Evaluation of the Financial Inclusion Fund

Face-to-Face Debt Advice Project

Final report for stage one of the evaluation

June 2007
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1. Introduction

1.1 Background to the Financial Inclusion Fund (FIF) debt advice project

Tackling financial exclusion
As part of the 2004 spending review, the Government set out its commitment to tackle financial exclusion and undertook to publish specific proposals in three key priority areas: access to banking services, access to affordable credit, and access to debt advice. The Financial Inclusion Fund (FIF) of £120 million was created to support initiatives to tackle financial exclusion. The Government recognised that the most financially excluded would benefit from free face-to-face debt advice, and therefore £45 million was allocated to increase the provision of such services in England and Wales, in a project led by the Department of Trade and Industry (DTI).

Rationale for face-to-face debt advice
While debt advice can be offered through a number of channels (such as telephone, self-help methods, fee-charging debt management companies and other financial professionals), free face-to-face advice is believed to be a particularly effective method of reaching certain financially excluded individuals. Research has shown that despite the wide range of readily available debt advice, people with severe or complicated debt often need to talk to someone face-to-face, and are often the hardest to reach\(^1\). The financially excluded are much less likely to have contact with financial professionals, and may find self-help materials difficult to use if they lack basic skills. Citizens Advice found that the majority of their face-to-face clients had low incomes, suggesting that those most likely to be financially excluded are particularly likely to use face-to-face advice\(^2\). This finding was supported by HM Treasury Promoting Financial Inclusion report\(^3\). Furthermore, research into the National Debtline pilot showed that social groups DE are less likely to use telephone advice, despite their greater need for debt advice\(^4\).


\(^3\) Promoting Financial Inclusion December 2004, HM Treasury

Measuring financial exclusion

There are a number of potential ways in which financial exclusion can be measured. However in relation to the FIF debt advice project, the DTI agreed that the following financial exclusion measures should be used as an indication of whether an individual may be financially excluded:

- no back account;
- user of high interest credit;
- no savings;
- individual annual income of less than £14,500; and
- owe priority debts.

1.2 Project and evaluation objectives

The FIF debt advice project aims to increase the provision of free face-to-face debt advice to specific socio-economic groups and geographic areas of high financial exclusion. This evaluation is designed to examine the effectiveness of the project as a mechanism for achieving this aim. Effectiveness will be assessed against the following criteria:

- **Additionality/impact evaluation** – additional capacity of an appropriate standard was added to the debt advice sector as a result of government funding;
- **Appropriateness and targeting** – the funding of participants was of an appropriate level and distributed to achieve the maximum impact and to ensure good targeting towards geographical and social groups of high financial exclusion and vulnerable individuals; and
- **Value for money/process evaluation** – the project was delivered in an efficient manner, with grant distribution and monitoring managed appropriately, thereby maximising additionality.

The first stage of the evaluation focuses on:

- assessment of the project start-up phase, including the bidding process;
- assessment of the significance of adviser increases as part of the FIF debt advice project;
- impact of training undertaken, including how well the training has equipped FIF advisers for their role;
- confirmation of compliance with DTI grant offer letters;
- qualitative assessment of the reasons for success in meeting/failure to meet initial targets;
- assessment of the displacement of advisers from non-funded advice organisations;
- initial assessment of the overall impact of FIF funding on the money and debt advice sector;
- identification of funding displacement in the money and debt advice sector; and
- initial assessment of client characteristics to provide an indication of whether the FIF debt advice project is reaching its intended target audience.
Please note that for the purposes of this evaluation, displacement of advisers has been defined as somebody who chose to leave a paid money advice role immediately prior to joining the FIF debt advice project.

1.3 Overview of methodology

This is the full report for stage one of the evaluation of the FIF debt advice project.

The fieldwork for stage one of the evaluation was conducted from December 2006 to March 2007. The fieldwork was completed before the 14 March announcement from HM Treasury that there will be a new Financial Inclusion Fund for the next spending period to 2011.

Stage one of the evaluation is based on the following components:
- quarterly returns analysis;
- client data analysis, based on data provided from the Citizens Advice CASE system;
- an online survey of 282 advisers;
- site visits to 16 participating organisations (from 8 of the 16 regional FIF projects\(^5\))
  - including interviews with centre managers and FIF advisers
- interviews with audiences involved in project delivery and key stakeholders
  - 8 x Successful and unsuccessful bid coordinators/writers;
  - 1 x Citizens Advice Programme Manager;
  - 8 x Project managers of regional FIF projects;
  - 1 x Money Advice Trust (MAT) representative;
  - 2 x DTI representatives;
  - 8 x Alternative funders; and
  - 2 x Senior stakeholders at Citizens Advice and Advice UK.

Stage two of the evaluation will be conducted in Winter 2007/Spring 2008 and will broadly involve a repeat of the above methodology.

\(^5\) The 16 projects that make up the FIF debt advice project will be referred to as regional FIF projects for simplicity. It should be noted that two of the projects are in fact national projects.
1.4 Data sources

There were three sources of data analysed as part of the evaluation:

- quarterly returns (for Q1, Q2 and Q3) submitted by all 16 regional FIF projects;
- data from the Citizens Advice CASE system comprising 2,484 client records, relating to bureaux in both Citizens Advice and non-Citizens Advice projects, covering 10 projects in total; and
- results from an online adviser survey conducted between 20 February and 13 March 2007, completed by 282 advisers.

Quarterly returns
Quarterly returns are submitted to the DTI after every financial quarter, by each of the 16 regional projects. These returns include:

- breakdown of partnership costs;
- number and type of staff employed;
- number of clients seen; and
- number of cases open and closed.

An example of the format for quarterly returns is given at Appendix A.

CASE Data
CASE is a bespoke system used by Citizens Advice to record details of individual cases on which advisers are working. In November 2006, this system was adapted to include specific information requested on the client data form issued by the DTI. The CASE data provided for this evaluation comprises three reports (covering enquiries, debts and outcomes) in csv (Microsoft Excel) format, listed by project.

The CASE data received so far includes information on 2,484 clients. This sample represents approximately 20% of clients reported in the quarterly returns by the end of Q3. This sample does not provide information on all the 16 regional projects. The CASE system is bespoke to Citizens Advice and, therefore, is predominantly used in projects led by Citizens Advice. However, it does include some bureaux belonging to non-Citizens Advice projects. In order to ensure robust data, projects are only included in this report if they had recorded more than 30 clients on the CASE system when the data was collected. The projects included in this CASE data provide a good spread of geographic locations, with the exception of London and the south east. This slight geographical bias was unavoidable at this stage of the evaluation, because little other client data centrally is available yet. However, efforts are being made to ensure that a much broader set of data (covering non-Citizens Advice projects, and participating organisations not using the CASE system) is included in stage two of the evaluation.
**Online survey**
Between 20 February and 13 March 2007, an online survey was conducted among FIF advisers, resulting in 282 responses. The survey focused on the issues of displacement, training and support. A copy of the survey can be found at Appendix D.

1.5 Site visits

**Selecting the sample for site visits**
Eight of the sixteen projects were selected to receive site visits. They were chosen to ensure coverage of the following variables:
- projects led by Citizens Advice and other advice organisations;
- national and regional projects;
- projects using referral networks; and
- project sizes.

The eight projects that received site visits were:
- East Midlands Money Advice;
- Greater Merseyside Money Advice Partnership;
- Community Finance Solutions;
- Capitalise;
- Citizens Advice South East;
- Citizens Advice South West;
- Citizens Advice Yorkshire and Humberside; and
- Citizens Advice Rural.

Details of these eight projects, including the aims set out in their original bids, are given at Appendix A.

**Conducting site visits**
The site visits began with interviews of the project manager of each of the eight projects listed above. Three of these project managers were also involved during the bidding process and, therefore, offered perspectives on this early part of the project.

The site visits continued with visits to 16 participating organisations, two within each of the eight projects from the sample above. The organisations were selected to cover the following variables:
- Citizens Advice and other advice organisations;
- location;
- organisation size;
- employing one or multiple FIF advisers;
- the number of FIF trainees, caseworkers and specialist advisers employed; and
- different types of organisation, such as law centres and Citizens Advice bureaux.
During each participating organisation visit, interviews were conducted with the centre manager and one, two or three FIF advisers, depending on the size of the organisation. The eight site visits included interviews with:

- 16 x Centre managers;
- 8 x Qualified caseworkers; and
- 18 x Trainee advisers.

A breakdown of the number of interviews conducted and a brief description of each of the participating organisations can be found at Appendix B.

1.6 Qualitative interviews (in addition to site visits)

Interviews were conducted with 22 key stakeholders of the FIF debt advice project, each lasting approximately one hour. The majority were face-to-face interviews, although some were held over the telephone.

Interviewees comprised:

- 4 x Successful bid coordinators/writers;
- 4 x Unsuccessful bid coordinators/writers;
- 1 x Citizens Advice programme manager;
- 1 x MAT representative;
- 2 x DTI representatives;
- 8 x Alternative funders;
- 1 x Senior stakeholder within Citizens Advice; and
- 1 x Senior stakeholder within Advice UK.

The discussion guides used to direct these interviews are included at Appendices G to L.

1.7 Structure of findings

This report is structured around the three key objectives:

- additionality;
- targeting; and
- process evaluation and value for money.
### 1.8 Glossary of terms

This report contains a number of technical terms, the definitions of which are outlined below.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adviser displacement</td>
<td>Somebody who chooses to leave a paid money advice role immediately prior to joining the FIF debt advice project.</td>
</tr>
<tr>
<td>Alternative funders</td>
<td>Organisations that provide funding to the money and debt advice sector in addition to FIF, such as local authorities and charities</td>
</tr>
<tr>
<td>Bidding process</td>
<td>The two-stage process organised by the DTI, to choose the 16 regional FIF projects to receive FIF grant funds</td>
</tr>
<tr>
<td>BRD</td>
<td>Bid Request Document – the document issued by DTI as guidance for the bidding process</td>
</tr>
<tr>
<td>Centre manager</td>
<td>A manager of a participating organisation that delivers debt advice within one of the 16 regional FIF projects</td>
</tr>
<tr>
<td>CitA</td>
<td>Citizens Advice</td>
</tr>
<tr>
<td>Citizens Advice programme manager</td>
<td>The person with responsibility for coordinating the 10 Citizens Advice projects</td>
</tr>
<tr>
<td>Citizens Advice projects</td>
<td>The 10 regional projects led by members of Citizens Advice</td>
</tr>
<tr>
<td>Debt advice</td>
<td>Advice relating specifically to the management of debt and arrears</td>
</tr>
<tr>
<td>DTI</td>
<td>Department of Trade and Industry</td>
</tr>
<tr>
<td>EOI</td>
<td>Expression of Interest – The first stage of the two-stage bidding process, where organisations were invited to express their interest in joining the FIF project</td>
</tr>
<tr>
<td>FIF</td>
<td>Financial Inclusion Fund</td>
</tr>
<tr>
<td>FIF debt advice project</td>
<td>The entire FIF face-to-face debt advice project</td>
</tr>
<tr>
<td>Funding displacement</td>
<td>Occurs when alternative funders withdraw or reduce funding to the money and debt advice sector, in response to the FIF project</td>
</tr>
<tr>
<td>Grant offer letter</td>
<td>The grant agreements established between the DTI and the 16 regional FIF projects, as a structure for the latter receiving FIF funding</td>
</tr>
<tr>
<td>Lead organisation</td>
<td>The 16 organisations that each lead one of the regional FIF projects</td>
</tr>
<tr>
<td>LSC</td>
<td>Legal Services Commission</td>
</tr>
<tr>
<td>MAT</td>
<td>Money Advice Trust</td>
</tr>
<tr>
<td>Term</td>
<td>Description</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Money advice</td>
<td>Advice relating to all money related issues and not solely confined to debt</td>
</tr>
<tr>
<td>Non-Citizens Advice projects</td>
<td>The six regional projects not led by a member of Citizens Advice</td>
</tr>
<tr>
<td>Non-funded agencies</td>
<td>Advice organisations that are not part of the FIF debt advice project</td>
</tr>
<tr>
<td>Original project bid</td>
<td>The bid documents of each of the 16 regional FIF projects, setting out the original project plan</td>
</tr>
<tr>
<td>Participating organisation</td>
<td>The various agencies, bureaux and other advice organisations that deliver debt advice within one of the 16 regional FIF projects</td>
</tr>
<tr>
<td>Project lead</td>
<td>The 16 organisations that each lead one of the regional FIF projects</td>
</tr>
<tr>
<td>Project manager</td>
<td>The person responsible for coordinating and reporting on one of the 16 regional FIF projects</td>
</tr>
<tr>
<td>Q1, Q2, Q3</td>
<td>Quarter 1, 2 and 3 of the initial two-year FIF debt advice project, relating to financial year 2006/07</td>
</tr>
<tr>
<td>Regional FIF projects</td>
<td>The 16 projects that receive DTI grant funds to deliver debt advice as part of the overall FIF debt advice project</td>
</tr>
<tr>
<td>Successful bid coordinator/writer</td>
<td>Someone with sole or joint responsibility for compiling a bid submitted as part of the bidding process, which was awarded FIF funding and became one of the 16 regional FIF projects</td>
</tr>
<tr>
<td>Unsuccessful bid coordinator/writer</td>
<td>Someone with sole or joint responsibility for compiling a bid submitted as part of the bidding process, which was not awarded FIF funding</td>
</tr>
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</table>
2. Overview

This section provides an overview of the key findings from the evaluation. A more detailed discussion of each topic can be found in subsequent sections.

2.1 Additionality and displacement

*Additionality of advisers is in line with original projections*

By the end of Q3, the FIF debt advice project had created 334 paid debt advice positions in the sector. This is broadly in line with original bid projections of 352 advisers, and more than the 315 advisers that the DTI had anticipated would be recruited at this stage of the project. There was a general consensus among the project managers that actual recruitment was short of the targets set in the original project bids, because the overall project started slightly later than originally planned, resulting in recruitment delays.

*Displacement of paid money advisers and funding has so far been limited*

This evaluation sought to understand the extent of displacement of advisers and funding. For the purposes of the evaluation, the displacement of advisers was defined as somebody who chose to leave a paid money advice role immediately prior to joining the FIF debt advice project. According to this definition, the number of displaced advisers was very low (5% or 16 advisers).

The adviser survey indicated that 76% of advisers had some previous experience of the advice sector. However, the survey also revealed that the number of FIF advisers who had previously been employed as paid money advisers was relatively low (13%). This compares well with the original project bids, which indicated that 12% of all recruitment by the end of Q3 would be experienced caseworkers.

There has so far been little evidence to suggest widespread funding displacement. Within the scope of this evaluation, The Big Lottery Fund was the only confirmed example of displaced funding as a direct result of the FIF debt advice project. However, some of those interviewed claimed it was too early to calculate the full extent of displaced funds, because many local funders had not reviewed their funding strategy within the lifespan of the FIF debt advice project. Interviews with a sample of eight alternative funders indicated that some of the smaller, local funders may not yet be aware of FIF funding. During interviews and site visits, some commented that more could have been done at the outset to attempt to secure other advice sector funding and avoid any uncertainty that FIF funding was intended to be additional.
Actual number of clients seen is below original projections
The number of clients seen so far is below target. Analysis of quarterly returns for Q1, Q2 and Q3 revealed that the 16 projects had seen 11,817 clients. This is approximately 30% below the original projection of 16,650. Centre managers and project managers believed that this shortfall was due to targets being set too high for the period when the projects were being established and advisers were undergoing training. In many cases, particularly within Citizens Advice projects, it was decided according to organisations’ usual procedures, that trainees should not see clients unsupervised. This restricted the ability of projects to meet client targets which had been set by a central bid writing team. With the majority of trainees now qualified as caseworkers, centre managers believed that they would be able to meet client targets in future quarters and potentially exceed them.

2.2 Appropriateness and targeting

Two-thirds of clients report two or more financial exclusion indicators
Financial exclusion is defined as having limited or no access to mainstream banking products and is more likely to be experienced by people on relatively low incomes\(^6\). In order to reach this audience, the 16 regional FIF projects are largely designed to target geographic areas of high deprivation. For the purposes of the FIF debt advice project, the DTI agreed five financial exclusion indicators. Analysis of a sample of 2,484 FIF client CASE records according to these five variables indicated that:

- 6% of clients had no bank account;
- 20% were users of high interest credit;
- 73% had no savings;
- 59% had an individual annual income of less than £14,500; and
- 38% owed priority debts.

Overall, two-thirds (66%) of clients on the CASE system recorded two or more of these financial exclusion indicators.

Three quarters of clients present vulnerability indicators related to deprivation
The same FIF client CASE data was also analysed against a number of criteria indicating vulnerability, revealing that of this client sample:

- 6% were over 65 years old;
- 5% were black or minority ethnic (BME);
- 21% were disabled;
- 61% were claiming state benefits or receiving tax credits;
- 29% were social tenants;
- 16% were lone parents; and
- 20% were unemployed.

\(^6\) Promoting Financial Inclusion December 2004, HM Treasury

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**2.3 Process evaluation and value for money**

*Most of those involved were satisfied with the project start up process*

The majority of those interviewed reported that given the levels of funding and timescales involved, the process of distributing funds and setting up projects had worked relatively well. There is a great willingness from the advice sector and the DTI to ensure the FIF debt advice project is a success.

Most difficulties were observed during the start up phase of the project, including:
- the effort and resources required for the advice sector to coordinate bids alongside business as usual;
- the perceived lack of resource within the DTI during the bidding and project set up phases;
- the perception of some that DTI tended to “micro-manage” finances during Q3;
- the lack of guidance for, and standardisation of, client data monitoring at the start of the project, including what data to record and how to record it; and
- the challenge of coordinating training for advisers with different levels of experience, located across England and Wales and beginning employment on different dates.

The majority of those interviewed highlighted that many of these issues were being addressed by the DTI at the time of the research.

*The evaluation highlights areas of best practice*

Road shows were cited as a good method of disseminating information at the bidding stage. Those involved in the bidding process believed it was a valuable opportunity to question the DTI face-to-face about their project designs. The DTI recognised that road shows allowed it to address a number of people at the same time with the support of other organisations, such as Citizens Advice, Advice UK and MAT.

The content of the FIF funded training programme is well regarded by advisers and perceived as very useful in equipping advisers to carry out their roles. The adviser survey revealed that of all respondents:
- 90% who took the Citizens Advice Certificate in general advice found it quite or extremely useful;
• 58% who took Advice UK’s Learning to Advise course found it quite or extremely useful;
• 94% who took Wiser Adviser caseworker level training found it quite or extremely useful; and
• 92% who took Wiser Adviser specialist level training found it quite or extremely useful.
3. Conclusions and initial recommendations

Additionality and displacement
The evaluation concludes that best efforts have been made to avoid displacement of paid money advisers from non-funded advice organisations. To ensure all participating organisations are selecting appropriate candidates for future FIF recruitment, it is recommended that the precise definition of adviser displacement for the FIF debt advice project is reiterated to project managers.

Widespread funding displacement is not currently evident, but there is a potential for local funders to consider their funding policy in light of the FIF debt advice project in the future. This evaluation recommends careful monitoring and documentation of any potential funding displacement going forward.

Appropriateness and targeting
The evaluation finds that there is some confusion regarding the definition of the target audience for the FIF debt advice project, as no specific client characteristic targets were set. It is recommended that the DTI and project managers agree a standard approach to targeting, which can be assessed at the second stage of the evaluation.

Now the FIF regional projects are established, some are taking a more proactive approach to ensure that FIF funding is reaching a greater proportion of financially excluded clients. The DTI and the Citizens Advice programme manager are well-placed to lead such efforts and monitor progress by:
- assessing client data on a regular basis;
- ensuring ‘targeting’ is discussed at regular meetings with project managers; and
- cascading messages down to centre managers and FIF advisers regarding the target audience of the FIF debt advice project.

Process evaluation and value for money

Client data collection
Advisers reported different ways of counting clients and not all appeared to have access to the DTI’s finalised version of the client data form. Therefore, project managers should report where confusion still lies to enable DTI to provide any necessary clarification. Project managers should then ensure all participating organisations are aware of, and utilise this information.
Engaging with advisers
By the end of Q3, there were 334 FIF advisers in post, working for 16 projects and a multitude of different organisations. A total of 28% of advisers who responded to the adviser survey reported attending a regional conference or meeting. Site visits revealed that advisers had different levels of knowledge regarding the FIF debt advice project. There is opportunity to develop a more cohesive view by holding regional meetings of FIF advisers. Alternatively, the aims of FIF could be more actively promoted during training sessions.

Some projects operated internet-based message boards or chat facilities, which is another possible method of engaging with advisers.

Training of advisers
Although the majority of advisers are in post and have completed their Wiser Adviser caseworker level training, there may be scope to identify and fund more specific training courses going forward. As projects take more responsibility for meeting the needs of the target audiences outlined in the original project bids, some advisers would benefit from more specific training courses, covering more specialist issues such as mental health or state benefits.

Some centre managers also reported their intention to run refresher courses based on Wiser Adviser caseworker level training. Again, this could be supported within the FIF debt advice project.

Value for money criteria
It is not possible to accurately judge value for money at this early stage of the evaluation. Nevertheless, a value for money formula will be constructed for use in stage two. This is likely to be based on both efficiency and effectiveness and will require access to comparable data from other debt advice services, such as the face-to-face debt advice funded by the Legal Services Commission (LSC). As long as adequate consideration is given to the different aims of these services, this comparison will help to place the achievements of the FIF debt advice project on a spectrum against other forms of debt advice.

Other possibilities
Although outside the current remit of the FIF debt advice project, there were calls from some for the project to offer FIF clients financial capability guidance, as well as addressing their current debt issues. Some of those interviewed suggested that a more holistic approach could help prevent clients entering a cycle of recurring debt and reduce repeat visits, ultimately allowing FIF advisers to reach more clients.
4. Additionality and impact evaluation

This section covers:
- adviser additionality and displacement;
- displacement of funding; and
- number of clients seen and amount of debt managed on behalf of FIF clients.

4.1 Adviser additionality and displacement

Key highlights from this section
- Projects were largely on schedule with the recruitment of advisers by Q3, indicating that organisations have been able to catch up after a delayed start to Q1.
- Three quarters of advisers recruited so far had previous experience of the advice sector in some capacity (76%).
- However, according to the definition of adviser displacement for this evaluation, only 5% were displaced, having chosen to leave a paid money advice role immediately prior to joining the FIF debt advice project.
- Most project and centre managers believed best efforts had been made to recruit the majority of advisers as new to the sector. Nevertheless, they acknowledged that it was difficult to overlook candidates who were already working in the advice sector and were keen to find paid or alternative employment, particularly for the projects whose original bids aimed to recruit some experienced caseworkers (12% of all advisers recruited by Q3 were projected to be experienced caseworkers).

4.1.1 Increase in advisers reported in quarterly returns

The quarterly returns up to Q3 (Fig. 1) indicated that 334 (333.9) advisers had been employed in total. This is close to the recruitment projections for this stage of the project, as set out in the original project bids (352). However, the DTI explained that they had anticipated that recruitment efforts might be 10% below target, and thus expected around 315 advisers to join the project by the end of Q3. The DTI reported the recruitment of 334 advisers to be a stronger outcome than originally expected at this stage of the project.

In terms of the type of advisers employed, there has been a slight over-recruitment of caseworkers and specialists, with a slight under-recruitment of trainees reported in the quarterly returns (Fig. 1). The project managers’ quarterly reports revealed that some trainee posts have been offered to experienced caseworkers, where prior advice sector experience was thought to be necessary, such as prison or
probation advice roles. In addition, some participating organisations had extended the employment of experienced caseworkers whose funding stream was due to end, instead of recruiting new trainees.

The number of support staff recruited is slightly lower than projected in the original project bids (202.6 against a projected 213) (Fig. 2). This is largely due to a shortfall in administrative staff (9.4 fewer than projected). Site visits indicated that in some cases, administrative roles have been absorbed into existing staffing duties and that recruitment efforts had focused on adviser positions in the first instance.

**Fig.1 – All advisers employed in Q1, Q2 and Q3**

<table>
<thead>
<tr>
<th></th>
<th>Projection</th>
<th>Actual</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trainees</td>
<td>308.5 (86%)</td>
<td>275.3 (79%)</td>
<td>-33.2</td>
</tr>
<tr>
<td>Caseworkers</td>
<td>43.5 (14%)</td>
<td>58.6 (21%)</td>
<td>15.1</td>
</tr>
<tr>
<td>Total</td>
<td>352 (100%)</td>
<td>333.9 (100%)</td>
<td>-18.1</td>
</tr>
</tbody>
</table>

**Fig.2 – All support staff employed in Q1, Q2 and Q3**

<table>
<thead>
<tr>
<th></th>
<th>Projection</th>
<th>Actual</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers</td>
<td>22.2</td>
<td>22.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Supervisors</td>
<td>38.2</td>
<td>36.6</td>
<td>-1.6</td>
</tr>
<tr>
<td>Administrators</td>
<td>152.6</td>
<td>143.3</td>
<td>-9.3</td>
</tr>
<tr>
<td>Total</td>
<td>213</td>
<td>202.6</td>
<td>-10.4</td>
</tr>
</tbody>
</table>

4.1.2 Exploring additionality via the adviser survey

**Demographic profile of advisers**

The survey of 282 FIF advisers revealed that over two-thirds (69%) of respondents are female and approximately one-third (31%) male (Fig. 3). The gender profile matches that of the Citizens Advice bureaux' existing paid staff specialists in money/debt advice (67% female and 33% male).

Over one-third (37%) of FIF advisers are under 35 years old and a further 36% are under 45 years old (73% under 45) (Fig. 4). The Citizens Advice bureaux' paid staff specialists have a tendency to be older (43% under 45). This appears to confirm project and centre managers’ reports that the FIF debt advice project has helped bring more young people into the sector.
**Fig.3 - Gender of advisers**

Q. Can you tell me your gender?

![Gender of advisers chart]

**Fig.4 - Age of advisers**

Q. Which of the following age groups applies to you?

![Age of advisers chart]

**Current debt advice role**

The adviser survey indicated that of the 282 advisers who responded, over half (56%) defined themselves as trainee caseworkers and over two-fifths (43%) defined themselves as qualified caseworkers or specialists (Fig. 5). There is some discrepancy between these adviser survey results and the quarterly returns analysis, where 79% are recorded as trainee advisers and 21% are recorded as caseworkers or specialists. This may reflect the fact that in between collating the Q3 quarterly returns and conducting the adviser survey, a number of trainees have completed Wiser Adviser training and now classify themselves as caseworkers (details of this training programme are listed at Appendix N).
**Fig.5 - Current role**

**Q. Which of the following best describes your current debt adviser role?**

<table>
<thead>
<tr>
<th>Role</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trainee caseworker</td>
<td>56</td>
</tr>
<tr>
<td>Qualified caseworker</td>
<td>34</td>
</tr>
<tr>
<td>Trainee specialist</td>
<td>5</td>
</tr>
<tr>
<td>Qualified specialist</td>
<td>4</td>
</tr>
</tbody>
</table>

Base: All 282

One in four (26%) FIF advisers work at a participating organisation where no other debt advisers are employed (Fig. 6). Therefore in these organisations, FIF advisers are the main source of debt advice.

**Fig.6 - Number of FIF advisers by organisation**

**Q. Apart from yourself, how many other debt advisers (full or part-time) are employed in the organisation that you work for?**

<table>
<thead>
<tr>
<th>Number of Advisers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>26</td>
</tr>
<tr>
<td>1</td>
<td>28</td>
</tr>
<tr>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>6 or more</td>
<td>7</td>
</tr>
</tbody>
</table>

Base: All 282
4.1.3 Assessing displacement via the adviser survey

Results from the adviser survey (Fig. 7) highlighted that a quarter of FIF advisers (24%) are new to the advice sector, whereas three-quarters (76%) reported some previous advice sector experience. For those who have previous experience of the sector, the average length of advice sector experience is 4.4 years.

