SUCCESS IN PARTNERSHIP WORKING

(FOR THOSE WORKING IN THE FIELD OF MONEY ADVICE)

Autumn/Winter 2012/13

Produced by Plymouth C.A.B.

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debt help and advice
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REPORT ON PARTNERSHIP WORKING IN MONEY ADVICE

1. Introduction to report

1.1. Purpose

At Plymouth CAB we have found many benefits in working with others and therefore believe passionately in partnership working and over the past seven years have seen our bureau go from almost certain closure to a bureau with a future that is highly regarded in the community and importantly providing a far better service to our clients. However, there are many new challenges still to overcome and we have just begun a new and formal contractual partnership in Plymouth with Ageuk Plymouth, Plymouth Guild and Routeways called "Advice Plymouth" which will make it much easier to access services from a number of points, e.g. libraries and children's centres, and enable many more people to be helped. This contract is with our local authority.

We want to share our story but also look at what is happening around England and Wales so we can pass on ideas for entering into new relationships that will work. Of course we recognise there are difficulties and partnerships do not always work but we hope to help with some of those issues and provide tips to avoid them.

We want to actively promote partnership working to all agencies who provide money advice because we know from our experience, and for all agencies we have researched, there are numerous benefits for our clients but also a strong business case for doing so.

In this report we will give examples of partnerships which are already working which offer models of good practice, comments from some of the contributors (see list in Appendix 1), a client case study and some top tips. We will also share contributor's preconceptions and list the enormous number of benefits they and we have found!

"It is fantastic to work in partnership. We are very enthusiastic about it". Angie House, Manager, Richmond & Hamilton CAB

1.2. Definition

Partnership working can be a simple relationship between two agencies who cross refer clients, e.g. people with mental ill-health can be signposted to local branches of Mind by advice agencies and they can refer clients with debt or money issues into specialist agencies for advice.

Or it can be much more complex and can involve a monetary contract with defined outcomes. In section 3 we give many different examples of partnership working. You might like to try some of these to see if they will work in your community!

For the majority of people we interviewed partnership working results in providing a better all-round service to their clients and being able to pool resources of a number of agencies to do so. Many of these organisations will have different agendas but with similar desires around the objectives there should be benefits for everyone. From our clients perspective it opens more doors to a wider range
of services than ever before. It also enables us to provide our services in a more efficient way, saving time and precious money too by avoiding duplication. Often it can mean working in a different way and perhaps getting out into the community more and reaching some of those harder-to-reach groups.

Below are definitions from some of our contributors:

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<td>&quot;With well over one million people seeking money advice each year, partnership working is essential to ensure demand for help can be met. By sharing capacity and spreading demand, the money advice sector can help ensure as many people as possible find a suitable solution for their debt problem. As well as helping the quantity of advice available, partnership working can also improve the quality of advice. By sharing best practice ideas and materials we can help ensure that the standard of advice remains high no matter where someone turns for help.&quot;</td>
<td>Joanna Elson, OBE, CEO, MAT.</td>
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<td>&quot;Collaborative working with other organisations and different individuals within, in order to improve the service we give our clients and they give theirs.&quot;</td>
<td>Alistair Chisholm, Creditor Liaison and Policy Officer, Citizens Advice.</td>
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<td>&quot;Partnership working is vital and the most crucial area of my role as CEO is building relationships and supporting each other with everyone who matters because of the many dividends partnership brings. It is a two-way relationship. Making funding partnerships work is key.&quot;</td>
<td>Jon Stuart, CEO, Havant CAB</td>
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<td>&quot;Financial Inclusion Partnership is essential. It need not just be a talking shop but can produce an Action Plan, look at how we can work together and add value to our core objectives of helping individuals who need our support&quot;.</td>
<td>Keeley Oliver, Benefits and Money Advice Manager at Coast &amp; Country Housing Association and also on the Board of the local Financial Inclusion &amp; Capability North East. (FINCAN).</td>
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<td>&quot;Partnership working is about sharing skills and expertise to make sure the client has the best service. All partnerships have unique things to offer.&quot;</td>
<td>Tamra Mannin, Services Manager, BDAC</td>
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<td>&quot;Organisations should be clear about their motives when working in partnership with each other. Successful partnership working isn't about the money; it is about working together to achieve better outcomes for clients.&quot;</td>
<td>David Hawkes, Money Advice Co-ordinator, AdviceUK)</td>
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<td>&quot;Getting the best possible outcome with least stress for clients&quot;.</td>
<td>Christine Whitehead, Social Welfare Law/debt caseworker Oldham CAB</td>
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<td>&quot;Agencies establishing trust to work together to deliver something needed where they can do a better job together.&quot;</td>
<td>Gill Tishler, CEO, Oxford CAB.</td>
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“Connecting with other organisations both outside and inside (i.e. other bureaux) where there is a reciprocal benefit. Strategic benefits are as important as monetary benefits. There should be broad intentions for partnership working.” Jess Sumner, CEO, Croydon CAB

“Bringing people together to make stronger bids for funding.” Carol Rashleigh, Business Development Manager, Routeways, Plymouth

“An expansion of capacity, knowledge, insight and ways of working. It’s a bigger challenge. Easier to know what you know and how to do it. You don’t have to fit in with other people’s way of working because you are all doing it the same.” Jan Knight, CEO, Camden CAB.

“Partnership is working with other organisations who help to satisfy similar mutual aims, values and principles”. Steve Meakin, Chair, IMA

1.3. Framework

Many other bureaux in particular ask us how we have changed from a bureau with great difficulties to one bucking the trend and still winning new contracts. Integral to our success has been partnership working and we do believe we have much to share with readers to give you ideas of how to make partnerships work for you too. However, we know that there are also many others out there, who like us, have been doing partnership working for some time, some longer than us. We wanted to find out who they are and make contact with them, hear their stories and share them too.

This report, therefore, is a compilation of many journeys and resulting ideas for you to replicate, and we hope also may be a comprehensive guide of who to engage with both locally and nationally for the benefit of those who need us most – our clients.

1.4. Thanks

It has only been possible to produce this report thanks to a generous financial contribution from Payplan, who like Plymouth CAB, have totally embraced partnership working and particularly worked to support the development of the money advice sector.

The success of Plymouth CAB is thanks to some very loyal and committed staff and volunteers, two inspirational Directors (Gill Tishler and Ann Kinahan), a visionary chair (Judy Leverton) and support from the council and in particular Pete Aley, Darin Halifax and Jo Hambly.

We would also like to thank those who have willingly contributed to this report on their personal experiences of partnership working most of whom work in front line agencies delivering money advice but some who work in partnership with those agencies either in a national or local way.
2. Context

2.1. The impact of partnership working at Plymouth CAB

Approx. 7 years ago Plymouth CAB was in a very precarious situation. Our only funder, Plymouth City Council was threatening to withdraw funding because we had been evicted (when our landlord was served with bankruptcy) and were in temporary accommodation which was not suitable for delivering an advice service. Furthermore our manager was on long-term sick leave and only three staff remained, but with a great team of enthusiastic volunteers. Meetings were arranged with the council to try to find a resolution. Much support and encouragement came from Pete Aley, then head of the social inclusion unit, who was responsible for funding the bureau and who pledged continuing support but with conditions such as finding suitable premises, working in partnership with other advice agencies locally and also building up other sources of funding.

So how was that journey? We had a very small Board of Trustees, many of whom had left when things started to go wrong. However, this was no bad thing as it gave us the opportunity to consider what skills and expertise were needed and almost look at a fresh start which many found challenging. Our new chair had just taken early retirement from being chair of the regional strategic health authority and was quite extraordinary in her diligence and forward thinking. She also had valuable contacts and was held in high esteem locally. Many doors opened for us with her as chair.

We then found premises in the city centre, but rather unusually on the second floor of an office block so we had no street frontage. However, we did have lots of space – we just had to grow into it! One big advantage proved to be a large space which we converted into a training facility with a second smaller meeting room but which would still hold up to 20 people. Funding for this building work was secured from the Lloyds TSB Foundation. We earned money by hiring out these rooms on a regular basis, often to other users of the building and of course this was unrestricted income which was vital. Below our premises is the Insolvency Service which now manages DRO’s which has also proved useful. On the top floor is Working Links, one of the Government providers of the Work Programme, to get people back into work and we share our floor with Shelter. By sharing premises we have been able to build good working relationships with the other tenants to our mutual advantage.

We also decided on a publicity event to re-launch the CAB in our new premises and were fortunate enough to have HRH Princess Ann to officiate. She spent a couple of hours in the bureau, first meeting all our volunteers and staff and then our civic dignatories and many of our new funders. This significantly raised our profile in the city and reassured funders of our worth. We were very impressed by the Princess’s knowledge of bureaux work and particularly our IT systems! We grossly underestimated the number of people who would accept our invitation to attend which presented a great opportunity to introduce them to key people and explain our service.

Our first success with another funding source was getting an LSC contract for debt and benefits followed shortly afterwards with funding through Citizens Advice and the Financial Inclusion Fund for 3 money advisers and 1.5 support staff. Then, mindful of the request from our council to take
the lead in bringing together advice agencies in Plymouth, we successfully applied to the Big Lottery for 3 year funding to set up a local network which we called Advice 4 All (A4A). Quite quickly this became a very successful network with regular meetings, a membership of over 30 agencies, exchange visits and an extensive training programme. In the first year there were more than 40 subjects offered and many were delivered by those agencies. So for example, our local Hearing and Sight Centre ran a course on how to target that group, how to work better with them and provide the facilities they needed to access all services. Our Age Concern did similarly with older people. Almost overnight we began to signpost to each other with more confidence and trust was built up. Over the 3 year period more than 1,000 different individuals attended our courses and many attended several. We also organised 3 annual conferences raising awareness to issues such as money, poverty and energy debts. Each had nearly 200 delegates and was sponsored by local companies enabling us to keep the fees low.

A spin-off from the A4A Network was the clear need for a unique group who were interested in mental health issues and with much more confidence we invited voluntary agencies, public health, our mental health NHS services (secure unit staff, occupational health and community support workers), local council staff involved in social care and commissioners. Unbelievably all accepted and became regular attendees as did some service users. This group was chaired by an NHS worker who worked in the field with a remit to work in the wider community – so perfect for us! We have organised 3 conferences for this group with the CEO of NHS Plymouth as our keynote speaker at one and 5 speakers from European countries who deliver very different services in mental health. The group challenged the lack of a local mental health strategy and the gauntlet was thrown down. “You do it!” This new strategy will be launched in the Spring of 2013. This group is now self-managing with Plymouth & District Mind taking the lead.

Additionally we hosted a third group of people interested in welfare benefits which included representatives from the local authority, CSA, Job Centre Plus and HMRC.

Almost at the same time as we received the Big Lottery Funding we also received funding from South West Water.

**PLYMOUTH CAB partnership example**

**The South West Water story**

Work with the company began ten years ago when our regional money advice group challenged the high cost of water in the south west and the pursuing of debts of those who were clearly vulnerable and had little or no ability to pay their arrears. This led to several meetings when it became clear that relationships needed to be nurtured in order that understanding might improve. Much work took place at this stage and it wasn’t easy or quick. The base was that with sympathetic appreciation on both sides water customers could benefit from an improved relationship and that it was important to have an individual to contact when things went wrong.

At the same time as these discussions were taking place, regional and national utility companies faced with spiralling debt problems also took a collaborative approach. They established trust funds to alleviate utility debt and recognised that it was in their best interest to foster good relations with money advice agencies assisting their indebted customers.
The second phase came when Plymouth CAB were invited to make a successful proposal to the company for funding to further improve the relationship. This paid for a full-time money advice development officer and support worker for Devon & Cornwall. The staff offered a training programme around debt to all agencies in the south west which could be delivered direct to an agency or for individuals to attend in a central location, telephone casework support, a monthly newsletter and facilitating three money advice groups. The development officer also began awareness training for the SWW staff around the money advice process, the range of agencies delivering money advice and discussing the vulnerability of our clients. His own understanding of how SWW managed their debts and the schemes they offered was raised and he ran workshops around the south west informing advisers of these. This work has now been funded since 2005 with slight increases in inflation ever since. The relationship is now very strong and there have been numerous benefits for both the bureau, money advisers in the south west and of course SWW.

Further discussions took place in 2010 when the company invited the bureau to manage an independent fund called Freshstart to make grants to their customers when it is appropriate to do so. Another member of staff was employed and £1m start-up was pledged. A governing committee independent of SWW was formed of trustees from across the region which included representatives and observers from the Consumer Council for Water and other interested parties representing customer groups throughout the region. The Water Debt Gateway staff take referrals from both SWW and advice agencies and speak to the client on the telephone. They provide budgeting advice, maximise income, advise on different payment schemes and methods, arrange for meters to be fitted when appropriate and award grants to clear water debts. Board meetings are held quarterly. Freshstart’s role is to provide relief from debt and help ensure that debt is prevented in the future.

During the first period of contact it was never our intention to seek funding from the company but that has resulted and we know this model can be replicated as has been the case now in our bureau.

Lessons learned

1. Carefully select those who work with creditors. Importantly they need to have approachable personalities, a willingness to be flexible, be able to recognise there are two sides to every story, and crucially be people who have a long-term vision of the desired outcomes of such partnerships

2. Try to ensure that the people involved on both sides will be able to continue with this work as it often puts work back significantly when there is a change of staff

3. Ensure such staff have time to manage this work and are competent to do so

Realising from our experiences with South West Water how we could influence debt collection practices and cultivate new contacts when negotiating repayment plans for our clients we began discussions with EDF Energy.

PLYMOUTH CAB partnership example

The EDF Energy story
EDF Energy was the original supplier of electricity in the south west and still remains the largest supplier in the area. Having recognised that, like other creditors, we could improve their service to vulnerable customers we approached their debt collection department, which is based in Exeter. The meeting resulted in us subsequently providing in-house training for their staff on the money advice process and on how to identify vulnerable customers. Crucially we also showed them various methods of maximising income for clients which they had not previously considered. This, coupled with the fact that energy is a priority debt, quickly enabled them to improve their debt collection and they were much more inclined to refer an indebted customer to a money adviser. They quickly saw the benefits of working more closely with our sector. We invited a senior member of their staff to sit on our Board of Trustees and despite some early reservations this has been a huge success. They have now taken a strategic lead on health and safety in the CAB.

