EU migrants to live in Glasgow's most deprived areas, including Govanhill, Drumchapel, and Springburn have felt this impact most acutely.

An overwhelming 98% of these households are in poverty, and a high proportion additionally have poor literacy skills, English as a second language, and little or no access to internet services. The evidence that this audience requires targeted support is overwhelming. Recent research from London Economics states,

"Fuel poverty is more likely to affect ethnic minority households and people with migratory backgrounds...They are also more likely to live in energy crisis hotspots ... Furthermore, ethnic minority households have been consistently more likely to be fuel-poor for over a decade."³

A separate publication from the UCL Institute of Health Equity shows that throughout the entirety of 2010-2020, ethnic minority households were consistently, and considerably, more likely to live in fuel poverty than white households were⁴. This publication also identifies refugees and asylum seekers as one of most at-risk groups⁵.

Many of these households initially have no knowledge or understanding of their energy consumption and the support services available in the UK. Some are used to different systems; for example, heating is included in the cost of rent in Syria. Many have no experience of energy-saving measures or behaviours, especially following the transition from receiving Leave to Remain, where the onus of managing bills, budgeting, and setting up payments is transferred from the authorities to the individual. Consequently, as many do not understand how their actions can impact their fuel bill or how to report a meter reading, they are often shocked by huge, unexpected bills, and many seek support when facing these major financial crises, including priority debts that

¹ National Energy Action (NEA) (2024) 'Energy Crisis: Two Years in Urgent Action on Fuel Poverty Policy, UK Fuel Poverty Monitor 2022-23', p. 12. Available at: https://www.nea.org.uk/publications/uk-fuel-poverty-monitor-national-energy-action-2022-23/

² The Scottish Fuel Poverty Advisory Panel (2024) 'Key Facts'. Available at: https://fuelpovertypanel.scot/key-facts/

³ Miller, J. et al. (2023) 'Understanding the challenges faced by fuel poor households: Final report for the Committee on Fuel Poverty', *London Economics,* pp. 16-17. Available at:

 $[\]underline{https://assets.publishing.service.gov.uk/media/6477733fb32b9e000ca95fc0/understanding-challenges-faced-by-fuel-poor-households-research.pdf$

⁴ Lee, A. et al. (2022) 'Fuel Poverty, Cold Homes and Health Inequalities in the UK', *UCL Institute of Health Equity*, p. 15. Available at: https://www.instituteofhealthequity.org/resources-reports/fuel-poverty-cold-homes-and-health-inequalities-in-the-uk/read-the-report.pdf

⁵ Ibid., p. 22.

require specialist financial assistance to prevent destitution. Diminishing disposable income linked to the costof-living crisis has also disproportionately affected households, giving rise to an increase in utility debts and greater risk of disconnection. Refugee low-income households are under further significant pressure to save for immigration fees and citizenship status under these circumstances.

A publication based on research from the Money and Pensions Service (MaPS) notes that generally speaking, the relationship between money problems and poor mental health can be described as a 'vicious cycle' regardless of ethnicity, reflecting the difficulties that low-income households/those in poverty experience in the UK more broadly⁶. It is apparent, however, that various specific issues can alter the impact of this relationship on minoritised ethnic groups. These issues include a 'double stigma' about both money and mental health within some communities; social difficulties associated with the use of informal financial support from family or friends; added anxiety due to language barriers; and increased anxiety about the future due to fears over possible sanctions or being unable to access financial support. The research looks at individual ethnic groups. From this, it is noticeable that those from an ethnic minority background tend to be:

- Less confident in managing their money.
- Less satisfied with their financial circumstances, particularly those from a Black ethnic background.
- More at risk from significant life events such as illness or loss of employment due to lower levels of personal savings.
- Having more difficulty in keeping up with bills and credit commitments, particularly those from a Black or mixed ethnic background.
- More likely to struggle to pay an unexpected bill, particularly those from a Black or mixed ethnic background.
- More likely to borrow to buy food or pay bills because money has run out, particularly those from a Black or mixed ethnic background.

In February 2020, Positive Action in Housing launched a 24-month pilot programme with the Energy Saving Trust to provide a new dedicated service to BME communities, aiming to support 1200 vulnerable households in the Glasgow area to use energy safely, affordably, and efficiently in fuel-poor homes. The service was inundated by vulnerable households seeking support, so much so, the programme exceeded its target of supporting 1200 households, by 596 households. When the pilot ended in January 2022, the support continued until January 2024, assisting a further 1068 households.