Fig. 7 - Previous experience in the advice sector

Q. Prior to taking this job as a FIF debt adviser, did you have any previous experience of working or volunteering in the advice sector?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>76</td>
<td>24</td>
</tr>
</tbody>
</table>

Base: All 282

For the purposes of data analysis as part of this evaluation, displacement of advisers is defined as somebody who chose to leave a paid money advice role immediately prior to joining the FIF debt advice project. Project managers and the DTI also noted that some displacement of qualified caseworkers was inevitable from the outset. The original project bids proposed that 12% of the total number of advisers recruited by Q3 would be qualified caseworkers. Therefore, while efforts were made to avoid displacing paid advisers from non-funded advice organisations, the specification for some experienced advisers meant that it would be difficult to avoid displacement when recruiting to these roles.

Confirming predictions, analysis of the adviser survey (Fig. 8) revealed that one in eight advisers (13%), a total of 36, had been employed as a paid money adviser immediately prior to joining the FIF debt advice project.

A total of 33 of these advisers gave an explanation for their move (Fig. 9). According to the definition for this evaluation, 20 of these advisers were not displaced as they did not choose to leave a paid money advice role:

- four out of ten were made redundant or previous funding came to an end (42% / 14 advisers); and
- two in ten did not leave their previous job, but took on FIF as an additional role (18% / 6 advisers ).
The remaining 16 advisers (5% of the total 282 advisers) were displaced and chose to leave their role because they:
- wanted a full time role in the advice sector (5 advisers);
- wanted career progression/to specialise in debt advice (9 advisers); and
- wanted to relocate (2 advisers).

**Fig. 8 - Type of previous experience in the advice sector**

Q. Which of the following options best describes your main role/employment immediately prior to starting your current FIF post? (Base 282)
Qualitative research revealed that there was inconsistent interpretation of the definition of adviser displacement across the DTI, project managers and centre managers. It was interpreted as either:

- paid debt advisers choosing to leave their role to take up a FIF role;
- trained debt advisers taking up a FIF post; or
- anyone with previous advice experience taking up a FIF post.

The evaluation recommends that an exact definition of adviser displacement is discussed with project managers and centre managers which can be implemented during any remaining recruitment stages and tested at stage two.

A number of centre managers in the qualitative research rejected the idea of displacement of advisers altogether, suggesting that while not always immediate, displaced individuals’ posts were backfilled, either by giving extra hours to part-time workers or volunteers, or recruiting new generalist advisers.

Stage two of the evaluation will examine this issue in more detail through the interviews with advice organisations not receiving FIF funds.

The qualitative research indicates that the lack of a shared definition of adviser displacement resulted in different selection criteria being used within participating organisations and projects. Nevertheless, centre managers and project managers believed that best efforts were made to avoid the displacement of advisers:
• according to the programme manager, project managers, centre managers and advisers, the words 'trainee debt adviser', 'training provided' or 'no experience necessary' were frequently used when advertising FIF posts;
• several centre managers reported paying attention to transferable skills and core competencies rather than previous experience when selecting candidates; and
• centre managers who recruited FIF trainee advisers from existing volunteers reported that the volunteers still had to go through a selection process and they were chosen as the best candidate.

However, centre managers also said it was difficult to overlook suitable candidates with previous advice sector experience, because they:
• felt a duty of care to advisers whose previous funding had come to an end or who had been volunteering with the hope of gaining a paid position, especially if the adviser was previously employed by the organisation;
• recognised that recruits with advice experience would be ready to give advice sooner and therefore, better able to meet client targets; and
• anticipated a certain level of drop out with novice advisers who later decide against a career in the advice sector - a situation that centre managers wanted to avoid, if possible.

The DTI reported being aware of these issues and allowed such individual recruitment decisions to be made locally. The DTI, along with the Citizens Advice programme manager and project managers, explained that efforts can be made to minimise displacement, but displacement of advisers cannot always be avoided.

"They need to recruit the best possible person for a job in their view if somebody who has got five years experience as a debt advice worker on another project which is now coming to an end, then it seems to make a lot of sense for them to redeploy that person onto a FIF project rather than lose that person and bring on a brand new untried, unknown trainee. So it makes logical, sensible, realistic sense in the real world. This is a reality versus an ideal”
Citizens Advice Programme manager

“There were people who were volunteers that were recruited, but on the whole not a lot”
Project Manager 8

“We were very conscious of trying to balance equal ops and the principle of displacement”
Project Manager 7

“I think we have to be careful about saying “Oh, just because they’re new staff they’re automatically adding to the sector, you know, or just because they’re existing advisers there’s been some displacement”
Project Manager 6
Project managers and centre managers emphasised that as the original project bids included plans to recruit some experienced caseworkers and specialists, displacement of advisers could not be avoided in these cases unless an existing funding stream was already due to end. They explained that because the nature of these posts required at least six months unsupervised casework experience, this determined that some displacement would occur and would have been anticipated from original projections. The DTI agreed that this was the case, indicating that a certain level of displacement had been anticipated.

“The total displacement was low but...quite a few of the specialist posts were people whose funding had come to an end anyway but there were maybe…four out of the eight, ten specialist posts who did cause some displacement”

Project Manager 8

Centre managers confirmed in the qualitative research that FIF debt advice posts were often seen as a valuable career opportunity within the sector. They offered a number of reasons why experienced advisers would be keen to join the project as an opportunity for:

- a volunteer adviser to secure a paid position;
- a general adviser to specialise in a particular area of advice and develop their advice career; and
- a paid debt adviser to continue working within the sector.

The adviser survey results (Fig. 10) indicated that half (50%) of all respondents completed the Citizens Advice certificate in general advice prior to becoming a FIF adviser and 9% had completed the Advice UK Learning to Advise course. This finding supports the fact that over half (53%) of FIF advisers claimed to give advice (debt or non-debt) in a paid or volunteer role, prior to joining the FIF debt advice project. MAT reported a lower than expected uptake of novice to generalist level training, which also supports this evidence.

However, only 13% of FIF advisers had completed Wiser Adviser caseworker level training prior to joining the FIF debt advice project. This is in keeping with the finding that 13% of FIF advisers were previously employed as paid money advisers.
**Fig. 10 - All those who completed training before joining the FIF debt advice project**

Q Please indicate at what stage you are at in the training? (the chart below includes all those who indicated that they had completed a training course prior to becoming a FIF adviser).

Please note advisers have recorded all training courses they completed before becoming a FIF adviser and therefore, these categories are not exclusive.

![Chart showing training completion](chart.png)

**4.1.5 Conclusions**

Overall, the FIF debt advice project has succeeded in recruiting advisers, particularly at trainee level, and avoided high levels of displacement of paid debt advisers, thus ensuring additionality in the advice sector.

This evaluation concludes that efforts have been made at various levels of the project to minimise adviser displacement, and indeed, the displacement of paid money advisers is low. However, there appears to have been a lack of clarity among participating organisations over whether volunteer money advisers and all general advisers joining the FIF debt advice project should also be counted as displacement. This has led to some participating organisations making more effort to target novice advisers than others. Although most advisers are now in place, the evaluation recommends that the DTI and the project managers reiterate the agreed definition of adviser displacement to all those involved in recruitment as part of the FIF debt advice project.
4.2 Displacement of funding

Key highlights from this section

- Aside from the Big Lottery Fund, this evaluation has found no confirmation of displaced funding as a direct result of the FIF debt advice project.
- However, senior stakeholders through to centre managers reported that it is too early to judge the full impact that FIF funding may have had on alternative funding streams. They suggested that alternative funders may not have reviewed their funding strategy since the FIF debt advice project was established and they are unlikely to announce that changes in funding strategies are directly in response to FIF.
- Some believed more could have been done in an attempt to secure the advice sector funding baseline at the outset of the project.

The issue of displacement of funding is explored from several perspectives:

- stakeholders and project managers (holistic view);
- participating organisations (local view); and
- alternative funders (individual view).

4.2.1 Perceptions from senior stakeholders and project managers

The project managers’ quarterly reports offer some examples of funding displacement, including:

- the Big Lottery Fund;
- Anglian Water; and
- London Councils (formerly known as the Association of London Government).

Almost all senior stakeholders and project managers reiterated that the Big Lottery Fund was an example of displacement directly resulting from FIF funding. They claimed that there was little other evidence to suggest widespread displacement of funding as yet. However, many also highlighted that it will be difficult to attribute displacement directly to FIF funding and any evidence was likely to be anecdotal rather than empirical. They reported that funding cuts in the sector are not always transparent or fully explained.

Several of those interviewed in the qualitative research said it would have been prudent of the DTI to write to local authorities and other funders to indicate that FIF should be seen as additional funding, rather than a replacement of existing funding streams. They believed this would have given participating organisations recourse to go back and challenge funders if they were to withdraw funding as a result of the FIF debt advice project.
“You hear things on the grapevine, the Big Lottery is the obvious one, the Advice Plus, debt advice, there are stories from other project managers about local authorities but I’ve heard nothing about rural local authorities”
Project manager 3

“I don’t know whether the project has had any impact but I know social landlords that have funded in previous financial years haven’t done so this year”
Project manager 1

“Sheffield’s City Council started thinking that this would be a reason not to fund but there was a discussion, basically said don’t you dare, this is additionality and so they backed off”
Project manager 2

4.2.2 Perceptions from participating organisations
Centre managers and advisers involved in the site visits reported no definite examples of local funding displacement as a result of the FIF debt advice project. They cited several reasons for this:

- FIF funding was positioned as additional funding, and project managers could use this as evidence in discussions with local councils;
- local funders offer very little funding for debt advice specifically so there are no funds to displace;
- local funders have not reviewed their funding strategy since the FIF debt advice project was established; and
- FIF funding for debt advice is not enough to tackle existing demand and, therefore, local funders cannot justify a reduction in funding.

However, as highlighted by a number of senior stakeholders and project managers, a number of centre managers mentioned that the Big Lottery Fund had decided not to fund debt advice. They claimed not to be overly concerned about this decision, but suggested that organisations that did not receive FIF funding may be more worried. The second stage of the evaluation will include interviews with a group of advice organisations not receiving FIF funding, in order to consider this issue further.

Centre managers also highlighted that it may be too early to report on the displacement of funding at this stage and they would know more when their local funding was next reviewed. Some suggested that if the DTI was concerned about displacement, they should have done more to inform existing funders that the FIF debt advice project was intended to be additional to other advice sector funding streams.
4.2.3 Perceptions from alternative funders

Eight alternative funders (organisations that provide funding to the advice sector, in addition to FIF funding) were chosen for interview. These alternative funders comprised local and national organisations, with a particular emphasis on debt advice. Of the eight interviewed, only two reported any recent changes to their funding strategy for debt advice - The Big Lottery Fund and London Councils (formerly the Association of London Government). Only the Big Lottery Fund indicated that this was directly due to FIF funding.

Local funders (local authorities, town and district councils)

Most local funders stated they did not have a straightforward approach to funding advice sector organisations. They frequently reported that budgets were split across departments or had been inherited by departments with a remit that does not specifically include advice.

None of the local authority representatives interviewed reported a change in funding strategy as a result of FIF funding. Rather, the following points summarise their diverse responses:

- unaware of FIF funding;
- believed FIF funding, if proved successful, may encourage local authorities to increase their funding of debt advice; and
- no change to funding strategy but suggested that advice organisations may be tempted to alter how they spend core funding.

Big Lottery Fund

The Big Lottery Fund explained that they had made a deliberate decision not to fund debt advice within the first round of their Advice Plus programme. This was not a funding cut, but rather a decision to fund other aspects of the advice sector in the first stage of their programme. They highlighted several key reasons for the decision:

- compared to some areas of social welfare legal advice, money and debt advice is relatively well funded;
- the Advice Plus programme and FIF funding are both development funds aimed at building capacity within the advice sector and thus, there is an obvious overlap; and
- the advice sector had reported that they were unsure they would be able to absorb funding for debt advice in addition to FIF funding.
London Councils (formerly known as Association of London Government)

London Councils claimed they had recently changed their funding policy for debt advice. They reported reviewing their funding strategy every 4 years and that they had recently determined their strategy for 2007-2011. They suggested that while they obviously took notice of central government funding streams, there were a number of other factors that determined their funding strategy. They claimed that it was such other factors, rather than FIF funding, that influenced their decision not to fund debt advice.

4.2.4 Conclusions

This evaluation indicates that so far, there has been no widespread funding displacement. Within the scope of this report, the Big Lottery Fund was the only confirmed example of displaced funding as a direct result of the FIF debt advice project. However, some of those interviewed claimed it was too early to calculate the full extent of displaced funds, because many alternative funders had not reviewed their funding strategy within the lifespan of the FIF debt advice project. It is recommend that examples of displaced funding are recorded and carefully monitored going forward.
4.3 Number of clients seen and amount of debt managed on behalf of clients

<table>
<thead>
<tr>
<th>Key highlights from this section</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Analysis of the quarterly returns revealed that FIF advisers had seen nearly twelve thousand (11,817) clients by the end of Q3. This was almost five thousand (4,833) short of projections</td>
</tr>
<tr>
<td>• Project and centre managers believed this shortfall was due to both the late start of the project and the assumption in some of the original bids that trainee advisers would advise clients</td>
</tr>
<tr>
<td>• Most believed they would be able to meet and potentially exceed client targets in future quarters</td>
</tr>
</tbody>
</table>

4.3.1 Number of clients seen

Analysis of quarterly returns (Q1, Q2 and Q3) revealed that the 16 projects reported a total of nearly twelve thousand (11,817) clients seen (Fig. 11). This figure is almost five thousand (4,833) clients below the projected number of clients for this stage of the project (16,650). Project managers and centre managers reported that the shortfall was due to unanticipated limitations in the set up stages of the projects.

For example, the projected client numbers quoted in the original bids were set at an optimistic level from the start of the projects. For Citizens Advice, this was 25 cases per trainee per quarter from the start of the project. A variety of approaches were taken by the non-Citizens Advice projects, but almost all had projected high numbers of clients to be seen early in the project. Centre managers reported that trainees were unable to meet these numbers, given their inexperience and the need to undertake training. In many cases, centre managers, particularly those in Citizens Advice bureaux, decided that trainees should not see clients unsupervised, which restricted their ability to meet client targets. The DTI and MAT supported this approach, in order to ensure a high quality of advice was provided by FIF advisers.

Some projects are reliant partially, or totally on partnership organisations to provide client referrals or outreach positions for advisers. In many cases, these partnerships have taken longer than expected to develop and produce results.

MAT explained the challenge of coordinating training for so many new advisers with different levels of experience, located across England and Wales and beginning employment on various dates. This resulted in delays for some advisers before they could begin full training.

In addition, interviews with four centre managers and their advisers also revealed that where more than one funding stream for debt advice is present within one participating organisation, any overachievement of FIF client numbers may be attributed to other funding streams. Some centre managers believed that this is the most effective way for them to reach all of their targets across
different funding streams, and thereby maintain an effective service for clients. However, this evaluation concludes that it may result in the under-reporting of the number of clients advised under FIF funding. It is difficult to accurately assess the extent of this issue for a number of reasons:

- some advisers are working part-time for FIF and part-time under other funding streams, but their hours appear to be fairly flexible;
- there is no consistent mechanism for recording hours spent advising each client; and
- there is no mechanism for monitoring the entire population of clients who use any one organisation for debt advice.

While stage two can investigate this issue further, it will be difficult to draw definitive conclusions. This evaluation recommends that the DTI and project managers take steps to encourage participating organisations to record client numbers accurately to each funding stream.

During interviews, project managers, centre managers and advisers believed that in future quarters, they would be able to meet client targets and potentially exceed them. They explained that there was no shortage of demand for debt advice services and targets were set at a reasonable level for trained FIF advisers. Project performance should be monitored in subsequent quarterly returns and analysed in stage two of the evaluation.

In contrast, the number of cases reported (Fig. 11) is almost three times greater than the number projected (10,885 and 3,866 respectively). Project managers and centre managers claimed that the discrepancy between the actual and projected number of cases may be a result of the DTI definition of a ‘case’. The DTI reported that there was no definition of a case given at the bid writing stage but that subsequently a standard definition of a case was agreed by the DTI and project managers, allowing one-off debt enquiries to be classified as cases. The evaluation finds that a standard definition is unlikely to have been the basis for calculations made in the original project bids, thus resulting in the significant difference between the target and actual figures. Consequently, this evaluation recommends that the DTI and project managers reiterate the agreed definition of a ‘case’ to all those involved in the delivery of the FIF debt advice project.

*Fig.11 - Number of clients seen and cases reported*

<table>
<thead>
<tr>
<th>Client / Cases</th>
<th>Actual</th>
<th>Projected</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clients seen</td>
<td>11817</td>
<td>16650</td>
<td>-4833</td>
</tr>
<tr>
<td>Cases reported (opened)</td>
<td>10885</td>
<td>3866</td>
<td>7019</td>
</tr>
</tbody>
</table>

(Base: Q1, Q2, Q3 returns)
4.3.2 Amount of debt managed on behalf of FIF clients

The CASE data provides an indication of the amount of debt being managed by FIF debt advisers. This comprises records of 2,484 clients, representing approximately 20% of all clients reported in the quarterly returns by the end of Q3. This data reveals that the sample of 2,484 clients reported having £36,953,006 of debt and £6,618,840 of arrears (Fig. 12). However, it should be noted that FIF clients on lower incomes are likely to have smaller debts than those on higher incomes. Therefore, such figures should be used with caution when judging the outcomes of the FIF debt advice project.

The data shows some inconsistency in reporting debt and arrears. In some cases, all of the clients’ debt or arrears are recorded, whereas in others, only the amount of debt or arrears being negotiated by FIF advisers is recorded. In order to accurately assess the success of the project transparently, it is recommended that clients’ debt and arrears are recorded consistently across all regional FIF projects.

Fig. 12 - Amount of debt owed by FIF clients

<table>
<thead>
<tr>
<th>Debt Owed / Arrears</th>
<th>Debt</th>
<th>Arrears</th>
</tr>
</thead>
<tbody>
<tr>
<td>CitA Disability</td>
<td>£762,571</td>
<td>£458,711</td>
</tr>
<tr>
<td>CitA East</td>
<td>£3,202,162</td>
<td>£1,021,290</td>
</tr>
<tr>
<td>CitA North East</td>
<td>£1,534,152</td>
<td>£102,190</td>
</tr>
<tr>
<td>CitA North West</td>
<td>£6,243,871</td>
<td>£1,105,192</td>
</tr>
<tr>
<td>CitA Rural</td>
<td>£4,603,708</td>
<td>£604,766</td>
</tr>
<tr>
<td>CitA South West</td>
<td>£3,280,086</td>
<td>£86,005</td>
</tr>
<tr>
<td>CitA Wales</td>
<td>£3,478,989</td>
<td>£788,541</td>
</tr>
<tr>
<td>CitA West Midlands</td>
<td>£3,824,211</td>
<td>£928,211</td>
</tr>
<tr>
<td>CitA Yorkshire &amp; Humberside</td>
<td>£7,116,675</td>
<td>£654,524</td>
</tr>
<tr>
<td>EMMA</td>
<td>£2,906,581</td>
<td>£869,410</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£36,953,006</strong></td>
<td><strong>£6,618,840</strong></td>
</tr>
</tbody>
</table>

Base (2,484 CASE client records – see section 1.4.2)

4.3.3 Reduction in waiting lists / Increased reach of the FIF debt advice service

Most centre managers reported that FIF funding had significantly increased the number of clients to whom they were able to offer debt advice. There were a number of examples of waiting times for debt advice being reduced significantly, such as from six to two weeks. They reported that reduced waiting times also reduced the number of clients who did not attend a pre-arranged appointment.
For other participating organisations, FIF funding provided the opportunity to reach clients that otherwise would not have used the service. In projects working primarily by outreach, both project and centre managers reported that FIF funding provided the flexibility to allow some organisations to offer advice through partner services including social housing associations, charities and youth based services. This enabled advisers to target those who did not have the capacity to visit the centre themselves, or were unaware that the service was available. It also allowed the outreach host to offer another service to their clients.

Some centre managers reported that the FIF debt advice project has enabled them to offer face-to-face advice, rather than hand out self-help debt packs, and this has had a positive impact on the morale of the organisation.

4.3.4 Conclusions

The number of clients seen up to the end of Q3 is below target. However, with the majority of trainees now qualified as caseworkers, centre managers believed they would be able to meet client targets in future quarters. The evaluation recommends that the number of clients recorded in quarterly returns is carefully monitored to assess whether this expectation is fulfilled. Furthermore, project managers and the DTI should consider examining how targets are being met, to ensure over-achievement by FIF advisers is recorded as such.
5. Appropriateness and targeting

This section covers:

- the profile of 2,484 FIF clients recorded on the CASE system (see section 1.4.2);
- perceived target audience of the FIF debt advice project; and
- efforts made to target financially excluded clients.

5.1 Profile of FIF clients recorded on the CASE system

**Key highlights from this section**

- The CASE data revealed that the majority of FIF clients (73%) do not hold savings, over one-third (38%) owe priority debts and over half (59%) have an individual annual income of less than £14,500.
- Furthermore, just over one in sixteen do not have a bank account (6%) and one-fifth (20%) are users of high interest credit.
- Initial comparisons with national data appear to indicate that the regional FIF projects are reaching an above average number of clients who are financially excluded.

5.1.1 General client characteristics

The CASE data revealed that FIF clients are more likely to be female (56%) than male (44%) (Fig. 13). Regarding age, 57% of FIF clients are between 25 and 49 years old (Fig. 14). All age groups are close to the national average except for the 35-49 group that is noticeably above, and the over 65 group that is noticeably below.

*Fig. 13 - Gender of clients*

<table>
<thead>
<tr>
<th>Gender</th>
<th>Female</th>
<th>Male</th>
<th>Missing data</th>
</tr>
</thead>
<tbody>
<tr>
<td>CitA Disability</td>
<td>56%</td>
<td>42%</td>
<td>2%</td>
</tr>
<tr>
<td>CitA East</td>
<td>56%</td>
<td>44%</td>
<td>1%</td>
</tr>
<tr>
<td>CitA North East</td>
<td>61%</td>
<td>40%</td>
<td>0%</td>
</tr>
<tr>
<td>CitA North West</td>
<td>53%</td>
<td>46%</td>
<td>1%</td>
</tr>
<tr>
<td>CitA Rural</td>
<td>59%</td>
<td>41%</td>
<td>0%</td>
</tr>
<tr>
<td>CitA South West</td>
<td>57%</td>
<td>43%</td>
<td>0%</td>
</tr>
<tr>
<td>CitA Wales</td>
<td>59%</td>
<td>40%</td>
<td>2%</td>
</tr>
<tr>
<td>CitA West Midlands</td>
<td>56%</td>
<td>43%</td>
<td>1%</td>
</tr>
<tr>
<td>CitA Yorkshire &amp; Humberside</td>
<td>55%</td>
<td>45%</td>
<td>0%</td>
</tr>
<tr>
<td>EMMA</td>
<td>53%</td>
<td>47%</td>
<td>0%</td>
</tr>
</tbody>
</table>
Fig.14 - Age of clients

<table>
<thead>
<tr>
<th>Age</th>
<th>17-24</th>
<th>25-34</th>
<th>35-49</th>
<th>50-64</th>
<th>65+</th>
<th>Missing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>56%</td>
<td>44%</td>
<td>1%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>National Data*</td>
<td>51%</td>
<td>49%</td>
<td>n/a</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Base (2,484 CASE client records – see section 1.4.2)

* Data source Office National Statistics Census 2001

5.1.2 Financially excluded clients

The number of financially excluded FIF clients has been judged according to the following five criteria, set out in the client data form issued by the DTI (a copy can be found at Appendix C):

- no bank account;
- no savings held;
- user of high interest credit;
- priority debts owed; and
- individual annual income of less than £14,500.
The CASE data revealed that almost three-quarters (73%) of clients do not have savings and 6% do not have a bank account (Fig. 15). One-fifth (20%) of clients are users of high interest credit and over one-third (38%) of the clients recorded on the CASE system owe priority debts. The majority of clients (59%) have an individual annual income of less than £14,500. Comparisons with UK national data suggest that the regional FIF projects are reaching an above average number of financially excluded clients.

**Fig. 15 - Individual financial exclusion indicators**

<table>
<thead>
<tr>
<th></th>
<th>No savings</th>
<th>User of high interest credit</th>
<th>No bank account</th>
<th>Priority debts owed</th>
<th>Individual Annual Income &lt; £14,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>CitA Disability</td>
<td>75%</td>
<td>28%</td>
<td>5%</td>
<td>48%</td>
<td>65%</td>
</tr>
<tr>
<td>CitA East</td>
<td>82%</td>
<td>28%</td>
<td>5%</td>
<td>62%</td>
<td>54%</td>
</tr>
<tr>
<td>CitA North East</td>
<td>74%</td>
<td>13%</td>
<td>8%</td>
<td>20%</td>
<td>61%</td>
</tr>
<tr>
<td>CitA North West</td>
<td>79%</td>
<td>24%</td>
<td>6%</td>
<td>38%</td>
<td>58%</td>
</tr>
<tr>
<td>CitA Rural</td>
<td>82%</td>
<td>15%</td>
<td>8%</td>
<td>43%</td>
<td>63%</td>
</tr>
<tr>
<td>CitA South West</td>
<td>72%</td>
<td>11%</td>
<td>9%</td>
<td>26%</td>
<td>67%</td>
</tr>
<tr>
<td>CitA Wales</td>
<td>49%</td>
<td>15%</td>
<td>4%</td>
<td>36%</td>
<td>41%</td>
</tr>
<tr>
<td>CitA West Midlands</td>
<td>77%</td>
<td>23%</td>
<td>11%</td>
<td>31%</td>
<td>70%</td>
</tr>
<tr>
<td>CitA Yorkshire &amp; Humberside</td>
<td>73%</td>
<td>20%</td>
<td>5%</td>
<td>44%</td>
<td>60%</td>
</tr>
<tr>
<td>EMMA</td>
<td>64%</td>
<td>21%</td>
<td>5%</td>
<td>42%</td>
<td>54%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>73%</strong></td>
<td><strong>20%</strong></td>
<td><strong>6%</strong></td>
<td><strong>38%</strong></td>
<td><strong>59%</strong></td>
</tr>
<tr>
<td>National Data</td>
<td>28%*</td>
<td>15%**</td>
<td>3%*</td>
<td>6%**</td>
<td>40%***</td>
</tr>
</tbody>
</table>

*Base (2,484 CASE client records – see section 1.4.2)

*Data source 2005-6 Family Resources Survey

**Data source Data monitor UK non-standard and sub-prime lending 2003. Figures are for the UK

**Over-indebtedness in Britain; a DTI report on the MORI financial services survey 2004. *This figure reflects the percentage of the population in arrears. It does not separate priority debts and non-priority debts. Figures are for the UK

*** Based on the Labour Force Survey (1st quarter 2006) 40% of individuals earn less than £279 per week (=14500/52).

Please note these are earnings and not total income.