We asked if they could consider funding an energy adviser for Devon and Cornwall based in our bureau which is central to the area. We were initially given funding for one year. We visited all known agencies and gave short presentations mainly on energy efficiency measures, advising also on how to make applications for debt relief to their trust fund and options for paying their electricity bills. The post holder became a conduit for any issues to be taken up by advisers but also by the company when it was clear an adviser needed to understand their process better. This was again very successful with advisers' interventions being welcomed by the company, clients' issues resolved more quickly and energy savings made. Funding was then renewed for a further two years.

All the time the relationship between us improved significantly. In 2008, we asked EDF Energy if they would consider a six-month full time secondment of a senior manager to help us set up a telephone debt advice service. They offered Suzie who set up the service and became a tremendous advocate for us. Suzie also felt she gained a lot on a personal level and at the end of the secondment she was able to take a lot of new ideas back to the company.

EDF Energy also enjoyed a national partnership with Citizens Advice. In 2010, when EDF Energy asked Citizens Advice if they would bid for a national telephone debt advice service for their customers they seized the opportunity as they recognised it would help to expand Adviceline. They recognised that a single CAB would be best placed to deliver a personalised service to EDF Energy. Citizens Advice chose to partner with Plymouth CAB because:
1. we already had a track record of working with EDF Energy and EDF Energy Trust and as such had a wealth of experience in dealing with fuel debt issues.
2. we had the capacity and expertise to participate in the Adviceline national telephone service and deliver a personalised service to EDF Energy.
3. we had signed up to contributing to the local economy of Plymouth through its 20/20 Plan to provide work-based skills, customer care experience, research, telephone, equalities and administration experience all of which build up people's confidence to find and/or return to work. Participation in the 20/20 Plan ensured there would be a continual flow of volunteers to work on the telephone service.
4. our close proximity to the EDF Energy customer contact centre in Exeter.
5. finally, our exceptional training expertise having trained over 1,000 different advisers over the previous year. EDF Energy needed assurance that the telephone service would be operational within the agreed timescales.

We helped Citizens Advice shape the bid and it was successful. Delivery of the service commenced in June 2011. Through Citizens Advice they funded all the start-up costs, including recruiting and training nearly 150 new volunteers to answer the telephone and support staff. In 2012, this included more funding for apprentices. This service operates from 9-5, Monday-Friday, two evenings a week
and on Saturday mornings. In its first year we answered 2,400 customer calls and a further 7,377 received automated help. We handled over £3.5m of energy debt for the customers.

**Lessons learned**

There are great opportunities for persuading local companies to second a senior member of staff to help set up a new project. This brings a different perspective to the charity and a different set of skills. Seek out management, development, PR, IT, event management, etc.

Be prepared to give rather than ask for their help too.

Consider inviting partner agencies to nominate someone to sit on your Board of Trustees

On a couple of occasions EDF Energy has been shortlisted for a national award for their work with Plymouth CAB and we have had to put a significant amount of staff time into this which has involved travel to London and presentations to a panel of judges. Be able to pick up such work at short notice and deliver well! Marie Spiers, Project Manager, Advice Plymouth

We were unsuccessful in getting funding for a Macmillan worker through Citizens Advice but because we know there are a high proportion of people with blood related illnesses we met with the Kay Kendall Leukaemia Fund to discuss the possibility of a similar post for us to work in the southwest with health professionals. This was successful and is now in its fifth year with two part time caseworkers and some support.

More recently we have been engaging further with our local authority which began with a 6 month secondment from the bureau of Steve Meakin to draw up their Income Maximisation Strategy. Three years ago the council passed over their entire housing stock to Plymouth Community Homes and we now have a member of our staff working in their offices giving advice to their tenants. We also worked closely with them in Mortgage Rescue with another of our staff seconded to work at the council. We have recently seconded another member of staff to their housing department to do benefit take-up and in 2013 are seconding two more staff there, one to do financial capability sessions for those whose lives are affected by the welfare reforms and another to do debt case work with them. This is a very different way of working for us but does mean we can help more people and those who are unlikely to visit us for advice. Steve Meakin, our regional money advice co-ordinator, having sat on the Council’s Social Fund Replacement Panel has been co-opted onto the local authority’s Customers & Communities Overview and Scrutiny Panel which acts as a ‘critical friend’ holding decision-makers accountable for the action that they have taken.

“We partnership working is enormously enjoyable and allows us to walk a mile in someone else’s shoes.” Steve Meakin, Money Advice Development Manager, Plymouth CAB

We have been warned for several years that our relationship with the council would change and more recently it became clear that our council were no longer prepared to enter into several contracts with a range of advice providers but wanted one provider only, but it had to be one who was prepared to work in partnership. The council were amalgamating their supporting people and advice budgets and independent commissioners would be making the decisions. Many agencies in the city initially found this very strange and wanted to ‘go it alone’ until they realised this would not
meet the terms of the new contract. Commissioners would be making decisions about who should be awarded contracts through an objective commissioning process. This was followed by speculation as to who might apply, including private companies and who would join with whom. Eventually and after much soul searching and discussion we agreed to enter into a bid jointly with Age UK Plymouth, Plymouth Guild (a generalist health and social care service but with a very good disability advice and information service) and Routeways (who offer help to people back into work but also advice to families). The group decided that Plymouth CAB would take the lead. With much relief we won the contract which is worth £500,000 x 6 years, as long as in the long term this will provide more accessible information and advice services for more of our clients. It does mean enormous change for us all but a much better service to our clients. See contract at Appendix 3 for sample to use.

“We began partnership working slowly, carefully and with trepidation 8 years ago with Plymouth CAB, but the range and size of work now is far greater than we ever could have imagined. We are now setting up our most formal partnership with exciting challenges ahead but with even better outcomes for our citizens. This is the start of newer and brighter things for both organisations and people. We have enjoyed enormous support and encouragement from our local authority with whom we have built up mutual trust and respect.” Carol Rashleigh, Business Development Manager, Routeways.

We have one full time and one part time RBL caseworker posts.

Other smaller amounts of funding have also been received, e.g. from HMRC, Energy Best Deal and Nationwide Foundation which sustains the work we do around financial capability and we have also earned money by using staff on a consultancy basis. The Cranfield Trust gave us early invaluable free business expertise in helping us to draw up our first business plan. We also now manage a small amount of money to give grants from pensioners who donate their annual winter fuel allowance to Devon Community Foundation.

We have developed a good relationship with Job Centre Plus too. Again this began by trying to identify an individual there with whom we could enter into dialogue when clients needed our help sorting out a difficulty with their staff. After a couple of years they did a pilot with one of our community based agencies to place young people with agencies in the city for work experience. We recruited 10 young people under 25 under the Future Jobs Fund who worked with us for 6 months and became increasingly valuable. They learnt quickly, managed change exceptionally well and were experts in technology. One won an award for being ‘outstanding’ in the community. They changed our views of young people working in the bureau and took on our challenge to encourage more young people to access our help. As a result we now have more young clients but importantly have recruited many more younger volunteers to work in the bureau. Many have been recruited from the University to work voluntarily in our call centre and are readily available to work during evenings and on Saturdays. To take this one step further, we now have eight apprentices, initially for 1 year each working in the bureau, funded by our partner agencies, all learning all aspects of working in a busy bureau and being flexible to cover when someone is sick or on leave.
Public benefit is now woven into the fabric of the city, e.g. the new Advice Plymouth consortia. It has assured our future. We are now involved in the governance of the city which rests with city councillors but also with institutions in the city which we see ourselves as integral.

With all our funding arrangements and contracts we report at least annually in writing but also work hard at maintaining regular liaison with them. We believe this is imperative to our continuing working relationship. However, we also consider the informal relationships with other agencies with whom we work, e.g. to signpost clients such as credit unions, our MPs and those we also work with to ensure social policy work can continue.

The bureau now employs more than 40 staff and has an annual income in excess of £1m. Enormous amounts of funding and prestige have been achieved over the last eight years which has enabled us to fulfil our charitable aims and help alleviate poverty in the city.

What has been particularly difficult?

1. **Managing change.** With each new project/funder inevitably came changes. Many were able to embrace those changes but a few staff and volunteers found this particularly difficult, especially those who had been with us for some years and believed the way things had previously been done were the best. Like many others they found the LSC contract and later, our other new contracts which were all target and time driven, difficult to balance with the needs of their clients.

2. **Learning new IT.** Our national IT systems have also proved difficult for some and no sooner had our staff and volunteers become familiar with CASE than it changed to PETRA and we were in the first pilot and had trained all our new call centre staff ready for the opening of our new call centre to coincide with the start of PETRA going live.

3. **Growing from a relatively small bureau into one of the largest in the country.** Many missed the intimacy of knowing everyone well as the bureau took on more staff and volunteers and those who were not in every day sometimes never met those in on opposite days. Communication became much more fragmented and even holding an annual planning day for everyone proved impossible to find a day and time to suit because of domestic arrangements. With many different work stations and staff remaining in their own work area the only common place was the kitchen! We have had to work very hard at team building; training people to step into each other’s roles, as commercial organisations do; moving away from the idea that people work only on one project so that their commitment is to the wider team. We have also had to develop more effective communications tools.

2.2. **Environment.** Probably never before can any of us remember such an uncomfortable environment in which to deliver money advice! Our clients are becoming even more desperate as sources of lending dry up or become very expensive and they are borrowing more for their priority and essential needs such as rent/mortgage, energy, food, etc.

Many money advisers have been employed under the LSC for many years but are currently working their notice when the face to face debt and benefits service will end in March 2013.

Other money advisers have been threatened with redundancy, e.g. those working under the F2F (face-to-face)/old FIF funding, and know their roles are likely to change but have little idea as to
how. The Government’s Money Advice Service, which has taken over the management of this funding, is currently consulting on this very issue.

However, other money advice services, particularly telephone services have seen development over the last few years and some charities such as the Royal British Legion and MacMillan have recognised the importance of having specialist money advisers embedded in their service.

Bureaux have traditionally used their highly trained volunteers to provide money advice but with many local authorities having cut back on their general funding they are now really struggling to meet the local demands for money advice. Some have had to draw up criteria for those they are able to help and are now signposting others elsewhere.

By working in partnership though we are able to reduce duplication of services, provide better value for money and make an easier journey for our clients. Many of those interviewed sited these benefits.

2.3. National agencies supporting money advisers

2.3.1. Institute of Money Advisers is the charity for professional money advisers with approx. 1720 members. Formerly the Money Advice Association the charity has been in existence for nearly 30 years. For most of this time they have produced an excellent money advice magazine ‘Quarterly Account’, an extensive training programme and an annual conference.

The IMA, Severn Trent Trust Fund, Staffordshire University, NOS and MBNA partnership working

“The IMA believes in the value of partnership working in order to bring maximum benefits to our nationwide membership. It has been a well established fact that group synergy allows a collaboration to outperform even its best individual member. We have been part of a series of significant partnerships in order to enable our members to access the means to enhance their skills and expertise.

Probably the most recent and significant of these partnerships has been the IMA Accreditation scheme. The process involves an externally validated qualification, adherence to the Institute’s Professional Code of Conduct and the take up of a Continuing Professional Development scheme. The rationale behind the Accreditation is to provide an independent mechanism to recognise and validate competence; in turn increasing expertise and professionalism of individual advisers, promoting consistency across the sector, enhancing public confidence and indicating quality to funders and regulators.

• With financial assistance from Severn Trent Trust Fund we were able to draw up the original proposals for the qualification and proceed to validation stage.
• By collaborating with Staffordshire University we created a qualification specifically related to the practice of Money Advice. In order to ensure that the qualification remains relevant to the profession we mapped it to National Occupational Standards.
(NOS) for Legal Advice. This is a set of descriptors which describe the activities which form our roles as Money Advisers.

- NOS themselves are the result of coordinated partnership working as they were developed by stakeholders within the sector for the sector.
- Our Accreditation scheme was an ambitious move to increase effectiveness and performance within the Money Advice sector but a scheme like this comes at a cost. Whilst the numerous benefits of an external qualification are obvious the cost to them would be significant. The solution to this came from a union with MBNA who recognised the common ground which we had and the mutual benefits which could be achieved and they provided qualification bursary funding for 3 years of applicants.

We have been delighted with the achievements of our members and of the Accreditation scheme. Since 2010 the IMA has been able to accredit over 600 Money Advisers. At the core of the success has been; collaboration, synergy, teamwork, identification of common ground and cohesion - proving I think that the value of a partnership is greater than sum of its parts”. Sallie Johnson, CEO, IMA.

2.3.2. “Money Advice Scotland* was born in 1989, and set up with some seed corn funding from the then Scottish Consumer Council (currently Consumer focus Scotland). It literally was one man and the dog!

The organisation whilst small was built on a strong foundation as there was a real willingness to develop a national organisation which met the needs of the advisers in Scotland. Both Citizens Advice Scotland and the then Strathclyde Regional Council, provided free accommodation and resources. At one point one of the Council of Management ran the office from her front room!

Whilst funding was very tight the turning point came when the organisation was able to raise funding for one year from Natwest Bank, and so was able to employ a full time Chief Executive in 1997. Whilst the funding was short term, by having strategic goals set, a clear vision, and getting the ear of the credit industry, the organisation was able to move forward. It also was able to attract Lottery funding which helped boost the organisation, and the sector. As an organisation we also gained a reputation for delivering high quality research that had not been carried out before. As the sector grew and legislation involved debt advice, Government funding then flowed from seeing the reputation grow. The Money Advice Trust started to fund our training and provide some core funding.

Having a good reputation means everything to an organisation. Leadership plays a big part, as does partnership. At MAS we pride ourselves in working with all the parties that have an interest in our area of work. We believe that by working in partnership, with organisations like Plymouth CAB who have the same ethos, we can collectively achieve far more than we would individually.” Yvonne MacDermid, OBE, CEO, Money Advice Scotland

* MAS is a sister organisation to the IMA and was set up to provide support to money advisers and raise standards of money advice throughout Scotland.
2.3.3. AdviceUK. This is the national support charity for independent advice agencies, many of whom provide money advice. They provide a comprehensive learning and skills programme, an annual conference and organise national campaigns. They have a National Money Advice Coordinator, David Hawkes, who can be contacted david.hawkes@adviceuk.org.uk David produces a money advice email bulletin for their members who can also take advantage of the Group Debt Counselling License and Advice Pro an IT case management system. They also provide discounts for supplies such as insurance and telecoms.