In 2023-24, energy advice was offered to 354 BME households, and 1303 energy-saving measures distributed to benefit 589 BME households and help 169 households access charity grants to resolve utility debts and arrears. Households were also helped to achieve a range of other outcomes, such as resolving and managing debts, drawing up a personal budgeting plan, accessing social welfare funds, avoiding court action, preventing utility disconnection, switching to cheaper utility tariffs, and improving income maximisation skills - demonstrating support is still in high demand.

Partnering with SGN will support Positive In Action Housing to continue to deliver much needed energy advisory and safeguarding support to BME communities across Glasgow.

⁶ The Money & Pensions Service (2023) 'The intersecting impacts of mental ill-health and money problems on the financial wellbeing of people from ethnic minority communities'. Available at: https://maps.org.uk/en/publications/research/2023/cross-cutting-themes-adult-financial-wellbeing-survey#Mental-health.

3 Scope and objectives

This project aims to directly support households, specifically refugees recently granted Leave to Remain, settled BME communities, and new EU migrants living in Glasgow's most deprived areas. This support will be delivered in partnership with SGN and supported by experienced Energy Advisors and Community Energy Coordinators, either face to face or in group settings.

The project will provide multilingual support, understanding households' cultural backgrounds, ensuring they fully understand and benefit from the information and support provided. This understanding, combined with expertise in presenting complicated information surrounding important issues, such as energy and debt advice in a straightforward way, means the project can deliver tailored advice and learning in these communities. Multilingual staff ensure that project participants receive information and support in their preferred language.

The project will offer energy-saving advice, energy guidance including reducing fuel costs and consumption, assisted household budgeting, help switch providers, connect households to support services, and share information surrounding Warm Home Discounts while accommodating language and digital barriers. Project activities are designed to improve energy efficiency, help people to access government grants for financial assistance, resolve billing issues and encourage energy conservation habits.

The project also aims to overcome fuel poverty by combining complementary strategies around early intervention, crisis support, and resilience-building, and aims to meet the various needs by enabling vulnerable households to stay warm, overcome fuel poverty, build energy awareness and resilience skills, and achieve long-term stability.

These households are culturally diverse, from 53 countries of origin, and speak many different languages. To expand the reach of culturally sensitive advice, the project is developed to incorporate work with community energy champions and volunteers. Recruited from the communities supported, these individuals will receive energy-specific training, development, and shadowing opportunities, to enable them to cascade information, advice, and behavioural changes into their local communities. This will succeed in helping extend the scope of the project to so-called 'hard to reach' groups. Emphasis on advice and education means that households are equipped with long-term knowledge and skills that can be applied in the future.

To increase the reach of energy advice services, the project will be promoted through BME and other member organisations. 55% of referrals to the project will be self-referrals, or those from friends or family via word of mouth. The project will also draw referrals from other projects supported by Positive Action in Housing, such as the Housing and Homelessness Project and the New Migrants Action Project.

The partnership, and other relevant parties involved, will work to achieve the goals outlined above by delivering the following activities:

- 1. Multilingual energy advice and casework service: Experienced Energy Advisors and Community Energy Coordinators will provide targeted one-to-one energy advice sessions via a multilingual telephone-based advice service and face-to-face energy advice sessions each year to the vulnerable households most at risk of fuel poverty and facing multiple barriers. These one-to-one multilingual advice sessions provide tailored and targeted support surrounding energy awareness and debt resolution. Households will be supported to sign up to the Priority Service Register and signposted to appropriate partners who provide grant assistance. Households will be referred from Housing and Homeless Team, from external organisations, and self-referrals through PAiH website.
- 2. **Energy Awareness Workshops:** These will be offered in different languages, targeting BME communities in fuel poverty hotspots. These workshops will increase participants' energy awareness, enable them to manage their fuel bills independently and maintain adequate warmth in their homes. The project will address issues related to managing utility bills, demonstrate how to reduce energy costs by providing energy-saving tips such as turning off lights, draught proofing, lowering boiler temperature, etc., and

provide behavioural advice regarding lowering energy consumption. Additionally information around CO awareness, and steps to take to reduce CO harm will be shared. These energy awareness workshops will be delivered at venues arranged in collaboration with other BME organisations in Glasgow i.e. Bridges Programme, Garnethill Multicultural Centre, Glasgow City College ESOL department.