The extent to which clients are financially excluded can be further measured by analysing the number of clients recording more than one of these five financial exclusion indicators (Fig. 16). The data revealed that the majority of FIF clients (88%) reported at least one financial exclusion indicator, and two-thirds (66%) reported two or more.
Fig. 16 - Multiple financial exclusion indicators

<table>
<thead>
<tr>
<th>Financial exclusion indicators</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Average number of indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>CitA Disability</td>
<td>6%</td>
<td>23%</td>
<td>27%</td>
<td>35%</td>
<td>6%</td>
<td>2%</td>
<td>2.2</td>
</tr>
<tr>
<td>CitA East</td>
<td>4%</td>
<td>18%</td>
<td>32%</td>
<td>34%</td>
<td>11%</td>
<td>1%</td>
<td>2.3</td>
</tr>
<tr>
<td>CitA North East</td>
<td>18%</td>
<td>19%</td>
<td>34%</td>
<td>25%</td>
<td>3%</td>
<td>0%</td>
<td>1.8</td>
</tr>
<tr>
<td>CitA North West</td>
<td>11%</td>
<td>18%</td>
<td>38%</td>
<td>26%</td>
<td>7%</td>
<td>0%</td>
<td>2.0</td>
</tr>
<tr>
<td>CitA Rural</td>
<td>5%</td>
<td>24%</td>
<td>36%</td>
<td>25%</td>
<td>9%</td>
<td>0%</td>
<td>2.1</td>
</tr>
<tr>
<td>CitA South West</td>
<td>11%</td>
<td>26%</td>
<td>36%</td>
<td>21%</td>
<td>5%</td>
<td>1%</td>
<td>1.9</td>
</tr>
<tr>
<td>CitA Wales</td>
<td>28%</td>
<td>25%</td>
<td>27%</td>
<td>17%</td>
<td>4%</td>
<td>0%</td>
<td>1.4</td>
</tr>
<tr>
<td>CitA West Midlands</td>
<td>7%</td>
<td>23%</td>
<td>35%</td>
<td>25%</td>
<td>9%</td>
<td>2%</td>
<td>2.1</td>
</tr>
<tr>
<td>CitA Yorkshire &amp; Humberside</td>
<td>12%</td>
<td>21%</td>
<td>29%</td>
<td>27%</td>
<td>10%</td>
<td>0%</td>
<td>2.0</td>
</tr>
<tr>
<td>EMMA</td>
<td>14%</td>
<td>25%</td>
<td>32%</td>
<td>20%</td>
<td>8%</td>
<td>1%</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>12%</td>
<td>22%</td>
<td>33%</td>
<td>25%</td>
<td>8%</td>
<td>1%</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Base (2,484 CASE client records - see section 1.4.2)

5.1.3 Vulnerable clients

The evaluation also aims to assess the appropriateness and targeting of FIF debt advice towards vulnerable individuals. For this purpose, several indicators of vulnerability have been selected:

- over 65 years of age;
- black or minority ethnic (BME);
- disabled;
- claiming state benefits or receiving tax credits;
- living in social housing;
- lone parent; and
- unemployed.

Analysis of the CASE data revealed that three-fifths of FIF clients reported claiming state benefits (61%), almost one-third are social tenants (29%), one-fifth are unemployed (20%), one-fifth have a disability (21%), one in six are lone parents (16%), almost one in sixteen are over 65 years old (6%) and a similar proportion are BME (5%) (Fig. 17). Although there is some variation, comparisons with national data confirm that clients are overall more likely to be vulnerable than the national average.

Furthermore, over half (52%) of clients met two or more vulnerability indicators (Fig. 18). However it must be noted that a quarter do not meet any of the vulnerability indicators (24%), suggesting that the client base for FIF funded debt advice is very broad.
### Fig. 17 - Individual vulnerability indicators

<table>
<thead>
<tr>
<th>Vulnerability Indicators</th>
<th>&gt;65</th>
<th>BME</th>
<th>Disabled*</th>
<th>Benefits / Tax Credits*</th>
<th>Social Tenant</th>
<th>Lone Parent*</th>
<th>Unemployed</th>
</tr>
</thead>
<tbody>
<tr>
<td>CitA Disability</td>
<td>10%</td>
<td>13%</td>
<td>74%</td>
<td>82%</td>
<td>47%</td>
<td>15%</td>
<td>21%</td>
</tr>
<tr>
<td>CitA East</td>
<td>7%</td>
<td>15%</td>
<td>20%</td>
<td>73%</td>
<td>39%</td>
<td>11%</td>
<td>27%</td>
</tr>
<tr>
<td>CitA North East</td>
<td>12%</td>
<td>0%</td>
<td>16%</td>
<td>64%</td>
<td>23%</td>
<td>15%</td>
<td>19%</td>
</tr>
<tr>
<td>CitA North West</td>
<td>5%</td>
<td>9%</td>
<td>20%</td>
<td>63%</td>
<td>24%</td>
<td>16%</td>
<td>14%</td>
</tr>
<tr>
<td>CitA Rural</td>
<td>4%</td>
<td>3%</td>
<td>14%</td>
<td>59%</td>
<td>29%</td>
<td>16%</td>
<td>17%</td>
</tr>
<tr>
<td>CitA South West</td>
<td>8%</td>
<td>2%</td>
<td>20%</td>
<td>60%</td>
<td>27%</td>
<td>16%</td>
<td>25%</td>
</tr>
<tr>
<td>CitA Wales</td>
<td>3%</td>
<td>1%</td>
<td>21%</td>
<td>45%</td>
<td>16%</td>
<td>15%</td>
<td>14%</td>
</tr>
<tr>
<td>CitA West Midlands</td>
<td>6%</td>
<td>10%</td>
<td>20%</td>
<td>66%</td>
<td>37%</td>
<td>21%</td>
<td>26%</td>
</tr>
<tr>
<td>CitA Yorkshire &amp; Humberside</td>
<td>5%</td>
<td>2%</td>
<td>18%</td>
<td>63%</td>
<td>33%</td>
<td>15%</td>
<td>23%</td>
</tr>
<tr>
<td>EMMA</td>
<td>4%</td>
<td>0%</td>
<td>23%</td>
<td>56%</td>
<td>30%</td>
<td>14%</td>
<td>18%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>6%</td>
<td>5%</td>
<td>21%</td>
<td>61%</td>
<td>29%</td>
<td>16%</td>
<td>20%</td>
</tr>
</tbody>
</table>

**Base (2,484 CASE client records – see section 1.4.2)**

* Please note; the ‘disabled’ category does not include long-term illness. State benefits are defined as: income-based Job Seeker’s Allowance (JSA); contribution-based JSA; housing benefit; disability living allowance (DLA); income support; incapacity support; carer's allowance; guaranteed pension credit; and council tax benefit. ‘Lone Parent’ is defined as single person households with dependent children.

** Data source Office National Statistics Census 2001

*** Data source 2005-2006 Family Resources Survey

**** Data source Office of National Statistics Unemployment Rate Jan-Mar 2007

### Fig. 18 - Multiple vulnerability indicators

<table>
<thead>
<tr>
<th>Number of Vulnerability Indicators</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>Average number of indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>CitA Disability</td>
<td>6%</td>
<td>8%</td>
<td>27%</td>
<td>37%</td>
<td>19%</td>
<td>0%</td>
<td>2%</td>
<td>2.6</td>
</tr>
<tr>
<td>CitA East</td>
<td>14%</td>
<td>24%</td>
<td>27%</td>
<td>25%</td>
<td>7%</td>
<td>1%</td>
<td>0%</td>
<td>1.9</td>
</tr>
<tr>
<td>CitA North East</td>
<td>24%</td>
<td>24%</td>
<td>33%</td>
<td>18%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
<td>1.5</td>
</tr>
<tr>
<td>CitA North West</td>
<td>25%</td>
<td>25%</td>
<td>30%</td>
<td>16%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>1.5</td>
</tr>
<tr>
<td>CitA Rural</td>
<td>28%</td>
<td>28%</td>
<td>24%</td>
<td>15%</td>
<td>7%</td>
<td>0%</td>
<td>0%</td>
<td>1.6</td>
</tr>
<tr>
<td>CitA South West</td>
<td>28%</td>
<td>28%</td>
<td>24%</td>
<td>15%</td>
<td>7%</td>
<td>0%</td>
<td>0%</td>
<td>1.6</td>
</tr>
<tr>
<td>CitA Wales</td>
<td>33%</td>
<td>30%</td>
<td>26%</td>
<td>7%</td>
<td>3%</td>
<td>0%</td>
<td>0%</td>
<td>1.2</td>
</tr>
<tr>
<td>CitA West Midlands</td>
<td>18%</td>
<td>20%</td>
<td>28%</td>
<td>23%</td>
<td>10%</td>
<td>0%</td>
<td>0%</td>
<td>1.9</td>
</tr>
<tr>
<td>CitA Yorkshire &amp; Humberside</td>
<td>24%</td>
<td>25%</td>
<td>27%</td>
<td>17%</td>
<td>7%</td>
<td>0%</td>
<td>0%</td>
<td>1.6</td>
</tr>
<tr>
<td>EMMA</td>
<td>30%</td>
<td>23%</td>
<td>25%</td>
<td>18%</td>
<td>5%</td>
<td>0%</td>
<td>0%</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>24%</td>
<td>24%</td>
<td>28%</td>
<td>17%</td>
<td>6%</td>
<td>1%</td>
<td>0%</td>
<td>1.6</td>
</tr>
</tbody>
</table>

**Base (2,484 CASE client records – see section 1.4.2)**
5.1.4 Conclusions

The client data presented above illustrates that, by design, the projects are reaching an above average number of financially excluded and vulnerable clients, with the exception of those over 65 years old. However at present, there is no fixed approach to targeting within the FIF debt advice project. Consequently, the evaluation cannot conclude whether project activities are adequately targeted, because no targets have been set to judge success. In order to measure the success of the FIF debt advice project in reaching its intended target audience, it is recommended that the DTI and project managers agree a standard approach to targeting, to enable a more conclusive assessment to be made at the second stage of the evaluation.
5.2 Perceived target audience for FIF advice

Key highlights from this section
- While projects may have been intentionally targeted at areas of higher deprivation and social groups of high financial exclusion, many centre managers and advisers explained that on the ground, advice is provided to whoever seeks it.
- Centre managers and advisers also claimed that there appeared to be no clear definition of what comprised financial exclusion, and this may impact on their ability to target financially excluded clients.

Stakeholders, bid writers, the Citizens Advice programme manager and all project managers expressed a clear awareness of the target audience for FIF funding. Indeed, those involved at the bidding stage reported designing projects to reach financially excluded clients.

However, many centre managers and advisers understood that the intention of FIF funding was to help people in debt, without using the means tested screening employed by the LSC. They explained that while people with priority debts would take preference, anybody in debt would be offered advice as part of the FIF debt advice project. During interviews, centre managers and advisers referred to a variety of definitions of financial exclusion, including people who have limited access to financial products, people with low financial capability, or anybody who is in debt. Some even argued that clients with an income had the most to lose and, as they had the more complicated debts, the most to benefit from the lack of time constraints under FIF funding.

The DTI reported that such approaches are acceptable, because although the FIF debt advice project is designed to target financially excluded clients, there is no requirement to adopt a means-tested approach. Consequently, they reported that they would not expect any clients to be turned away if they were seeking advice. The DTI reported that one of the objectives of the project is to alleviate the problems of unmet need within the advice sector and thus, anyone requiring debt advice could legitimately be counted as a FIF client. The DTI and centre managers recognised that serious debt problems could potentially lead to financial exclusion and thus, the two issues are often closely connected.
5.2.1 Conclusions

The evaluation finds that there is some confusion regarding the intended target audience for FIF debt advice. The project has an agreed definition of financial exclusion, as highlighted by the five indicators in the DTI client data form (provided at Appendix C): no bank account; no savings held; user of high interest credit; priority debts owed; and an individual annual income of less than £14,500. The evaluation recommends that this definition should be reiterated to all those involved in the delivery of the FIF debt advice project. The qualitative interviews suggest that greater clarity on this issue would promote behavioural change within participating organisations to proactively seek financially excluded clients.
5.3 Efforts to target financially excluded clients

Key highlights from this section

• The Citizens Advice programme manager, project managers and centre managers stated they have been reluctant to promote FIF advice so far, because many advisers are not yet fully qualified.
• They reported that there is no shortage of demand for free face-to-face debt advice and many claimed to have plans to promote the service in the near future.
• However, some centre managers and advisers revealed that they may have difficulty counting more financially excluded clients under FIF funding, because those who qualified for means tested advice were generally seen by a LSC adviser.

Many centre managers and advisers reported that the location and nature of their organisation are likely to attract vulnerable and financially excluded clients. The DTI believed this demonstrated that the criteria used during the bidding process were effective in selecting well-targeted bids. Some centre managers also reported that once FIF advisers are fully trained, they will take steps to focus on a more specific target audience that correlates highly with indicators of financial exclusion. During the bidding process, proposals incorporating outreach activities were encouraged. Such plans are now being implemented, with some centre managers reporting their intention to operate advice sessions in locations such as psychiatric wards and GP surgeries in financially deprived areas.

Three organisations that received site visits were partnered solely or partially with housing associations. In these instances, centre managers reported varying degrees of success in reaching numerical targets, but believed a particularly large proportion of these clients to be financially excluded. Such results are to be expected, given that projects using referral networks are targeting specific audiences prone to financial exclusion.

The Citizens Advice programme manager, project managers and centre managers reported that they were reluctant to actively target clients before advisers were fully trained, because they anticipated that demand for the service would exceed their capacity to supply it. The DTI indicated that it fully supported this approach, given that the projects are still in the early stages of the programme.

5.3.1 Perceived impact of alternative funding streams

Many centre managers and advisers working in organisations that operated a LSC contract reported that clients eligible for means tested funding were directed to a LSC adviser in the first instance. As LSC funding contracts are awarded based on the number of cases dealt with, many centre managers claimed it would not make financial sense to direct clients who are eligible for means tested advice to a FIF adviser. The evaluation concludes that this may have an impact on the characteristics of clients recorded under different funding streams. For example, in organisations where FIF advisers work
alongside LSC colleagues, clients recorded under FIF are potentially less likely to qualify for legal aid, and therefore less likely to present the indicators associated with financial exclusion and vulnerability.

The evaluation recommends that the DTI and project managers reiterate the desired target audience for the FIF debt advice project and ensure that the participating organisations use this information to prioritise their clients appropriately.

**Perceived impact of the overall approach to funding**

**Geographic partnerships**

A minority of those interviewed in the qualitative research claimed that the partnership approach, particularly with a geographical focus, did not necessarily provide the best method of targeting financially excluded clients. They:

- believed that it increased resources in areas and centres that already provided debt advice, including those who already receive LSC funding; and
- claimed that regional FIF projects included areas not known for financial exclusion, such as Cheshire, because bid writers tested the boundaries of geographical bids.

However, the DTI explained that many perceived affluent areas contain pockets of high financial exclusion and that the selection criteria used during the bidding process did take such issues into account.

**Lack of funding for infrastructure requirements**

Qualitative research indicated that the majority of centre managers and project managers were not systematically monitoring their client data to measure the extent to which the FIF debt advice project was targeting financially excluded clients. Some project managers, from both Citizen Advice and non-Citizens Advice projects, claimed that the lack of funding available for infrastructure requirements has had an impact on the projects’ ability to record the necessary client information and monitor progress against their original bids. Therefore not all projects are in possession of a full set of data detailing the type of clients seen. Two non-Citizens Advice projects have invested in bespoke client management IT systems, and Citizens Advice adapted their existing CASE system to record the client information requested by the DTI. However, this has taken time and resources that were not readily available at the beginning of the project.

The DTI explained that it was unable to provide funding to cover such infrastructure costs, because the intention of FIF funding was always to maximise the amount of grant funds spent on front line advice.
services, subject to the Compact. The DTI also reported that although it encouraged the electronic collection of client data, it allowed project managers local flexibility to make such adjustments.

5.3.3 Conclusions

The evaluation finds that FIF clients are more likely than the national average to demonstrate financial exclusion and vulnerability indicators. However, it also appears that during the first nine months of the project, a number of factors (such as staff receiving training, lack of monitoring infrastructure and high demand for advice services) have inhibited the ability of projects to specifically target financially excluded clients, as defined within the DTI client data form (provided at Appendix C). This, coupled with some apparent confusion among participating organisations regarding the FIF target audience, has led to targeting becoming less of a priority.

The second stage of the evaluation will consider whether greater targeting is in evidence once the projects become more firmly established.

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For further information on the Compact, please refer to www.thecompact.org.uk.
6. Process Evaluation

This section covers:
- the bidding process;
- overall value for money;
- project management;
- project reporting and monitoring;
- recruitment of advisers;
- assessment and impact of the FIF funded training programme;
- support; and
- exit strategies.

6.1 The bidding process

Key highlights from this section
- The majority of bid writers perceived the bidding process to be onerous. They suggested that the amount of work necessary to compile a bid favoured larger, more coordinated organisations such as Citizens Advice and Advice UK.
- The majority of those involved in coordinating bids believed that financial assistance should have been available to help the advice sector provide the extra resources required to compose the bids.
- Some centre managers reported that their organisation employs advisers within two different regional FIF projects, because they had entered into several bids to increase their chances of receiving funding.

6.1.1 Awareness of impending funding

Most of those interviewed reported being aware of the impending funding programme, prior to the announcement of the £45m package in late June 2005. Both Citizens Advice and Advice UK reported liaising closely with the DTI during this time, when the department was planning the logistics of the bidding process. Therefore, members of these organisations involved in bid writing were able to do some preparatory work such as forming local alliances, prior to the detailed announcement of funding arrangements. The exception was smaller independent organisations who claimed they found out about the funding later and therefore, had less time to formulate partnerships and compose a bid.

6.1.2 Coordinating the bid

Bid writers recalled few issues with the Expression of Interest (EOI) part of the Bid Request Document (BRD) (provided at Appendix M). However, due to the DTI request for large-scale partnership bids, both successful and unsuccessful bid writers claimed that the coordination and writing of each bid was
onerous. They also perceived that it discriminated against smaller independent organisations who were less likely to have the human or financial resources to lead a bid. Nevertheless, due to the amount of money potentially at stake, some smaller organisations did commit resources to producing a bid, placing pressure on their existing roles.

Most believed that the DTI should have allocated resources to help organisations coordinate their bids. Some even claimed it was unfair of the DTI to require the advice sector to do such a significant amount of work only because, they perceived, the DTI did not have the internal capacity to deal with smaller bids.

“We didn’t have any additional resource to do it so we just had to absorb it in ‘business as usual’”
Successful bid writer 1

Interviews with the DTI revealed that they sympathised with the issues raised by bid writers. However, no funds were allocated for the FIF debt advice project in the financial year 2005/6 and thus, financial assistance could not be offered during the bidding stage. In addition, the DTI emphasised that the priority was always to direct FIF funds to increase front line debt advice capacity, rather than coordination and administration. Finally, the DTI reported that the partnership approach was promoted in order that all levels of the project might benefit from economies of scale, and participating organisations might pool their strengths and specialisms.

Timing of the bidding process
Those involved in coordinating and writing bids were largely accepting of the bidding process, which ran from 20 September 2005 to 20 January 2006. However, some claimed the timing was not ideal, for various reasons:

- the unfamiliarity of partnership working made it difficult to get all the necessary information from organisations written into the bid in such a short time;
- the Christmas break was hugely disruptive to the schedule; and
- the lack of funding for the bid writing process meant that there was a limited amount of human resource allocated to bid writing, despite the bid coordinators having to work to tight deadlines.

Guidance throughout the bidding process
Bid writers expressed few specific opinions on the BRD, but rather took a broader view of DTI guidance during the bidding process. Some bid writers reported that the DTI appeared to take an ad hoc approach to the process and lacked awareness of the complexities of the advice sector. This perception was largely attributed to two factors:

- the DTI guidance changed through the bidding process, on issues such as the minimum size of bids, which required time-consuming rewrites and additional resource to be utilised; and
- the DTI was unable immediately to answer questions raised regarding bids.
The DTI explained that it publicly announced when the minimum bid size was raised to £1m, after the EOI stage produced a set of compelling responses. It reported that there was such a strong collection of large partnership bids after the first stage of bidding that the judging criteria had to be tightened to ensure that a final selection could be made efficiently.

Bid writers explained that while the DTI did not have all the answers, it was very accommodating and helpful in seeking the answers. Those involved in the bidding process acknowledged that this was the first time such a significant amount of funding had been given to the advice sector and there were inevitable teething problems.

“DTI [officials] who were dealing with it had no real background in working with the not-for-profit sector; they had no real understanding of advice and money advice, so it was a very iterative process…….What it felt like from where I was sitting was that goalposts kept moving”
Successful bid writer 1

**Feedback on EOIs**
Bid writers claimed that they only received limited feedback after submitting their EOIs. They highlighted a lack of information conveyed in the grading system used by the judging panel. Those whose bid was attributed a ‘B grade’ were more likely to be critical of the system, claiming that the grade gave little direction. However, one bid writer who received an ‘A grade’ at the EOI stage also highlighted that the system was uninformative and potentially misleading. Having received an ‘A grade’, he had wrongly assumed that his bid was likely to succeed and therefore would require minimal amendments.

Although the grading system only provided limited feedback, the DTI believed it was important to give these responses promptly, to ensure that bidders received the information as soon as possible. In fact, it reported receiving 101 EOIs in total, and feedback on all of these submissions was provided within three weeks. The DTI suggested that given the number of documents received and the tight schedule in which they had to review them all, their use of a simple grading system was justified.

**Regional road shows**
The DTI organised regional road shows in order to offer face-to-face guidance about the bidding process. The DTI also praised Citizens Advice, Advice UK and MAT representatives for attending the majority of the road shows and helping to focus the debate and move it from areas that, while contentious, had already been agreed.

In turn, bid writers appreciated the regional road shows as an opportunity to ask the DTI specific questions. However, some claimed that it was during these regional road shows that it became apparent that the DTI could not answer all queries and had not anticipated some of the questions.
Content of the bids
The majority of bid writers reported few concerns about the content requested by the BRD, apart from:

- illustrating the level of unmet need the bid was designed to address; and
- providing supporting information, such as company accounts details.

Many bid writers claimed that although there was a lot of anecdotal evidence to support their bids, there was little statistical evidence to support the level of unmet need their bid was addressing. Some bids made use of bespoke local studies into financial exclusion; yet in the absence of such specific data, most used the indices of deprivation to establish whether a participating organisation was in an area of high financial deprivation. At least one organisation purchased demographic details of areas of high deprivation from the credit reference agency, Experian.

Bid writers also reported that they had to provide a large amount of information in hard copy. They queried whether the DTI would read information, such as the accounts, for each of the participating organisations. They suggested that this information request could have been streamlined if the DTI had requested that bid documents included the registered company or charity number of each participating organisation, rather than a set of accounts. The DTI confirmed that although they did not read every word of this supporting information, it is standard practice to request these background details, in order to fully judge the validity of each bid. The DTI also agreed that bidders could provide one set of hard copies, rather than the usual five, in order to minimise the burden placed on applicants.

Focus of the bids
Some unsuccessful bid writers believed they had been encouraged by the DTI to continue developing their bid aimed at meeting the needs of a specific target audience. They were then disappointed when the final selection of winning bids included more geographical than targeted partnerships. They felt that DTI’s encouragement had been misleading. However, the DTI reported that the main source of guidance for the bidding process (the BRD, as at Appendix M) clearly indicated that geographic bids were the “primary aim”. They also reported that bids were assessed according to a published range of criteria and were selected according to their individual strengths.

Some who took part in the evaluation, including bid writers and advisers, noted that the FIF debt advice project focused on providing a reactive rather than proactive approach to financial exclusion. Some wanted the FIF debt advice project to include an element of financial education, whereas others wanted better integration with the work of credit unions. While this does not relate directly to the specific remit and evaluation of the FIF debt advice project, this evaluation concludes that such suggestions could be considered in the future.
Participating in more than one bid

Some centre managers and bid writers reported that they included their organisation in more than one bid, to increase their chances of gaining a share of FIF funding. This has led to a situation where several organisations have two or more FIF workers belonging to different regional FIF projects. Consequently, these advisers may be working towards different targets. The minority of centre managers who experienced this situation did report difficulties in having to comply with two different styles of project management and monitoring requirements.

6.1.3 Conclusions

This evaluation concludes that partnership bids were new to the sector and developing these bids resulted in a heavy workload for all those involved. The DTI was responsive throughout this process, but bid writers would have benefited from a clear and consistent direction from the start of the bidding process and more guidance following the EOI stage, to enable them to produce bids that best responded to the project brief.

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.
6.2 Overall value for money

Making a clear judgement on overall value for money is not possible at this stage of the project, for several important reasons:

- some of the regional FIF projects have taken longer to establish than others, such as those engaged in a referral process;
- set up costs would be included in calculations, which were heavily weighted to Q1 and Q2;
- some projects anticipate higher costs per client due to a particular approach, such as targeting a challenging client group or working on an outreach basis;
- there are some discrepancies among participating organisations in how FIF clients are recorded;
- at the time of this stage one research, few client cases had been closed and therefore, it is unclear what outcomes have been achieved for FIF clients, such as how much debt has been negotiated or written off; and
- existing data does not take into account some factors which could indicate success, such as reaching clients who would otherwise not have accessed debt advice, or dealing with complicated client cases which other funding streams do not allow adequate time to cover.

This report, therefore, does not give a detailed assessment of value for money. The evaluation recommends that clear criteria are established upon which the success of the project can be monitored, in order to ensure this issue can be evaluated in stage two.

Presented below is some existing data relating to value for money, which provides an early indication of project performance.

6.2.1 Cost per FIF client

The average cost per FIF client seen up to the end of Q3 is £708. This is a ratio based on the total amount of grant funds actually claimed by the regional FIF projects and the actual number of clients seen, as recorded in the quarterly returns (Q1, 2 and 3). The cost per client for individual projects varies from £492 to £2671, illustrating, as discussed above, that a variety of local differences built into the project design, influence the cost per client and distort the average view.

6.2.2 Cost per FIF adviser

The DTI reported that many of the bids based their costings on a Funding Formula, which was created by advice sector experts. However, for the purposes of this evaluation, the costs per FIF adviser are calculated based on the full amount of grant funds actually claimed by the regional FIF projects and the actual number of advisers employed, as recorded in the quarterly returns (Q1, 2 and 3). Using this
approach, the average cost per adviser was £23,800 during these three quarters. This figure covers the total expenditure for all regional FIF projects and includes pay costs, running costs and all other costs including capital expenditure and support staff. These first three quarters mainly involved the start up phase of the project and most projects did not employ advisers for the whole of this period. Therefore, these figures mostly cover initial set up costs per adviser, rather than the continuous costs of running an established project. The figures have not been annualised, because they relate to a specific period of the project rather than providing an indication of ongoing costs. Unsurprisingly, projects based in the south-east reported higher costs per adviser than those based in other areas of the UK.

6.2.3 Conclusions

It is not possible to accurately judge value for money at this early stage of the project. However, a value for money formula will be constructed for use in the second stage of this evaluation. This is likely to be based on both efficiency and effectiveness, and could require access to comparable data from examples such as the face-to-face debt advice funded by the LSC and other similar providers. This would allow the FIF debt advice project to be evaluated in the context of other advice services, while reflecting on its unique aspects, such as dealing with complex cases, and providing services to those who would not otherwise receive advice.
6.3 Project management

**Key highlights from this section**

- Many perceived that during the bidding process and start up phase, the DTI lacked the human resources to administer such a significant amount of funding; while they recognised the work the DTI had managed to do, they believed that with more resources, the DTI would have been able to issue clearer and more timely guidance.

- The Citizens Advice programme manager and some project managers also perceived that the DTI had “micro-managed” the project funding in Q3. They noted that this was due to over-committing the budget and the consequent need to make savings.

- Many noted that there had been delays in issuing the DTI grant offer letters, due to concerns one provider had regarding the issue of ‘state aid’. However, there were few other difficulties regarding these agreements and overall, project managers reported no issues with the individual agreements with participating organisations.

- The DTI and MAT reported that the role of Citizens Advice programme manager provided a useful central point of contact with the 10 Citizens Advice projects. From a Citizens Advice perspective, the role is vital to ensure consistent quality across all their projects.

- Centre managers reported few issues regarding day-to-day project management, indicating that issues are generally encountered and addressed at a project level.