2.3.4. Citizens Advice. This is the national umbrella support organisation for all bureaux although they too work in partnerships and share much of their money advice expertise with money advisers in membership of AdviceUK or the IMA and some of this partnership work is funded through the Money Advice Trust. The key services are from their excellent advice given by the Specialist Support money advice team over the telephone or electronically. They also produce Arian which is a money advice newsletter full of interesting information such as caselaw updates and Debt Relief Order updates. Citizens Advice’s Creditor Liaison Policy Office addresses any difficulties money advisers have with creditors e.g. through the Addressing Financial Difficulties group. Contact Alistair Chisholm for more details. Alistair.Chisholm@citizensadvice.org.uk Tel: 020 7833 7191.

CAB Money is a bi-monthly newsletter produced by Citizens Advice's Policy Department and includes news and updates on issues relevant to money/financial advice and also keeps readers informed of relevant social policy and national development issues. Bureaux can visit Cablink for more information.

Citizens Advice has partnerships with those working in the armed forces, lone parents, cancer, homelessness, faith organisations, debt, employment and the prison and probation services.

2.3.5. MAT/NEL. “The Money Advice Trust is a charity set up in 1991 to increase the quality and availability of free, independent money advice to people with debt problems. We do this by offering direct advice through National Debtline, Business Debtline and My Money Steps; and through supporting advisers under the Wiseradviser brand.

National Debtline is a free telephone advice service which offers a holistic approach to debt advice, helping people to complete a budget, increase their income, and deal with their debts. Where necessary National Debtline refers clients externally for IVAs and also to free providers for DMPs. The service can process DRO applications internally. Additionally, Business Debtline provides free, over the phone advice specifically tailored for self-employed people and small business owners. My Money Steps is an interactive online money advice service which helps people through the money advice process offering a personalised action plan for people to deal with their debts.

MAT offers free training for advice sector partners in England, Wales, Northern Ireland and Scotland through the Wiseradviser brand. Money advisers from MAT’s advice partner organisations can register on the Wiseradviser website to access a full range of support including e-learning based training, the option to book classroom based training courses, and resources such as adviser focused factsheets. In 2011, Wiseradviser provided 5,597 training places for money advisers across the UK. On top of this, Wiseradviser acts as a social network for money advisers where they can learn from peers and experts through sharing experiences." Joanne Elson, OBE, CEO, MAT
2.3.6. MALG. The Money Advice Liaison Group (known as MALG) was formed 25 years ago and is ‘a discussion forum working for greater and better communication, best practice, understanding and professionalism among organisations with an interest in personal credit and debt’. It is a non-policy making, unincorporated Forum and its 57 members are drawn from creditors, debt collection agencies, enforcement agencies, debt advisers, independents and regulators. Members are generally the trade bodies or Institutes or umbrella organisations working in the personal debt field, both in the charity and voluntary sectors as well as the commercial sectors.

In the arena of debt advice MALG was a pioneer in partnership working with a vision to bring people together to improve communication and understanding. Before MALG was formed in 1987 those organisations assisting people to deal with their debts rarely had any meaningful contact with the creditor sector. Over the years understanding, better communications and knowledge has built up between both sides and named contacts within the creditor and the debt collection sectors and debt advice has now become the norm to assist if and when difficulties arise.

Much later regulators joined MALG and found it a perfect opportunity to consult over new proposals and to be able to reach most of the relevant agencies at one time.

Six Regional MALG forums have been set up around the UK - Scotland, Northern Ireland, North East, North West, Midlands and South East, providing similar opportunities at a local level including in many cases exchange visits between creditors and debt advice agencies, cascading the communication and understanding to a local level.

National MALG meets every two months in London when the following regulators provide regular update reports:

- The Department of Business Innovation and Skills
- The Financial Services Authority
- The Insolvency Service
- The Accountant in Bankruptcy
- The Ministry of Justice
- The Office of Fair Trading

Also The Department for Work & Pensions and The Money Advice Service provide similar regular reports.

In addition most MALG meetings have guest speakers on topical and relevant subjects stimulating important discussions. An average attendance is now 40. One of the main advantages of MALG is its influence in promoting good practice.

MALG also produces occasional Briefing Notes and arranges an annual day’s Conference & Exhibition which attracts approx. 230 delegates providing very useful information and networking opportunities. www.malg.org.uk

MALG and mental health professionals partnership example

“The Money Advice Liaison Group (known as MALG) in the early 2000s agreed to investigate the particular difficulties debtors faced when they also had a mental health condition. Debt advisers
were seeing more clients with such conditions, usually at a crisis point in their lives, when they simply could not cope with the added burden of sorting out their debts. Debt advisers felt they needed special treatment to prevent their condition deteriorating further by persistent contact from creditors which they simply could not manage. Creditors and debt collectors on the other hand were not of course aware of a health problem and indeed wanted evidence before they were prepared to stand off collection.

In 2005 MALG set up a working party of both debt advisers and creditors to investigate the extent of the problem and indeed if a solution could be found. Two years later the Working Party was joined by three national mental health organisations. In late 2007 the first MALG ‘Good Practice Awareness Guidelines for Consumers with Mental Health Problems and Debt’ were published by MALG to positive acclaim and these were later updated in the Autumn of 2009.

To accompany these Guidelines, in August 2008 the working party, which also now included the Royal College of Psychiatrists, jointly produced the very first ‘Debt & Mental Health Evidence Form’ for use by health professionals, debt advisers and creditors to more effectively evaluate debtors circumstances and arrive at informed decisions as to how to support the debtor in the immediate and sometimes long term future. This is particularly important for those whose condition seriously affects their ability to manage their financial affairs. The 3rd version of the Debt & Mental Health Evidence Form was launched in November 2012.

In order to raise awareness of the Guidelines and Evidence Form, The Royal College of Psychiatrists produced a document entitled ‘Final Demand’. This was targeted at health professionals, particularly in the NHS to make them aware of the link between mental health and debt and to inform them about the MALG Guidelines and Evidence Form.” Anthony Sharp, Chair, MALG.

All the above national organisations meet regularly and often do joint pieces of work. Citizens Advice and AdviceUK also occasionally sub contract work to agencies.
3. What are the best partnerships?

**Formal arrangements:** Some would consider that there needs to be a funding agreement in the form of a contract which is sustained only for the duration of the term. This can usually be negotiable and sometimes flexible as well. However, targets relating to outcomes will be built in which must be adhered to, or caught up if you fall behind, especially if you want to renew that contract at a later date.

Examples given by our contributors are:-

3.1. Public Sector

3.1.1. Local Authorities are now more likely to be entering into a formal contract rather than giving a grant. Thus there is more accountability and often targets and rigorous terms and conditions to be met which provides desired outcomes for the local council. New relationships, more like partnerships, are developing as a result, such as working more closely with the local housing and homeless persons section (sometimes called Housing Options), and some will help with housing bonds and mortgage rescue. Others are council tax collections (and their bailiffs), trading standards, financial inclusion departments, etc. Some have their own in-house debt and/or welfare benefits team. Agencies can be invited to sit on Multi Agency Assessment Panels. Once partnerships are working well policies such as debt collection can be influenced.

"We have a project with the Council’s Life Long Learning & Skills – helping disadvantaged people into employment by giving debt and benefit advice". Steve Wilcox, Sheffield CAB Debt Support and Editor of Quarterly Account

"We have a good relationship but it is also uncomfortable at times, e.g. when clients have concerns about the Council which we have to challenge." Anonymous.

3.1.2. County Council. Often these are for county-wide projects though not necessarily.

It should be noted here that some difficulties may arise when tendering for work at county level because other advice agencies with whom you work collaboratively may be competing with you for a contract. It might be preferable to make a joint bid instead which may be more popular with the council.

Similarly if you are one of several agencies working on the same contract with another taking the lead, you may find you no longer have direct access to the County Council. Inter CAB relationships have proven to be difficult in a 2 tier authority, although there are some very successful ones too.

3.1.3. Money Advice Service (now managing what was the Financial Inclusion Fund). This fairly new national government agency funds caseworkers and support workers too. However, this
service is likely to change significantly over the next 18 months. The main focus of the MAS is to educate the public to manage their money better.

“BDAC (Bristol Debt Advice Centre) MAS/FIF project works especially well whereby each agency specialises in different areas, e.g. BDAC provides specialist debt advice and energy advice and we provide debt advice when there is a need for some general advice too.” Lucy Hunt, F2F Team Leader, Bristol CAB

3.1.4. Community Legal Aid Service (LSC) (in-house debt service only available until end of March 2013) provides many agencies with funding for debt legal expert/s.

Some agencies, e.g. Manchester CAB have taken the lead in their area. Their partners are those they sub-contract work to, i.e. two firms of solicitors and Shelter who provide the housing advice. Manchester CAB provides the social welfare side too. This is a large £2.8m contract overseen by both the CLS and their Local Authority.

3.1.5. The Work Programme helping people back into work. This is a very new area of work but probably one which will grow. Several agencies now have sub-contracts from agencies such as Working Links to help people deal with their debts and learn how to budget on low incomes.

3.1.6. Housing Associations sometimes have in-house debt teams now and this is growing but they also contract work out to local advice agencies mainly to advise new tenants or those with significant debt. Advice can be based within the community in one of their properties, over the telephone or by calling into the advice agency. Some agencies are giving money management skills to tenants which are pro-active preventative work.

TOP TIP “Two Housing Associations make direct referrals by e-mail with a referral sheet and signed client approval. We report back afterwards to the HA with prior permission from the client and they agree to hold off actions for repossession while casework continues.” Sara Leeroth, Caseworker Manager, North Somerset CAB

3.1.7. Prisons and the Probation Service for work with offenders. Several money advisers are now working with offenders, both in prisons, out on remand, and when re-settling into the community.

“Our work in 2 local prisons is very beneficial. We have a worker and we have a prisoner who coordinates appointments and indentifies individuals for us in the prison. All these clients are LSC eligible and it makes it easier for us to keep up numbers. We have 3 to 4 new prisoners referred to us each week, e.g. for DRO payments which we are able to get from a charity.” Rose Lovell, Specialist Money Adviser, Maidstone CAB
3.1.8. NHS/PCT can provide accommodation and funding for money advisers to work in health settings, e.g. hospitals, GP surgeries and will refer patients for advice. Opportunities are arising now through the Care Quality Commission for Healthwatch the new independent consumer champion created to gather and represent the views of the public.

“We have worked in a local psychiatric hospital for 15 years. It is a very valued service which enables hospital staff to focus on the medical needs of patients rather than the social needs and we deal with their finances, benefits and housing needs thus helping with recovery and rehabilitation. We also work with another group of clients with moderate mental health problems. The ‘Move on’ group is settling patients back into the community. Because of our expertise built up over 15 years of working in the psychiatric hospital we are now able to much better deal with other clients with mental health issues, e.g. when completing DLA or ESA claims or appeals. Our service is now more focussed, quicker and streamlined and clients can receive our help in an environment where they feel comfortable and supported.” Richard Bristow, CEO, Poole CAB.

“At Citizens Advice Sefton, there is a team funded by the local PCT of Health Outreach generalist advisers who attend at GP surgeries throughout the borough. In addition, they have funded a specialist debt caseworker who can take referrals for clients to be seen either at bureau or in their own homes. This allows the service to be accessed by those who are most vulnerable.” Sharon Mercer, Money Advice Strategic Support Officer, Citizens Advice.

3.2. Charities

Many charities will give grants or even service contracts to money advice agencies. Those discussed are:

3.2.1. Royal British Legion mainly through Citizens Advice whereby funding is given for casework and support to advise service and ex-service personnel with targets of numbers of clients being set. This opens up new networks for those working with the service community such as RBL Regional Officers, SSAFA, the many benevolent funds such as the RAFBF, and with staff at local Garrisons and Barracks such as Commanding Officers, welfare officers and training teams. Close working relationships can be embedded such as offering training to such personnel showing them how to recognise debt, the need for money management skills, etc.

The Veterans Agency helps with appeals, medical discharges, etc., and the DWP (Armed Forces Champions) are often very helpful. Further help and support is available from the Naval Personnel and Family Services, Surf Action and many others.

**TOP TIP** - “We once had some difficulty with one of our partner organisations as they wanted to do things their way and had different priorities for the allocation of their grants to individuals but we invited them to sit in at an interview and they realised how robust we were, and that we could achieve better results for our clients if they asked for our advice as to how any grant monies should be spent.” Fiona Bain, RBL Caseworker, CAB Cornwall (Truro) and chair of Cornwall Money Advice Forum.
3.2.2. **MacMillan** through Citizens Advice whereby funding is given for casework to advise those who are terminally ill with cancer and most work is by referrals from health professionals through for example GPs or the palliative care team.

3.2.3. **Health Charities.** The Stroke Assn., The Parkinson’s Society and the M.S. Society all pay for occasional client casework per case.

3.2.4. **Big Lottery.** Most current funding is under their themes of “Improving financial confidence” and “Independent Futures funding”. The current round is the “Advice Services Transition Fund”. More commonly now the BigL is expecting partnership working.

If an agency has BigL funding it does give universal credibility and recognition to other charities that there has been a very thorough appraisal of the charity which has been deemed worthy of support. Other charities have been known to contact BigL recipients to OFFER another funding opportunity!

> “I chair a county group of approx. 80 advice organisations which is work funded by the BigL. There are quarterly forum meetings and a strategy group. We are hoping to make signposting between us more accessible and referrals quicker. We want to get clients in the right place quicker.”  
> Jon Stuart, CEO, Havant CAB

3.2.5. **Comic Relief** for working with older people. Once again there are contracts here to give advice which of course includes money advice around pensioner debt.

3.2.6. Funding from a **utility trust fund**, e.g. EDF Energy, British Gas, Southern Water, United Utilities, Severn Trent or Anglia Water, etc.