- 3. Energy debt and benefits advice: This will be delivered in collaboration with CMA to households in utility debt, and will include negotiations with energy suppliers, provision of energy-saving equipment, and arrangement of repayment plans. Households will be referred to Home Energy Scotland as appropriate to access additional capital measures and grants and resolve billing issues. Households will be referred internally to appropriate related services, including specialist benefits advice. These households will be identified through the multilingual energy advice and casework service. The debt solutions will be provided through CMA where required.
- 4. Recruitment of volunteers: Volunteers from BME and refugee communities will be developed, mentored, and supported to become Community Energy Champions. These Champions will cascade energy-specific knowledge, advice, and tips gained to others within their community in their language, increasing their own skillset and employability and the communities' overall understanding and awareness of energy. Owing to the widespread poverty, social exclusion, and discrimination they face, there is deeply entrenched disengagement and mistrust of mainstream services within these vulnerable communities in Glasgow. Positive word-of-mouth recommendations ensure high engagement with this volunteering, ultimately leading to increased community involvement. Five volunteers will be trained to reach out and deliver information sessions to at least 10 BME households from their own community.

The project delivery model proves inclusive and innovative by combining various communication methods which best suit individual households availability and constraints and is yet to be seen widely throughout Glasgow. The project will hold drop-in clinics, workshops, and one-to-one appointments at an easily accessible city centre office throughout the year and offer reimbursement for beneficiaries' bus travel if necessary.

By utilising technology, including telephone and virtual appointments alongside online workshops, engagement barriers can be reduced, and provide a more accessible service. This enables a wider breadth of households to benefit from the project, who may have transport, mobility, childcare, or financial constraints that mean they cannot come to a city centre location. It also ensures that mixed-gender workshops can take place in a culturally sensitive way.

4 Why the project is being funded through the VCMA

The project delivers against SGNs Vulnerability Strategy by providing targeted support to BME, refugee, and migrant communities, providing access to energy safeguards including simple access to the Priority Services Register and other help that addresses fuel poverty tailored to the needs of these communities.

The partnership service aligns to our strategic ambition to support customers in energy crisis, helping those in fuel poverty to access financial crisis support, and other services including the Priority Services Register, awareness of the dangers of Carbon Monoxide and energy efficiency advice, empowering vulnerable households to use energy safely, efficiently, and affordably.

This partnership aligns to the SGN commitment to deliver support services customers aligned to our four strategic pillars:

- 1. Services Beyond the Meter
- 2. Supporting Priority Customer Groups
- 3. Fuel Poverty & Energy Affordability
- 4. Carbon Monoxide Awareness

This project aligns to strategic pillar 2 (with outcomes in pillars 3 and 4).

5 Evidence of stakeholder/customer support

5.1 Positive Action in Housing

Many charities, organisations, and institutions recognise the expertise provided by Positive Action In Housing in this subject matter, and this is evidenced in their desire to work in collaboration. Positive Action in Housing recognise the importance of collaboration, and the enhanced success that occurs when like-minded organisations come together. Positive Action In Housing have a proven track record of building and maintaining collaborative relationships with many organisations, and this continued support is crucial in helping deliver national priorities and sustain resilient communities. Positive Action In Housing continue to take advantage of existing and longstanding collaborations developed since 2002, and currently have 498 referral partners, as well as 216 individual referrers registered across the UK. Positive Action in Housing is a member of multiple local and nationwide refugee-supporting networks and umbrella organisations, such as ASAN and NACCOM. They have thousands of registered members including housing associations, third-sector organisations, and private businesses. They work with local authorities, GP practices, job centres, and other stakeholders in the sector. All partnerships enable the sharing of expertise and resources, find gaps in need, respond with complementary service provision, and improve best practices. This level of collaboration could not be possible without a widespread appreciation of our extensive experience.