Project management can be separated into four levels:

- overall DTI project management;
- Citizens Advice project management, provided by their Programme Manager;
- project management of each of the 16 regional FIF projects; and
- project management of FIF advice within each of the participating organisations.

**6.3.1 Overall DTI project management**

*Project management style*

Stakeholders, bid writers, the Citizens Advice programme manager and project managers provided perspectives on DTI project management. While the DTI was widely praised for their overall responsiveness and willingness to seek appropriate solutions, the most common perceptions of the early stages of DTI’s project management were:

- limited resources to manage the demands of the bidding process and the project start up; and
- a limited understanding of the voluntary sector and debt advice.

A number of project managers and stakeholders claimed that in the early stages, the DTI was on a learning curve and they needed support from the sector in order to manage the projects effectively.
Stakeholders and project managers reported that the significance of the funding meant they were willing to offer the necessary support.

However, some project managers and the Citizens Advice programme manager noted that the perceived lack of DTI resources during the bidding process and start up phase had wider implications. In order to eliminate possible confusion, they believed that more time should have been dedicated to establishing, or further clarifying:

- the definitive variables and methods of client data collection;
- more timely feedback on quarterly reports to ensure early mistakes were not repeated; and
- more specific guidance on how to manage budgets, including precise explanations of what could and could not be carried over accounting lines.

The DTI addressed these issues towards the end of Q3 when both budget and client monitoring guidance were finalised and issued to all regional FIF projects.

**Project management demands**
In Q1 and Q2, the projects requested the full amounts of allocated grants and the DTI reported that it allowed projects to manage their spending locally. Some project managers noted the DTI then began to “micro-manage” the budgets in Q3. They reported that this was frustrating when project managers had to pass DTI requests on to participating organisations. They claimed that this approach was mainly due to the DTI’s decision to over-promise the overall project budget. Some questioned the wisdom of over-promising to such a degree, reporting that the need to achieve savings and pay back underspends had resulted in inconsistent information being given to participating organisations; for example, in relation to early starts and carrying money between quarters.

“That micro-management then disempowers myself as programme manager and the project managers from being able to make decisions. It comes across to the participants as ‘I don’t know, I am going to have to check it out with the DTI, which isn’t authoritative…”

Citizens Advice programme manager

Several project managers also reported that DTI’s apparent “micro-management” overlooked a number of standard practices already in place in the sector. They felt that the DTI did not have to rigorously monitor spending as that was covered by the audit of each participating organisation.

The DTI explained that it had deliberately over-promised the two-year budget by 5.5%, based on a consensus that projects frequently under-perform and a desire to ensure that all funds were utilised. The DTI also reported that delays in establishing the regional FIF projects did result in many budgets not being fully spent and therefore, if it had only made allocations up to the levels of grant available, this would have caused under-spend difficulties.
Although not within the timeframe of this evaluation, by the end of Q3, additional funds had been allocated to the FIF debt advice project as part of the 2006 Pre-Budget Report9. As a result, in January 2007, the DTI issued budget guidance allowing the projects to manage their budgets locally. Stage two of the evaluation will consider the impact of such changes.

Grant agreement arrangements between the DTI and the FIF regional projects

Citizens Advice reported that the written agreements for the distribution of funding (the grant offer letters) had caused problems regarding the issue of ‘state aid’, which delayed the start of all the projects. Some within Citizens Advice believed that having earlier sight of the agreement could have helped avoid some of these delays. These letters were also regarded as important as they formed the basis for the sub-agreements between the lead organisation and all the participating organisations. However, the DTI explained it was working to a tight schedule to produce documents tailored to the FIF debt advice project. Consequently, it was not available to issue to the projects at an earlier stage.

6.3.2 Citizens Advice project management

Citizens Advice requested, and was granted, additional funding for a programme manager to oversee the 10 Citizens Advice projects and to liaise with the other six projects on wider issues. Citizens Advice reported that this was a vital role, given the significance of FIF funding to their organisation. They claimed they wanted to ensure that all 10 of their projects delivered to the same standard and according to the requirements set by the DTI and HM Treasury.

The programme manager reported fulfilling a number of key tasks, including:

• amalgamating the 10 individual quarterly returns and reports to give an overview of Citizens Advice performance;
• meeting with individual project managers and the finance department to help determine the budget to be claimed in future quarters;
• liaising between DTI and individual projects; and
• liaising with non-Citizens Advice projects.

The DTI agreed this additional layer of support was useful, particularly during Q3 when it was trying to identify and claim back under spent budgets. MAT also reported that communication between the projects and MAT was better after the programme manager had been appointed and a clear channel of communication established.

“They perform an excellent job as a conduit for both when we are talking to the projects and when they are talking to us”

DTI official

9 http://www.hm-treasury.gov.uk/pre_budget_report/prebud_pbr06/prebud_pbr06_index.cfm
Most project managers welcomed this coordinated approach to project management. However, a minority mentioned that as the programme manager had been appointed after the project funds were awarded in July 2006, it had taken some time for the programme manager to become familiar with the individual projects.

Although not openly stated, it appears that the Citizens Advice programme manager will have an even more important role to play in the future monitoring of FIF funding, by ensuring projects are delivering the proposals set out in the original project bids. This approach is likely to benefit the DTI and Citizens Advice.

6.3.3 Project management of regional FIF projects

Centre managers reported significant variation among regional FIF projects regarding the degree of project management in place. Despite this, most centre managers were complimentary about the general project management:

- all claimed to have an appropriate level of contact with their project manager, either face-to-face, by telephone or by email; and
- several centre managers reported regular project-wide meetings involving other participating organisations.

In contrast, FIF advisers interviewed during site visits reported little, if any, direct contact with their project manager. Despite this being a practical management approach, it can result in advisers feeling removed from the overall project aims. Therefore, it is recommended that key messages regarding the overall purpose of the FIF debt advice project are reiterated and passed down to all advisers.

A number of centre managers said that they had been involved in putting together the bid in which they were included. They believed this provided an opportunity for them to address potential project management issues before the official start date. Participant organisations belonging to the non-Citizens Advice projects particularly stressed their involvement in the bidding process.

6.3.4 Project management of participating organisations

Project management demands

Centre managers claimed the greatest demand on their time occurred in Q1 and early in Q2. During this time, the majority of advisers were recruited, offices arranged to accommodate them and referral partnerships were forged. Since then, most centre managers believed that project management had not had a significant impact on their day-to-day workload, for several reasons:
• FIF advisers are generally managed by a supervisor on a day-to-day basis;
• in larger organisations, the financial monitoring of the project is often the responsibility of the accounts department; and
• the project managers have taken on a large part of the burden.

However, in a minority of cases where outreach had been a significant part of the project, centre managers reported greater demands on their time.

**Partnering arrangements**
A minority of organisations are using referral networks and outreach partners to identify FIF clients. In these cases, centre managers reported that it had taken longer to establish such networks than originally projected. Centre managers claimed it had taken time to establish the necessary relationships to build an effective referral process.

However, a few interviewees had concerns about the approach. One participating organisation had never had any previous contact with the housing support agency with which they were partnered. This agency did not have tenants of its own and therefore, had no client base from which to refer. In order to try to meet targets, the two partnered agencies worked together on referrals from other housing associations. One centre manager also claimed that the Data Protection Act, in some cases, prevents the partner organisation directly referring the client; instead, the client must seek help directly. In another case, one centre manager found that partner organisations were wary and distrustful of them, believing them to be trying to take over or steal clients. In most of these cases, the original issues were resolved and the partnerships have since been successful in providing debt advice to people that would otherwise not have accessed it. In other cases, where constraints of the partnership are resulting in advisers being less effective, it is recommended that steps are taken urgently to consider alternative approaches.

The evaluation indicates that project managers could benefit from some sharing of best practice across the projects, as in the examples above regarding the direct referral of clients.

**Grant agreement arrangements between regional FIF projects and participating organisations**
On the whole, centre managers reported no significant issues regarding their agreement with the lead organisation. Only one participating organisation reported receiving an agreement to deliver funding which differed markedly from the project bid that they had originally submitted to the partnership.

6.3.5 **Conclusions**
The key issues regarding project management appear to have affected the higher levels of the project, between the DTI, the project managers and the Citizens Advice programme manager. These largely
revolved around the monitoring of grant funds and the timeliness of information. It appears that these issues were experienced to a lesser extent by participating organisations.

The DTI has recently issued budget guidance which allows the regional FIF projects the flexibility to manage their own budgets. Stage two of the evaluation will examine whether this increased flexibility has impacted on the overall project management experience.
6.4 Project reporting and monitoring

Key highlights from this section

- Project managers and the Citizens Advice programme manager reported that although some financial guidance was provided in the DTI grant offer letters, they felt more detailed information should have been provided, particularly about how to manage budgets across accounting lines.
- However, these issues at project level were largely unreported by centre managers.
- All audiences claimed that client data monitoring requirements had been managed less effectively than financial monitoring. They believed more emphasis and guidance should have been given on client monitoring at the beginning of the project.
- Centre managers and advisers also reported different definitions of a ‘new FIF client’ and various methods of recording the information requested on the client data form.
- The current lack of regular monitoring of client data at a project level could impact on assessing the overall appropriateness and targeting of funds.

6.4.1 Financial reporting

Financial reporting at a project level

The eight project managers who received site visits reported various approaches to financial reporting. The key difference was the amount of autonomy they allowed participating organisations to claim, and account for their grant requests, varying from:

- one project manager who for the first two quarters completed the financial reporting for all the individual participating organisations within the project; to
- another project manager who reported being less concerned about financial reporting so long as the required outputs and targets were achieved.

Overall, project managers claimed to largely rely on the discretion of the individual centre managers. Further financial assurance will be provided via the annual project audits that DTI require. Furthermore, for Citizens Advice projects, the programme manager reported that through quarterly finance meetings with the project managers and the finance team, they were able to pick up any discrepancies in financial reporting, thus ensuring they were meeting the requirements of the DTI grant offer letters.

As explained above, project managers and the Citizens Advice programme manager reported that in the early stages of the project, the main issue relating to financial reporting at a project level was the lack of detailed guidance on exactly which components of the overall budget could be carried across accounting lines. For example, whether savings on salary could be used to cover travel costs or had to be returned to the DTI as underspends; and whether the return of underspends was limited to savings made on capital expenditures. All those interviewed recognised that some financial guidance had been issued when the FIF debt advice project was established, but they felt that more detailed information...
was needed. Stage two of the evaluation will investigate the impact of both the finalised budget and client monitoring guidance which the DTI issued to regional FIF projects at the end of Q3.

Financial reporting by individual participating organisations
Despite the variety of approaches used by different project managers, centre managers said that financial monitoring had caused few significant concerns and that any local issues had usually been solved by the project manager.

The centre managers also were confused about the necessity to return underspends and wondered why they could not transfer funds to other areas of the project if they identified savings. In the Citizens Advice projects, this was thought to be important because the budgets had been calculated centrally. Locally, infrastructure and salary costs often differed from the central budget figures. For example, a number of centre managers reported making significant savings on salary costs for advisers, as they believed that the salary calculation was based on London rather than local rates. They wanted to be able to spend these savings elsewhere, yet they were not allowed to do so. The DTI confirmed that in the early stages of the project, they were not able to allow projects to recycle underspends due to the over-allocation of grant funds explained in section 6.3.1 and because they had very limited information regarding project performance. Nevertheless, by the end of Q3, the DTI were able to issue guidance to allow the regional FIF projects local budget flexibility. Stage two of the evaluation will examine the impact of this change.

6.4.2 Client data reporting and monitoring

There are three aspects of client data monitoring and reporting:
- the original target for the number of clients seen and cases opened in each quarter;
- the actual number of new clients seen and cases opened in each quarter; and
- data on the characteristics of each FIF client, as set out in the client data form (provided at Appendix C).

The target for the number of clients seen each quarter
Client targets, proposed in the individual project bids, are based on a number of factors, including the number of clients typically seen by LSC advisers. For the Citizens Advice project bids, trainee advisers had targets of 25 clients per quarter and trained caseworkers were expected to see 50 clients per quarter. Analysis of the quarterly returns indicates that targets were largely consistent across the non-Citizens Advice projects, with one exception. However, qualitative interviews revealed that FIF advisers are generally unaware of these project-wide figures; some reported being given different individual targets and others were not told they were working towards any client targets at all.
Advisers, centre managers and project managers reported that initial client targets were unrealistic, given that so many advisers were either completely new to the sector or not fully trained in debt advice when they joined the FIF debt advice project.

**Recording the number of clients seen and cases opened**

Centre managers and advisers reported a lack of clarity surrounding the definition of a new client and site visits revealed that they were not all recording the information in the same way. Project managers and the Citizens Advice programme managers confirmed this finding. Advisers from different participant organisations reported using various practices to record the number of clients seen, including:

- counting every client they saw, regardless of whether they opened a case for the client (as per DTI requirements);
- classifying partners or spouses who presented the same case as two clients, whereas others counted a couple as one client;
- only recording new clients if they opened a case for that client, but not recording clients receiving a one-off piece of advice; and
- counting clients that are new to them, even though the client’s main contact was with another adviser, such as when they observed a colleague’s session or stood in for a colleague.

This evaluation recommends that the DTI 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.

**Recording client data**

The DTI reported that it issued a standard client data form to all projects in early July 2006, as part of the Monitoring Handbook, which specified the set of data to be collected for each FIF client. This document was updated during a meeting with all project managers in August. The DTI then made some final amendments in November. However, a number of project managers and centre managers suggested that finalised guidance should have been issued at the very start of the project, to ensure a consistent approach from the beginning.

Some project and centre managers also said they had anticipated that the DTI would issue a standard electronic mechanism by which to record client data. However, the DTI indicated that given the variety of IT systems used by participating organisations, it would have been unreasonable to enforce a shared format for recording data, and therefore, it instructed managers to record the agreed client data in whichever format they found most convenient for them. As a result, site visits revealed that within one project, there can be several methods used to record client data.
In January 2007, the DTI issued a standard spreadsheet to help align the format of the client data. Individual projects also reported that efforts had since been made to align the different methods of data collection at project level:

- many Citizens Advice bureaux, within both Citizens Advice and non-Citizens Advice projects, had recently started to record information on the CASE system;
- two projects had started to use Liquid Money Advice / Pivotal system which is tailored specifically for the FIF debt advice project; and
- one project is regularly asking participant organisations to upload client data to a central database.

Site visits indicated that all bureaux belonging to Citizens Advice projects were making efforts to record FIF data on the centralised CASE system. However, several advisers reported that they did not have access to the money adviser component, in order to input the additional FIF data.

Regardless of the method used to record client data, the qualitative research found evidence that not all advisers are using the final version of the client data form.

6.4.3 Conclusions

The evaluation indicates that in the early stages of the project, the DTI needed to make savings and took a cautious approach to financial monitoring, given the limited information it had on project performance. However since then, additional funds have been allocated to the FIF debt advice project as part of the 2006 Pre-Budget Report and the DTI has received three sets of quarterly returns. Consequently, the DTI was able to issue budget guidance in January 2007 which now allows regional FIF projects greater local flexibility. Stage two of the evaluation will explore how this impacts on financial monitoring.

The evaluation reveals that although progress has been made in standardising the format of client data that is collected, further work needs to be done at various levels of the project, to ensure the quality and consistency of client data collection.
6.5 Recruitment of advisers

Key highlights from this section
- Centre managers reported that additional capacity for debt advice has been achieved at an organisational level and the majority of new advisers are now in post.
- Centre managers also reported that FIF vacancies attracted high calibre candidates from which to select advisers.
- Centre managers frequently reported a collaborative approach to recruitment either at a national, local or project-wide level. On balance, they believed that by working together at a local level, the recruitment process was managed more efficiently.

6.5.1 Length of time in post

The adviser survey revealed that the majority (78%) of FIF advisers had been in post for more than four months (Fig.19). This reflected the information provided in the quarterly returns (Q1, Q2 and Q3) which confirmed that the majority of advisers were recruited in Q2 and Q3.

Fig.19 - Length of time advisers have been in post
Q. How long have you been in your current (FIF funded) post?

<table>
<thead>
<tr>
<th>Duration</th>
<th>Bars</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 months or less</td>
<td>10</td>
</tr>
<tr>
<td>2-4 months</td>
<td>12</td>
</tr>
<tr>
<td>4-6 months</td>
<td>41</td>
</tr>
<tr>
<td>6-8 months</td>
<td>30</td>
</tr>
<tr>
<td>8 months or more</td>
<td>7</td>
</tr>
</tbody>
</table>

Base: All 282
6.5.2 Attracting applicants

The Citizens Advice programme manager, project managers and centre managers reported a high number of applications for all trainee posts. This was attributed to the rarity of a paid trainee position within the sector. Centre managers believed that the number of applications for trainee positions ensured a good base from which to recruit suitable candidates.

Advisers did not perceive the short-term contract as a barrier to taking up the post. Those who were already familiar with the advice sector recognised short-term contracts as the norm. Those new to the advice sector claimed that any initial concerns about this issue were outweighed by the prospect of comprehensive debt advice training. Two centre managers highlighted that they were still attracting a significant number of applicants for posts due to start in April 2007.

In contrast to the trainee posts, some centre managers reported a shortage of applications for experienced caseworker posts. In at least one instance, several attempts were made to recruit a trained caseworker through local and regional press advertisements, with no success. This post then reverted to a traineeship. The centre manager involved believed the shortage of caseworker applications was due to the shortage of experienced caseworkers in the sector.

6.5.3 Recruitment methods

The site visits uncovered three main methods of recruitment:
- centralised recruitment coordinated by Citizens Advice head office;
- recruitment coordinated at a project or area level; and
- participating organisations recruiting locally for their own needs.

Most of those involved believed that some level of coordination of the recruitment process was desirable, as a more efficient use of resources, by:
- saving money on advertising costs;
- avoiding duplication of effort in the selection and interview process, as one manager may undertake the selection process for several organisations;
- encouraging consistency of message to potential applicants;
- placing less burden on individual organisations who did not have the capacity to deal with recruitment;
- offering wider coverage through national recruitment, thus appealing to applicants wishing to relocate; and
- encouraging collaborative working from the outset of the project.
Centralised recruitment coordinated by Citizens Advice head office

However, several Citizens Advice bureau managers, as well as some of the Citizens Advice project managers, believed that the nationally centralised approach to recruitment also raised several issues:

- organisations received an unexpectedly high number of applications due to the national advertising coverage and the broad definition of a ‘trainee’;
- an initial lack of advertising in regional and local press to appeal to local candidates; and
- applications were forwarded by Citizens Advice head office to regional FIF projects after the closing date and there was no opportunity to filter applications as they came in.

At least one centre manager indicated that they chose not to participate in central recruitment after the first recruitment round. Several project managers claimed to have lobbied on behalf of participating organisations for advertising and recruitment to have more of a regional or local emphasis.

The central recruitment method also impacted on advisers’ experiences of the recruitment process, reporting:

- a significant time lapse between sending the application and receiving notice of an interview;
- concerns that there was no named recipient for electronic applications, leading to a lack of confidence in the process; and
- some issues with the stability of technology for online applications.

The Citizens Advice programme manager reported being fully aware of the issues relating to the initial recruitment round and attributed them to the fact that Citizens Advice head office was not familiar with recruiting advisers. Therefore they had not anticipated:

- the extent of variation in terms and conditions for advisers within different bureaux;
- exactly what needed to be included in an adviser job description;
- the number of applicants that would apply to three or more participating organisations; and
- the number of applicants that would apply to a post for which they would have to relocate.

They went on to report that these initial issues had since been addressed and that the project managers now had more responsibility for coordinating recruitment and identifying local advertising needs.

Recruitment coordinated at project or area level

At least two of the non-Citizens Advice projects chose to coordinate recruitment at project level. Several Citizens Advice bureau managers also reported local coordination of the selection process once applications had been received from head office. Centre managers believed that working with other participating organisations to recruit advisers was a positive experience.
**Participating organisations recruiting for their own needs**

Some project managers and centre managers reported that advisers were recruited by individual participating organisations, which usually occurred if:

- the organisations within the project were disparately located, making a coordinated approach less viable;
- there was a directive at project level that individual organisations would be better equipped to recruit for their own particular needs; and
- an organisation had particular requirements, such as an adviser who speaks a second language.

Project managers, centre managers and the advisers involved did not report any issues with this method of recruitment.

**6.5.4 Conclusions**

While project managers and centre managers were positive about the principle of coordinating recruitment, some of those involved in Citizens Advice projects claimed there were issues with recruitment conducted at a national level. The evaluation indicates that some level of recruitment coordination was found to be positive. Many of those interviewed reported that coordination was most effective at a local level, such as among several advice organisations in a particular area. Stage two of the evaluation will examine the final rounds of recruitment, to consider whether such issues remain.
### 6.6 Assessment and impact of training provision

#### Key highlights from this section
- Advisers welcomed the training and believed it had equipped them to do their job. They also said that the offer of training had originally attracted them to the FIF post. The centre managers and project managers also recognised the value of offering good base level training.
- Centre managers felt that the overall project under-estimated the length of the training period required to train a fully qualified caseworker, in terms of both the initial two-year duration of the funding and the client targets.
- Project managers and centre managers also believed that more could have been done to coordinate trainee adviser start dates with the timing of training courses.

#### 6.6.1 Training needs

Project managers and centre managers identified a range of training needs:
- trainees with no in-depth debt advice experience, some of whom had no prior experience of advice at all, thus needing full novice to skilled level debt advice training;
- qualified general advisers who needed debt advice training; and
- qualified debt advice caseworkers who had experience of casework but required some element of specialist knowledge, such as bankruptcy or tax aid, and refresher courses to review changes in policy and eligibility criteria.

Both project managers and centre managers believed that the design of the overall project did not adequately take into account the length of time needed to train someone with no previous experience of advice, to become a caseworker. They said this caused particular concern in the first few months of the project when it became clear that they would not meet the targets for the number of clients seen, as set in the original project bids. Several centre managers acknowledged that the DTI later allowed client targets for new trainees to be relaxed, which was appreciated.

Centre managers also highlighted that by the time some of the trainee advisers had completed training, there would be less than a year left of FIF funding. They believed that the significant investment in training indicated that the FIF debt advice project would be likely to continue beyond the initial two years.

Some centre managers and advisers also highlighted that training did not cater for specific target audiences, such as social housing tenants, drug or alcohol abusers, or those with mental health problems. They believed that this was short-sighted given the potential link of these factors to financial exclusion. In at least one instance, alternative training for dealing with drug abusers had been sought to fill the gap in expertise. It may therefore be advantageous for the DTI and project managers to discuss
the potential need for further training courses that could be included as part of the FIF debt advice project.

6.6.2 Content of training

The content and delivery of the majority of training is overseen by MAT. It reported that it devised a programme based on existing training modules. Novice to generalist training was provided by Advice UK and Citizens Advice. Generalist to skilled caseworker training was provided by MAT via the Wiser Adviser programme and specialist training was provided through the Institute of Money Advisers (IMA) and MAT.

Most of those involved in the evaluation recognised MAT as an appropriate training delivery partner, although some thought that MAT did not bid for the work and had been offered the role by the DTI. In fact, the BRD encouraged bidders to propose training providers of their choice, yet no alternatives were suggested. This is most likely due to the fact that MAT is generally accepted as an established advice sector training provider.

Formal training: Generalist level

Results from the adviser survey indicated that the majority of FIF advisers believed training courses for general advice (provided by Citizens Advice or Advice UK) were useful for their current role. The Citizens Advice Certificate in general advice was perceived to be more useful than the Advice UK Learning to Advise course in terms of helping FIF advisers conduct their job, as illustrated below (Fig. 20).

Fig.20 - Usefulness of general advice training

Q. How useful has this training course been for your current role as a FIF adviser?
Site visits revealed that generally, advisers welcomed the content of the formal training courses as extremely effective in helping them to conduct their job. Advisers employed by Citizens Advice particularly praised the practical elements of the general Citizens Advice training, such as supervised sessions. They suggested that real understanding of advice is best gained via such practical experience.

However, a number of advisers who attended the Advice UK ‘Learning to Advise’ training believed that the course was too long and pitched at too basic a level. Advisers claimed that they did not need to learn how to write letters and believed that the course should concentrate on giving advice. A number of sources have confirmed that the training has since become more focused, in response to this feedback. Stage two of the evaluation will assess whether such alterations have affected the opinions of advisers about the usefulness of this course.

**Formal training: Caseworker level**
Results from the adviser survey highlighted that training courses relating specifically to debt advice are perceived as extremely useful to the role of FIF adviser. More specifically, the majority of FIF advisers rated the Wiser Adviser caseworker and specialist level training as extremely useful to their current role (78% and 70% respectively) (Fig. 21) (details of the former are listed at Appendix N).

**Fig.21 - Usefulness of Wiser Adviser Training**

Q. How useful has this training course been for your current role as a FIF adviser?

During site visits, advisers reported Wiser Adviser training (both caseworker and specialist level) to be very thorough and an important resource for building understanding of the technical aspects of debt advice. Most went on to praise the abilities of the majority of Wiser Adviser trainers.
However, advisers who were new to advice and had not yet started to see clients often commented on the amount, rather than quality, of information contained in Wiser Adviser training. They suggested that as they had not yet started to give advice, it was difficult to recognise what information they should prioritise. That said, all trainees claimed that in time, and with opportunity to revisit their notes, the training would be invaluable to their role. At least two centre managers said they were planning refresher courses to help advisers consolidate what they had learnt.

On the whole, trainees welcomed the e-learning aspect of Wiser Adviser, as it allowed them to work at their own pace and prepare themselves before training sessions. However, they believed that some of the e-learning courses were better than others. For example, ‘Debts in the County Court’ was praised for being interactive, but the ‘Consumer Credit Act’ was criticised as too long and confusing. Several advisers also complained about:

- not being aware that they were required to complete e-learning elements prior to attending the residential courses; and
- being thrown out of sessions because the Wiser Adviser website was temperamental.

Furthermore, it appears that the Wiser Adviser course does not sufficiently highlight financial exclusion issues, although these issues are covered within the content of the course. There is scope to emphasise such issues during training, to reinforce the aims and the target audience of the FIF debt advice project.

**In-house/informal training**

The adviser survey revealed that almost half of advisers (45%) had received some in-house or informal training, in addition to the standard FIF funded courses (Fig. 22). This additional experience included professional training, advice session supervisor training, through to Blind Awareness Training run by the Royal National Institute for the Blind. There was no common training need identified by advisers. However, the most frequently mentioned training topics included:

- bankruptcy;
- Individual Voluntary Agreements (IVAs);
- tax credits; and
- state benefits.

The standard Wiser Adviser training offered to all FIF advisers does cover the first two topics listed above (as described at Appendix N). Therefore, it is likely that any additional in-house or informal training was provided to advisers who needed a more detailed knowledge of these issues. Consequently, these courses appear to be specific to advisers’ individual needs, rather than highlighting a gap in the FIF funded training programme.
Subsequent analysis of this data revealed no particular pattern with regards to which organisations, projects or type of advisers were receiving further training.

Fig.22 - Other training provided

Q. Have you taken/are you taking any other training courses as a FIF worker, which are provided by your organisation

![Bar Chart]

Advisers interviewed during site visits reported that they were invited to observe advice sessions delivered by other advisers or if available, debt advisers. They also reported being involved in elements of their colleagues’ casework, such as preparing letters and recording client data. After six months in trainee positions, the majority of new trainees reported that they still had casework signed off by an experienced caseworker, to ensure quality is maintained.

6.6.3 Timing and logistics of training

While advisers reported being happy with the content of the training, project managers and centre managers reported being less happy with the timing and logistics of FIF funded training courses. Some centre managers suggested that the timing of Wiser Adviser courses prevented them from meeting client targets. Although most recognised that the timings cannot please everyone, they felt that more could have been done to coordinate training with start dates, general advice training and workloads.