> “Charis, who manage the EDFETF have been particularly helpful to us and enabled us to do work with our most vulnerable clients in a very positive way by arranging for them to receive a grant to write off the debt and on occasions for a quality of life payment such as purchasing an essential item for the home.”  
> Rose Lovell, Specialist Money Adviser, Maidstone CAB

### Auriga Services Ltd. Partnership example

Auriga has worked hard in cementing partnerships at different levels. Probably best known for setting up and administering charitable trusts it views each of its relationships as a partnership rather than a contractor/client arrangement. Commenting on the various arrangements it has, Stuart Braley the CEO said “It really is so important to us to view relationships in this way, that is to say as ‘partnerships’. I don’t know of any organisation that can work in isolation and business relationships are built on personal trust as well as confidence and performance. Let’s be honest about it too, it’s also about each of the parties achieving what they need out of the relationship. It’s pretty obvious to most of us that by working together and bringing different skills to the arrangement so much more can be achieved. Put simply, working together brings synergies. Auriga has been very fortunate in getting some long term relationships with our clients many of whom we
now count as friends. Organisations are made up of people however, and just like friendships, these need to be nurtured. Not infrequently we find that just when we thought things were going well people are moved and new people arrive with different views and opinions. If we are lucky, we can start the cycle once again of building and nurturing the partnership. It is a continuing process which evolves and changes each time. Once all sides have invested time and effort into the arrangement then in my experience it starts to gel and really does work well."

Amongst other things, Auriga operates some of the large utility trust funds. This means assessing eligibility for grant help for both individuals and organisations. On the face of it quite an easy job but there are quite complex partnerships involved; some contractual some not. Initially it can be seen as a three way partnership between Donor, Charity and itself as managing agent. In reality it includes others such as individual advice organisations and advisers, other intermediaries and importantly the customers of the utility company. Arguably, it also includes the regulatory body of the industry and with millions of pounds of money being handled the various banks have a role too plus auditors etc. Being scrutinised by all, the utility company itself is rightly sensitive to criticism. Auriga maintains a contractual relationship with the volunteer Trustees to carry out the charity’s objects; it keeps the working relationship with the donor company as efficient as possible, working at several levels and often with different parts of the organisation. Most importantly, it sees its own role as the glue holding the partnership together and ensuring that not just its own good reputation is kept safe but also the other parties viewed through the eyes of their own stakeholders. Not forgetting that in this particular example a company such as Auriga will be working with the advice sector acting as both ‘gatekeeper’ to the funds, safeguarding the Trust’s and the donor’s interests whilst making sure that people needing help actually get it in a timely way. Importantly, advice sector clients and their professional advisers need to trust and understand Auriga’s decision making.

Auriga say categorically that even though they haven’t measured the specific benefits or the advantages of partnership working; it is so fundamental to the way they work they know that without good partnerships in place then the role they play simply couldn’t exist.

**NB.** Auriga has given and handled grants totalling nearly £73million. The total amount for individual families is £66,618,931 and to agencies delivering advice services is £6,138,594.

Funding can also come direct from a utility company such as United Utilities, EDF Energy, Wessex Water or Scottish Power. At some, such as Portsmouth Water, a local CAB has been able to influence change in their debt collection practices.

3.2.7. **Money Saving Expert** following a successful income surge now offers small grants for financial education, particularly to young people under their MSE Charity.

3.2.8. **Elizabeth Finn Care** charity for providing grants for individuals who could be in debt.

3.2.9. **Lloyds TSB Foundation, Santander Foundation and Nationwide Foundation** have given grants to debt advice charities.
There are obviously many more charities money advice services can and do engage with but these are the ones which have been particularly mentioned by those agencies interviewed.

Money Advice Plus Services & Women’s Aid partnership example

"I can honestly say that working on the DAME project (Domestic Abuse and Money Education) has been a steep learning curve for me with regard to partnership working. The project involved setting up and delivering a specialist telephone money advice service for survivors of domestic abuse, and this was achieved through a partnership between Money Advice Plus Services, a small independent money advice agency, and Women’s Aid, a well known and wide reaching charity specialising in supporting women experiencing domestic abuse.

Looking for ways of diversifying its funding sources, MAPS made a speculative approach to Women’s Aid to see if the charity was interested in exploring opportunities for developing a joint project which would further the objectives of both organisations. This approach eventually led to the development of a successful bid for funding from the Nationwide Foundation.

The successful proposal was for a project combining a specialised money advice service, training, and research. It made use of the existing structures the partner organisations had in place: the MAPS telephone advice model, the Women’s Aid nationwide framework of affiliated organisations, and its research and training resources and expertise. Women’s Aid provided initial training not only for the dedicated DAME advisers, who were employed by MAPS, but for the whole MAPS team, which has had the long term advantage of strengthening MAPS professional skills in this area. As the research aspect of the project evolved the Women’s Aid team were able to observe the money advisers at work and gained an insight into the complexity of the issues which can arise.

At times working at the interface between the two fields of expertise could prove a challenging place to be, but through constant dialogue and a receptive approach the partners were able to work together to produce a joint guide for professionals in both areas of work, and to deliver a nationwide series of seminars addressing workers in both domestic abuse and money advice.

Initially running for three years the project has recently been funded by the Henry Smith Charity to continue for a further two years, and to develop further training for professionals, hopefully building this into an accredited module as part of Women’s Aid training department. The role of the partnership is changing as the project evolves, creating new opportunities, which may in turn lead us into the area of influencing policy makers.” Sue Pattenden, Acting Manager, Money Advice Plus Services.

Nationwide Building Society partnership example

"As a mutual organisation owned by our members and founded on values of fairness and responsibility, we have always valued working in partnership with others to benefit our members and the wider community. We know that partnerships make the best use of everyone’s expertise, time and resources and we are pleased to be part of helping make them work.
“And partnerships can work in a range of different ways. For example, we provide financial support to a number of organisations – such as the Money Advice Trust, National Debtline, Shelter, MacMillan and a number of smaller community based organisations such as Wiltshire Money Advice, as well as paying Fairshare arrangements to a number of other debt advice providers. But we are also willing to roll up our sleeves and get involved as well. We’re active members of the award winning Addressing Financial Difficulties (AFD) cross industry best practice group, our staff are all encouraged to volunteer in the community and we also work closely with our industry peers on a range of different initiatives – all aimed at delivering better outcomes for consumers.

“In these difficult times it is essential that we all make the best of what we’ve got and make sure those who need services can access them in a way that suits their circumstances. We know there are many challenges out there. But hopefully through closer partnership working we can turn some of these into opportunities that make us all stronger and better for the future.”

Alex MacDermott, Money Advice Liaison Manager, Nationwide Building Society.

Informal Arrangements

3.3. Local Neighbourhoods – working together

This is predominantly to help particular groups such as those with ill health, older people, single parents or deprived communities. Informal arrangements with other local advice agencies such as Shelter, Mencap, Mind, Barnardo’s, Crossroads, Relate, Lions, Sure Start, Law Centres, YWCA, local alcohol and drugs centres, local carers groups, community groups, and many more, who can refer clients for advice or book appointments on line are very worthwhile exploring. Money advice agencies can refer clients to them for the vital support they often need. Some will offer outreach accommodation at very reasonable prices. Race Equalities Groups open doors to many ethnic minority groups, e.g. the Chinese community. Agencies such as volunteer bureaux will provide volunteers for a range of roles in an agency, e.g. giving advice, doing admin, helping with IT support, training, consultancy, etc. Some neighbourhoods already have advice networks such as Camden Advice Partnership, Westminster Community Network, Plymouth’s Advice4All network, etc.

"Churches who have premises empty during the week have let us have three very cheaply to use as outreaches." Joan Saddington, CEO, Sedgemoor CAB.

"Asda are fundraising for us and have offered to provide outreach accommodation. They are also interested in money advice developments." Jon Stuart, CEO, Havant CAB.

3.3.1. A Community and Voluntary Service (known as CVS) (or other type of volunteer umbrella agency) will open doors to many more agencies through their Strategic Partnership Forums including, importantly, funders.
3.3.2. Local solicitors and barristers will offer surgeries in advice agencies such as legal advice, employment advice and debt advice (more usually the latter when there is no LSC contract in the agency).

3.3.3. Local agencies of the same name, e.g. CAB’s who need/want to work together, e.g. to divide up new work when capacity is tight. It should also be noted that primarily because of competition between them with the same funder this relationship can occasionally be strained.

3.4. Financial education/capability. Many money advice agencies are now adding value to their service by providing some money management skills training and there are quite a number of companies and charities offering funding to do so. Across the UK there are now many financial capability forums meeting regularly to help develop and provide support to those working in this field in particular or money advisers more generally.

"Our CVA has the ‘ear’ of those in power and has been divisive with the local Advice Forum which is a large consortium. We are trying to foster and improve relations with them as the dominant player”. Anonymous.

"We are developing a consortia of collaborative partners, one being with our local college (South Downs) giving students money education and encouraging them to volunteer and deliver this in schools in Havant. Ditto with the University of Portsmouth." Jon Stuart, CEO, Havant CAB

"Our Financial Inclusion Strategic Partnership Group is working to achieve a single point of contact in future and producing a collective newsletter and signposting leaflets.” Keeley Oliver, Benefits and Money Advice Manager, Coast & Country H.A.

"Our Project working with seven social landlords works very well. It grew out of a local Financial Inclusion Forum for social landlords and a desire from them to ensure that their tenants have ready access to debt and benefits advice. This is good because even small RHPs in the group have access to the service. It is also good for clients because they get expert, independent debt and benefits advice which enables them to deal positively with their rent arrears alongside other debts. So it’s a win/win for everyone. For some landlords, the sums generated in backdated Housing Benefit alone, and paid direct to them, have exceeded their financial contribution to the Project. Clients also get financial capability advice from a volunteer and help with charitable applications, e.g. to pay DRO fees, clear debts and for essential household items.” Steve Wilcox, Sheffield CAB Debt Support and Editor of Quarterly Account

"We provide money skills training to learners working with local youth organisations”. Lisa Stone, Caseworker, Bolton CAB

TOP TIP The Financial Capability Starter pack sponsored by The Prudential available from Citizens Advice provides lots of useful information.
3.5. Miscellaneous

3.5.1. Many money advisers now consider the wider credit industry also to be partners; some provide funding, some offer training to raise awareness of their debt collection processes but for the majority simply getting a named individual who will help with your case can be a very positive experience for the benefit of the client. Most creditors and debt collectors belong to a trade body with a good practice code and they can more easily be challenged if practice is bad through their trade bodies and if that fails by various ombudsman services.

There is of course much criticism of creditors’ processes but by using people who can influence change such as Alistair Chisholm at Citizens Advice, huge progress has been made. This has only been brought about by improving relations.

Two recurring criticisms are that debt collectors do expect offers of payment from a reputable agency rather than from their customers who have been empowered to act themselves, and continually passing debts over to another debt collection agency when the adviser is in contact with the previous one. Many have systems which are not geared to 3rd party offers of payment and they have recently become more aggressive and are using courts more.

Mortgage Rescue is a newer problem with some mortgage lenders not treating the circumstances as ‘mortgage rescue’ when they should.

3.5.2. Debt Management Plans. Free to client organisations such as Payplan, StepChange Debt Charity (formerly CCCS) and Christians Against Poverty are seen by advisers as offering a very valuable service which cuts down on their casework considerably and offers a better option to clients in terms of ensuring regular payments to creditors and setting up sustainable arrangements. They are able to provide a bespoke service setting up a repayment arrangement, collecting the money monthly and paying it over to the creditors, however many there are. This is a much better service for the client than helping a client to arrange a plan but leaving the client to make many individual payments each month and not being able to help if things go wrong without rearranging the plan all over again. A crucial service from DMP providers is regularly monitoring the continuation of payments and giving on-going support to the client if things go wrong.

"Payplan provide a very easy to use service because they manage their debt cases like we do, e.g. they also use the CFS and the relationship is excellent as they visit us regularly. They can offer more options than we can to some of our clients." Angie Smith, Debt Caseworker and Advice Services Supervisor, Swindon CAB.

Payplan has long supported developments in money advice. Here is a current example.

**PAYPLAN & CITIZENS ADVICE partnership example**

Demand for Citizens Advice telephone service is high. They received 1.6 million calls to ‘Adviceline’ last year and this number continues to grow.

They wanted to explore ways they can increase the numbers of people they are able to assist by working with other key partners who can offer valuable complementary services to theirs.
Approximately 30 per cent of calls to Adviceline are related to debt and a proportion of these clients could benefit from a debt management plan (DMP) or individual voluntary arrangement (IVA). The CAB service does not provide these services and so looked for a partner who can help deliver these services to clients, namely Payplan for the purposes of this particular pilot.

They are looking to test the process for identifying and referring appropriate clients for a DMP or IVA over the phone after a short standardised triage process. They are also testing whether sufficient income could be generated from these referrals to help increase Adviceline capacity to meet additional demand, similar to SDAP. (Sustainable Debt Advice Project).

This is being tested using DAWN advice who operate the IDA project (Integrated Debt Advice). It was hoped to use advice line too but due to technical issues this has been delayed. DAWN is the debt advice telephone service based in the north east and part of Citizens Advice.

Citizens Advice has developed a decision tree for advisers/assessors to use with clients contacting the service. It is designed to filter out clients in debt who are better served in the CAB service, and identify those more likely to be eligible for a DMP or IVA and clients will be transferred to Payplan giving brief client details before transferring the client. Payplan will also look at referring clients back into the CAB service when appropriate.

The project will run for three months from 3 September 2012. The main aims of the project are:

- to test the processes and decision logic
- to assess the accuracy of the referrals
- to evaluate client outcomes, experience and satisfaction
- to explore a potential funding model

At the end of the three months there will be an independent evaluation conducted which will help Citizens Advice to make a decision on the future of such a model. Sarah Reeve, Head of Business Development Voluntary and Corporate Sectors, Payplan

Payplan and Advice NI partnership example

“The lead in this partnership is Advice NI (in Northern Ireland) and together with Payplan have been awarded a three, plus one year contract, working in partnership to provide free debt advice for clients in Northern Ireland.

AdviceNI is the leading independent advisory agency in Northern Ireland. This strategic alliance, awarded by the Department of Enterprise Trade and Investment NI (DETI), brings together the strengths and experience of both organisations to provide expert financial advice for those living in Northern Ireland searching for a realistic solution to their debt problems.

