



This is to certify that

**GEMAP SCOTLAND LIMITED**

is accredited to provide the following  
types of advice and information  
in the following topics until 03 July 2022

**Type III – Welfare Benefit and Money Debt**

A handwritten signature in black ink, appearing to read "A. Doherty".

MINISTER FOR COMMUNITY SAFETY



Scottish Government  
Riaghaltas na h-Alba  
gov.scot

# **GEMAP SCOTLAND LIMITED**

## **COMPETENCY ACHIEVED**

### **4 Money and Welfare Benefits Related Advice Competences – Specialist Areas**

- 4.1 Means-Tested Benefits – Type III
- 4.2 Universal Credit – Type III
- 4.3 Tax Credits – Type III
- 4.4 The Social Fund and the Scottish Welfare Fund – Type III
- 4.5 The Impact of Work on Benefits – Type III
- 4.6 Child Element of Universal Credit, Child Benefit, Kinship Care Allowance and Guardian's Allowance – Type III
- 4.7 State Retirement Pension – Type III
- 4.8 Personal Independence Payment, Disability Living Allowance and Attendance Allowance – Type III
- 4.9 Benefits for People who have Limited Capability for Work – Type III
- 4.10 Benefits for Industrial Injury and Disease – Type III
- 4.11 Benefits for Veterans – Type III
- 4.12 Carers Allowance – Type III
- 4.13 Jobseeker's Allowance – Type III
- 4.14 Benefits for Maternity, Paternity and Adoption – Type III
- 4.15 Bereavement Benefits – Type III
- 4.16 Benefits for People in Public Care – Type III
- 4.17 Benefits for Students – Type III
- 4.18 Benefits for People from Abroad and/or who are Subject to Immigration Control – Type III
- 4.19 Ancillary Benefits – Type III

# GEMAP SCOTLAND LIMITED

## COMPETENCY ACHIEVED

### **4 Money and Welfare Benefits Related Advice Competences – Specialist Areas Cont.**

- 4.20 Financial Statements – Type III
- 4.21 Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc – Type III
- 4.22 Identifying and Agreeing Options in Debt Cases – Type III
- 4.23 Negotiating and Making Offers to Creditors – Type III
- 4.24 Diligence, Diligence Stoppers and Court Proceedings – Type III
- 4.25 Bankruptcy and Trust Deeds – Type III
- 4.26 The Debt Arrangement Scheme – Type III
- 4.27 Recalls and Appeals against Court Decrees and Orders – Type III
- 4.28 Utility Debts – Type III
- 4.29 Local and National Tax Debts – Type III
- 4.30 Rent Arrears – Type III
- 4.31 Mortgages and Secured Loans – Type III
- 4.32 Civil and Criminal Fines and other Financial Penalties – Type III