MAT explained it was challenging to coordinate training to everyone’s satisfaction, when there were so many new advisers with different levels of experience, located across England and Wales and beginning employment on various dates.

MAT representatives also noted that some advisers did not attend certain courses, explaining that they had client appointments to conduct. This may be indicative of the perceived pressure to meet targets for the number of clients seen.
Novice to generalist level

MAT reported that fewer advisers took up novice to generalist level training than originally projected. This correlated with the adviser survey which demonstrated that some trainees had previous advice sector experience and therefore, had completed basic level training elsewhere.

Trainee caseworkers

On occasion, centre managers said that trainee advisers waited three months for a position to become available on Wiser Adviser training. Some centre managers reported trying to avoid this delay by negotiating a place on courses running in different parts of the country or persuading the training provider to create extra places. MAT explained that the logistical planning of training courses was challenging, given the uncertainty regarding the start dates and training needs of new recruits.

Several centre managers reported that it was difficult to resource the necessary supervised sessions as supervisors had their own caseloads and other commitments. This is particularly the case in organisations where the supervisor is part-time and in organisations employing two or more FIF trainees. At least two centre managers believed that the supervision time for their projects had been under-calculated. However, the DTI reported that such decisions would have been established in the original project bids, and bidders were encouraged to adopt the Funding Formula to calculate details such as levels of supervision. It indicated this formula approach had been devised by sector experts and appeared to have proved robust in most cases.

Qualified caseworkers

Centre managers also reported that the timing of courses for experienced caseworkers was not made known far enough in advance. They explained that these advisers have caseloads often fixed six to eight weeks in advance. Therefore, they would have benefited from a yearly training schedule that would have allowed them to plan their time better.

On one occasion, a specialist caseworker could not get a place on a bankruptcy course which was needed to update his knowledge and his organisation paid for an alternative course as he was not able to effectively continue his work without it.

6.6.4 Impact of training

The adviser survey revealed that by Q3, 78% of FIF advisers had begun seeing clients unsupervised, 18% had not yet started to see clients without supervision and 4% reported ‘other’ (Fig. 23). This final category explained that while they were advising clients unsupervised, their casework notes were still being signed off by a supervisor.
Clearly, the FIF funded training programme appears to have served its purpose, in enabling FIF trainees to advise clients on debt issues.

**Fig.23 - Seeing clients unsupervised**

Q. *Thinking about your current role, have you started to do casework and advise clients without supervision?*

<table>
<thead>
<tr>
<th></th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>78</td>
</tr>
<tr>
<td>No</td>
<td>18</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
</tr>
</tbody>
</table>

Base: All 282

During site visits, advisers recognised that as well as equipping them for their role, the training had a wider impact by enabling advisers to:

- build informal support networks; and
- share information about their organisations.

Advisers in one non-Citizens Advice project described how their project actively encouraged such a network by hosting an adviser message board on the website to allow advisers to keep in touch between, and after training. Advisers claimed to use and appreciate the facility. It is believed that Citizens Advice now offer something similar.

Advisers also reported that training courses informed them how organisations were managing other regional FIF projects, indicating that this sometimes led to confusion at a local level. For example, some advisers:

- reported that they worked towards seeing a set number of clients, yet others were not aware of any project targets;
- noticed that client targets varied between organisation or adviser; and
- were unable to see clients until they had completed training, whereas others saw clients from the start.
6.6.5 Conclusions

The content of the FIF funded training programme is well regarded by advisers and perceived as very useful in preparing them to carry out their roles. Advisers have also benefited from other training courses not provided by FIF funding. However, these courses appear to be specific to individual needs, rather than highlighting a gap in formal training.

Some project and centre managers reported concerns with the logistics of FIF funded training courses. These issues will be revisited in the second stage of the evaluation, to see if improvements have been made.

Although not directly related to training, the evaluation indicates that FIF advisers may benefit from receiving a more comprehensive introduction to the intentions of FIF funding, to reassure advisers from different projects that although standard methods are necessary in some areas, they are not all expected to follow a shared approach to every issue. The residential training courses could provide a suitable opportunity to disseminate this information.
6.7 Support

### Key highlights from this section
- Awareness of support organisations is widespread among FIF advisers: the majority (92%) of respondents to the adviser survey were aware of the Specialist Support Unit and well over three-quarters (82%) were aware of the money advice groups.
- However so far, less than half of advisers reported using these organisations for support.

#### 6.7.1 Awareness and use of support organisations

The DTI explained that a small amount of FIF funding is regularly paid to the Specialist Support Unit (SSU) as part of the FIF debt advice project. It reported that this unit provides FIF advisers with additional support and answers any specialist advice queries they may have. It also explained that one-off funding contributions had been made towards the costs of the money advice groups, which are part of the wider advice sector and some regional FIF adviser conferences, arranged by project managers. In addition to these more formal support structures, the evaluation also investigated less formal sources of support, provided by project managers and also from within each adviser's participating organisation.

The adviser survey (Fig. 24) measured advisers’ awareness of different forms of support available and whether they had used any of these forms of support. Results revealed that:
- advisers working for non-Citizens Advice projects were significantly more likely to have heard of (93%) and used (71%) their project manager for support than advisers working in Citizens Advice projects (78% and 43% respectively); and
- advisers working for non-Citizens Advice projects were significantly more likely to have heard of (74%) and attended (58%) regional meetings or conferences, than advisers working in Citizens Advice projects (58% and 20% respectively).

However, advisers working for Citizens Advice projects were more likely to have heard of the more formal support mechanisms (the SSU and the money advice groups).

The evaluation indicates that these different levels of awareness and use of support mechanisms is most likely due to the design of individual projects. Citizens Advice explained that advisers within their 10 projects are managed by a line manager within the participating organisation, who deals with many of their concerns and questions, rather than the project manager.

A full breakdown of adviser awareness and use of all support services is given in Figures 24 and 25. Stage two of the evaluation will consider whether levels of awareness and use of these support services change as the FIF debt advice project matures.
Fig. 24 – Awareness by FIF advisers in Citizens Advice and non-Citizens Advice projects

Q Please indicate which of the following you have heard of

<table>
<thead>
<tr>
<th>Service</th>
<th>Non-Citizens Advice led</th>
<th>Citizens Advice led</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Specialist Support Unit organised by Citizens Advice</td>
<td>88</td>
<td>93</td>
</tr>
<tr>
<td>The FIF project manager/co-ordinator who oversees your project</td>
<td>78</td>
<td>93</td>
</tr>
<tr>
<td>Money advice groups</td>
<td>70</td>
<td>76</td>
</tr>
<tr>
<td>Meetings or conferences for FIF advisers in your region</td>
<td>58</td>
<td>74</td>
</tr>
</tbody>
</table>

Base - CitA projects 213; non-CitA projects 69.

Fig. 25 – Use by FIF advisers in Citizens Advice and non-Citizens Advice projects

Q Please indicate which of the following you have used

<table>
<thead>
<tr>
<th>Service</th>
<th>Non-Citizens Advice led</th>
<th>Citizens Advice led</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Specialist Support Unit organised by Citizens Advice</td>
<td>34</td>
<td>46</td>
</tr>
<tr>
<td>The FIF project manager/co-ordinator who oversees your project</td>
<td>43</td>
<td>71</td>
</tr>
<tr>
<td>Money advice groups</td>
<td>45</td>
<td>32</td>
</tr>
<tr>
<td>Meetings or conferences for FIF advisers in your region</td>
<td>58</td>
<td>20</td>
</tr>
</tbody>
</table>

Base - All those who have heard of each service: (the SSU) CitA projects 198, non-CitA projects 61; (the local FIF project manager) CitA projects 167, non-CitA projects 64; (the money advice groups) CitA projects 161, non-CitA projects 48; (regional meetings or conferences) CitA projects 123, non-CitA projects 51.
6.7.2 Level of support offered

The majority of advisers who used the support organisations claimed that they were either quite or extremely supportive:

- 70% rated the SSU as quite or extremely supportive (Fig. 26);
- 72% rated meetings or conferences for FIF advisers in the region as quite or extremely supportive (Fig. 27);
- 68% rated the money advice groups as quite or extremely supportive (Fig. 28);
- 71% rated their project manager as quite or extremely supportive (Fig. 29); and
- a high proportion of advisers (84%) rated the organisation for which they worked as either quite or extremely supportive (Fig. 30).

There were no significantly different responses to report when comparing Citizens Advice and non-Citizens Advice projects, or according to adviser demographics.

Qualitative research supports the quantitative finding that advisers considered the organisation for which they worked to be the most supportive. The majority of advisers interviewed qualitatively found that the staff within their advice organisations and their line managers helped them to settle into their role quickly and offered an ongoing source of information and guidance.

*Fig.26 – The Specialist Support Unit*
*(Base 122 – all those who have used this for support)*

![Chart showing support levels](chart.png)
Fig. 27 - Meetings or conferences for FIF advisers in the region
(Base 83 – all those who have used this for support)

Fig. 28 - Money advice groups
(Base 100 – all those who have used this for support)
Fig. 29 - Level of support offered by FIF project manager
(Base 141 – all those who have used this for support)

Fig. 30 - Level of support offered by FIF advisers’ own organisation
(Base 280 – all those who have used this for support)
6.7.3 Conclusions

The adviser survey results indicate that FIF advisers have a good awareness of the support mechanisms available to them, but they do not appear to be fully utilised as yet. The 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. The second stage of the evaluation will consider whether levels of awareness and use of these sources of support change as the FIF debt advice project matures.
6.8 Exit Strategies

Key highlights from this section
- Almost all those interviewed believed there was no viable exit strategy and feared that without continued Government funding, additionality due to FIF funding would be lost.

At the time of the evaluation interviews, HM Treasury was yet to announce their commitment to continue funding financial inclusion activities beyond the initial two-year period\(^\text{10}\). Most of those interviewed hoped that FIF funding would be extended. Although some project managers had considered exit strategies in their original bids, and others were tasked with formulating such plans going forward, most claimed there was no viable exit strategy beyond continued Government funding.

Most centre managers claimed they had to fight for current funding, in order to replace funding that had already come to an end, rather than making plans for something which might not happen. Several claimed that their only exit strategy was to ensure that volunteers and generalist advisers did not lose debt advice skills. Therefore, even if they lost paid specialist advisers, they would maintain some debt advice skills within the organisation.

Centre managers went on to claim that there were no viable alternative funding streams that would ensure FIF advisers were retained if FIF funding ceased. They warned that without continued Government funding, there would be a surplus of debt advisers without work, because:
- local funders and private companies do not have the resources or desire to make such a significant funding contribution to debt advice; and
- debt advice is standard advice work which is difficult to incorporate into innovative projects that appeal to new funding sources.

The exception was centre managers working extensively with partner organisations, who believed that if they demonstrated significant benefit to these organisations, the partners such as Registered Social Landlords could be persuaded to fund an ongoing debt advice post.


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7. Next steps

As outlined in the introduction, the full evaluation will be conducted in two stages. This report concludes the first stage. Stage two is due to be conducted during Winter / Spring 2008. The second stage will build on the results from this report, while also exploring some of the areas which it was not possible to assess so far.

The key additional areas covered in stage two will include:

- analysis of client data from all regional FIF projects;
- assessment of value for money;
- consideration of the impact of FIF funded debt advice on clients; and
- exploration of the impact of the FIF debt advice project on other advice organisations not receiving FIF funding.
Appendix
## A. Outline of eight projects in the evaluation

<table>
<thead>
<tr>
<th>Name of project</th>
<th>Type of project</th>
<th>Aims of project as set out in the bid</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMMA</td>
<td>Independent; regional</td>
<td>To develop a partnership network of Local Forums. To utilise the many and varied local partnerships with organisations who also work with financially excluded people to show that secondments and targeted recruitment can take place, strengthening links between organisations, getting to ‘hard to reach’ clients and adding to the total expertise in debt advice across an area.</td>
</tr>
<tr>
<td>GMMAP</td>
<td>Independent; regional</td>
<td>To meet the unmet need by a combination of geographical and community of interest targeting. To target primarily deprived urban areas with a high need for debt advice due to their financial exclusion, but that currently have significant under supply. In addition, to use strategic partnerships to ensure that the needs of specific target communities of interest (e.g. lone parents) can also be met in a cost efficient manner.</td>
</tr>
<tr>
<td>Capitalise</td>
<td>Independent; regional</td>
<td>To meet the unmet need by a combination of outreach work to identify where there are gaps in service provision and/or where specific groups of people are not being met and main site / satellite sites. The outreach team will be flexible and provide crisis support to meet new identified need through partner organisations and organisations which may not be ‘partners’ in this bid and/or typically provide debt advice or financial inclusion services in any capacity.</td>
</tr>
<tr>
<td>CFS</td>
<td>Independent; national</td>
<td>To target the following social groups as a priority: social housing tenants, lone parents, low-income families, black and minority ethnic households and job seekers. To increase face-to-face money advice through direct referral from Housing Association (HA) and local authority partners and through referrals from third sector lenders – both credit unions and CDFIs. The focus of the Community Banking Partnership project is on providing a ‘one-stop Shop’ service targeting financially excluded households. The partnerships in each local area with Housing Associations the local authority, credit unions, community finance providers, Job Centre Plus, Sure Start, and other third parties will ensure that the low-income households are referred to the advice service and outreach locations.</td>
</tr>
<tr>
<td>Citizens Advice South East</td>
<td>Citizens Advice; regional; referral based system</td>
<td>To target tenants of Registered Social Landlords who are amongst the most financially excluded</td>
</tr>
<tr>
<td>Citizens Advice South West</td>
<td>Citizens Advice; regional</td>
<td>To meet the unmet need by a combination of geographical and community of interest targeting. To target primarily deprived urban areas with a high need for debt advice due to their financial exclusion, but that currently have significant under supply. In addition, to use strategic partnerships to ensure that the needs of specific target communities of interest (e.g. lone parents) can also be met in a cost efficient manner.</td>
</tr>
<tr>
<td>Citizens Advice Yorkshire</td>
<td>Citizens Advice; regional</td>
<td>Bureaux and partners within this bid have extensive, local networks of referral agencies, many of whom have clients within the financially excluded groups. We will further strengthen these links as part of the Financial Inclusion Fund to ensure that our service is appropriately and effectively targeted. Some of the partnerships that we already have developed, and will continue to work with as part of this project including: e.g. Hull City Council, Centre Point, PCT, Refugee Council, Sure Start, Job Centre Plus</td>
</tr>
<tr>
<td>Citizens Advice Rural</td>
<td>Citizens Advice; national</td>
<td>To roll out money advisers to individuals in some of the most remote and often overlooked parts of the country. (Citizens Advice has identified, in cooperation with DEFRA, 15 counties and two unitary authorities in most need of support to tackle over-indebtedness). To target people in rural areas who are ineligible for legal aid assistance, but remain financially excluded</td>
</tr>
</tbody>
</table>
### B. Outline of participating organisations

<table>
<thead>
<tr>
<th>Project</th>
<th>Centre</th>
<th>Number of advisers</th>
<th>Number of paid debt advisers</th>
<th>Number of FIF Trainees/ Caseworkers</th>
<th>Staff actually interviewed</th>
<th>Description</th>
<th>Location</th>
<th>Target Audience for FIF</th>
<th>Outreach</th>
</tr>
</thead>
<tbody>
<tr>
<td>CFS</td>
<td>BMAG</td>
<td>14</td>
<td>14</td>
<td>1 x CW</td>
<td>1 x CW</td>
<td>Independent, money advice specific</td>
<td>Outer city centre.</td>
<td>Social housing</td>
<td>Majority</td>
</tr>
<tr>
<td>CFS</td>
<td>Coventry CAB</td>
<td>45</td>
<td>8</td>
<td>3 x CW</td>
<td>1 x CW</td>
<td>CAB</td>
<td>Town centre</td>
<td>Local community</td>
<td>Some</td>
</tr>
<tr>
<td>Cap</td>
<td>Toynbee Hall</td>
<td>30+</td>
<td>14</td>
<td>1 x CW</td>
<td>2 x T</td>
<td>Independent, multifaceted advice</td>
<td>Inner city centre. High financial exclusion</td>
<td>Local community</td>
<td>Majority</td>
</tr>
<tr>
<td>Cap</td>
<td>LLC</td>
<td>10</td>
<td>1.5</td>
<td>1 x CW</td>
<td>1 x CW</td>
<td>Law centre</td>
<td>Outer suburb. High financial exclusion</td>
<td>Local community</td>
<td>No</td>
</tr>
<tr>
<td>EMMA</td>
<td>NWRAS</td>
<td>30</td>
<td>11</td>
<td>1 x CW</td>
<td>2 x T</td>
<td>Independent, multifaceted advice</td>
<td>Inner town centre</td>
<td>Local community</td>
<td>Some</td>
</tr>
<tr>
<td>EMMA</td>
<td>Buxton CAB</td>
<td>5</td>
<td>1.5</td>
<td>1 x T</td>
<td>1 x T</td>
<td>CAB general advice</td>
<td>Rural town. High geographic financial exclusion</td>
<td>Local community</td>
<td>Some</td>
</tr>
<tr>
<td>CitA SE</td>
<td>Hastings CAB</td>
<td>12</td>
<td>5</td>
<td>1 x CW</td>
<td>1 x CW</td>
<td>Money advice unit within a CAB</td>
<td>Coastal town. High levels of deprivation and unemployment</td>
<td>Social housing tenants (one partner organisation)</td>
<td>Majority</td>
</tr>
<tr>
<td>CitA SE</td>
<td>Brighton macs</td>
<td>12</td>
<td>12</td>
<td>1 x CW</td>
<td>1 x CW</td>
<td>Specialist money advice centre focused on delivering to socially excluded clients</td>
<td>Brighton city centre. Mixed population. High Financial Exclusion</td>
<td>Social housing tenants (one partner organisation)</td>
<td>Majority</td>
</tr>
<tr>
<td>Y and H</td>
<td>Bradford</td>
<td>80+</td>
<td>8</td>
<td>6 x T</td>
<td>3 x T</td>
<td>Large CAB operating over three sites</td>
<td>2 city centre locations and two offices in neighbouring towns</td>
<td>Local community</td>
<td>Some</td>
</tr>
<tr>
<td>Y and H</td>
<td>St Vincent’s</td>
<td>5</td>
<td>5</td>
<td>2 x T</td>
<td>2 x T</td>
<td>Community drop in centre specialising in debt advice</td>
<td>Outer suburb. High financial exclusion</td>
<td>Local community</td>
<td>No</td>
</tr>
<tr>
<td>GMMAP</td>
<td>Liverpool CAB</td>
<td>45+</td>
<td>5</td>
<td>2 x T</td>
<td>2 x T</td>
<td>CAB</td>
<td>City centre and county court</td>
<td>Local community</td>
<td>No</td>
</tr>
<tr>
<td>GMMAP</td>
<td>Fair</td>
<td>20+</td>
<td>2</td>
<td>1 x T</td>
<td>1 x T</td>
<td>Law centre</td>
<td>Outer suburb. High Financial exclusion</td>
<td>Local community</td>
<td>No</td>
</tr>
<tr>
<td>-------</td>
<td>------</td>
<td>-----</td>
<td>---</td>
<td>-------</td>
<td>-------</td>
<td>------------</td>
<td>--------------------------------------</td>
<td>-----------------</td>
<td>----</td>
</tr>
<tr>
<td>Rural</td>
<td>Thetford</td>
<td>34</td>
<td>3</td>
<td>1 x T</td>
<td>1 x T</td>
<td>CAB</td>
<td>Town centre</td>
<td>Local migrant community</td>
<td>No</td>
</tr>
<tr>
<td>Rural</td>
<td>Lowestoft</td>
<td>29</td>
<td>2</td>
<td>1 x T</td>
<td>1 x T</td>
<td>CAB</td>
<td>Town centre</td>
<td>Local community</td>
<td>Some</td>
</tr>
<tr>
<td>SW</td>
<td>Saltash</td>
<td>35</td>
<td>1</td>
<td>1 x T</td>
<td>1 x T</td>
<td>CAB</td>
<td>Suburb</td>
<td>Local community</td>
<td>No</td>
</tr>
<tr>
<td>SW</td>
<td>Plymouth</td>
<td>50</td>
<td>10</td>
<td>1 x T</td>
<td>1 x T</td>
<td>CAB</td>
<td>Town centre</td>
<td>Local community</td>
<td>Some</td>
</tr>
<tr>
<td>SW</td>
<td>Torbay (in Torquay)</td>
<td>54</td>
<td>3</td>
<td>1 x T</td>
<td>1 x T</td>
<td>CAB</td>
<td>Suburb but near town centre. Community heavily dependent on tourism</td>
<td>Local community</td>
<td>FIF worker not involved in any outreach</td>
</tr>
</tbody>
</table>
C. Client Data Form

**Client Data Form**

- Please ensure that the client has signed the Data Protection Declaration, before completing this form. The client is free to refuse to answer any questions, if they wish.
- Please tick all relevant options and provide further details, where appropriate.
- The information collected on this form will be used for monitoring purposes only. It is not intended for use in selecting which clients can be helped by FIF advisors.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Gender</td>
<td>A. Male</td>
</tr>
<tr>
<td></td>
<td>B. Female</td>
</tr>
<tr>
<td>2. Age</td>
<td>A. Under 17</td>
</tr>
<tr>
<td></td>
<td>B. 17-24</td>
</tr>
<tr>
<td></td>
<td>C. 25-34</td>
</tr>
<tr>
<td></td>
<td>D. 35-49</td>
</tr>
<tr>
<td></td>
<td>E. 50 – 64</td>
</tr>
<tr>
<td></td>
<td>F. 65+</td>
</tr>
<tr>
<td>3. Ethnicity</td>
<td>A. White: British</td>
</tr>
<tr>
<td></td>
<td>B. White: Irish</td>
</tr>
<tr>
<td></td>
<td>C. White: Other Background</td>
</tr>
<tr>
<td></td>
<td>D. Mixed: White &amp; Black African</td>
</tr>
<tr>
<td></td>
<td>E. Mixed: White &amp; Black Caribbean</td>
</tr>
<tr>
<td></td>
<td>F. Mixed: White &amp; Asian</td>
</tr>
<tr>
<td></td>
<td>G. Mixed: Other Background</td>
</tr>
<tr>
<td></td>
<td>H. Asian or Asian British: Indian</td>
</tr>
<tr>
<td></td>
<td>I. Asian or Asian British: Pakistani</td>
</tr>
<tr>
<td></td>
<td>J. Asian or Asian British: Bangladeshi</td>
</tr>
<tr>
<td></td>
<td>K. Asian or Asian British: Other Background</td>
</tr>
<tr>
<td></td>
<td>L. Black or Black British: Caribbean</td>
</tr>
<tr>
<td></td>
<td>M. Black or Black British: African</td>
</tr>
<tr>
<td></td>
<td>N. Black or Black British: Other Background</td>
</tr>
<tr>
<td></td>
<td>O. Chinese</td>
</tr>
<tr>
<td></td>
<td>P. Romany/Gypsy/Traveller</td>
</tr>
<tr>
<td></td>
<td>Q. Other.</td>
</tr>
<tr>
<td></td>
<td>Please specify ______________________________</td>
</tr>
<tr>
<td>4. Disability</td>
<td>A. Yes</td>
</tr>
<tr>
<td></td>
<td>B. No</td>
</tr>
<tr>
<td>5. Long-term Illness</td>
<td>A. Yes</td>
</tr>
<tr>
<td></td>
<td>B. No</td>
</tr>
<tr>
<td>6. Benefits (Tick all that apply)</td>
<td>A. Job Seeker’s Allowance (income based)</td>
</tr>
<tr>
<td></td>
<td>B. Job Seeker’s Allowance (contribution based)</td>
</tr>
<tr>
<td></td>
<td>C. Housing Benefit</td>
</tr>
<tr>
<td></td>
<td>D. Disability Living/Attendance Allowance</td>
</tr>
</tbody>
</table>
### Opinion Leader

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<table>
<thead>
<tr>
<th>7. Tax Credits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(Tick all that apply)</td>
<td></td>
</tr>
<tr>
<td>A. Working Tax Credit</td>
<td></td>
</tr>
<tr>
<td>B. Child Tax credit (at maximum rate)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>8. Housing Tenure</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Own Outright</td>
<td></td>
</tr>
<tr>
<td>B. Buying Home (mortgage, etc.)</td>
<td></td>
</tr>
<tr>
<td>C. Shared Ownership</td>
<td></td>
</tr>
<tr>
<td>D. Social Tenant</td>
<td></td>
</tr>
<tr>
<td>E. Private Tenant</td>
<td></td>
</tr>
<tr>
<td>F. Rent-Free Housing</td>
<td></td>
</tr>
<tr>
<td>G. Hostel</td>
<td></td>
</tr>
<tr>
<td>H. Prison</td>
<td></td>
</tr>
<tr>
<td>I. Homeless (including Bed &amp; Breakfast tenant)</td>
<td></td>
</tr>
<tr>
<td>J. Other.</td>
<td></td>
</tr>
<tr>
<td>Please specify _________________________</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>9. Marital Status</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Single</td>
<td></td>
</tr>
<tr>
<td>B. Married / cohabiting / in a civil partnership</td>
<td></td>
</tr>
<tr>
<td>C. Widowed</td>
<td></td>
</tr>
<tr>
<td>D. Divorced</td>
<td></td>
</tr>
<tr>
<td>E. Separated</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10. Number of dependents for whom client is carer</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A. None</td>
<td></td>
</tr>
<tr>
<td>B. Dependents under the age of 18 -</td>
<td></td>
</tr>
<tr>
<td>Please specify how many</td>
<td></td>
</tr>
<tr>
<td>C. Adult dependents -</td>
<td></td>
</tr>
<tr>
<td>Please specify how many</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>11. Employment Status</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Unemployed</td>
<td></td>
</tr>
<tr>
<td>B. Self-Employed</td>
<td></td>
</tr>
<tr>
<td>C. Part-Time</td>
<td></td>
</tr>
<tr>
<td>D. Full-Time</td>
<td></td>
</tr>
<tr>
<td>E. Student</td>
<td></td>
</tr>
<tr>
<td>F. Retired</td>
<td></td>
</tr>
<tr>
<td>G. Incapacity</td>
<td></td>
</tr>
<tr>
<td>H. Other</td>
<td></td>
</tr>
<tr>
<td>Please specify _________________________</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>12. Household Debts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(For each type, please indicate the number of separate debts and the total value: e.g. 3 utility bills arrears, totalling £780 )</td>
<td></td>
</tr>
<tr>
<td>A. Rent Arrears £___________</td>
<td></td>
</tr>
<tr>
<td>B. Mortgage Arrears £___________</td>
<td></td>
</tr>
<tr>
<td>C. Other Secured Loans Capital £___________</td>
<td></td>
</tr>
<tr>
<td>D. Other Secured Loans Arrears £___________</td>
<td></td>
</tr>
<tr>
<td>E. Court Fines Capital £___________</td>
<td></td>
</tr>
<tr>
<td>F. Court Fines Arrears £___________</td>
<td></td>
</tr>
<tr>
<td></td>
<td>G. Council Tax Arrears £__________</td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td></td>
<td>H. Child Support/ Maintenance Arrears £__________</td>
</tr>
<tr>
<td></td>
<td>I. Utility Bills Arrears £__________</td>
</tr>
<tr>
<td></td>
<td>J. Water Bill Arrears £__________</td>
</tr>
<tr>
<td></td>
<td>K. Unsecured Credit Products Capital £__________</td>
</tr>
<tr>
<td></td>
<td>L. Unsecured Credit Products Arrears £__________</td>
</tr>
<tr>
<td></td>
<td>M. (Non category – please ignore)</td>
</tr>
<tr>
<td></td>
<td>N. Other Capital £__________</td>
</tr>
<tr>
<td></td>
<td>O. Benefits Overpayment £__________</td>
</tr>
<tr>
<td>P.</td>
<td>Other. Please specify _________________________</td>
</tr>
</tbody>
</table>

13. Action taken by creditors at any time during the case (Tick all that apply)

<table>
<thead>
<tr>
<th></th>
<th>A. Possession Hearing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B. Warrant For Possession</td>
</tr>
<tr>
<td></td>
<td>C. NOSP (Notice of Seeking Possession)</td>
</tr>
<tr>
<td></td>
<td>D. County Court Action</td>
</tr>
<tr>
<td></td>
<td>E. Magistrate’s Court Fine</td>
</tr>
<tr>
<td></td>
<td>F. Council Tax Liability Order/bailiffs</td>
</tr>
<tr>
<td></td>
<td>G. Utilities Disconnection Threatened</td>
</tr>
<tr>
<td></td>
<td>H. Other. Please specify _________________________</td>
</tr>
</tbody>
</table>

14. Client received debt advice from any organisation before? (Tick all that apply)

<table>
<thead>
<tr>
<th></th>
<th>A. Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B. No</td>
</tr>
</tbody>
</table>

15. Outcomes achieved for client (Tick all that apply and enter amount, where applicable) (nb: Please only record outcomes which are directly due to advisor intervention.)