The service launched on 1 August, 2012 and Payplan is providing an out of hour’s telephone helpline service for Debt Action NI between the hours of: 8am – 9am; 5pm – 9pm weekdays, and 9am – 3pm on Saturdays.
Adopting Debt Action NI’s policies and procedures and case management system, AdvicePro, Payplan’s staff in Helpline assess the caller’s requirement for debt advice. Should a client be suitable for an IVA or DMP, they will be referred to Payplan; making them a key provider in Northern Ireland of this type of debt solution.

In addition, Payplan are providing support in building a web based budgeting tool to feature on the Debt Action NI website and on-going training and support to all advisers within the partnership in Northern Ireland.” Sarah Reeve, Head of Business Development Voluntary and Corporate Sectors, Payplan

3.5.3. Fee charging debt management companies providing DMPs or IVAs have been trying to forge new relationships with money advice agencies. However, the majority of money advisers do not feel it is in the client’s best interest to use a commercial company for a DMP who will charge a fee for a service that can be offered for free.

3.5.4. National umbrella agencies such as Citizens Advice and AdviceUK often bid for contract work to be sub-contracted out to their member agencies, e.g. MAS and RBL (Citizens Advice) and the BME Advice Network (AdviceUK). The Sustainable Debt Advice Project is an example of AdviceUk working in partnership with Payplan and other national organisations.

AdviceUK, Payplan and ACM-S partnership example

The Sustainable Debt Advice Project is a partnership between AdviceUK, Payplan, ACM-S (the providers of the AdvicePro case management system) and several AdviceUK members. Grant funding was provided by Friends Provident Foundation, who continue to actively support the project. It seeks to demonstrate whether or not the Fair Share creditor contribution model is a viable model for sustainable funding of the debt advice members of the AdviceUK network in particular, and the free debt advice sector in general. (Under a Fair Share model, a debt advice agency receives a fee income from contributions from creditors to whom debt payments by clients are distributed.) A secondary outcome is to establish a clear path for the rollout of this model, in the event that independent evaluation of the pilot finds that it is viable.

Payplan’s component within this partnership is as the provider of DMPs and IVAs where clients meet the criteria for referral. Additionally, for those clients who can only afford low or token offers to their creditors, the agencies can utilise Payplan’s disbursement system which will automatically send payments out to creditors, so no cash handling is required by the agency. AdvicePro is an online case management system that was originally developed in partnership with the Law Centres Federation. This is being further developed by ACM-S to provide agencies with a seamless referral link to Payplan and to Paylink, the distribution system. The pilot has been running since April 2012. There will be a formal evaluation in early 2013.

More information is available from David Hawkes, National Money Advice Co-ordinator, AdviceUK, and Sarah Reeve, Head of Business Development Voluntary and Corporate Sectors, Payplan.
3.5.5. **Secondments.** Sometimes other organisations will provide a secondee to work in agencies to gain experience or a work placement, e.g. EDF Energy placed a senior manager to develop a money advice telephone helpline service for 6 months full time at Plymouth CAB. Pluss, who have the contract to help people with special needs back into work, have placed trainees in a local Somerset CAB.

3.5.6. **Technical advice** is readily available and of the highest standard from Citizens Advice Specialist Support Team to all agencies delivering free to client money advice. Training is offered through the Money Advice Trust. Government agencies such as the Office of Fair Trading, the Finance Conduct Authority, HMRC, Insolvency Service (for DRO’s), the Court Service, etc. is available from their websites. Quarterly Account and Arian give some helpful contacts and enrichment to money advice.

3.5.7. **Networking opportunities**, e.g. local money advice groups, or the Money Advice Liaison Group by invitation of the member organisation or by attending their annual conference. There are also Welfare Reform Groups, court user groups (for those working on duty desks) and Financial Inclusion Forums.

"The Cornwall Money Advice Forum includes anyone interested in money advice, CABx, Payplan, StepChange, Christians Against Poverty, Housing Associations, smaller advice agencies and creditors. We always have creditors to speak at meetings and this has improved relationships considerably and given us a name to communicate with if we have difficulties with negotiations". Fiona Bain, RBL Caseworker, CAB Cornwall (Truro) and chair of Cornwall Money Advice Forum

3.5.8. **Credit Unions** provide a useful lending service to low income families and will often refer their members to local money advice agencies. This may sometimes cause tensions when a customer gets into debt and seeks advice from a local agency!

**TOP TIP.** Trustee Boards or charity trustees sometimes have to be encouraged to see the benefits of partnership working as they are more focussed on delivering existing contracts and recognise there is not much time to spare on work which may not produce benefits. Several anonymous comments!
4. Preconceptions

Firstly can we say straight away that partnership working does not have to be onerous or even formalised. Sometimes the simplest arrangements have been agreed over a coffee!

Despite the very obvious success stories around partnership working, some agencies still remain sceptical and are resistant to working collaboratively with an outside agency. Some of the contributors were positive from the outset and did not see any real difficulties, and one said she was excited at the prospect (see comment below).

However, many did have misgivings and top of the list was the competition culture we have worked in for many years. All advice agencies manage on very tight budgets and the threat of losing any funding was very worrying. There was also a fear of losing their agency’s identity.

Managers were reluctant to share information such as what tenders were coming up. With some funders there was concern as they were also ‘creditors’ such as the local authority, a utility company, etc. that it would compromise our independence and even confidentiality relating to the casework of one of their customers. Furthermore if we wanted to carry out the important social policy work which is the backbone to money advice then how could we still do this without causing ill-feeling? A great deal of ‘getting to know you’ work had to be done to dispel some myths and show the robust procedures we go through when doing casework – and of course the importance of taking up challenges with them when appropriate to do so. Working with government agencies such as the LSC where negotiation was always difficult has fostered a climate of misconceptions about partnership working. With a huge emphasis on counting clients, closing cases and spending time making out cases to earn money, there is a real worry that the client is no longer getting the best service.

Some agencies were worried about the resources it would take in forging new relationships when most money now for money advice was only enough to provide the casework service. And there were fears around change and having to adapt to even more new software programmes. Partnership working can be very time consuming, particularly in the early stages and can be hard work too. Individuals who are your named contact person can leave the organisation and sometimes we have to almost start all over again!

There was also a feeling that some local agencies did not provide a high quality service and if working in a contractual relationship with them whether this would undermine the good reputation of other partner agencies and where the control would be over the quality of their work.

There were concerns at the start of FIF funding and later with LSC funding about whether we could attract enough clients and a suggested solution could be working with some other agencies. However, that might attract clients with very complex issues rather than the quick and easy cases we all love. Some such agencies are as precious as we are about their clients too!

Internally there was some resistance from staff, volunteers and trustees too, especially among those who had been with their agency for many years and those who had had previous bad experiences
with potential partners. Some were quite ‘blinkered’ and others occasionally had conflicting interests. The same could be said for partner agencies. Your main contact person may be well-up for partnership working but some of their colleagues may not be so keen. Regular meetings and updates can help to reassure those not yet convinced about partnership working.

For many, dispelling some of these myths took time but it was important to determine whether there was a business case for partnership working – and there usually was. Not one of those interviewed for this report regretted partnership working and all said it had been extremely beneficial.

There was much bad press on the new Work Programme and this shaped our opinion for working with Job Centre staff but when we met them we found them to be really nice and with similar aims.
Lisa Stone, Caseworker, Bolton CAB

“We did not have any preconceptions in fact on the contrary we were very excited. We have always been a poor bureau (financially) and partnership working could enrich the service – and has!” Susan Hayles, Supervisor (FIF & LSC), Grimsby CAB

“We were concerned about reputational risk if one of our new partners was not working to a good standard and before we started working together we really did not know one another very well.” Carol Rashleigh, Business Development Manager, Routeways

“Police Officers are naturally guarded about their personal circumstances and will not often discuss such difficulties with any external agency. Trust needs to be built up over a period of time. Past experiences are sometimes barriers. However, we know we don’t have the breadth of knowledge to give our Police Officers the support they may need if they are struggling to manage their finances. We have found that by working with Payplan we can signpost our officers in confidence knowing that they are up to date with their information and advice and provide much valued help for our members.” Jason Kwee, Joint Board Secretary to Lincolnshire Police Federation.
5. Overcoming the barriers and risks:

Interestingly not all agencies have found barriers, risks or even difficulties with partnership working although most have. Perhaps the biggest hurdle of all is finding the time to make collaboration work!

**Things to avoid**

- too many partners
- hidden agendas – be clear what each wants from the partnership and their expectations
- under-estimating the time it will take
- don’t be pushed into something before you are ready – sometimes funders try to make you work in a partnership!
- mission drift
- being over-ambitious and making unrealistic promises

**Things to do**

- make a project plan
- agree some ground rules
- be realistic
- check how quality will be measured and sustained
- make time to know your partners (and their key staff) and build up trust with them
- encourage networking
- make time to listen
- ensure that there are benefits for every agency involved
- be persuasive – emphasize the benefits
- plan the changes required carefully and give yourself lots of time for this
- if the partnership is with a funder who is also a creditor, make it clear that you may have to challenge their practices and the reasons why
- agree your vision and long term goals
- understand the culture of organisations you are to work with
- dispel myths
- carry out a needs assessment
- build a strong team
- synchronise working ways
- consider how you will manage changes in key personnel
- regularly review and evaluate with partners
- do a cost benefit analysis
- don’t forget health and safety

**Things to consider**
- how to deal with people in your own organisation who have heard something detrimental about a potential partner – may be true but may not
- How to deal with workers preconceptions
- What another agency may want from the relationship before discussions start, especially commercial ones
- Do you need legal advice or VAT advice?
- What your initial approach will be, especially to public agencies such as schools, colleges, Job Centres, etc.
- What a new agency’s structures may be, e.g. engaging with mental health professionals can be very difficult - who makes the decisions?
- The different agendas others may have
- The political agenda both nationally and locally
- The needs of funders and if they don’t fit your agenda, look for an alternative funder
- Partnership working sometimes means compromise
- Make sure you have the same ethics, mindset, etc.
- Even if you have had no previous experience you will surprise yourself!
- Explore any personal interests

“Confidentiality, is essential from the beginning. When we first started working in GP surgeries GP’s would want feedback after the interview!” Gill Fletcher, General Advice Manager, Barnsley CAB

“There are specific threats posed by economic pressures and by tendering processes and how council’s commission. They sometimes try to force partnerships. There can be tension between the rhetoric. Each agency will tend to strive to secure their own future..” Gill Tishler, CEO, Oxford CAB.

“We did have a small contract with a local housing association whereby we saw their tenants on their premises and brought the casework back into the bureau to action. However, there was a change of management and without notice they cancelled the contract.” Anonymous.

“How important the partnership is to others may not be the same priority as for us. Partnership working can therefore be hard work. We promptly respond to e-mails and attend all meetings. Others may not do this as they are not so committed.” Jan Knight, CEO, Camden CAB.

“You should **not** create a partnership with the sole intention of looking for money, although sometimes partnerships do lead to opportunities for funding which can be bigger and more profound than ever expected.” Steve Meakin, Chair, IMA.

**TOP TIP** – “Discuss how you will resolve disputes if/when they arise and have a clear process for doing this.” David Hawkes, National Money Advice Co-ordinator, Advice UK

**TOP TIP** – Hold regular partnership meetings
TOP TIP - The question to ask is does the client suffer or gain from partnership working?

TOP TIP – “We invested in working with voluntary groups in one of our most deprived areas by also volunteering to work with them, e.g. I am Treasurer of the Community Centre. Good PR has resulted in more signposting and outreach opportunities. This is a good example of a way of reaching out to new hard-to-reach communities”. Jon Stuart, CEO, Havant CAB

TOP TIP – “Write a letter of understanding before partnership working, e.g. with barristers if using trainees to ensure they are properly supervised, insurance is in place and pro bono service.” Robert Smith, CEO, Southampton CAB

TOP TIP – “Research potential partners. Visit their premises and talk informally with their staff. Check their competence levels.” Robert Smith, CEO, Southampton CAB

TOP TIP – ”Try to have a dedicated worker in each partnership agency to ensure there is good communication.” Rose Lovell, specialist money adviser, Maidstone CAB

TOP TIP – “Choose partners carefully from the beginning. Some will just be in it for funding opportunities but not really signed up for working in partnership. The partnership must be bigger than the funding opportunity.” Jan Knight, CEO, Camden CAB.
6. Promoting partnerships

All new services will need promoting but the key is when to do it. Many favour the step process, e.g. announcing a new service will be starting ‘soon’ rather than precisely when in case things slip, and then some time after the service has started and you have been able to sort out early issues, and later when you have some good case stories to tell arrange an official launch.

Probably in the early days you will need to keep up the publicity until those using the service are doing so regularly. It is more difficult if you are targeting a particular group and especially if it is one that is hard to reach, so more thought needs to be given as to how best to do this.

Very importantly, consider who is to do this! It can be quite a sensitive area especially with developing partnerships. Some enjoy the limelight for example but are not very good at it! Others may be very shy or not well informed. The media of course love real case studies and depending on the service and sensitivities this can be very effective if done well.

Build up a database of external agencies and contacts you want to keep in regular contact with, such as MPs, public health, local health service, Job Centre Plus, Connexions, providers of the Work Programme, credit unions, housing associations, local authority staff and their councillors, credit unions, solicitors, community groups, local and regional charities, Chamber of Commerce, etc.

Below are some ideas for promoting new services:

- Newsletters
- Put on your website and encourage appropriate others such as the council to link to yours
- Use social media networks
- Business cards informing of the service (where, when, how, who for) can be left in places where your clients are likely to visit, e.g. for health projects in GP surgeries and hospitals
- Networking with outside agencies
- Writing a regular advice type column in your local paper
- Press releases
- Asking a local radio station to interview you
- When opportunities arise take an exhibition stand, or ask your council if you can put one up in their reception area
- Produce an Annual Report on the project and widely circulate it
- Design and display posters – or could your local art college design one for you?
- Give talks to community groups or target groups
7. The benefits and rewards

The benefits of partnership working are now well proven and everyone we spoke to agreed that the client benefits most and that is very satisfying for all caseworkers and managers alike. Clients get our help often quicker, more economically (efficiency savings by eliminating duplication), and with added value with a wrap-around service from other support agencies which really makes a huge difference. The client's advice journey is streamlined and easily accessed. More clients can be helped. We all of course want to provide the best possible service we can.

