

Financial Inclusion Fund (FIF) Debt Advice Project
Stage one evaluation response document

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This document presents the shared views of the Department for Business, Enterprise and Regulatory Reform (BERR) and the project managers (PMs), in response to the Stage one evaluation report of the FIF Debt Advice Project.

KEY

BERR Previously the Department of Trade and Industry; referred to in the Stage One evaluation report as “the DTI”
 P. paragraph number
 pg. page number
 PMs The 15 project managers who head the 16 regional FIF projects and the Citizens Advice Programme Manager

Category		Recommendation	Report Reference	Implementation Plans
Displacement	A1	“This evaluation recommends careful monitoring and documentation of any potential funding displacement going forward.”	pg.20; P.2	<ul style="list-style-type: none"> • PMs and participants to report any local examples of funding displacement to BERR. • BERR to consider what preventative measures could be taken within its power.
	A2	“This evaluation recommends that BERR and the PMs reiterate the agreed definition of adviser displacement to all those involved in recruitment as part of the FIF Debt Advice Project.”	pg.26; P.3 (See also pg.15; P.1 and pg.23; P.2)	<ul style="list-style-type: none"> • With the main recruitment drives now complete, this is an historical issue. We will welcome the Stage 2 report, which will offer further insight into the issue of adviser displacement. • If participants lose a FIF adviser in future, they will take into account the overall project aim of bringing new people into the advice sector; yet they will also have to consider the availability of training and may choose an equivalent replacement, to minimise disruption and delay.

Client Data	B1	“This evaluation recommends that BERR and project managers reiterate the agreed definition of a ‘case’ to all those involved in the delivery of the FIF Debt Advice Project.”	pg.32; P.3	<ul style="list-style-type: none"> • PMs to reiterate the definition of a ‘case’ to all participants, to ensure all advisers take this approach when recording FIF cases. • PMs to report to BERR if there are any difficulties in fully adopting the FIF standard approach. • From Q7 onwards, all projects will record the percentage of FIF cases involving one-off enquiries (cases opened and closed on the same day). This should provide basic data on the proportion of more complex cases dealt with by FIF advisers.
	B2	“It is recommended that clients’ debt and arrears are recorded consistently across all regional FIF projects.”	pg.33; P.2	<ul style="list-style-type: none"> • BERR to write to all PMs, clarifying the FIF standard approach to these issues. PMs to disseminate this to all participants. • PMs to report to BERR if there are any difficulties in fully adopting the FIF standard approach.
	B3	“This evaluation recommends that BERR and project managers attempt to standardise the approach to counting clients among regional FIF projects, based on the definition of a ‘client’ which has already been agreed.”	pg.61; P.3	<ul style="list-style-type: none"> • While the Stage 1 report was being written, this was a live issue. Since then, a standard approach has been agreed. • PMs to reiterate the definition of a ‘client’ to all participants, to ensure all advisers take this approach when recording FIF clients. • PMs to report to BERR if there are any difficulties in fully adopting the FIF standard approach.
	B4	“Further work needs to be done at various levels of the project, to ensure the quality and consistency of client data collection.”	pg.63; P.5 (See also pg.15; P.5)	<p><i>Regarding quality of data, see B3.</i></p> <ul style="list-style-type: none"> • BERR to coordinate efforts, aiming for all FIF client data to be collected electronically, either on a central IT system or using the BERR spreadsheet. • PMs to report to BERR if there are any difficulties in collecting all FIF client data electronically.

Project Performance	C1	“The evaluation recommends that the number of clients recorded in quarterly returns is carefully monitored to assess whether...client targets [are met] in future quarters.”	pg.34; P.3	<ul style="list-style-type: none"> • BERR and PMs to monitor performance for the rest of Financial Year (FY) 07/08 and investigate any cases where targets are not met. • This issue must be considered alongside efforts to target financially excluded (FE) clients. Projects targeting a high proportion of FE clients are likely to see fewer clients overall.
	C2	“Project managers and BERR should consider examining how targets are being met, to ensure over-achievement by FIF advisers is recorded as such.”	pg.34; P.3	<ul style="list-style-type: none"> • There is agreement that FIF clients should not contribute to targets of other funding streams. • BERR and PMs to monitor performance against targets for the rest of FY 07/08 and investigate any anomalies.
Targeting FE clients	D1	“It is recommended that BERR and project managers agree a standard approach to targeting.”	pg.15; P.3 (See also pg.42; P.1)	<ul style="list-style-type: none"> • It is agreed this project aims to target clients who are FE, and those who are in danger of becoming so. Participants are located within areas characterised by high financial exclusion. Now the project is more established, participants have increased their efforts to target such groups, by doing outreach work, targeted publicity and offering translation services. No client seeking debt advice will be refused assistance, although clients should be prioritised appropriately and FIF advisers should ensure they maintain a reasonably balanced caseload.
	D2	This evaluation recommends “taking a more proactive approach to ensure that FIF funding is reaching a greater proportion of FE clients.”	pg.15; P.4	<ul style="list-style-type: none"> • The original bids included many initiatives to target advice services towards FE clients. These are being implemented as advisers become fully trained and reach full capacity. • Efforts to target FE clients are reported quarterly in the PM project reports.

Adviser training and support	E1	“There may be scope to identify and fund more specific training courses...covering more specialist issues such as mental health or state benefits.”	pg.16; P.3	<ul style="list-style-type: none"> • BERR is currently in discussions with the PMs and training partners. Decisions on the training programme will be made along with the wider planning for the future of the FIF Debt Advice Project beyond FY 07/08.
	E2	“Refresher courses based on Wiser Adviser caseworker level training...could be supported within the FIF Debt Advice Project.”	pg.16; P.4	<i>Regarding the future training programme, see E1.</i>
	E3	“This evaluation indicates that FIF advisers may benefit from receiving a more comprehensive introduction to the intentions of FIF funding.”	pg.74; P.3 (See also pg.16; P.1)	<ul style="list-style-type: none"> • It is the PMs’ responsibility to ensure their FIF advisers are fully informed of the major issues relating to the FIF Debt Advice Project, including B1, B2, B3, B4, C2 and D1. Such efforts could include hosting regional meetings and providing online resources.
	E4	“This evaluation recommends that the money advice groups could be further promoted and there is scope for individual projects to investigate the benefits of regional meetings of advisers.”	pg.80; P.1	<i>Regarding regional meetings, see E3.</i> <ul style="list-style-type: none"> • The PMs will continue to explore the potential benefits offered by the money advice groups, and BERR supports such efforts.
Other	O1	“If any project were to repeat a similar bidding process, the evaluation recommends that more consideration is given to helping the advice sector cope with the additional burden.”	pg.50; P.3	<ul style="list-style-type: none"> • This suggestion will be noted for similar projects in the future. No further action is required for the FIF Debt Advice Project.
	O2	“The evaluation indicates that project managers could benefit from some sharing of best practice across the projects, for example regarding the direct referral of clients.”	pg.20; P.3	<ul style="list-style-type: none"> • PMs to continue taking a proactive role in identifying and disseminating best practice. • The PMs meet quarterly, both as a Citizens Advice group and as a Liaison Group representing all 16 projects. There is also regular interaction among members of both groups, with input from BERR, to share knowledge on relevant issues.