<table>
<thead>
<tr>
<th></th>
<th>A. Repayment Negotiated / Payment Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B. Debt Written Off £__________</td>
</tr>
<tr>
<td></td>
<td>C. Increase in Monthly Income £__________</td>
</tr>
<tr>
<td></td>
<td>D. Referral to other advice/support</td>
</tr>
<tr>
<td></td>
<td>E. Client opted to use IVA</td>
</tr>
<tr>
<td></td>
<td>F. Client becomes bankrupt</td>
</tr>
<tr>
<td></td>
<td>G. Threatened Loss of Home Prevented</td>
</tr>
<tr>
<td></td>
<td>H. Secured Lump Sum (inc. back payment) £__________</td>
</tr>
<tr>
<td></td>
<td>I. Threatened Utilities Disconnection Prevented</td>
</tr>
<tr>
<td></td>
<td>J. Client Represented in Court</td>
</tr>
<tr>
<td></td>
<td>K. Client took own action</td>
</tr>
<tr>
<td></td>
<td>L. Other. Please specify _________________________</td>
</tr>
</tbody>
</table>

16. Financial Exclusion Indicators (A-E - Tick all that apply) (F. Please give residential postcode of every client)

<table>
<thead>
<tr>
<th></th>
<th>A. No Bank Account</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B. No savings Held</td>
</tr>
<tr>
<td></td>
<td>C. User of High Interest Credit</td>
</tr>
<tr>
<td></td>
<td>D. Priority Debts Owed</td>
</tr>
<tr>
<td></td>
<td>E. Individual Income &lt; £14,500</td>
</tr>
<tr>
<td></td>
<td>F. First Half of Postcode plus one digit, i.e. AL10 5 _________________________</td>
</tr>
</tbody>
</table>
D. Adviser survey

As part of the evaluation of the Financial Inclusion Fund (FIF) face-to-face debt advice project, we would like to ask you a few questions about your job, your experience and any training you have received. We will be analysing the set of results given to us by all advisers, but not individual responses. At the end of the questionnaire we will ask for your name simply so that we know what proportion of advisers have responded.

The questionnaire should take no longer than 15 minutes to complete. Please try to answer all questions. If you have any difficulty with this questionnaire, you can call Kate Goddard or Katie Shearn at Opinion Leader on (020) 78613080.

**General information**

**Ask all**

Q1. Gender  
Firstly, can you tell me your gender?  
– Male  
– Female

Q2. Age  
Which of the following age groups applies to you?  
– 16-17  
– 18-25  
– 26-35  
– 36-45  
– 46-55  
– 56 and over

**Your current role**

Ask all

Q3. Project  
There are 16 projects that receive Financial Inclusion Fund (FIF) funding from the Department of Trade and Industry (DTI). Can you tell me which of the following projects are you employed by? Please check with your manager if you are not sure.

– Greater Merseyside Money Advice Partnership  
– Citizens Advice North West  
– East Midlands Money Advice  
– Capitalise (Toynbee Hall)  
– Citizens Advice West Midlands  
– Citizens Advice Yorkshire & Humberside  
– Citizens Advice Wales  
– Community Finance Solutions (University of Salford)  
– Citizens Advice Rural  
– Citizens Advice South West  
– Bristol Debt Advice Centre  
– Citizens Advice East
Ask all
Q4. Which of the following best describes your current money adviser role?  
- Trainee caseworker
- Qualified caseworker
- Trainee specialist (i.e. a qualified caseworker undertaking further training in a specific area of debt)
- Qualified specialist (i.e. qualified to give advice in a specific area of debt)
- Other - please specify

Ask all
Q5. How long have you been in your current (FIF funded) post? Please select the option which most closely applies to you.
- 2 months or less
- More than 2 months and up to 4 months
- More than 4 months and up to 6 months
- More than 6 months and up to 8 months
- 8 months or more
- Other – please specify

Ask all
Q6. Thinking about your current role, have you started to do casework and advise clients without supervision?
- Yes
- No
- Other – please specify

Ask all
Q7. Apart from yourself, how many other money/debt advisers (full or part time) are employed by the organisation that you work for?
- 0
- 1
- 2
- 3
- Other – please specify

Ask all
Q8a Now please to indicate which of the following you have heard of:
- The Specialist Support Unit organised by Citizens Advice
- Meetings or conferences for FIF advisers in your region
- Money Advice Network Groups
- The FIF project manager/co-ordinator who oversees the project you selected in question 3
Q8b. Now thinking about the support you receive for your current role. How would you rate the following sources of support on a scale of 1 to 5, where 1 is not at all supportive and 5 is extremely supportive. (Note we will include ‘I have never used them for support’ as an option

Columns:
1 - not at all supportive
2
3
4
5 - extremely supportive
I have never used them for support

Rows:
– The Specialist Support Unit organised by Citizens Advice
– Meetings or conferences for FIF advisers in your region
– Money Advice Network Groups
– The FIF project manager/co-ordinator who oversees the project you selected in question 3
– The organisation you work for

Your previous role
Ask all
Q9. a) Prior to taking this job as a FIF money adviser, did you have any previous experience of working or volunteering in the advice sector?
– Yes - go to Q9a1
– No – go to Q10a

Ask if Q9a=1
Q9a1. In total, how many years and months of advice sector experience did you have before starting your current FIF role? OPEN CHAR

Ask if Q9a=1
Q9. b) Which one of the following options best describes your main role/employment, immediately prior to starting your current FIF post?
– Paid adviser giving mostly non-money / general advice
– Volunteer adviser giving mostly non-money / general advice
– Paid adviser giving mostly money advice
– Volunteer adviser giving mostly money advice
– Other advice sector role - please specify
– My main role was not within the advice sector

All who code paid adviser at Q9b (i.e. codes 1 and 3)
Q9. c) What was your main reason for leaving your previous role as a paid adviser? Please write below
OPEN CHAR
## Training

Ask all

### GRID – one answer per row

**Q10a** Now look at the list of training courses in the left hand column of the table below. For each course, please tick the appropriate box to indicate at what stage you are in the training (e.g. not yet started the course, currently attending training, completed the course either since you became a FIF adviser or before you joined the FIF project).

### Please Note

- For each answer, please think about the course as a whole and not individual modules.
- **It is very unlikely that an adviser would take both the “Citizens Advice Certificate in General Advice” and the “adviceUK Learning to Advise” courses. Therefore please indicate at what stage of training you are at in one of these courses, and against the other one, please tick “I will not be taking this course”.

### Columns

1. Due to start at a later date
2. Currently undertaking training
3. Completed the course whilst working as a FIF adviser
4. Completed the course before becoming a FIF adviser
5. I will not be taking this course

### Rows

- **Citizens Advice Certificate in General Advice**
- **Learning to advise (adviceUK training)**
- Wiser adviser Caseworker level training (Money Advice Trust training)
- Wiser adviser Specialist level training (Money Advice Trust / IMA training)

**Q10a1.** Have you taken/are you taking any other training courses as a FIF worker, which are provided by your organisation?

**Q10a2.** Please list any other training courses that you are taking/have taken as a FIF worker; please include all courses conducted either in-house or externally. Please specify the subject of each course and the organisation that delivered it.

**Please remove Q10a2**

### Routing: For all those who select 2, 3, 4 at Q9a – pipe in the answers from Q10a

**Q10b.** For each training course that you selected in the previous question, please think about how useful it has been for your current job as a FIF adviser. Please indicate how useful each training course has been, on a scale of 1 to 5, where 1 is not very useful for your current job and 5 is extremely useful for your current job.
**Please Note**
For training courses that include various sections, please give an overall rating for the whole course, or if applicable, judge the elements that you have completed so far.

**GRID with a scale – one answer per row**

Columns
1 - not very useful
2
3
4
5 – extremely useful

Rows with masking from Q10a
**Citizens Advice Certificate in General Advice**
**Learning to advise (Advice UK training)**

Wiser adviser Caseworker level training (Money Advice Trust training)

Wiser adviser
Specialist level training (Money Advice Trust / IMA training)
Other - please specify (e.g. any other training offered by your organisation either in-house or externally)

**Ask all**
**QF** Finally, would you like to make any further comments on the training and support you have recieved whilst employed as a FIF adviser? **OPEN CHAR**

**Ask all**
**QR** Please leave your name so we can monitor the number of advisers who have completed this questionnaire. We will not use this information to contact you or analyse your individual answers.

**Q12Text**
Please note, that after clicking "Next" button you will not be able to go back and change your answers.

**OPEN BOX -CHAR**
"Thank you very much for your time and cooperation; your views and opinions are extremely valuable to us."
E. Quarterly return

DTI Face-to-Face Debt Advice Project Cost Schedule

<table>
<thead>
<tr>
<th>Notes</th>
<th>Other Costs</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Grant Reference Number</th>
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</thead>
<tbody>
<tr>
<td>Partnership Name</td>
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<tr>
<td>Lead Organisation</td>
</tr>
<tr>
<td>Finance Officer</td>
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<table>
<thead>
<tr>
<th>Signature &amp; Date</th>
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<table>
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<th>Breakdown of Partnership Costs</th>
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<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
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<tbody>
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<td></td>
<td>Eligible Costs</td>
<td>Grant Request</td>
<td>Grant Spent</td>
<td>Eligible Costs</td>
<td>Grant Request</td>
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<td>Pay Costs</td>
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</tr>
<tr>
<td>Running Costs</td>
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F. Discussion guide for bid writers

**General introductions**

Purpose: Introduce objectives of overall evaluation and the structure of the interview

Recap 3 aims of overall evaluation
- Additionality/impact evaluation
- Appropriateness and targeting
- Value for money/process evaluation

The purpose of the interview
- Highlight where the interview fits into the evaluation process
- Assessment of the project start up phase, including the bidding process

Explain confidentiality and taping (if appropriate)

Participant to introduce themselves
- Job role
- Length of time in role
- Involvement in the bid writing process
- Experience of writing/preparing other bids. Note that experience can be used as a useful point of comparison throughout

**BRIEF introduction to their bid/project**

Purpose: To act as an ice-breaking exercise and get participant on board with the interview

Geographic area covered
Specific target audience
Number of participating organisations
Value of bid
Planned number of advisers (to get an idea of the scale of bid)

Note that some participants may have been responsible for writing more than one bid and we may need to refer to multiple bids and the differences between them during the interview
The bidding process

Purpose: To understand any issues relating to the putting together and writing of the bid and level of burden involved

Note the following timescales applied and that majority of bids were received late

- 20th September - launch of bid request document
- 10th October - final receipt of expressions of interest form
- 31st October – Dispatch of DTIs evaluation of Expressions of Interest
- 20th January – Final receipt of Full bid application form
- Late March – Notification of selected bids

Logistics of bid writing
- Time taken to prepare the bid; sufficient time allowed by DTI
- Number of personnel, from which organisations, were involved in preparing the bid and presence of bid coordinator
- Were new recruits or existing staff responsible for writing/co-ordinating bid

Appropriateness of the level of information requested at each stage of the process
- Any areas of uncertainty or particular difficulty
- Probe on elements of the Bid application form

Use of any guidance provided
- Written v verbal
- Particular queries

Any issues relating to the partnership approach N.B clear indication from DTI that partnership bids would be favoured
- How did they decide on participating organisations
- Benefits and drawbacks of writing a joint bid e.g. providing separate information for each participating organisation and allowance made

Assessing unmet need
- How did they assess the extent of the unmet need their bid was addressing
- Any initial feasibility work undertaken assessing how to target the financially excluded

Any alterations requested to original bid by the DTI
- Initial and long term reactions to the request
- Amount/if any additional work involved
**Bid selection**

**Purpose:** to understand process of being informed about whether their bid was selected AND Their view on whether funding was distributed to achieve the maximum impact and ensure good targeting of geographical and social groups

Understanding and agreement with evaluation criteria N.B. they accompanied the bid application form

Process of being informed of decision

Ease of gaining feedback and level of feedback for bids that were not chosen

For successful bids probe on agreement and grant offer letter

Awareness of the full range of projects selected and thoughts on whether they appropriately target geographical and social groups

**Overall impact of funding to date**

**Purpose:** to understand issues relating to additionality and displacement in the sector

**Perceptions/evidence of additionality**

What impact do you think the funding programme has had to date

Probe on:

- **For bids that were selected** - how has the funding addressed the unmet need identified
- Any evidence to suggest reduction in waiting times for debt clients in participating organisations

**Perceptions/evidence of displacement**

Identification of funding displacement in direct reaction to the FIF project e.g. what have they heard about alternative funders withdrawing or reducing funding

Identification of adviser displacement in direct reaction to the FIF project

**Thank and close**
G. Discussion guide for project managers

**General introductions**

<table>
<thead>
<tr>
<th>Purpose: Introduce objectives of overall evaluation and the structure of the interview</th>
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<tbody>
<tr>
<td>Recap 3 aims of overall evaluation</td>
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<tr>
<td>- Additionality/impact evaluation</td>
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<td>- Appropriateness and targeting</td>
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<td>- Value for money/process evaluation</td>
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<tr>
<td>The purpose of the interview</td>
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<tr>
<td>- Assessment of the project start up phase, including the bidding process</td>
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<td>- Assessment of the reasons for success in/failure to meet initial targets</td>
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<td>- Initial assessment of the overall impact of debt funding of the debt advice sector</td>
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<td>- Introduction to future evaluation process and where we would like their assistance</td>
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<td>Explain confidentiality and taping (if appropriate)</td>
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<tr>
<td>Participant to introduce themselves</td>
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<td>- Job role</td>
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<td>- Length of time in role</td>
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<td>- Involvement (if any) in the bidding process</td>
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<td>- Experience of writing/preparing other (especially for other FIF funded projects) bids. Note this will provide a useful point of comparison</td>
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**BRIEF introduction to project**

<table>
<thead>
<tr>
<th>Purpose: To act as an ice-breaking exercise and get project managers on board</th>
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<tbody>
<tr>
<td>Although moderator will be aware of the details of the project it is important to allow opportunity for project managers to give own details of project</td>
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<tr>
<td>Geographic area covered</td>
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<td>Specific target audience</td>
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<tr>
<td>Number of participating organisations</td>
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<td>Value of project</td>
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<td>Number of advisers (current and planned)</td>
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<td>- Distinguish by specialists, caseworkers, generalists and trainees</td>
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The bidding process

Purpose: To understand any issues relating to the putting together and writing of the bid and level of burden involved

Note the following timescales applied and that majority of bid were received late

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- 10th October - final receipt of expressions of interest form
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- 20th January – Final receipt of Full bid application form
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Logistics of bid writing

- Time taken to prepare the bid; sufficient time allowed by DTI
- Number of personnel from which organisations were involved in preparing the bid and presence of bid coordinator
- Were new recruits or existing staff responsible for writing/co-ordinating bid

Appropriateness of the level of information requested at each stage of the process

- Any areas of uncertainty or particular difficulty
- Probe on elements of the Bid application form

Use of any guidance provided

- Written v verbal
- Particular queries

Any issues relating to the partnership approach N.B clear indication from DTI that partnership bids would be favoured

- How did they decide on participating organisations
- Benefits and drawbacks of writing a joint bid e.g. providing separate information for each participating organisation and allowance made

Assessing unmet need

- How did they assess the extent of the unmet need their bid was addressing
- Any initial feasibility work undertaken assessing how to target the financially excluded

Any alterations requested to original bid by the DTI

- Initial and long term reactions to the request
- Amount/if any additional work involved
**Bid selection**

Purpose: to understand process of being informed about whether their bid was selected AND Their view on whether funding was distributed to achieve the maximum impact and ensure good targeting of geographical and social groups

Understanding and agreement with evaluation criteria N.B. they accompanied the bid application form

Process of being informed of decision

Ease of gaining feedback and level of feedback for bids that were not chosen

For successful bids probe on agreement and grant offer letter

Awareness of the full range of projects selected and thoughts on whether they appropriately target geographical and social groups

**Assessment of the start up phase**

Purpose: to identify POSITIVE and NEGATIVE issues relating to the start up phase of the project. To feed into whether grant distribution is being managed and monitored effectively and efficiently

**What went well and less well, since they joined the project, during the first few months of the project**

Probe on any issues relating to:

DTI project management
- Communication
- Project co-ordination/organisation
- Financial management

Management issues within their own project
- Communication
- Co-ordination
- Meetings

Feasibility of original project design

Recruitment of advisers and related issues
- Part time v full time
- Trainees v caseworkers
- Any unforeseen costs/reduction of costs in recruitment of advisers
- Flexibility to cover issues such as maternity leave, sick leave, etc.
- Steps taken to recruit new advisers
- **CitA – PM’s opinions on central recruitment**

Any delays or advances in the project schedule – causes and impacts
Identify any external issues that may have impacted on their project

Key capital expenditures
   - Have projects followed what they set out in their bid document

How does it sit with/impact on other funding e.g. they may also have LSC funding which is means tested - how do they determine which clients receive which type of advice

**Targeting of clients**

What efforts have been made to date to target financially excluded clients

Are they able to help all potential clients who approach a participating organisation
   - How are they selecting which clients will be helped by FIF advisers
   - Note: LSC provides funding which is means tested, what is the impact of this

Any form of outreach service or do they depend on clients coming to them

Moderator to be aware of information provided in bid document

**Assessment of individual project reporting and monitoring**

Measures in place for reporting and monitoring of their project

What have they already implemented and what do they intended to implement

Probe on DTI measures and individual project measures
   - N.B some projects promised their own internal evaluation

Specific probe: Do they return to clients to see final outcomes achieved for clients? (e.g. postal survey)

In their view how will they judge whether their project has been successful
   - How would they judge value for money of their project

**Quarterly returns and reports review (moderator to run though key points from analysis)**

Explore key data from data analysis
   - Reasons for claiming or not claiming 100% of budget
   - Reasons for achieving or not achieving adviser increases
   - Probe on any plans to catch up
   - Differentiate between teething problems and more substantive issues

**Assessment and impact of training provision**

**Purpose: To understand the impact of training and how well it has equipped advisers for their role**

Range of training offered to advisers

Internal v external training
− Availability and timeliness of DTI-funded training courses
− Communication of training courses available
Cost of training (if applicable)
− Direct and indirect costs
Impact of training on number of clients seen
Specific probe on what level of training advisers have to have before they are allowed to advise clients. Has the project changed their policy on this issue compared to the original plan set out in the bid. N.B we believe this differs by organisation – are there any reasons for this?

**Overall impact of funding to date**

**Purpose:** to understand issues relating to additionality and displacement

**Perceptions/evidence of additionality**
What impact do you think the funding programme has had to date
Probe on:
− What was the extent of the overall unmet need and how has the funding addressed this to date
N.B. no evidence was gathered on the overall unmet need and we are looking at whether they should have been more of a bottom up approach to funding
− Any evidence to suggest reduction in waiting times for debt clients in participating organisations

**Perceptions/evidence of displacement**
Identification of adviser displacement in direct reaction to the FIF project e.g. proportion of new advisers, number of volunteers becoming paid advisers
− Measures put in place to target new advisers
Identification of funding displacement in direct reaction to the FIF project e.g. what have they heard about alternative funders withdrawing or reducing funding

**Exit strategies**
How much thought has been given to exit strategies to date
How will they sustain any growth that has been achieved in the delivery of face-to-face debt advice
− Indeed, is growth sustainable
− Prospects for FIF advisers after the project ends
− Role of DTI

**OTHER ISSUES**
Non-CitA – Does DTI listen to their voice as much as CitA’s?

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<th><strong>Summary of next steps</strong></th>
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Explain the adviser survey
Happy to receive any additional information
Thank and close
H. Discussion guide for centre managers

General introductions
Recap 3 aims of overall evaluation
- Additionality/impact evaluation
- Appropriateness and targeting
- Value for money/process evaluation

The purpose of the interview
- Assessment of the project start up phase
- Assessment of the reasons for success in/failure to meet initial targets (note the targets they are most likely to be aware of are number of clients seen)
- Initial assessment of the impact the funding is having in their area
- Introduction to future evaluation process and where we would like their assistance

Explain confidentiality and taping (if appropriate)

Participant to introduce themselves
- Job role
- Length of time in role
- Involvement (if any) in the bidding process – NB they may have prepared or offered information for the bid
Background to the organisation (this section is semi-structured to ensure we obtain clear, comparative data across the organisations)

Number of staff (ALL – including volunteers)

Total number of VOLUNTEER advisers

Within this how many debt advisers?

Total number of PAID advisers

Within this how many debt advisers?

More specifically how many FIF advisers?

Are any of the FIF advisers involved in outreach work or work for another organisation in the area?

How long have FIF debt advisers been in post and what position do they hold e.g. specialist, caseworkers, generalist and trainee? Indicate whether full or part time

Adviser 1:

Adviser 2:

Adviser 3:

Adviser 4:

Adviser 5:

Adviser 6:
Did the advisers have any previous experience of advice and if so, in what capacity e.g. volunteer, paid adviser whose funding has come to an end etc. We need to understand any issues of displacement.

Any FIF advisers not yet in post and when are they due to start?

Assessing the need for debt advice in the area

To what extent is financial exclusion an issue in the area?

Estimate what proportion of their clients would qualify as financially excluded (overall and amongst FIF clients)?

Does the organisation offer debt advice funded by organisations, other than FIF? If so, explore how clients are selected for FIF v non-FIF advice.

Is the FIF debt advice they offer targeted at a specific target audience (Probe: whether this is financially excluded)

How many FIF clients have been seen to date?
Spontaneous understanding of the FIF project
What do they understand as the purpose of FIF funding and how were they first made aware

Assessment of the start up phase
What went well and less well, since they joined the project, during the first few months of the project. Explore the following areas:

Project management (Explore both management within own organisation with relation to FIF and management issues with the wider project and project manager)- Probe on any issues relating to:
Communication with PMs
Project co-ordination/organisation
Financial management
Client monitoring requirements
Any instruction and guidance issued
How has the FIF project impacted on their other work

Assessment of individual project reporting and monitoring
Any issues with contractual agreements with the lead organisations
Understand the hierarchy of reporting N.B note that some have sub-contract agreement that means they report into another organisation that in turn reports into PM
Measures in place for reporting and monitoring of the FIF funding allocated to their organisation
  - What are they requested to give PM
  - What is the impact of this
How do they record and store client data as requested in the client data form
How are they requested to report financial information
Do they return to clients to see final outcomes achieved for clients? (e.g. postal survey)
In their view how will they judge whether their project has been successful
  - How would they judge value for money of their project
How will they judge the contribution of their project to the overall aims of the wider project

Recruitment of advisers and related issues
How was recruitment handled
  - Centrally v locally
What were the pros and cons of the recruitment method
Any specific measures taken to attract new advisers to the sector
How easy was it for them to fill the post(s)
Did they consider how to avoid displacement when choosing between candidates?
Any unforeseen costs/reduction of costs in recruitment of advisers
Flexibility to cover issues such as maternity leave, sick leave, etc.
Any delays or advances in the recruitment schedule – causes and impacts

Assessment and impact of training provision
Range of training offered to advisers
Internal v external training
  − Availability and timeliness of DTI-funded training courses
  − Communication of training courses available
Cost of training (if applicable)
  − Direct and indirect costs
Impact of training on number of clients seen
Specific probe on what level of training advisers have to have before they are allowed to advise clients.
  Has the project changed their policy on this issue compared to the original plan set out in the bid. N.B we believe this differs by organisation – are there any reasons for this?

Key capital expenditures
Have they purchased any equipment with the FIF funds
What impact/benefit has this had

Targeting of clients
Are they able to help all potential clients who approach them
What efforts have been made to promote the service
Are there any referral systems in place
What efforts have been made to date to target financially excluded clients

Perceptions/evidence of additionality
What impact do you think the funding programme has had to date
  − Any evidence of an impact on waiting times for debt clients in participating organisations
  − Any individual success stories

Perceptions/evidence of displacement
Identification of adviser displacement in direct reaction to the FIF project e.g. proportion of new advisers, number of volunteers becoming paid advisers
To what extent do they view this as an issue

Identification of funding displacement in direct reaction to the FIF project e.g. what have they heard about alternative funders withdrawing or reducing funding

- Give specific examples

**Exit strategies**

How much thought has been given to exit strategies to date

How will they sustain any growth that has been achieved in the delivery of face-to-face debt advice

- Indeed, is growth sustainable
- Prospects for FIF advisers after the project ends
- Role of DTI/other funders

**Thank and close**
I. Discussion guide for advisers

**General introductions**

Recap 3 aims of overall evaluation
- Additionality/impact evaluation
- Appropriateness and targeting
- Value for money/process evaluation

The purpose of the interview
- Assessment of the project start up phase
- Assessment of the reasons for success in/failure to meet initial targets (note the targets they are most likely to be aware of are number of clients seen)
- Initial assessment of the impact the funding is having in their area
- Introduction to future evaluation process and where we would like their assistance

Explain confidentiality and taping (if appropriate)
Participant introduction (this is semi-structured to ensure consistency of information)

Job role e.g. generalist, caseworker, trainee, specialist

Length of time in post

Previous position – if previously an adviser explore displacement issues e.g. did advisers have any previous experience of advice and in what capacity e.g. paid adviser whose funding has come to an end etc. If so, do they have any knowledge of whether their previous employer has been able to fill the role that they left?

Specific training courses attended as part of their role

Perceptions of client

Is the FIF advice offered to a particular target audience?

How many of their clients do they think would qualify as financially excluded?

Does the organisation offer debt advice funded by organisations, other than FIF? If so, explore how clients are selected for FIF v non-FIF advice.

Estimate number of FIF clients they personally have seen to date
Spontaneous understanding of the FIF project
What do they understand as the purpose of FIF funding and how were they first made aware of it. Then move onto set up issues:

Recruitment of advisers and related issues
Talk though the recruitment process
- How did they hear about the vacancy
- Why did they choose to apply for the vacancy
- Thoughts on interview process
- Any issues with starting dates
- Did they have any concerns regarding the length of the employment contract offered
- etc
What was particularly good and what was particularly poor
Anything they would have done differently

Assessment and impact of training provision
Recap on training received as part of their post
Internal v external training
- Availability and timeliness of DTI-funded training courses
- Communication of training courses available
What did they think of training courses offered
Do they think that this training has enabled them to do their job more effectively?
Impact of training on number of clients seen
Specific probe on what level of training advisers have to have before they are allowed to advise clients. Has the project changed their policy on this issue compared to the original plan set out in the bid. N.B we believe this differs by organisation – are there any reasons for this?