Partnership working also enables us to reach many clients we have previously been unable to help; offenders, those in medical settings such as secure units, where it would be impossible for them to access our services, older people, etc. This can mean we see them earlier enabling us to do more preventative work such as financial education before a crisis develops. We will have a much better understanding of what our partners offer and how so we can signpost more appropriately. If we are overstretched at any time, e.g. because of annual leave or sickness, we have partner agencies who we trust to give as good a service where we can signpost clients.

Second to client gains are the opportunities for more funding to do even more good work, to preserve current funding and often increase it significantly. Partners who have got to know you may well invite you to enter a formal contractual arrangement with them or join them in a bid for new funding. More than a few managers have told us that by working in partnership their agency was saved from closing! Some funders will only fund for regional work which is not generally available to a local based organisation but by forging partners who work across a region new opportunities will become available. Advice agencies will be seen as a desirable partner rather than just another advice agency. You can see from section 3 a long list of current opportunities for partnership working.

Initially we have to invest in new working but that investment will pay dividends by providing an even wider set of skills and expertise from other local and national agencies. It will challenge us to reassess what we do and how.

In areas where it has been a challenge to reach the numbers of eligible people for casework, e.g. LSC and MAS, partnership working has meant many more referrals thus reaching their agreed targets. Cases can be moved forward much more quickly.

Staff morale will improve as they can feel more supported with a wider network of co-workers and less frustrated and pressurised because they can do far more for their clients. New volunteers will be attracted to the service and from more diverse backgrounds which we all want. Staff tell us it is refreshing to be working in such an environment.

These very outcomes strengthen partnerships which gather momentum all the time while networks become larger and more robust. Such partnerships become a real force for the voluntary sector especially around changes to local laws. In turn communities become stronger and safer. Partners learn from each other and experience different ways of working giving them ideas for improving their own service. There is a higher regard in the community for advice agencies which in turn has
given more confidence to funders. There really is strength in numbers! A collective voice is more powerful and less anonymous and gives a real opportunity to influence the policy of funders who are also creditors.

“From small seeds sewn in reaching out to new groups and potential partners you never know what pops up – sometimes access to hard to reach groups, sometimes opportunities to work together better and understand how each works, and sometimes it can quite unexpectedly be opportunities for new funding.” Richard Bristow, CEO, Poole CAB.

“Every two weeks we produce an 'availability' bulletin across all local advice agencies so debt and welfare benefit capacity can be monitored and shared.” Tamra Manin, Services Manager, BDAC.

“We have created a Futures Room for clients whose cases are finished so they can have access to a telephone to make new arrangements for stage payments, to computers and for financial management and lots of useful information around money management generally.” Tamra Manin, Services Manager, BDAC.

“Partnership working makes for a streamlined service for our clients where they get help quicker.” Janet Akl, Money Advice Unit Supervisor, LSC & F2F, Blackpool CAB.

“Clients have access to different streams of expertise. Other agencies are sometimes better placed to help and support our clients than we are which highlights the need for effective partnership working.” Brian Welsh, F2F caseworker, CAB Cornwall based in Saltash.

“Funders take you far more seriously. There is an ethos amongst funders that it is better to fund partnerships than individual agencies. There is more funding available and more doors open, and the possibility of more to come as well. Local Authorities will take what you do more seriously if you are working in partnership.” Jan Knight, CEO, Camden CAB.

“We are able to cover far more work than we ever imagined possible and now complement one another without a duplication of services.” Carol Rashleigh, Business Development Manager, Routeways.

“Imagine ‘Morecambe without Wise’, ‘Ant without Dec’. It just does not work, so why would you even contemplate working alone when some great partnership opportunities exist for you? Working in a Vacuum, it sucks.

As a Debt Counsellor in the Metropolitan Police I can help people identify their options yet I can’t provide the solutions. The answer, working in partnerships for example, if the solution is an Individual Voluntary Arrangement then signposting to respected providers of such services is key.

What do Debt Advisors and Creditors have in common…… the client. Arenas such as South East London Discussion Forum bring us together in a working partnership that meets the needs of all.” Keith Osborne, Counsellor, Metropolitan Police.
“It could be argued that partnership working will only succeed if there is something for each partner to gain from the exercise. In the world of personal debt, the partners - creditors and debt advisers - involved have a common goal, the rehabilitation of the individual who, often through no fault of their own, is in serious financial difficulties. This is exactly the necessary ingredient to make partnership working succeed. Liaison is far from easy at times and as in so many areas of life it often depends on the individual, so with all partnership working we need to focus on the subject matter but at the same time building up a relationship with the individual with whom we are liaising. It does work and produces some very considerable benefits for all.” Anthony Sharp, Chair, MALG
8. Model of good practice:

There are lots of examples of good practice but no ‘one size fits all’ model. What we do have is lots of experience now and tools to help us prevent some of the obstacles which occur from time to time. For example, several agencies have developed good IT systems for booking appointments and multiple access points.

Suggested model to start partnership working.

1. Discuss internally the concept and agree which agencies you could work with for the maximum benefit first of your clients and then your community and agency
2. Approach chosen agency/ies and arrange informal meeting to discuss common goals and explore key ways of working together. Agree what resources are needed.
3. Arrange larger meeting with staff from both agencies to outline proposal and ensure all are ‘on board’. Nominate one individual from each agency as main contacts and communicators. Find out what each does and how. Familiarise with client group. Perhaps arrange exchange visits for several staff and observe interviews with client’s consent of course!
4. Arrange regular meetings depending on what you are going to do.
5. If appropriate seek funding for a joint project.

There are several important aspects to aim for:-

- Build up trust between you by being transparent and setting some ground rules
- Be honest at all times
- Be able to give a continuing time commitment
- Be prepared to give more than you may receive – at least at first!
- Be prepared to compromise
- Ensure both/all agencies are up to date with IT systems which can be shared.

It would be helpful to have a common referral criteria when referring clients for DMPs or IVAs.

National Debtline referrals with Payplan partnership example

National Debtline and Payplan have had a partnership in place for a number of years. NDL is a national telephone advice service managed by the Money Advice Trust that does not have the facilities to administer Debt Management Plans (DMPs) or Individual Voluntary Arrangements (IVAs) themselves. Therefore, they have partnerships in place in order for them to refer clients to organisations that can. Their DMP clients are now equally divided between Payplan and Step Change (formerly CCCS) and their IVA clients are equally divided amongst a panel of 4 IVA providers of which Payplan is one. NDL will collate all the relevant information from the client, including creditor’s details and balances. In the case of Payplan this information is electronically transferred on a daily basis and uploaded automatically onto their CRM system. The clients are then contacted by
Payplan’s Assessment Team to offer the client a solution. Because of the amount of information provided by NDL and the on-going support from Payplan’s Relationship Managers, the conversion to a DMP and IVA remains consistently high.

The partnership arrangement allows for a solid, trusted relationship between NDL and Payplan, opening dialogue, resulting in constant opportunities to improve the client experience and ensure benefit is gained from all parties involved. The floor for sharing ideas and best practice has been a great asset within this relationship and has only improved the efficiency and outcomes for the client, Payplan and NDL. Sarah Reeve, Head of Business Development Voluntary and Corporate Sectors, Payplan

“Lots of access points are offered to clients, e.g. through churches, libraries and with other bureau and our main access point which is through Oldham Civic Centre for gateway assessments and drop-ins.” Christine Whitehead, Oldham CAB

“Our 3 RBL caseworkers were selected primarily because of their army background and their understanding of the culture and language in the forces. They then did their Citizens Advice advice training. This gave them instant access to potential clients and enabled them to be up and running very quickly. I have encouraged the caseworkers to build up their own relationships through networking which has worked very well. Angie House, Manager, Richmond & Hamilton CAB.

“We started by arranging exchange visits between us and the council. We now provide a one stop shop. Our caseworkers are doing a drop-in with the Council Tax Dept. We also provide quarterly joint surgeries with Money Matters (in house council debt team), the council tax team, the council’s Income Generation Team and ourselves on 3 consecutive days in three different locations. Mostly it is arrears cases which are taken up by the CAB. We have a pot of money for a Debt Relief Fund (approx. £7k to each agency from the LA p.a.) for DRO and Bankruptcy fees when we nominate recipients.” Craig Lydon, D.A. Team Co-ordinator, Newcastle CAB

“The BigL funding provided us with an integrated electronic appointment system bespoke for our bureau which all agencies can access and book their clients appointments. There is a gateway assessment first and then a brief form with client details. It was not easy at the beginning though with inappropriate referrals and other agencies found the system hard to use as they were not very IT savvy so we had to train them first.” Dan Pye, Money Advice Services Manager, Manchester CAB

“We have developed an on-line diary and referral system which allows other Agencies in our area to book clients in for appointments. We have extended this so that we can make referrals direct to Payplan and the system works well. Payplan provides advice for the client who makes 1 payment p.m direct to Payplan. They then distribute this payment amongst the client’s creditors. This is free to the client. It saves us work in negotiating arrangements with creditors and benefits the client as they only have 1 payment to make to Payplan each month as opposed to numerous payments to different creditors.” Peter Marshall, Money Advice Supervisor, Citizens Advice Sunderland
9. Recommendations

At Plymouth CAB we would highly recommend all money advice agencies to give consideration to working in partnership, to network whenever an opportunity arises and to seize opportunities when they present themselves. It has become obvious when compiling this report that those agencies who have embraced partnerships and made them work are flourishing despite the economic state of the country.

"I would highly recommend partnership working."  Dan Pye, Money Advice Services Manager, Manchester CAB

"Good communication is essential to foster a new partnership”. Fiona Bain, RBL Caseworker, Cornwall CAB (Truro) and chair of Cornwall Money Advice Forum

"Plymouth CAB thrives on working in partnership with others. We are looking forward to seeing our new Advice Plymouth partnership develop. Importantly we will now be able to help many more people than ever before. Working closely together with key advice and support agencies in our community will ensure clients get the best advice and shortest journey to do so. We will also be able to reach people who traditionally would never have come to us for help. We will be able to raise the quality of advice right across the city and that includes for our own workers, many of whom have had training from partner agencies.

Some or our funding partnerships have evolved from wanting to understand how creditors, housing associations and our council work and to influence their debt collection practices which was quite unexpected.”  Ann Kinahan, Director, Plymouth CAB.

CLIENT CASE STUDY

Client, lone parent with learning difficulties referred by the Housing Advice Team, wanted to be independent so when she had an interview with the DWP and no one to accompany her she did not attend. This resulted in her Income Support being cut, HB cut and rent arrears building up and eventually possession proceedings being instigated. The client developed mild mental health problems and anxiety. It was at this point that she was referred to the bureau for help. Because of the excellent working relationship between all concerned the HA agreed to withdraw the warrant despite £3,500+ being owed. The Housing Benefit Team were given a copy of the Assessment carried out by the Learning Difficulties Team as were the DWP. Subsequently staff from HB spoke with the caseworker and the appeal was avoided. HB was reinstated and backdated as a continuous claim and the rent arrears were paid off. Income Support has been reinstated and partially backdated. Now the client has agreed to have floating support provided by the housing association.
This was all achieved in a very small time scale rather than going on for months. Client’s mental health improved. Good result and only possible because of good partnership working.

**APENDIX 1 – LIST OF CONTRIBUTORS**

Janet Akl, Money Advice Unit Supervisor, LSC & F2F, Blackpool CAB  
Fiona Bain, RBL Caseworker, CAB Cornwall (Truro) and chair of Cornwall Money Advice Forum  
Stuart Braley, CEO, Auriga Services  
Richard Bristow, CEO, Poole CAB.  
Alistair Chisholm, Creditor Liaison Policy Officer, Citizens Advice  
Joanna Elson, OBE, CEO, MAT  
Gill Fletcher, General Advice Manager, Barnsley CAB  
David Hawkes, National Money Advice Co-ordinator, AdviceUK  
Susan Hayles, Supervisor (FIF & LSC), Grimsby CAB  
Angie House, Manager, Richmond & Hamilton CAB  
Lucy Hunt, F2F Team Leader, Bristol CAB  
Sallie Johnson, Professional Development Manager, IMA  
Ann Kinahan, Director, Plymouth CAB  
Jan Knight, CEO, Camden CAB  
Jason Kwee, Joint Board Secretary, Lincolnshire Police Federation  
Sara Leeroth, Caseworker Manager, North Somerset CAB  
Rose Lovell, Specialist Money Adviser, Maidstone CAB  
Craig Lydon, D.A. Team Co-ordinator, Newcastle CAB  
Yvonne MacDermid, OBE, CEO, Money Advice Scotland  
Tamra Mannin, Services Manager, Bristol Debt Advice Centre  
Peter Marshall, Money Advice Supervisor, Citizens Advice Sunderland  
Steve Meakin, Chair, Institute of Money Advisers  
Alex MacDermott, Money Advice Liaison Manager, Nationwide Building Society  
Sharon Mercer, Money Advice Strategic Support Officer, Citizens Advice  
Keeley Oliver, Benefits and Money Advice Manager, Coast & Country H.A.  
Keith Osborne, Counsellor, Metropolitan Police  
Sarah Reeve, Head of Business Development Voluntary and Corporate Sectors, Payplan  
Sue Pattenden, Acting Manager, Money Advice Plus Services  
Dan Pye, Money Advice Services Manager, Manchester CAB  
Carol Rashleigh, Business Development Manager, Routeways  
Joan Saddington, CEO, Sedgemoor CAB  
Anthony Sharp, Chair, MALG  
Marie Spiers, Project Manager, Advice Plymouth  
Angie Smith, Caseworker, Swindon CAB  
Robert Smith, CEO, Southampton CAB  
Lisa Stone, Caseworker, Bolton CAB  
Jon Stuart, CEO, Havant CAB  
Jess Sumner, CEO, Croydon CAB  
Gill Tishler, CEO, Oxford CAB  
Brian Welsh, F2F Caseworker, CAB Cornwall  
Christine Whitehead, Social Welfare Law/debt caseworker, Oldham CAB  
Steve Wilcox, Sheffield CAB Debt Support and Editor of Quarterly Account
APPENDIX 2 – USEFUL ADDITIONAL INFORMATION

We have not added a great deal of information here as so much is widely available now electronically. However, because, some we have spoken to say they would welcome the basics that is what we have tried to list.