5.2 Beneficiary Feedback

Positive Action in Housing has provided specialist, multilingual energy education and assistance for 5+ years to empower and equip excluded people in BME communities with the knowledge, confidence, and tools needed to overcome barriers, escape fuel debt, and save energy and money in their homes. The organisation has strong links with local BME communities and delivers services throughout Greater Glasgow. The trusted project team has over a decade of experience working with these communities. As a result, the project continues to achieve a significant reach: in 2023-24, the wider Financial Inclusion Project (which incorporates the Save Energy Stay Warm Project) assisted 1,568 beneficiaries. We anticipate this reach growing alongside increasing demand; from previous experience, we know that word-of-mouth recommendations by past service users are highly effective in attracting new audiences. The team has just finished successfully delivering the Stay Warm Go Green Project funded by Energy Redress Scheme Round 13, which ended in January 2024. In 2022-23, over 50% of referrals to this Project were self-referrals. We believe that this, combined with the increasing number of people we continue to support annually, demonstrates our longstanding commitment to excellence and that our Project is highly sought after and effective in supporting communities often failed by mainstream services.

Beneficiary feedback has proven that our ability to provide multilingual support with an understanding of an individual's cultural background is critical to our success. This project delivery model ensures that all individuals seeking assistance feel comfortable discussing their needs and can fully understand the energy information, advice, and support given. Please see the following examples:

- "I understand things better through Arabic-speaking staff and feel calmer and safe here."
- "Your service not only helped my family financially, but it also really helped our mental health. Energy
 providers would contact us every day for late payments, and this was really stressful. With the energy
 grant you gave us, we managed to pay our bill right on time in January. No words can express how
 grateful I am for the support you have provided me with."
- "Your services have made a huge difference to my family's life. Last year, when my son was born, you
 assisted us with a number of things and helped us access benefits that we weren't aware of. You went
 above and beyond to help us, and without being able to speak with you in our native language, we would
 have never been able to come so far."
- "For the last year, I've been struggling heavily with my energy bills until I started receiving help from Paula from the Money Skills Team. She was quick to lessen my anxieties and was always determined to

see that I got the right help that I needed. If I hadn't asked for her help, I'm fairly certain things would have been drastically worse, but thanks to her, I am feeling much more confident in dealing with financial matters. She gave me hope in the times of crisis where I wasn't sure if there was a way out, and I'm truly grateful for that."

5.3 SGN

During the shaping of the SGN business plan we committed to support at least 250,000 vulnerable households to use gas safely, affordably, and efficiently over GD2. During 2023, following ongoing engagement with Ofgem, SGN's Customer and Stakeholder Engagement Group and Vulnerable Steering Group we increased this commitment to support 500,000 vulnerable households, those most at risk of living in a cold and unhealthy home. SGN have used data and insights to develop our programme, this has underpinned how this commitment to support those most in need from a strategic ambition into an extensive partnership-based delivery programme.

As we have progressed our portfolio of projects throughout GD2, our strategic steering group reiterated the vital impact we could have by co-ordinating our activities with others to support those most in need, those most impacted by the cost of living and energy cost crisis. The VSG have recommended that we look at ways in which we can build stronger links with other organisations including collaborating with other utilities, health services and charities to deliver support services that tackle the fuel poverty gap and the underlying causes of fuel poverty.

6 Outcomes, associated actions, and success criteria

6.1 Outcomes

The planned outcomes for the project are:

- All households will be made aware of the PSR and learn how to confidently recognise CO exposure and reduce CO harm.
- Households will be supported when registering for the PSR.
- Targeted, multilingual, and culturally sensitive one-to-one energy advice sessions will provide immediate hardship relief whilst pursuing a sustainable solution to fuel poverty.
- Energy Awareness Workshops will increase participants' CO awareness and knowledge surrounding energy-related matters, enabling them to take control of their energy usage, manage their fuel bills independently, and maintain adequate warmth in their homes.
- Trained Community Energy Champions will be able to clearly identify the signs of fuel poverty in their community and cascade knowledge to their peers, supporting others in achieving a safe and warm home. This will increase their own skillset and employability, as well as their communities' overall understanding and awareness of energy.
- Supported households will have increased confidence in managing a safe and warm home and can independently identify relevant solutions to their issues (e.g., awareness of emergency services, identification of appropriate tariffs, access to funding schemes, etc.).
- Energy efficiency interventions will improve households' overall health and wellbeing.
- Households in BME communities will be empowered to be well-informed and equipped to resolve their energy bills and issues long-term and can confidently manage a safe and warm home.