Explore day-to-day role of adviser
Adviser to talk though their typical day
- Check whether they work solely as a FIF adviser
How much of their day is spent giving advice v admin for FIF etc
How long do they typically spend per session with a FIF client
- If they have other debt advice experience – how does this compare
Talk through some typical FIF client cases
**Targeting of clients**
Is the advice centre able to help all potential clients who approach them
What efforts have been made to promote the service
Are there any referral systems in place
What efforts have been made to date to target financially excluded clients

**Assessment of management, reporting and monitoring**
Any issues with the management of the FIF project, think about:
- Communication
- Any guidance issues
- Clarity of role

How do they record client data as requested in the client data form
- Any related issues
- What is the impact of this
- Note any issues with data protection form

Do they return to clients to see final outcomes achieved for clients? (e.g. postal survey)
In their view how will they judge whether this project has been successful
- How would they judge value for money of their project

**Perceptions/evidence of additionality**
What impact do you think the Financial Inclusion Fund programme has had to date
- Any evidence of an impact on waiting times for debt clients in participating organisations
- Any individual success stories

**Perceptions/evidence of displacement**
Identification of adviser displacement in direct reaction to the FIF project e.g. proportion of new advisers, number of volunteers becoming paid advisers
- To what extent do they view this as an issue

Identification of funding displacement in direct reaction to the FIF project e.g. what have they heard about alternative funders withdrawing or reducing funding
- Give specific examples

**The future**
Where do they see themselves in 3 years time
How do they think the FIF project will develop on the next 2 years?
Thank and close
J. Discussion guide for alternative funders

General introductions
Recap 3 aims of overall evaluation
- Additionality/impact evaluation
- Appropriateness and targeting
- Value for money/process evaluation

The purpose of the interview
- To understand the perspective of alternative funders

Explain confidentiality and taping (if appropriate)

Participant to introduce themselves
- Job title and role

Background to involvement in funding
How is their organisation involved in the funding of the advice sector
- More specifically debt advice
- What are the main motivations for providing such funding

Build a picture of the types of organisations they fund and the process for the awarding of funds
Understand when/how frequently funding strategy is reviewed
How has their funding strategy changed over time (e.g. the last 3-4 years)
- Understand broad influences on strategy
- And any specific examples

The aim is to understand what external and internal factors influence the funding strategy

Understanding of FIF debt advice funding
What do they know about FIF debt advice funding
- At an overall level
  - Amount
  - Objectives
  - Duration
  - Start of funding
- And within their region (if relevant)

Where has this knowledge come from
Any direct involvement with FIF funded organisations

What do they perceive as the main impacts of FIF debt advice funding
- At a national level
- At a regional level (if relevant)

We are looking at what would define success beyond the criteria of additionality and displacement

How would they judge whether or not value for money had been achieved

**Perceptions/evidence of additionality and displacement**

What impact do you think the funding programme has had to date

Any views on FIF funding and additionality to the sector
- Increasing capacity in the sector e.g. number of advisers, number of clients seem

Any views on FIF funding and displacement of advisers and funds in the sector

Most importantly how has this new stream of funding impacted on their own funding strategy

Any decisions/actions taken as a direct result of this funding e.g. increasing funding, reducing funding

Any potential/possible effects

Key to the interview is understanding any impact, no matter how small

**Thanks and close**
K. Discussion guide for training representative

General introductions

<table>
<thead>
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<td>The purpose of the interview</td>
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<td>Explain confidentiality and taping (if appropriate)</td>
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<td>Participant to introduce themselves</td>
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<td>– Involvement in money advice training prior to FIF</td>
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<td>– Involvement in all stages of the set up of the FIF project and training provision</td>
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Involvement in FIF

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<td>When/how were you made aware of the funding</td>
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<td>In your opinion, what is the purpose of the FIF funding?</td>
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<td>Involvement in the set up phase (prior to funding being awarded to the successful projects)</td>
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<td>– Role and responsibilities. In what capacity were they involved? PROBE adviser to DTI, delivery partner only etc</td>
</tr>
<tr>
<td>– How was the training contract won?</td>
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<td>– Was the contract competitive?</td>
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<td>– What are you are contracted to deliver?</td>
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Assessment of the start up phase

Purpose: to identify POSITIVE and NEGATIVE issues relating to the start up phase of the project.

What went well and less well during the first two quarters of the project?
Probe on any issues relating to:
- Communicating with the DTI
- Communicating with projects
  - Cit A v independent projects
- Probe any differences between this and the normal structure of training programme that MAT run

Training co-ordination

What training courses do you offer
What role does DTI /MAT and the individual projects play in ensuring that all advisers receive adequate training at a suitable time? PROBE FULLY
- Timing / schedule (fit with other duties of other staff?)
- Suitable training for all trainees / caseworkers / specialists
- How much of the training is sub-contracted, how has this been working?
How do you communicate with participating organisations
- Via DTI
- Via CitA programme manager
- Via project mangers
- Via each manager of the participating organisations
What are the pros and cons of this

Training programme

Has this course been especially designed for FIF workers
Is this course specifically designed for any particular type of recruit (Probe trainee, caseworker, specialist)
- How was the training course designed?
Which elements of the training programme have worked particularly well?
Which have not worked as well?
- Probe E-learning (can’t use as a reference point)
- Isle of Wight sub contracting
- Welfare rights course
Level of trainees
- Have trainees been at an appropriate stage in their development to attend the MAT training
- If not – why not
- What level should they be at before receiving the training
- How do you check that they are of the appropriate level

Future training
How will the training be co-ordinated for the next wave of recruits?
- PROBE any differences

Impact of funding on the sector
In your opinion, how has the funding affected the sector
- How has it affected your organisation? PROBE for any awareness or effect of funding displacement
- Thank and close

Summary
Summarise key thoughts – WHAT WOULD YOU HAVE DONE DIFFERENTLY
- Thank and close
L. Discussion guide for DTI representatives

**General introductions**

| Purpose: Introduce objectives of overall evaluation and the structure of the interview |

Moderator to introduce purpose of the interview

Recap 3 aims of overall evaluation

- Additionality/impact evaluation
- Appropriateness and targeting
- Value for money/process evaluation

The purpose of the interview

- Assessment of the project start up phase, including the bidding process and consultation stage (e.g. pre asking for EOI)
- Initial assessment of the overall impact of debt funding of the debt advice sector

Explain confidentiality and taping (if appropriate)

Participant to introduce themselves

- Job role
- Length of time in role
- Involvement in all stages of the administration of the fund to date

**Set up**

| Purpose: To understand overall administration of the fund and approach to targeting the funds |

Number of people employed to administer the £45 million fund

Role and responsibilities of each

How long have they been in post

- Understand their experience of working with both the voluntary sector and the advice sector in particular

How many in post at the time of pre EOI consultation and during the bidding process

Understand more about the consultation stage and how the final approach to distributing the fund was decided

- Who (e.g. other agencies) was involved at what stage
- In short, how did the come up with approach of partnerships etc
### Expression of interest and bidding phase

**Purpose:** To understand management of the end to end bidding process including issues relating to the targeting of funds

- Explore feedback on EOI
  - Who read expressions of interest and decided whether they should progress to bidding stage
  - What criteria were they sorted on
  - ABC style feedback and decision behind it
  - Availability of feedback to those who requested it
- Aim and success of road shows (if relevant)
  - How did they impact on the overall bidding process
- Developing and issuing guidelines for the bid
  - Value of bid, coverage, partnership approach, evidence of unmet need
  - Type and amount of information required from each participating agency
  - At what stage were decisions made (and how much was it an iterative process)
- Time scales for the bid writing process and any associated issues with these timescales
  - From EOI to project start up
- How were evaluation criteria selected (note we have photocopy)
- How were successful bids scored and selected
  - Who was involved
  - How long did it take
  - Understand principles behind distributing funding to achieve the maximum impact and ensure good targeting of geographical and social groups

### Assessment of the start up phase

**Purpose:** to identify POSITIVE and NEGATIVE issues relating to the start up phase of the project. To feed into whether grant distribution is being managed and monitored effectively and efficiently

**What went well and less well during the first two quarters of the project**

Probe on any issues relating to:

- Communication with projects
  - Cit A v independent projects

**Project co-ordination**

- What guidance did DTI issue regarding project management?
- e.g. what decisions should be authorised by DTI
whether budgets can be managed locally, i.e. moving money between budget lines
whether PMs can start advisers early if they can do so within the agreed budget

How do they feel about the fact that PMs think the DTI may be micro managing them

When and why was the decision made to create CitA Programme manager role
  - What are the main functions of this role
  - What are the implications of this additional layer of management for CitA
  - How are independent projects fairing without such an equivalent

Training
  - What role does DTI play in ensuring that all advisers receive adequate training at a suitable time?

Distribution of monies and general financial management
  - Investigate the decision to over promise and why this was made
  - How were you anticipating that the savings would be made
  - Did you ever consider establishing a contingency fund? If not, how did you intend to deal with issues such as maternity or sick leave?

Agreements with participating organisations
  - Seems there were delays in finalising the agreement with lead organisations what could have been done to prevent this
  - Did the DTI give any guidance to the agreements/SLAs between the lead organisation and their participating organisations – why/why not

Recruitment of advisers and related issues
  - Explore issues of early starts and the guidance given around this

Monitoring requirements
  - How did you decide which factors to monitor?
  - How did you ensure that the projects could deal with these administrative requirements?

Identify any external issues that may have impacted on the overall project

**Overall impact of funding to date**

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What impact do you think the funding programme has had to date on the ground

How would you personally judge whether this project has been a success

Identification of displacement issues relating to funding e.g. what have they heard about alternative funders withdrawing or reducing funding
  - Has DTI made any efforts to reduce displacement where possible?

How much thought has been given to exit strategies and likelihood of continued funding
What are the wider implications of this funding

How is FIF fund perceived by others in the government sector

- Any comparisons to LSC. Growth Fund

In hindsight, are there any aspects you would have done differently

Thank and close
M. Bid Request Document

Face-to-Face Debt Advice

Bid Request Document

Guidance for Bidders
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I. Introduction

As part of the Financial Inclusion Fund,\(^1\) a sum of £45 million has been allocated to increasing the provision of free face-to-face debt advice in England and Wales. The funding will be split over a 2-year period - £15m for FY2006-7 and £30m for FY2007-8. Further funding in future years will be sought but its availability and scale will depend on the outcome of the Comprehensive Spending Review\(^2\) of Government spending, expected to be announced in 2007.

The aim of this project is to achieve an increase in capacity to deliver debt advice – primarily within defined geographical areas of high financial exclusion - with a consequent rise in the number of advisers/hours of advice delivered.

The DTI will be responsible for securing this increase in capacity. We propose to do this through grant funding to organisations who will provide debt advice. The purpose of this document is to give providers and potential providers of debt advice the information necessary to firstly, assess their likely eligibility for obtaining funds and secondly, to submit a case for funding to the DTI.

Section XI of this document outlines the two-stage procedure for applying for this funding. An Expression of Interest form (Annex D) – to be submitted by 10 October 2005 – and an Application form (Annex E) – to be submitted by 20 January 2006 – are provided. Eligibility for funding and the level of any funding will be assessed on the basis of the detailed bids and supporting documentation submitted.

II. Eligibility – who can bid?

Those seeking funding should be charitable or other non-profit making bodies.

Bidders will have to demonstrate:

- a track record in the provision of face-to-face advice on debt or related issues;
- an understanding of specific issues associated with financial exclusion;\(^3\)
- a management structure adequate for recruitment, training and supervision of staff; and
- adequate financial management and financial viability.

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\(^1\) [Financial Inclusion Fund](http://www.hm-treasury.gov.uk/newsroom_and_speeches/press/2005/press_65_05.cfm)


\(^3\) Page 4 gives an explanation of what we mean by ‘financial exclusion’. 
We welcome the involvement of Local Authorities in partnership bids (see Sections IV and VII) but they will not be eligible to receive funds themselves.

III. Bid Overview – what should the bids target?

We will be looking for bidders who can contribute to a significant increase in independent, quality-assured, free-to-client face-to-face debt advice. Annex A provides details of the meaning of debt advice in the context of this funding. This will be geared to those in need of immediate help to overcome major problems.

We will be looking for bidders to target their resources on (i) areas of high financial exclusion and/or (ii) at social groups with high levels of financial exclusion. These may or may not overlap.

**Areas of high financial exclusion**

The primary aim of the project is to target help at people who need debt advice and who live in areas of high financial exclusion. The following illustrate the type of areas sought:

- those featured in the Indices of Deprivation, published by ODPM; and
- those featured in the Index of Deprivation published by the Welsh Assembly Government.

Those areas which rank higher in the indices of deprivation will be given higher priority.

Bids should take account of the number of ‘excluded’ individuals in an area and the current provision of debt advice services.

**Social groups with high levels of financial exclusion**

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4 http://www.hm-treasury.gov.uk/pre_budget_report/prebud_pbr04/assoc_docs/prebud_pbr04_adclusion.cfm
5 http://www.odpm.gov.uk/stellent/groups/odpm_control/documents/contentservertemplate/odpm_index.hcst?n=4610&i=3
6 http://www.lgdu-wales.gov.uk/eng/Project.asp?id=SX8001-A77F72D8 This link will be updated at the end of September
Although our primary aim is to reach individuals who live in areas of high financial exclusion, we recognise that there will be many individuals affected by financial exclusion who do not meet this geographical criterion. We will, therefore, consider bids to provide debt advice to disadvantaged social groups with high levels of financial exclusion, regardless of geographical area\(^7\). As an example, a large-scale (probably national) bid to target one or more of such disadvantaged social groups - could also attract support.

IV. How will we allocate the money?

*Geographical clusters*

We wish to work with partners in a limited number of distinct geographical areas, with appropriate flexibility to operate on a variant of these where a strong case is made. In Annex B, we have illustrated these areas which are based on the NUTS (The Nomenclature of Territorial Units for Statistics)\(^8\) regions used by the EU. In order to give partners an idea of the scale of funding likely to be available, we have indicated each region’s population and performance on an index of deprivation and financial exclusion. We are looking to make grants of at least between £300,000 and £3,000,000 over the two-year funding period, with a preference for larger amounts and providers covering at least one region (as set out in Annex B). The level of individual grants will depend on the bids submitted. However, bidders should take into account the details in Annex B when considering what level of bid might realistically be successful.

It would benefit bidders to discuss their proposals with counterparts around their areas so that they (i) have a realistic feel for the amount of money a winning bid might secure and (ii) consider whether their bids might not be combined to provide a more powerful, merged bid.

*Unmet Need and Existing Provision*

Other factors, such as the level of unmet need and the existing provision, will also be important in assessing grant bids. Bidders are asked to set out in particular:

- an estimate of the current number of advisers working for all organisations – including local authorities – in the area covered by the bid; and
- an estimate of the level of unmet need in the area/social group covered by the bid;

\(^7\) Financial Inclusion Fund…..Ch 2 outlines the characteristics of such ‘excluded’ groups


51
This will form the starting point for the rationale behind bidding for a particular number of advisers; at which levels; and working in which areas/with which groups (including ‘outreach’ projects).

**Partnership Bids**

We have a preference for working with a limited number of partnerships in order to:

- ensure the most effective use of existing and future resources;
- achieve the critical mass necessary to ensure a significant increase in face-to-face debt advice; and
- reduce the amount of unnecessary administration.

We also encourage partnership proposals that allow for larger organisations to work with smaller partners who have an ability to penetrate ‘hard to reach’ areas and groups within the broader partnership area.

We encourage bids from partnerships (submitted by a lead bidder) for large-scale areas like the above with the following features:

- a lead partner to contract with the DTI and speak on behalf of the partnership;
- a bid consistent with the illustrative £ figures given above;
- a bid ideally covering one or more geographical areas or a national bid targeting a particular social group;
- guidance on how a bid might be scaled back or increased in size;
- an alliance of major/niche players demonstrating that the best use of existing resources is being made;
- the inclusion of local and, where relevant, national debt related organisations who have something to add to the bid;
- evidence of buy-in from partners illustrating a bottom up willingness to work together and an understanding of their clients’ needs;
- mechanisms for both cross-referring clients to other relevant help providers and for sourcing clients. In other words, a holistic advice service and;
- evidence of how ‘hard to reach’ clients might be assisted e.g. in rural areas.

We wish to stress that we also welcome broad bids containing niche players who operate in only certain geographical, or target audience, areas of the overall bid’s coverage. Such diversity is good for illustrating what could be achieved elsewhere and for reaching particular groups with high levels of financial exclusion.

9 Annex C provides an example of a ‘partnership’ structure
10 We require details of the effect of increasing and decreasing your bid by 25% budget wise in order to assess how the available funds can be allocated to best effect.
We reserve the right not to allocate all the funding during this competition if the required coverage or quality of bids is not achieved.

**Local Authorities (LAs)**

Although local authorities are not eligible for funding, we would like bidders to illustrate how they would work with LAs to secure the following:

- a continuation of existing LA debt advice provision with details of current levels;
- how LA debt advice provision would link with the project’s;
- how cross referrals from LAs’ housing, council tax, and other relevant departments, would be organised; and
- how other linkages might be enjoyed e.g. provision of office facilities.

Please also refer to the LA paragraph in Section VII, ‘How will we avoid displacement?’

**Project Management**

For a partnership bid, the lead bidder will be responsible for the project management of the total bid, including:

- management and submission of the bid;
- setting up contracts;
- monitoring of partners’ performance against key indicators;
- distribution of the funds when performance standards met;
- collation and submission of monitoring reports;
- responding to requests for the evaluation; and
- resolving disputes within the partnership.

We recognise that such activities will require a certain amount of resource and we anticipate grant requests covering this in line with the *Voluntary Services Compact* (see Section V, ‘What can the money be spent on?’).

**Exit Strategy**

The overall aim of this funding is to help achieve a ‘step-change’ in the provision of face-to-face debt advice. However, we need to consider the possibility that the Comprehensive Spending Review\(^\text{11}\) will not allocate funding after the end of the financial year 2007/8. With this in mind, we require details of an ‘exit strategy’ within the application form to plan for this possibility.

**Achieving Preferred Coverage**

Section XI, ‘What is the application process?’, outlines the two-stage process we are adopting with an initial Expression of Interest round and assessment, and then a full Application round. This will allow bidders to receive feedback on the strength of their proposed bid and to identify other potential bidders in their area. In addition, it will allow us to identify weaknesses in coverage and take action to encourage acceptable bids in such areas.

V. What can the money be spent on?

The Fund is to pay for new, additional advisers to provide free face-to-face advice on debt to clients in areas of financial exclusion. We will consider bids which include proposals for outreach schemes – particularly to groups with high levels of financial exclusion.

Our clear preference is that these new advisers will be individuals not currently working as money advisers. We require that the funding is used to bring in new, trainee posts.

Your bid should set out your headline plans for expenditure, outlining expected timelines for recruitment, training and delivery of new advisers.

Bids should also include the costs associated with the administration and management of the project. These may include the cost of preparing and reporting quarterly against key performance indicators and annual planned expenditure, including reporting on any slippage against headline plans. This reporting should be in the form of a report on activities for the preceding quarter, as well as cumulative reporting for the lifetime of the project.

We hope to issue a funding formula for new posts in mid-October. We will alert interested parties but recommend bidders also check the project website (http://www.dti.gov.uk/ccp/topics1/debtadvice.htm) from 11 October onwards.

Bidders should include in their proposals the following non-exhaustive list of costs associated with providing an adviser:

New Adviser Post

- advertising of posts;
- recruitment costs;
- initial and ongoing training;
- FTE wage of adviser; including National Insurance and Pension costs;
- share of office accommodation costs (potentially IT, rent, electricity, phone bills, business rates, stationery and sundries) [n.b. accommodation costs etc should be pro rata’d];
- costs of conference attendance for sharing of best practice; and
interpreting and translation services to support clients where English is not the first language or with hearing disabilities etc.

**Administrative/Supervision Posts**

In order to comply with the general training and office administration costs of the project including the reporting and monitoring requirements (see below), we will consider bids which include provision for additional administrative and supervisory staff necessary to support the project. In setting out these costs you should consider:

- FTE wages – the share of the FTE wages applicable to this project;
- share of accommodation costs (see above).
- general management costs, including those associated with direct supervision by existing management.
- initial and ongoing training (so far as it is justified in delivering on the objectives of the Project).

Generic administrative staff costs not associated with the Project should not be included in this bid.

**Monitoring/Reporting Systems**

All providers should have access to compatible electronic reporting systems already (e.g. Microsoft Excel or equivalent and internet access as a minimum) to enable reporting in the agreed format.

We will consider bids which include reasonable costs associated with ensuring that accounts are independently audited on an annual basis.

**Advertising and Promotion of the Service**

We will consider – on a case-by-case basis – costs associated with promoting the increase in provision of debt advice to ‘problem-noticers’ within the local community. We do not expect that this will include ‘paid-for’ advertising in, for example, the local press. We will also give due regard to the need for translation services where the bid justifies the need.

Bidders should take note of the learning coming out of the LSC’s signposting research, and decide how best this can be incorporated into their work. We will consider – on a case-by-case basis – costs associated with outreach such as printing of leaflets for GPs’ surgeries advertising the service.
Outreach Programmes

Consideration will be given to reasonable costs, beyond those outlined above, associated with outreach programmes aimed at groups with high levels of financial exclusion. Costs considered will include hire of premises, reasonable transport costs, mobile telephony and I.T. etc.

Reference Information

Please note that *The Voluntary Services Compact*\(^\text{12}\) outlines criteria for funding of the voluntary and community sector. Among the tenets it sets out are the importance of ensuring that no unnecessary burden is placed on the sector, and that any grants offered should “meet the specific costs of involvement in a new programme from the outset, including resources for the voluntary and community sector’s infrastructure”.

VI. How should the bids link to other initiatives?

Ensuring clients are able to access appropriate advice services for their requirements is central to work being taken forward in partnership by the free debt advice sector, credit industry and government. We are, therefore, particularly keen that bid proposals present evidence of, or commitment to, ensuring clients are directed to appropriate services.

We envisage this as ensuring that where a free telephone advice provider identifies a client as requiring face-to-face advice, an appropriate face-to-face provider will accept a referral, and vice versa.

The following linkages are mandatory for inclusion:

- the Debt Advice Helpline\(^\text{13}\) where a pilot is expected to be launched in Gloucestershire and Yorkshire in October 2005. We would expect agencies in these areas to include details of how they will allow referrals from the Debt Advice Helpline to their services and encourage them, where relevant, to refer clients to the Helpline. On successful completion of the pilot, the Helpline will be rolled out nationally, and we would expect to see details in all bids of how the agencies will manage this relationship.
- free telephone debt advice services such as the National Debtline, Payplan, and the Consumer Credit Counselling Service (as with the Debt Advice helpline, we would expect to see details of how clients were referred to/from these services to make best use of the face-to-face resources).


\(^\text{13}\) The Debt Advice Helpline will be piloted in Gloucestershire and Yorkshire from October 2005. National roll-out should commence in Financial Year 2006/7.
Other initiatives worth linking to might include:

- ‘problem-noticers’ – especially those most likely to identify members of groups with high levels of financial exclusion such as the elderly, lone parents, and the mentally ill – e.g. local community organisations; GPs; maternity and district nurses; local authorities; voluntary organisations etc;
- community and voluntary service projects that have programmes (either as a primary or secondary activity) to improve financial inclusion such as Community Development Finance Initiatives, credit unions, community banking partnerships etc;
- services providing financial capability advice;
- specialist projects for the vulnerable such as court advice for those facing bankruptcy or eviction cases; and
- services provided by Government such as Community Legal Services Direct, jobcentreplus etc.

The purpose of this limited funding cannot extend to providing financial literacy services (such as training on financial understanding, budgeting skills, and financial competency). However, it is expected that advisers would offer information packs and self-help packs to do with budgeting and how to manage money, and/or referrals to other sources of support for on-going money management support.

**We require specific details of how other programmes will be linked with the project bid.**

**VII. How will we avoid displacement?**

We will be looking for evidence that consideration has been given as to how to avoid displacement of other resources after the new funding comes on stream. Of particular concern are:

*Displacement of existing advisors.*

Existing advisers could well secure positions in the project and they might come from a variety of sources, e.g.:

- nearby local authorities;
- local LSC funded advice positions;
- local volunteers switching across; and
- similar organisations but in other geographical parts of the UK.

It is not possible to prevent individuals from developing themselves and choosing to apply for the newly funded positions that will become available. However, it clearly undermines moves to significantly increase face-to-face debt advice, if new positions are merely at the cost of old ones being vacated.
To help guard against this, we require those seeking funding to set out:

- how they will promote the recruitment and training of new advisers;
- how they will increase the number of advisers in ‘displacement-safe’ ways, such as increasing part-timers’ hours or recruiting recently-retired experts from elsewhere;
- how they would replace volunteers who switched across to paid positions; and
- how they will aim to ensure that the overall number of advisers within the partnership increases by a net amount equal to the number of new posts funded by this project.

**Displacement of existing funding e.g. Local Authorities (LAs)**

We also wish to guard against any displacement of existing funds being brought about by the arrival of our new support. Of particular concern is the funding provided by LAs that might come under increasing pressure because of our project. We would request that partnerships discuss this with their LAs and comment in their bid. We would welcome any indications obtained from LAs that they intend to continue with their current and proposed levels of support regarding debt advice.

On-going funding levels would then need to be monitored as the project progressed and reported to DTI during routine feedback.

**VIII. What are the required quality standards?**

In this section we set out the quality standards required for any advice organisations and advisers. We believe these standards represent essential components in ensuring that the beneficiaries of this funding – the public – have the reassurance of a service that has been validated by an external measure and is delivered by suitably-trained advisers. Quality standards also help to ensure the government gets value for money.

**Advice Organisations**

The requirement for the organisations providing advice is that they have (or will have by the time of the release of the initial tranche of funds) the Community Legal Services (CLS) Quality Mark.

The standard required is set at the ‘General Help Including Casework’ level (this is part of the ‘General Help Services’ standard within the CLS Quality Mark standards).

**Other members in any partnership**

---

14 Funding for attainment of the Quality Mark is not available from this project.
We would not necessarily expect all the members in any partnership to have the CLS Quality Mark. This will be necessary for any partner organisations seeking grant funds for the provision of advice but not, for example, for an organisation which simply provided outreach accommodation for an adviser employed by a Quality Marked organisation or which provided access to finance.

**Advisers**

In view of the complexity of debt advice, we anticipate that the minimum standard for advisers funded by this project will be the ‘Caseworker’ level of training.\(^{15}\)

**Training Provider(s)**

Bidders will need to provide details of the training programme that will be put in place for the new advisers together with an indication of when these advisers will be operating at the required level of competency. We anticipate the MAT free-to-user ‘wiseradviser’ programme\(^{16}\) will provide the majority of the training and we require proposals to confirm this, if appropriate.

If the sector’s ‘wiseradviser’ training is not to be used, bids must:

- provide any alternative costings needed;
- provide evidence that the alternative training is of equivalent standard to that of ‘wiseradviser’; and
- confirm that the training provider has approved the training section of the proposal.

**IX. What are the monitoring and reporting requirements?**

In order to allow us to adequately monitor the use the funding is put to, and evaluate its effect, we will require agencies to provide us with information on expenditure, number of clients seen etc. Information required will be used for two purposes:

- quarterly reports setting out how agencies have spent money during the funding period, with a consolidated annual report at the end of each year; and
- end of funding evaluation report. Information will need to be held on clients seen and made available to our evaluation team at a date to be set, allowing the value for money of the funding to be determined.

\(^{15}\) **Adviser levels** as defined by Money Advice Trust – Caseworker (formerly ‘Skilled’) is the intermediate level of training aimed at equipping advisers to deal satisfactorily with the majority of debt problems encountered.

\(^{16}\) [http://www.wiseradviser.org/](http://www.wiseradviser.org/)
We are currently working with the Legal Services Commission and others to ensure that reporting requirements across projects are consistent. To allow you to begin to work out costs for monitoring and reporting we include the following indicative list, which sets out information we might expect to be provided.