**Partnership working**

To find partner umbrella agencies for capacity building and support visit

[www.charity-commission.gov.uk/](http://www.charity-commission.gov.uk/)

There is an article in UKAR Arena – Winter 12 on the results of good partnership working in Newcastle. E-mail [debtadvice@ukar.co.uk](mailto:debtadvice@ukar.co.uk)

For CABx visit BMIS and search for partnerships

**For money advisers and agencies**

Debt Advice handbook (10th edition) from CPAG [www.cpag.org.uk/bookshop/debtadvice](http://www.cpag.org.uk/bookshop/debtadvice)

The Insolvency Service at [www.insolvency.gov.uk/insolvency](http://www.insolvency.gov.uk/insolvency) lists all the Competent Authorities

Debt counselling licenses, debt management guidance and debt collection guidance visit the OFT [www.of.gov.uk](http://www.of.gov.uk)

To subscribe to Quarterly Account, the IMA journal e-mail [office@i-m-a.org](mailto:office@i-m-a.org), or telephone 0113 242 0048

**Financial Capability**

For CABx visit Cablink for financial capability work

Visit PFEG, the personal finance education charity who offer resources and lesson plans, help and advice to those teaching children and young people on managing their money. Tel: 0845 241 0925 [www.pfeg.org](http://www.pfeg.org).

**Research relating to personal finance and debt**

The Personal Finance Research Centre based in Bristol University has done a great deal of independent research for many organisations. Visit [www.bristol.ac.uk/geography/research/pfrc/](http://www.bristol.ac.uk/geography/research/pfrc/)

The Money Advice Trust has an information hub showing a range of research resources available on its website [www.moneyadvicetrust.org](http://www.moneyadvicetrust.org)
Consultations

The Money Advice Service is currently consulting on their draft Business Plan for 2013/14 and ‘Achieving consistent and high quality debt advice’. Visit www.moneyadviseservice.org.uk

APPENDIX 3

Sample Partnership Agreement
CONSORTIUM AGREEMENT

17th December 2012
Agency logos here
1. **Details of the Consortium**

This Agreement is between **Plymouth Citizens Advice Bureau** and the relevant Consortium Member.

2. **Purpose of Agreement**

This Agreement is entered into on 17th December 2012

BETWEEN

**Plymouth Citizens Advice Bureau**, 2nd Floor Cobourg house, 32 Mayflower Street
Plymouth PL1 1QX

And

**No.1 agency name and address**

**No.2 agency name and address**

**No.3 agency name and address**

WHEREAS

The parties have collaborated on the submission of a Tender for the provision of an “Advice and Information Service” (the “Service”) known as “Advice Plymouth”

And

The **Plymouth Citizens Advice Bureau** (PCAB) has been awarded a contract by Plymouth City Council for the provision of the Service

And

The parties wish to collaborate in the delivery of the Service

**NOW IT IS HEREBY AGREED** that:

3. **The Terms**

The Consortium Members agree to operate this Agreement in a professional manner, in accordance with the agreed policies and procedures adopted by Advice Plymouth and the member’s respective quality systems
The respective responsibilities for delivering the Services of Advice Plymouth are set out in Schedule 1 – Consortium Members roles and responsibilities in delivery

Schedule 2 – Key Performance Indicators

Schedule 3 – Finance

4. Management and Reporting

Advice Plymouth Management Group (APMG)
The Advice Plymouth Management Group (APMG) will provide overall management control. The group will meet quarterly once the early development phase has been completed, more frequently during the first year. APMG will consist of the following CEO members from all four Consortium Members, or their successors and the Project Manager:

<table>
<thead>
<tr>
<th>Name</th>
<th>Organisation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ann Kinahan</td>
<td>Plymouth Citizens Advice Bureau</td>
</tr>
<tr>
<td>No.1 CEO</td>
<td>Agency</td>
</tr>
<tr>
<td>No. 2 CEO</td>
<td>Agency</td>
</tr>
<tr>
<td>No. 3 CEO</td>
<td>Agency</td>
</tr>
<tr>
<td>Project Manager</td>
<td>Plymouth Citizens Advice Bureau</td>
</tr>
</tbody>
</table>

Areas managed by the APMG
The APMG will monitor and manage:

1. **Performance** by regularly monitoring work against key performance indicators (including the targets and milestones set in the implementation plan); setting new targets where appropriate; and applying the sanctions agreed in the Membership Agreement where necessary.

2. **Finance** by establishing appropriate and realistic budgets, agreeing accounting and audit arrangements, including variation in the budgets set and reporting arrangements; and seeking advice on more specialist areas such as VAT.

3. **Risk** by undertaking appropriate risk assessments and consequent risk management plans to reduce or transfer risks (e.g. through insurance). Such plans must be assigned and time limited.

4. **People** by clearly defining HR roles and responsibilities, giving priority to agreeing arrangements and protocols for any staff secondments or transfers and agreeing policies for recruitment, pay and pensions.

5. **Strategic direction** by having clear routes and regular reporting to and input from the Membership governing bodies and creating regular opportunities for a shared input.
6. **Equalities by** regularly reviewing the impact of decisions relating to the service on both clients and team members who identify with the nine protected characteristics; also by creating a forum in which issues from those groups can comfortably be raised and addressed. Customer satisfaction data and qualitative feedback from customer and volunteer focus groups are crucial.

7. **Value for money** by anticipating the efficiency of the Advice Plymouth Services and reporting the reality against those anticipated figures i.e. reporting on the cost of the services and their outputs and the outcomes achieved for clients.

8. **Communications and marketing** by regularly monitoring the effectiveness of communication links to all staff (for which the extranet/intranet will be key) and the effectiveness of the marketing strategy.

9. **Winding down or terminating the Membership if and when required** by planning from the beginning termination arrangements and their triggers, together with appropriate communications strategy and further TUPE arrangements, in case they are needed.

**Project Manager support**

Implementation will be supported by the appointment of a **Project Manager**. The Project Manager will be responsible for:-

- delivering the implementation plan and a number of the areas highlighted above
- ensuring service delivery meets the targets and outcomes as specified, this will include working closely with an Advice Plymouth Deputy Project Manager (a senior supervisor);
- leading weekly advice Membership team operational meetings with partner representatives as required (e.g. Telephone Supervisor, Drop in Supervisor and Caseworkers);
- reporting progress against actions;
- acting on reviews of performance as specified by the APMG;
- co-ordinating changes in the advice need environment or in response to funder requirements as required by the APMG.

Appointment of the Project Manager will be overseen by the Advice Plymouth Management Group and day to day management will be overseen by the PCAB CEO.

The Project Manager will report to the PCAB CEO on an ongoing basis. The Project Manager will also work directly with the CEOs as required to implement actions.

5. **Review**

This Membership Agreement will be reviewed annually. The annual reviews will take place 4 weeks before the anniversary of the start of the Advice Plymouth Contract each year.
Any changes required to this Agreement will take effect at the start of the financial year immediately following, unless an alternative timetable is specifically agreed. In addition, any amendments to the Agreement may be made at any time on matters of urgency and substance.

6. INTELLECTUAL PROPERTY

Any Confidential Information or Intellectual Property created or arising as a result of the carrying into effect of this Agreement shall belong to the Consortium Members jointly, shall be held confidential by them and shall accordingly not be used, turned to account or disclosed by any Consortium Member.

7. DISPUTES

If an issue arises between the Consortium Member with regards to this Agreement, the matter should be referred to the Advice Plymouth Management Group. The CEOs of the Consortium Member should use their best endeavours to resolve any issues.

If unable to resolve the Dispute the Consortium Members will attempt to settle the dispute by mediation in accordance with the ‘Model Mediation Procedure’ of the Centre for Effective Dispute Resolution (“CEDR”). Unless otherwise agreed between the Consortium Members, the mediator will be nominated by CEDR. To initiate the mediation a Consortium Member must give notice in writing (ADR notice) to all the other Consortium Members requesting mediation and send a copy of the ADR notice to CEDR. The mediation will start not later than [30] days after the date of the ADR notice or otherwise as CEDR may direct.

No Consortium Member that has given an ADR notice may commence any court proceedings in relation to any dispute until it has attempted to settle the dispute by mediation in accordance with this Clause and either the mediation has terminated or the other Consortium Members have failed to participate in the mediation, provided that the right to issue proceedings is not prejudiced by a delay.

8. DATA PROTECTION AND OTHER LEGAL COMPLIANCE

The Consortium Members undertake to each other to comply with the provisions of the Data Protection Act 1998 and all other applicable legislative and regulatory requirements concerning data protection insofar as such compliance is required for them to discharge their respective intended roles pursuant to this Agreement, and to comply with all other legislative and regulatory requirements applicable to the implementation of this Agreement.

9. NO ASSIGNMENT
No Consortium Member may assign (whether absolutely or by way of security and whether in whole or part), transfer, mortgage, charge, declare itself a trustee for a third Consortium Member of, or otherwise dispose of (in any manner whatsoever) the benefit of this Agreement or sub-contract or delegate in any manner whatsoever its performance under this Agreement and any such purported dealing in contravention of this Clause shall be ineffective.

10. **TERMINATION**

10.1 This Agreement shall terminate as respects a Consortium Member by immediate written notice to that effect executed by all the other Consortium Members if:

(a) it breaches this Agreement and fails to remedy the breach (if remediable) within 30 days of such notice; or

(b) it commits any irremediable breach of this Agreement

10.2 This Agreement shall immediately terminate as respects a Consortium Member without any need for the giving of notice immediately prior to the point in time when that Consortium Member commences winding up, becomes insolvent or enters into any composition, scheme or arrangement with its creditors or becomes subject to any process of administration or liquidation. Such termination shall not affect the continuance of this Agreement as between the other Consortium Members.

10.3 Termination of this Agreement, and a Consortium Member's withdrawal from this Agreement:

(a) shall be without prejudice to any rights obligations or liabilities which shall have accrued or become due prior to the date of termination;

(b) shall not prejudice the rights or remedies which a Consortium Member may have hereunder in respect of any breach of this Agreement prior to the date of termination; and

(c) shall not affect this Clause or the continuance in full force and effect of the other provisions of this Agreement insofar as they are capable of being applied to the facts and circumstances existing as at the termination of this Agreement, or subsequently, in relation to the arrangements provided for in this Agreement.

10.4 As soon as practicable after a Consortium Member’s withdrawal from this Agreement or the termination of this Agreement as respects a Consortium Member, that Consortium Members shall ensure that all Confidential Information is returned to the Consortium Member from whom it was obtained
as soon as reasonably possible or, with the prior written consent of the latter, destroyed.

10.5 If a Consortium Member withdraws from the delivery of the contract, for whatever reason, the Advice Plymouth Management Group will decide if and when it is necessary to engage another delivery Consortium Member, who will be added as an addendum to this contract. This contract in its undertakings will apply in their entirety to the existing and new Consortium Member.

10.6 If a Consortium Member either:

a) gives notice of withdrawal from this contract after the date on which this contract is signed; or
b) fails to meet its undertakings under this contract as set out in Schedule one
   • Plymouth Citizens Advice Bureau (PCAB) may recover from the Consortium Member any costs incurred by them and have the remaining Consortium Members provide substitute Services or perform the Services itself;
   • where PCAB has paid in advance for Services that have not been performed by a Consortium Member, to have such sums refunded by the Consortium Member immediately;
   • to claim damages for necessary and reasonable additional costs, proportionate to loss or expenses incurred by them
   • which are attributable to the Consortium Member.

11. AMENDMENT VARIATION AND WAIVER

11.1 No amendment or variation of this Agreement shall be effective unless it is in writing signed by or on behalf of all the Consortium Member and for the avoidance of doubt no Designated Representative has authority to bind his or her appointer for this purpose.

11.2 No waiver of any provision of this Agreement shall be effective unless it is in writing and signed by or on behalf of all the Consortium Members. No such waiver shall constitute a waiver of any other provision of this Agreement or a waiver of the relevant provision otherwise than in reference to the particular circumstances giving rise to the waiver.

11.3 Failure to exercise a right or remedy provided by this Agreement or otherwise shall not constitute a waiver of the right or remedy or a waiver of other such rights and remedies nor shall single or partial exercise of any such right or
remedy prevent any further or other exercise thereof of any other such right or remedy.

12. **FURTHER ASSURANCE**

All Consortium Members agree to demonstrate transparency and declare any interests and conflicts of interests, as they arise.

Each of the Consortium Members undertakes that it will reasonably in the context of this contract, at the request and cost of all the other Consortium Members, execute and deliver all such documents and do all such other acts and things as the other Consortium Members may reasonably request in order to give them the full benefit of this Agreement.

13. **ENTIRE AGREEMENT AND SEVERANCE**

13.1 Each of the Consortium Members confirms that this Agreement represents the entire understanding and constitutes the whole agreement between the Consortium Members in relation to its subject matter and supersedes any previous agreement between the Consortium Members with respect thereto and, without prejudice to the generality of the foregoing, excludes any warranty, condition or other undertaking implied at law or by custom, usage or course of dealing.

13.2 Each Consortium Member confirms that:

(a) in entering into this Agreement it has not relied on any representation, warranty, assurance, covenant, indemnity, undertaking, or commitment, which is not expressly set out in this Agreement;

(b) in any event, without prejudice to any liability for fraudulent misrepresentation or fraudulent misstatement, the only rights and remedies in relation to any representation, warranty, assurance, covenant, indemnity, undertaking or commitment given or taken in connection with this Agreement are contained in it and for the avoidance of doubt and without limitation no Consortium Member has any right or remedy (whether by way of a claim for contribution or otherwise) in tort (including negligence) or for misrepresentation (whether negligent or otherwise, and whether made prior to, and/or in, this Agreement).