6.2 Success Criteria

Throughout the project, the service will support **1,905** BME households in the greater Glasgow area. **855** will be supported to tackle fuel poverty, predominately focusing on in-depth energy usage, PSR and advice combined

with CO awareness, with a further **1,050** being supported to access food banks and other essential services as well as energy safeguarding support.

The complex and varied needs of refugees and asylum seekers necessitate comprehensive support, which means that often one household is supported with various interventions and a substantial amount of time is dedicated to each individual case. This has been recognised and reflected in the measurable outcomes.

Reaching 1050 people through the online support service provided by PHIA or via events and word of mouth.

- **1050** households supported to access EEA/PSR and CO awareness information via leaflet during social media, energy workshops and engagement in communities
- 1,050 households supported to access foodbanks, fuel banks and other essential services

Reaching 855 people through referrals into the team, this is the max capacity the team could support across the project.

- 855 households will have support with energy usage, billing and tariffs, management of utility bills and support from the specialists to gain confidence around managing everyday costs through energy advisors.
- **855** will have one to one support around Priority Service Register (energy & water) with **342** (40%) registered for the PSR
- **855** households will have **benefit check and income maximisation checks** completed to ensure they have access to the correct level of support.
- 855 households receiving CO awareness conversations and 200 households receiving a CO Alarm
- **525 of the 855** households supported by multilingual energy advice and casework service providing tailored and targeted one-to-one energy advice sessions delivered via telephone-based, face-to-face, and drop-in advice sessions.
- 175 households supported through 20 Energy Awareness / Financial Skills Workshops, providing energy awareness, utility bill management, energy saving tips, and behavioural advice, benefits, budgeting, savings, and safe borrowings
- **50** additional households will be empowered and equipped to manage their energy bills more efficiently through support from trained Community Energy Champions.
- 105 households will be helped to resolve specific utility debt issues that require energy advice via our appointed Energy Advisor CMA, including negotiations with energy providers, accessing energy grants, and debt resolution.
- **200** households supported with addressing fire safety and referring for safety checks through G-Heat Glasgow, Scottish Fire and Rescue to help keep them safe in the home
- 200 households supported with energy debt payment, with average energy debt payment approximately £1000
- 100 households supported with referrals to the Warm Home Discount scheme
- 50 households supported with Social Service referrals to support with welfare
- Locking Cooker Valve referrals where required
- **50** people supported with signposting for customers at risk of mental health through Mental Health & Money Advice & SAMH (Scottish Association for Mental Health)
- **60** households will have access to ESOL financial learning course 2 blocks are run each year with 15 placements in each batch
- 11 staff and volunteers trained in Energy Efficiency Advice, CO Awareness and PSR

7 Project partners and third parties involved

Positive Action in Housing

Positive Action in Housing will lead the project delivery, working closely with SGN and other appropriate partners. Positive Action in Housing has gained considerable experience, knowledge, and best practices from



over 25 years working with vulnerable people in BME, refugee, and migrant communities. This has helped develop an effective, proactive approach to ensuring vulnerable communities experience more positive, long-lasting outcomes. With a proven track record of delivering high-quality advice, information, and support to vulnerable and destitute refugees, asylum seekers, and new migrants, PAiH has built strong ties and trust within these Glasgow communities, making them best placed to provide a service that counters the effects of families depending on low-paid, insecure work in sectors most vulnerable to the cost-of-living crisis.

Overview of other project partners and third parties involved:

- **SGN**: Gas Distribution Network provides support to the delivery team through training, access to broader referral partners, and direct services for customers, including—but not limited to— Locking Cooker Valve, CO alarms and access to the Fuel Poor Network Extension Scheme.
- Home Energy Scotland (HES) (SC091095): Government agency providing training, assistance with referrals through the HES portal, and collaboration on web-based self-help resources. The project will continue collaborating with HES to produce a web-based self-help guide on managing household energy bills for BME tenants. Through the HES Portal, the project will also refer beneficiaries requiring support with additional capital measures, grants and loans, property assessments, boiler replacements and other large energy-saving measures.
- The Wise Group, HEAT Strathclyde (SC004089): Charity assisting with cross-referrals and providing support with billing issues and property assessments. Beneficiaries with faulty meters and property assessment issues will be referred to HEAT Strathclyde at the Wise Group for skills training, assistance, and advocacy surrounding heating, billing, and metering. Individuals will be referred to The Relational Mentoring Project at The Wise Group, which provides a high-quality, holistic, and relational-based approach to home energy advice, advocacy, and mentoring.
- **Community Money Advice** (CMA) (FRN 843835): A national charity working in partnership to provide FCA-authorised debt advice. The partnership with CMA, a national charity committed to reducing debt, enables the project to provide FCA-authorised support to vulnerable individuals with energy debt.