**Adviser Details (Quarterly)**

- number of advisers in place;
- number of advisers in training.

**Operational (Quarterly)**

- account of wages for each member of staff paid for by the Fund;
- account of share of accommodation costs for each member of staff paid for by the Fund within reporting month;
- account of any training costs for each member of staff paid for by the Fund within reporting month – including original training.
- other costs associated with project (e.g. transport, interpreting costs)

These costs to be invoiced quarterly in advance, with a reconciled account of monies spent submitted to us quarterly.

We will also need to see audited accounts for any funding money at the end of the financial year.

**Client Details (Quarterly):**

- number of new clients seen per month per adviser;
- number of existing clients seen per month per adviser;
- total aggregate time spent per month per adviser.

These figures should consist of a high level set consolidating all partner agencies and giving an aggregate figure, with detailed breakdown by individual agency and adviser available on request.

**Case Details (Annually, or subject to audit request).**

**For each case:**

- case Reference Number (in order to allow us to review);
- date case opened;
- date case closed (where falls within month);
- ‘total time spent on matter/case (minutes);
- the quarterly details;
• gender;
• age group (e.g. 18-24 but we will specify);
• any disability;
• ethnic origin;
• number and type of dependants;
• status – married, single etc;
• client post code part 1 – in order to allow us to identify number falling within financially excluded area;
• matter type – e.g. debt and any other/s;
• matter type – e.g. credit cards, all relevant types;
• total amount of debt;
• total amount of debt resolved – (to date/if case closed).

The data required annually will inform the separate Project Evaluation. This will mean that you seek agreement from the client to take part in a qualitative survey [date to be announced].

Such information as requested must be provided in a single report in electronic format (in a single Excel spreadsheet which we will provide or in a standard format from an agreed software package) for all partner agencies in a given financial exclusion area.

Bidders will be required to provide assurance that Data Protection requirements will be met where client details are recorded and communicated.

**Partnership Bids**

Where a bidder will be distributing funds to other organisations, we will require details of the proposed contractual arrangements and controls.

**X. How will the project evaluation be carried out?**

We will appoint an independent evaluator for the project.

They will evaluate whether the project has been successful in achieving its high level aim of providing additional free face-to-face debt advice capacity to areas or groups suffering from high financial exclusion.

They will also examine the projects to identify best practice, and determine any lessons to be learnt in order to improve the management of the project (e.g. the contract structures and reporting). Evaluation will be undertaken through a mixture of quantitative and qualitative analysis, including interviews with a sample of advisers and administrative staff in [date to be confirmed].

In addition they will evaluate the evidence of benefit achieved by the project as a whole, comparing it against the conclusions of the Legal Services Research Centre research.
into the effectiveness of debt advice allowing us to determine the value for money of the project. In order to do this they will carry out quantitative research and qualitative interviews with clients to identify the benefits they have received. This will also allow us to compare provision strategies across regions.

XI. What is the application process?

The application process is in two stages.

Potential bidders should submit expressions of interest by **10 October** 2005. These should be submitted electronically to f2fdebtadvice@dti.gsi.gov.uk using the form at Annex D. EOI forms should be a maximum of three pages in length using 12 point font. For partnership bids, the form should be submitted by the lead partner on behalf of all the (possibly proposed) organisations involved.

The names of all those who have submitted expressions of interest and the regions in which they are interested in providing services will be published on the DTI website.

DTI will reply individually to those submitting expressions of interest on 31 October with an initial assessment of whether or not the proposal is likely to be a serious contender for funding under the scheme. This assessment will be based on the evaluation criteria detailed on the Annex D Application Form.

There will then be a further three months for those who decide to continue with their bids to complete a full application. During this three month period, questions can be sent to f2fdebtadvice@dti.gsi.gov.uk and these will be answered and put on a publicly accessible website page (on a non-attributed basis).

Final applications should be submitted on the form at Annex E. The deadline for the submission of final bids is 20 January 2006.

After the deadline the bids will be reviewed by DTI with independent expert advice. Where there are no conflicts of interest, DTI may confer with relevant sector experts.

17 Bidders should note that the DTI is subject to the Freedom of Information Act 2000 and may be required to disclose details of your final bid to third parties, in the event of a request for such information. The Act is likely to be interpreted to allow contract details generally to be placed in the public domain.

In addition, the Bidders (‘Parties’) shall not unlawfully discriminate within the meaning and scope of the provisions of the Race and Relations Act 1976 and Race Relations Amendment Act 2000, the Sex Discrimination Act 1975, as amended by the Sex Discrimination Act 1986, and the Disability Discrimination Act 1995. The Parties shall take all reasonable steps to ensure the observance of these provisions by all servants, employees or agents of the Parties and all sub-contractors employed in the execution of the Contract.
We will assess the bids against the evaluation criteria listed on the Annex E Application Form.

It is possible that some post bid refinements may be requested from certain bidders e.g. if we can see benefit in certain parties working together for the good of the project.

Following a decision and clearance with Ministers, we expect that the successful applicants will be announced in March 2006.

Summary Timetable

- 20 September – launch of Bid Request Document
- 10 October – Final receipt of Expressions of Interest on Annex D via email.
- 31 October – Dispatch of evaluation of Expressions of Interest
- 20 January – Final receipt of full bid documentation on Annex E via email and hard copy mail.
- Late March – Notification of selected bids.

How to submit an initial “Expression of Interest” bid:

Please submit one copy of your Expression of Interest on the Form (at Annex D) electronically to f2fdebtadvice@dti.gsi.gov.uk by 10 October 2005.

How to submit a final bid:

Please submit five copies of your Bid on the Application Form (Annex E) provided and send via email and registered post by 20 January to:

f2fdebtadvice@dti.gsi.gov.uk and

David Hoggett
Consumer & Competition Policy
Department of Trade & Industry
1 Victoria Street
London SW1H 0ET
Annex A – What we mean by debt advice

Advice on debt should include specific advice on:

- rent or mortgage payment problems;
- Council Tax problems;
- utility bill (electricity / gas / phone) problems;
- water bill problems;
- loan and credit problems including hire purchase and credit cards;
- child support and maintenance;
- tax problems including National Insurance and VAT;
- fines;
- overdrafts;
- social fund loans;
- mail order and catalogue debts;
- other unsecured debt including extortionate credit;
- rental agreements;
- dealing with multiple debts;
- going to court;
- court orders and the consequences;
- administration orders;
- harassment by creditors;
- contesting debts;
- what creditors are allowed to do when collecting debt(s);
- dealing with bailiffs;
- unfair credit agreements;
- bankruptcy; and
- whether you can be sent to prison.

Specifically, advisers will be expected to provide some or all of the following advice/services, with the aim of enabling the client to manage the debt problem:

- minimising debt, including where appropriate contesting debts;

- maximising income, including:
  - advice on entitlement to welfare benefits (including housing benefits, Council Tax benefits and tax credits), from basic information on how to claim up to a casework service where necessary;
  - other basic information on the tax system, such as tax allowances;
  - basic information on obtaining employment or training where appropriate and active signposting to sources of support;
  - other ways of maximising income, such as room rental and child support maintenance; and
  - where possible, promoting payment methods which are more economical for the client – e.g. monthly direct debit payments for utility bills;
• help with writing financial statements;

• help with agreeing individual voluntary arrangements;

• negotiating with creditors; and

• representation at any related court and tribunal hearings.

Given that the target group may include people without mainstream financial products, the provision of income maximisation advice is likely to be an important component.

Due to the high demand for debt advice, advisers should be able to identify whether the client can effectively be helped through telephone debt advice. If this is the case, the client should be promptly referred to the new debt advice gateway (where available) or participating telephone providers, and face-to-face advice kept to the minimum.

Advisers should be able to identify whether there is a related social welfare problem and, where appropriate, to refer the client to a suitable specialist adviser. If clients are referred to other advisers, the organisation must have a proven success rate with referrals, including a referral protocol. We are looking for organisations that offer an effective and efficient system of referral.

Advisers should be able to identify whether the client:

• has any consumer law problems;

• has issues relating to their housing; and

• has any problems in relation to employment law, including discrimination issues.

Organisations are not expected to provide financial literacy services (such as training on financial understanding, budgeting skills and financial competency). However, where appropriate, advisers must offer both information packs and self-help packs on budgeting and how to manage money, or referrals to other sources of support for training or ongoing money management support.
### Annex B – Geographical Areas

<table>
<thead>
<tr>
<th>NUTS 2 AREA</th>
<th>Population '000s</th>
<th>% Weighted deprivation and financial exclusion index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tees Valley and Durham</td>
<td>1,133</td>
<td>6.6</td>
</tr>
<tr>
<td>Northumberland, Tyne and Wear</td>
<td>1,384</td>
<td>8.0</td>
</tr>
<tr>
<td>Cumbria</td>
<td>488</td>
<td>1.2</td>
</tr>
<tr>
<td>Cheshire</td>
<td>984</td>
<td>2.4</td>
</tr>
<tr>
<td>Greater Manchester</td>
<td>2,483</td>
<td>6.0</td>
</tr>
<tr>
<td>Lancashire</td>
<td>1,416</td>
<td>3.4</td>
</tr>
<tr>
<td>Merseyside</td>
<td>1,362</td>
<td>3.3</td>
</tr>
<tr>
<td>East Riding and North Lincolnshire</td>
<td>869</td>
<td>2.5</td>
</tr>
<tr>
<td>North Yorkshire</td>
<td>751</td>
<td>2.1</td>
</tr>
<tr>
<td>South Yorkshire</td>
<td>1,267</td>
<td>3.6</td>
</tr>
<tr>
<td>West Yorkshire</td>
<td>2,080</td>
<td>5.9</td>
</tr>
<tr>
<td>Derbyshire and Nottinghamshire</td>
<td>1,972</td>
<td>4.1</td>
</tr>
<tr>
<td>Leicestershire, Rutland and Northants</td>
<td>1,555</td>
<td>3.2</td>
</tr>
<tr>
<td>Lincolnshire</td>
<td>648</td>
<td>1.3</td>
</tr>
<tr>
<td>Herefordshire, Worcestershire and Warks</td>
<td>1,223</td>
<td>3.6</td>
</tr>
<tr>
<td>Shropshire and Staffordshire</td>
<td>1,489</td>
<td>4.4</td>
</tr>
<tr>
<td>West Midlands</td>
<td>2,554</td>
<td>7.5</td>
</tr>
<tr>
<td>East Anglia</td>
<td>2,177</td>
<td>1.0</td>
</tr>
<tr>
<td>Bedfordshire, Hertfordshire</td>
<td>1,601</td>
<td>0.7</td>
</tr>
<tr>
<td>Essex</td>
<td>1,616</td>
<td>0.7</td>
</tr>
<tr>
<td>Inner London</td>
<td>2,772</td>
<td>7.9</td>
</tr>
<tr>
<td>Outer London</td>
<td>4,416</td>
<td>12.5</td>
</tr>
<tr>
<td>Berkshire, Bucks and Oxfordshire</td>
<td>2,093</td>
<td>0.5</td>
</tr>
<tr>
<td>Area</td>
<td>Count</td>
<td>Score</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>-------</td>
<td>-------</td>
</tr>
<tr>
<td>Surrey, East and West Sussex</td>
<td>2,555</td>
<td>0.7</td>
</tr>
<tr>
<td>Hampshire and Isle of Wight</td>
<td>1,778</td>
<td>0.5</td>
</tr>
<tr>
<td>Kent</td>
<td>1,581</td>
<td>0.4</td>
</tr>
<tr>
<td>Gloucestershire, Wiltshire and North Somerset</td>
<td>2,163</td>
<td>1.2</td>
</tr>
<tr>
<td>Dorset and Somerset</td>
<td>1,192</td>
<td>0.6</td>
</tr>
<tr>
<td>Cornwall and Isles of Scilly</td>
<td>502</td>
<td>0.3</td>
</tr>
<tr>
<td>Devon</td>
<td>1,077</td>
<td>0.6</td>
</tr>
<tr>
<td>West Wales and The Valleys</td>
<td>1,853</td>
<td>2.1</td>
</tr>
<tr>
<td>East Wales</td>
<td>1,050</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

These NUTS2 areas (http://europa.eu.int/comm/eurostat/ramon/nuts/introduction_regions_en.html) are representative of typical areas that we would like partnerships to operate in but with appropriate flexibility to work with a variant of these where a strong case is made e.g. the London ones might become North, East, South and West and, possibly, Central.

The above distribution is based on a weighted average between the ODPM’s index of multiple deprivation and the CACI work on financial exclusion carried out for HM Treasury. Because geographical units at which these indicators are measured are small and incompatible, the results must therefore be aggregated to achieve a distribution at a higher level of geography. This is done for the EU classified NUTS 2 areas within England and Wales. These areas are bigger than English counties but smaller than NUTS 1 areas which are the same as the standard statistical regions within England.

Actual allocation of sums will take account of levels of unmet demand and existing infrastructure. We will be looking to award funding to bids with a value of at least between £300,000 and £3,000,000, over the two-year funding period. We have a preference for bids that are close to the £3,000,000 figure. Bidders may bid for more than one region or combinations of parts of regions with appropriate changes in the grant sought. Bids for multiple regions, for example, may be for more than £3,000,000.
Annex C – Example Partnership Structure

We have produced the following example of what might comprise a partnership organisation. It is for illustration only. Partnerships need not cover all of these elements:

- **lead partner** – a major debt advice force over a large geographical area with many outlets;
- **supporting partner/s** – alternative debt advice organisation/s covering overlapping geographical areas,
- **local authorities** – might wish to contribute, for example resources in kind or referrals from their own housing and council tax departments;
- **national project partner/s** – a complementary programme aimed at the whole country but able to work beneficially in certain areas with our project and enhance its own/our project’s advice provision activity;
- **Community Development Finance Initiatives or Credit Unions** – providing alternative sources of finance and referring clients with debt problems;
- **court advice service** – a niche provider of crisis advice to clients of certain of the courts found in the larger partnership area;
- **voluntary help group/s** – niche provider targeting help at groups with high levels of financial exclusion (e.g. BMEs);
- **health authorities** – one or more coordinating bodies able to refer on clients suffering debt related illness to the partnership’s advice outlets;
- **telephone advice providers** - appropriate linkages via lead partner’s existing linkages (to both receive and pass on clients).

Some of these partners will not be eligible for financial support but they will all add to the power of the bid to increase significantly debt advice in the relevant area and to any relevant target groups.
Annex D – Expression of Interest Application

Financial Inclusion Fund (Face-to-face Debt Advice)

“Expression of Interest” Form

Name of organisation:
Contact name:
Address:

Telephone:
E-mail:

If seeking funding, are you a charity or not for profit organisation? Yes/No
Can all those seeking funding provide 2 years audited accounts? Yes/No
For all those where it is relevant, is there a good track record in providing face-to-face debt or money advice? Yes/No
For all those where it is relevant, is there a good track record in recruitment, training and supervision of advisers? Yes/No
If you are the lead bidder in a partnership bid, will you be able to co-ordinate a strategic bid for your area/group, establish and maintain clear communications between partners, monitor performance against KPIs, process payments and, where necessary, resolve disputes. Yes/No
Do all those applying for debt advice funding have the CLS Quality Mark? Yes/No

If so, to what level?

If your answer to any of these is “No” you may wish to reconsider whether to proceed.

1 Please state the geographical, and/or social groups, your bid is likely to cover. (We will look more favourably at bids that cover larger areas; the Treasury listed areas and/or the Treasury social groups as in their “Promoting Financial Inclusion”)

2 Please indicate the level of unmet need by clients in your area/s. (We will look more favourably at bids that provide stronger evidence of unmet need by detailing current provision and current need in terms of numbers of people. Include any details on hard to reach groups)
3 Please detail the key deliverables that your bid would bring about. (We will look more favourably at bids that deliver greater increases in debt advice so state number of advisers/trainees in each of two years and % of trainees; number of clients to be dealt with; plus how you will deliver the service including outreach proposals)

4 Please estimate the likely size of the bid in each of the two Financial Years: (For regional bids, we will look more favourably at those between £300,000 and £3,000,000)

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY2006/7</td>
<td>£</td>
</tr>
<tr>
<td>FY2007/8</td>
<td>£</td>
</tr>
</tbody>
</table>

5 Please detail any partners you intend to bring into any partnership. Include their role and coverage and indicate if they have agreed to participate. Include your own organisation (but avoid duplication with next box). (We will look for established successful collaborations. For any solo bidders, we will look for strategic working with others in the area. We prefer partnerships, and partnerships that cover large areas, with complementary partners and getting to hard to reach clients)
6 Please indicate your track record in providing debt advice (and the track record of any partners who will be providing debt advice) specifying the number of current advisers; current coverage and the number of clients. (We will look more favourably at bids that have good track record in providing debt advice)

8 Please add any further information that you think we should be aware of.

Finally, to help with our planning, could you indicate if you intend using the wiseradviser (http://www.wiseradviser.org/) facility for training. Yes/No

For info -

We will score each box on the scale of 3 for “exceeds expectations”; 2 for “meets expectations generally”; 1 for “potential to meet expectations” and 0 for “unlikely to meet expectations/inadequate evidence”.

Opinion Leader
Feel free to delete these advice paragraphs and the actual questions and evaluation criteria – but not the question numbers – to give yourself more space when completing this 3 page form (and then by lengthening particular boxes). **Do not exceed 3 pages and use 12-point font.**
## Annex E – Application Form

### Financial Inclusion Fund (Face-to-Face Debt Advice)

**Bid Application Form – Facing Sheet**

<table>
<thead>
<tr>
<th>Name of Lead Organisation</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Partner Organisations (where relevant)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total value of your bid for the funding period April 2006 to March 2008</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2006 - 7</td>
<td>£</td>
</tr>
<tr>
<td>2007 - 8</td>
<td>£</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>£</td>
</tr>
</tbody>
</table>

**Bid Coverage:**
- region(s)/part of Region (as listed in Annex B)
Please use this form to provide details of how you will satisfy the requirements set out in the main body of the Bid Request Document. Your bid will be assessed on the information provided on this form against the evaluation criteria attached.

If this is a Partnership Bid, please complete sections 1 and 2 for each additional partner organisation.

Please ensure the name of the (lead) Bid organisation is included at the top of each page and that pages are numbered. Please expand the sections where required rather than using additional sheets, although any supporting evidence should be attached separately.

<table>
<thead>
<tr>
<th>1. Details of (Lead) Bidding Organisation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of organisation</td>
</tr>
<tr>
<td>Main contact name</td>
</tr>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Telephone</td>
</tr>
<tr>
<td>Fax</td>
</tr>
<tr>
<td>E-Mail</td>
</tr>
<tr>
<td>Date of establishment</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. Eligibility Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Charitable or other Not for Profit Body</td>
</tr>
<tr>
<td>If you are a registered charity, please provide the charity registration number.</td>
</tr>
</tbody>
</table>
If you are a ‘Not for Profit’ organisation only, please provide relevant proof.

<table>
<thead>
<tr>
<th>b Financial Viability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please confirm attachment of copies of last two years audited accounts.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>c. Management Structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please provide evidence that you can recruit, train and supervise advice staff plus an organogram for your current management structure.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>d. Proven track record in the provision of face-to-face debt advice (if partner organisation proposing to deliver advice)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please give a detailed description of your experience in delivering face-to-face advice, including number of years involved in delivery, level and source of funding, and evidence of success.</td>
</tr>
<tr>
<td>Please attach supporting documentation e.g. reports, client feedback.</td>
</tr>
</tbody>
</table>
Please ensure that you have completed separate sections 1 and 2 for each additional Partner organisation.

3. Statement of unmet need

Please explain why you are applying for funding, setting out the identified level of unmet need in your area or the targeted social group and your proposals to meet this need. We require specific details of:

- the areas of high financial exclusion to be funded – with reference to Annex B (Preferred Geographical Areas), the specific allocation per area(s), and your rationale for considering the area(s) to be ‘financially-excluded and/or’:

- the social groups with high levels of financial exclusion that will benefit and why you believe they should receive funding (only required if you are submitting a bid for a social group);

- the current level of provision compared to the need – this will include:
  - the current number of debt advisers working for all organisations (including local authorities) in the area covered by the bid;
  - an estimate of the level of unmet need in the area/social group covered by the bid; and
4. How you will seek to meet the need outlined above

Please set out your proposals for meeting the need outlined above, including details on:

Please complete spreadsheet for:

• working advisers – numbers and when they will be appointed;

• training for the advisers – timings and when you will consider them to be able to provide an ‘effective’ debt advice service;

• projections of the number of additional clients that will be helped;

• the number of additional hours that will be provided by the new advisers;

Please provide details below on:

• any proposed ‘outreach’ projects and how these will address a specific need;

• how you will provide access to appropriate services to meet specific client requirements, in particular receiving and providing referrals to: National Debtline, CCCS, Payplan and the proposed Debt Advice Helpline;
• how you will work with other initiatives (refer section VI).

• details of the training programme for the new advisers together with an indication of when these advisers will be operating at the required level of competency.

If the sector’s ‘wiseradviser’ training is not to be used, bids must:

• provide any alternative costings needed;
• provide evidence that the alternative training is of equivalent standard to that of ‘wiseradviser’; and
• confirm that the training provider has approved the training section of the proposal.

If the lead bidder for a partnership bid, please also provide details of how you will:

• set up the contracts;
• monitor of partners’ performance against key indicators;
• distribute the funds when performance standards met;
• collate and submit monitoring reports;
• respond to requests for the evaluation; and
• resolve disputes within the partnership.

For all bidders

• Please also provide details of your exit strategy in the event of funding not continuing after 2008.

5. How much will it cost to meet the need
Please provide a breakdown (which will form the basis of any contract arrangements) on how the funds will be spent - include in spreadsheet in section 4.

Please provide details of how your bid might be scaled-back or increased if the final grant offering differs. We require the detail of the effect of increasing and decreasing your bid by 25%, budget wise. We reserve the right to curtail bids in certain of their constituent parts.

6. Avoiding displacement

Please explain how you will seek to avoid displacement of advisers within the area covered by your bid. Please include:

- how you will promote the recruitment and training of new advisers;
- how you will increase the number of advisers in ‘displacement-safe’ ways;
- how you would replace volunteers who switched across to paid positions; and
- how you will aim to ensure that the overall number of advisers within your partnership bid increases by a net amount equal to the number of the new posts funded by this project.

7. Quality (only for organisations providing debt advice)

Has your organisation been awarded a

Opinion Leader
<table>
<thead>
<tr>
<th>CLS Quality Mark at ‘General Help with Casework’, or above’ level?</th>
<th>YES/NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>If YES, please state the category and date of award</td>
<td></td>
</tr>
<tr>
<td>If NO, please indicate how and when you will obtain this quality standard (standard must be in place by the time the contracts are awarded)</td>
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</table>

**8. Monitoring and Reporting requirements**

a. Please provide evidence of existing capacity to report back on the quarterly basis listed in section IX of the Bid Request Document and to provide comprehensive electronic returns (including all members for a partnership).

Otherwise, please explain how you will be able to meet the requirements when you receive the funding

b. Please confirm that you have in place a Data Protection policy to ensure that client details are kept safe.

c. Please provide confirmation that you will be able to provide us with a copy of your annual, independent audit for the duration of the funding period.
9. Project Evaluation

Please confirm your commitment to respond to requests for information to inform the evaluation work.
<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Mandatory</th>
<th>Desirable</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Facing Sheet.</td>
<td>Funding is for a 2-year period, i.e. April 2006 to April 2008.</td>
<td></td>
</tr>
</tbody>
</table>
| 2       | Eligibility Requirements. | • Charitable or other non-profit making body.  
• Management structure for recruitment, training and supervision of advice staff.  
• Financial management and financial viability.  
• Proven track record in the provision of face-to-face debt advice. | |
| 3       | Statement of need. | • Identified level of need for individuals with (in this order of priority):  
1. areas of high financial exclusion; and/or  
2. social groups with high levels of financial exclusion. (only applicable if you are seeking funding for one or more of these groups). | • Cost-effective outreach activities to cover hard to reach people.  
• Bid covers the whole geographical region listed in Annex B (or areas of equal/greater size)  
• A ‘partnership’ bid within a region – while we will consider single bids, these will have to be of sufficient size and impact to rival the expected benefit of partnership bids.  
• A bid that is consistent with the indicative sums given. |
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<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Mandatory</th>
<th>Desirable</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>How you will meet the need.</td>
<td>• Details of number of working advisers and when they will be appointed.</td>
<td>• Bids of between £300,000 and £3,000,000 over the funding period (or more for multiple regions).</td>
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<tr>
<td></td>
<td></td>
<td>• Recruitment plan confirms a net increase in advisers within their organisation.</td>
<td>• Details of how bidders will work with Local Authorities (LAs).</td>
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<tr>
<td></td>
<td></td>
<td>• Details of the training proposals for trainee advisers – timings and when you will consider them to be able to provide an ‘effective’ debt advice service.</td>
<td>• Details of the exit strategy if ongoing funding not received in SR2006.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Evidence of, or a commitment to an approach that directs clients to other services that may provide a more appropriate service. Key referral sources will be National Debtline; CCCS; Payplan (and the Debt Advice Helpline either as current partner or when Helpline is launched fully from FY06/07).</td>
<td>• Evidence of, or a commitment to working with:</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>• other financial inclusion type partners e.g. those providing financial capability education, access to affordable credit;</td>
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<tr>
<td></td>
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<td></td>
<td>• outreach contacts e.g. benefiting from signposting through ‘problem-noticers’; and</td>
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<td>• CLS Direct and jobcentre plus.</td>
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</table>

For a partnership bid, details from the lead bidder of how you will:
• set up the contracts;
• monitor partners’ performance against key indicators;
• distribute the funds when performance
|   | How much will it cost to meet the need | Details of anticipated spending plans (quarterly).  
|   |   | Details of how the bid might be scaled-back or increased if final grant offering differs.  
|   | Avoiding displacement. | Recruitment plan confirms a net increase - equal to that number funded by the project - in advisers within the partnership/organisation.  
|   | Quality | Advice provider has the Community Legal Services Quality Mark (as a minimum, the 'General Help with Casework' level.).  
|   |   | Details of the training plan for additional advisers (including costs unless MAT is the sole provider).  
|   |   | Minimum standard for a funded adviser is ‘Caseworker’.  
|   | Monitoring and reporting | Evidence of existing capacity, or a commitment to: - report back on Quarterly issues listed;  

8 | Monitoring and reporting | Evidence of existing capacity, or a commitment to: - report back on Quarterly issues listed; |
<table>
<thead>
<tr>
<th>requirements</th>
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<tr>
<td>• provide comprehensive electronic returns (for all members where a partnership is proposed).</td>
<td></td>
</tr>
<tr>
<td>• Confirmation that you have in place a Data Protection policy to ensure that client details are kept safe.</td>
<td></td>
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<tr>
<td>• Commitment to provide copy of annual independent audit.</td>
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</table>

| 9    | Project Evaluation | • Commitment to responding to requests for information to inform the evaluation work. |
N. Wiser Adviser training

Wiser Adviser Caseworker level training is provided by MAT to all FIF advisers who require it. This training programme comprises the following courses:

**e-Learning modules**
- Debts in the County Court
- Consumer Credit Act

**Two-day residential courses**
- Good Practice when Dealing with Debt 1
- Good Practice when Dealing with Debt 2
- Insolvency 1 – The Debtor’s Petition
- Insolvency 2 – Administration Orders and IVAs
- Dealing with Mortgage Arrears
- Dealing with Rent Arrears
- Strategies 1
- Strategies 2
- Council Tax
- Magistrates Court Action

**Debts in the County Court - practitioner workshop**
**Consumer Credit Act – practitioner workshop**