13.3 In the event that any part of this Agreement (including any sub-clause or part thereof) shall be illegal, void or unenforceable by reason of any applicable law or regulation, it shall be deleted and the remaining parts of this Agreement shall continue in full force and effect.
14. NOTICES

14.1 Any notice to be given under this Agreement must be in writing and left at or sent to the address of the main office of the Consortium Members or to such other address as shall have previously been notified in accordance with this Clause as an address for the giving of notices. For the avoidance of doubt notices of withdrawal pursuant to Clause 3 must not be sent by email.

14.2 A notice is to be treated as given:

(a) upon delivery at the addressee’s address, if left there; or

(b) on the third day after posting, if notice is given by post; or

(c) in the case of a fax, on production of a transmission report from the relevant fax machine indicating that the fax was sent in its entirety to the fax number of the Consortium Member.

15. GOVERNING LAW

15.1 This Agreement is governed by and shall be construed in accordance with English law.

15.2 Each Consortium Member agrees that without preventing any other mode of service, any document in an action (including, but not limited to, any claim form or other originating process or any third or other Consortium Members notice) may be served on a Consortium Member by being delivered to or left for that Consortium Member at its address for service of notices under Clause 16 and each Consortium Member undertakes to maintain such an address at all times in the United Kingdom and to notify the other Consortium Members in advance of any change from time to time of the details of such address in accordance with the manner prescribed for service of notices under Clause 16.

Signed on behalf of

______________________________
Signed on behalf of

__________________________

Name

__________________________

Position

__________________________

Date

__________________________

Signed on behalf of

__________________________

Name

__________________________

Position

__________________________

Date

__________________________
## MEMBERS ROLES AND RESPONSIBILITIES IN SERVICE DELIVERY

Service provider’s roles and responsibilities in delivery are as follows:

<table>
<thead>
<tr>
<th>Service Provider</th>
<th>Role and Responsibilities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plymouth Citizens Advice Bureau</strong></td>
<td><strong>Lead agency – Chair APMG</strong>&lt;br&gt;Coordinate service delivery and targets&lt;br&gt;Lead responsibility for quality assurance processes.&lt;br&gt;Coordinate reporting.&lt;br&gt;Responsible for invoicing, receiving funds, management of service accounts.&lt;br&gt;Specific responsibility for Telephone and Digital Services.&lt;br&gt;Initial lead responsibility for Drop-In (first six months); thereafter contributing consortium member to Drop In and Advice Pool services.&lt;br&gt;Provider of casework in targeted neighbourhoods.</td>
</tr>
<tr>
<td><strong>Name of agency</strong></td>
<td><strong>Member of Project Management Group.</strong>&lt;br&gt;Provider of casework to people with physical and mental disabilities; and to carers.&lt;br&gt;Provider of casework in targeted neighbourhoods&lt;br&gt;Provider of training facilities.&lt;br&gt;Lead responsibility for City Centre Drop In (after first six months); contributing consortium member to Drop In Advice Pool.</td>
</tr>
<tr>
<td><strong>Name of agency</strong></td>
<td><strong>Member of Project Management Group.</strong>&lt;br&gt;Provider of casework to older people (including those with dementia) and carers of older people.&lt;br&gt;Provider of casework in targeted neighbourhoods.&lt;br&gt;Contributing consortium member to Drop in Advice Pool.</td>
</tr>
<tr>
<td><strong>Name of agency</strong></td>
<td><strong>Member of Project Management Group.</strong>&lt;br&gt;Provider of casework to families with children.&lt;br&gt;Provider of casework in targeted neighbourhoods.&lt;br&gt;Contributing consortium member to Drop In Advice Pool.</td>
</tr>
</tbody>
</table>
PERFORMANCE REQUIREMENTS

The performance requirements is split into three sections; information/signposting, advice/referrals, and casework. Each section contains specific targets, for which consortium members agree to maintain and share records, and is monitored separately.

The targets will be reviewed annually against performance data, management information and changing need in the city, and maybe subject to change.

*Enquiry is defined as an individual issue that a person requires support with. See key tasks section for whether an enquiry should be defined as information/signposting, advice/referrals, or casework.

The service will provide a minimum 516 frontline staff hours per week (26,905 per year) for the first year of the service, rising to a minimum of 604 frontline staff hours per week (31,494) for the remainder of the contract.

INFORMATION/SIGNPOSTING:

<table>
<thead>
<tr>
<th>Performance Indicator</th>
<th>Annual Target</th>
<th>Evidence source</th>
<th>Reporting mechanism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of information/signposting enquiries*</td>
<td>7000</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>Total number of different people accessing information/signposting</td>
<td>4200</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>Amount of frontline staff time (hours) spent on information/signposting</td>
<td>TBA</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>% of information/signposting enquiries ultimately resolved via telephone</td>
<td>60</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>% of information/signposting enquiries ultimately resolved via e mail</td>
<td>20</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
</tbody>
</table>
% of information/signposting enquiries ultimately resolved via face to face

<table>
<thead>
<tr>
<th>Performance Indicator</th>
<th>Annual Target</th>
<th>Evidence source</th>
<th>Reporting mechanism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of advice/referrals enquiries*</td>
<td>7000</td>
<td>Register</td>
<td>Monthly report</td>
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<tr>
<td>Total number of people accessing advice/referrals</td>
<td>4200</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>Amount of frontline staff time (hours) spent on advice/referrals</td>
<td>TBA</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>% of advice/referrals enquiries ultimately resolved via telephone</td>
<td>30</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>% of advice/referrals enquiries ultimately resolved via e mail</td>
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<td>Register</td>
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<td>50</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>Number targeted initiatives per year using community settings e.g. libraries, GP surgeries.</td>
<td>At least 6</td>
<td>Special activity reports</td>
<td>Monthly report</td>
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</table>

Outcome Indicator

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Annual Target</th>
<th>Evidence Source</th>
<th>Reporting mechanism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>People make informed choices</td>
<td>% of people who report that they know more as a result of the advice/referrals</td>
<td>100%</td>
<td>Advice outcome form</td>
</tr>
<tr>
<td>People stay in control</td>
<td>% of people who report they feel they have greater control as a result of the advice/referrals</td>
<td>100%</td>
<td>Advice outcome form</td>
</tr>
<tr>
<td>People feel they are more capable of dealing with any problems in the future</td>
<td>% of people who report they feel more capable as a result of the advice/referrals</td>
<td>100%</td>
<td>Advice outcome form</td>
</tr>
<tr>
<td>Intermediate</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### People successfully resolve money and care issues to make positive changes

<table>
<thead>
<tr>
<th>Description</th>
<th>Outcome</th>
<th>Evidence</th>
<th>Reporting mechanism</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of people who acted on the advice/referral they were given and successfully resolve issues, including accessing services/support where required</td>
<td>80%</td>
<td>Advice outcome form</td>
<td>Quarterly report</td>
</tr>
</tbody>
</table>

### People maximise their income

<table>
<thead>
<tr>
<th>Description</th>
<th>Outcome</th>
<th>Evidence</th>
<th>Reporting mechanism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of previously unclaimed benefits successfully claimed</td>
<td>£7million</td>
<td>Advice outcome form</td>
<td>Quarterly report</td>
</tr>
<tr>
<td>Minimum % of the £7 million successfully claimed for families with children</td>
<td>20%</td>
<td>Advice outcome form</td>
<td>Quarterly report</td>
</tr>
<tr>
<td>Minimum % of the £7 million successfully claimed for older people (50+)</td>
<td>20%</td>
<td>Advice outcome form</td>
<td>Quarterly report</td>
</tr>
<tr>
<td>Minimum % of the £7 million successfully claimed for people with disabilities</td>
<td>25%</td>
<td>Advice outcome form</td>
<td>Quarterly report</td>
</tr>
<tr>
<td>Minimum % of the £7 million successfully claimed for other groups (e.g. refugees, single people)</td>
<td>20%</td>
<td>Advice outcome form</td>
<td>Quarterly report</td>
</tr>
</tbody>
</table>

### People minimise problem debt

<table>
<thead>
<tr>
<th>Description</th>
<th>Outcome</th>
<th>Evidence</th>
<th>Reporting mechanism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of debt resolved, including associated debt (e.g. mortgage repayments)</td>
<td>£750,000</td>
<td>Advice outcome form</td>
<td>Quarterly report</td>
</tr>
</tbody>
</table>

### People build resilience for the future

<table>
<thead>
<tr>
<th>Description</th>
<th>Outcome</th>
<th>Evidence</th>
<th>Reporting mechanism</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of people who return for help with the same issue</td>
<td>10%</td>
<td>Register</td>
<td>Quarterly report</td>
</tr>
</tbody>
</table>

### CASEWORK:

#### Performance Indicator

<table>
<thead>
<tr>
<th>Performance Indicator</th>
<th>Annual Target</th>
<th>Evidence source</th>
<th>Reporting mechanism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of casework enquiries*</td>
<td>6000</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>Total number of different people accessing casework</td>
<td>3600</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>Amount of frontline staff time (hours) spent on</td>
<td>TBA</td>
<td>Register</td>
<td>Monthly report</td>
</tr>
<tr>
<td>Outcome</td>
<td>Indicator</td>
<td>Annual Target</td>
<td>Evidence Source</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
<td>---------------</td>
<td>--------------------------------------</td>
</tr>
<tr>
<td>Immediate</td>
<td>% of people who report that they know more as a result of the casework</td>
<td>100%</td>
<td>Casework exit questionnaire</td>
</tr>
<tr>
<td>% of people who report they feel they have greater control as a result of the casework</td>
<td>100%</td>
<td>Casework exit questionnaire</td>
<td>Quarterly report</td>
</tr>
<tr>
<td>% of people who report they feel more capable as a result of the advice/referrals</td>
<td>100%</td>
<td>Casework exit questionnaire</td>
<td>Monthly report</td>
</tr>
<tr>
<td>Intermediate</td>
<td>% of people who successfully acted on the casework they were given and accessed services/support (where required)</td>
<td>95%</td>
<td>Casework exit questionnaire</td>
</tr>
<tr>
<td>Amount of previously unclaimed benefits successfully claimed</td>
<td>£3million</td>
<td>Casework exit questionnaire</td>
<td>Quarterly report</td>
</tr>
<tr>
<td>Minimum % of the £3million successfully claimed for families with children</td>
<td>20%</td>
<td>Casework exit questionnaire</td>
<td>Quarterly report</td>
</tr>
<tr>
<td>Minimum % of the £3million successfully claimed for</td>
<td>20%</td>
<td>Casework exit</td>
<td>Quarterly report</td>
</tr>
<tr>
<td>older people (50+)</td>
<td>questionnaires</td>
<td>25%</td>
<td>Casework exit questionnaire</td>
</tr>
<tr>
<td>-------------------</td>
<td>----------------</td>
<td>-----</td>
<td>----------------------------</td>
</tr>
<tr>
<td>Minimum % of the £3million successfully claimed for people with disabilities</td>
<td>20%</td>
<td>Casework exit questionnaire</td>
<td>Quarterly report</td>
</tr>
<tr>
<td>Minimum % of the £3million successfully claimed for other groups (e.g. refugees)</td>
<td>People minimise problem debt</td>
<td>Amount of debt resolved, including associated debt (e.g. mortgage repayments)</td>
<td>£750,000</td>
</tr>
<tr>
<td>People build resilience for the future</td>
<td>% of people who return for help with the same issue</td>
<td>10%</td>
<td>Register</td>
</tr>
</tbody>
</table>

**Long Term**

<table>
<thead>
<tr>
<th>People have improved quality of life</th>
<th>% of people reporting an improved quality of life as a result of the casework</th>
<th>90%</th>
<th>Annual survey</th>
<th>Annual report</th>
</tr>
</thead>
<tbody>
<tr>
<td>People have improved health and wellbeing (where this was an identified need)</td>
<td>% of people reporting improved health and wellbeing (where this was an identified need)</td>
<td>90%</td>
<td>Annual survey</td>
<td>Annual report</td>
</tr>
<tr>
<td>People gain employment (where this was a identified need)</td>
<td>% of people reporting they gained employment (where this was an identified need)</td>
<td>90%</td>
<td>Annual survey</td>
<td>Annual report</td>
</tr>
<tr>
<td>People maintain independence (where this was an identified need)</td>
<td>% of people reporting they maintained independence (where this was an identified need)</td>
<td>90%</td>
<td>Annual survey</td>
<td>Annual report</td>
</tr>
<tr>
<td>People are capable of dealing with money and care issues as they arise</td>
<td>% of people who report their issues are still resolved 6 months later</td>
<td>90%</td>
<td>Annual survey</td>
<td>Annual report</td>
</tr>
</tbody>
</table>
QUALITY REQUIREMENTS

Quality Standards

The Provider will achieve the Legal Services Commission General Advice Quality Mark within 12 months of the service start.

The Provider will be suitably qualified to provide debt advice using the relevant Legal Services Commission qualification.

MANAGEMENT AND OPERATION

Performance reporting

Monthly reports will be submitted to the Contract Manager within 10 days of the last day of the month.

Quarterly reports will be submitted to the Contract Manager within 14 days of the last day of the quarter.

Annual reports will be submitted to the Contract Manager within 1 month after the anniversary of the contract start date.

Contract monitoring

The Provider will participate in the ongoing monitoring of the contract in line with Plymouth City Council’s Adult Social Care Contract Management Framework.

Business Continuity

The provider will have a comprehensive business continuity plan in place for the service.

Additional data to be made available at the request of commissioners:

Please note: All data must be available to be presented by each of (or a combination of) the following categories:

- Equality monitoring (all Protected Characteristics)
- Neighbourhood where the client lives
- Client group of people accessing the service
- Referral routes (e.g. self referral, GP, or library etc.)
- Enquiry type (e.g. health and wellbeing, social care, financial inclusion, housing, caring, work etc.)
- Description of key task (i.e. information/signposting, advice/referral, casework)
Primary method of delivery (i.e. telephone, web/e mail, face to face, home visit)
Description of activity (e.g. provided leaflet, attended appointment, or form filling etc.)
Outcome of intervention

In addition we may ask for the following at any time:
Waiting times for appointments (internal and referrals)
Staffing levels
Number of training sessions
Online newsletters
Access to casework files
Information on campaigns e.g. benefit take up
Details of neighbourhood/outreach locations
A selection of case studies

N.B. Schedule 3 sets out the agreed payments, dates and amounts, between partners once the income has been received from the funder.

December 2012