8 Potential for new learning

Monitoring and Evaluation

The project's outcomes will be measured using quantitative and qualitative methods. This Project will use the comprehensive AdvicePro management system to action referrals and track outcomes, the impact on individuals, and the project's long-term success.

Upon referral, details will be recorded showing clients' legal status, country of origin, special circumstances, and more, based on the service provided. This information will be collated and analysed monthly to identify trends.

The Project will measure multiple outcomes, including the number of clients who see an increase in income, the number of clients attending workshops/training, the total funds generated for service users, and the number of clients in debt assisted.

The project partners are committed to putting individuals with lived experience at the heart of the projects' design, delivery, and development. Feedback will be gathered regularly via written surveys and face-to-face evaluations completed before, during, and after each session to track evolving needs, likes, dislikes, key milestones, and the real difference made in service users' own words. This will measure how much understanding and knowledge has increased amongst service users. This combined feedback will ensure outcomes are being met and assist the consistent development of the project to meet target groups' unique and changing needs. The project will also gather feedback on the overall impact on health and well-being through customer feedback surveys every year.

PAiH will also ensure regular, detailed, and accurate financial monitoring to confirm that the project is delivered efficiently.



Learning

The aim for this project is that energy-related knowledge and skills which our households build up at workshops and appointments will be passed on to peers and, over time, increase the community's baseline skillset and energy awareness. This, in turn, will hopefully break the intergenerational poverty cycle perpetuated within the marginalised communities supported. The overall long-term aim is to help beneficiaries escape energy-related destitution and become independent of project services.

The success of the project will be consistently shared in the public domain across social media channels, website, newsletters, email updates, annual reports, and at PAiH AGM. Regular reporting is likely to have an indirect influence on a national strategic level and enable other organisations to replicate processes and approach.

This multilingual, person-centred model can be replicated in cities throughout the UK and will be especially effective for BME communities in fuel poverty hot spot areas. Success will be documented through a comprehensive evaluation, including findings, recommendations, and a detailed case study, which will be shared with PAiH Board, forums across Scotland, and the Fuel Poverty Forum of Glasgow, organised by Energy Action Scotland, to inform external partner organisations of the real difference that has been made. Relevant members and stakeholders in the sector will also access information via the VCMA showcase and the Annual Report. The PAiH team will continue to attend relevant conferences and share learnings with like-minded bodies.

9 Scale of VCMA Project and SROI Calculations, including NPV

Social Value Measurement

We worked with leading social impact research consultancy Sirio to carry out an assessment of the financial and wellbeing outcomes applicable to our services for vulnerable customers incorporated in this partnership using the Industry Standard Social Value Framework and supporting GDN rulebook. Carrying out an in-depth assessment of the predicted outcomes we forecast a positive net social return in investment of £1.93.

Total cost	£306,080.30
Total gross present value	£896,370.55
NPV	£590,290.26
SROI	£1.93

10 VCMA Project start and end date

The project will run from 1st July 2024 to 31st March 2026.

11 Geographic area

Scotland, with a predominant focus on Greater Glasgow.

12 Internal governance and project management evidence

SGN has worked alongside Positive Action In Housing to co-design this partnership and ensure that its ambition contributes to the delivery of our Vulnerability Strategy, the guidance from our Vulnerable Customer Steering Group and adheres to the updated VCMA governance criteria. The SROI has been externally assessed by Sirio using the DNO / GDN common rulebook at £1.93.

To support the partnership to deliver the success criteria outcomes as detailed, the partners will review progress monthly and quarterly to learn, share best practices and address any delivery issues. The PEA has been reviewed and approved by the business lead Linda Spence and the Director of Customer Services Maureen McIntosh.