



helping you make
money and debt
manageable

Annual report 2008/9 and Newsletter Summer 2009

- Chair's foreword 
- Southern Water Trust 
- New CEO 
- Making a difference 
- Makeover 
- Quality service 
- New developments 



Foreword from Chair

MONEY ADVICE PLUS has had a busy, interesting and exciting year. We began 2009 as Direct Debt Line, but changed our name mid year to better reflect our mission, which is to give money advice free to consumers – and money advice is about so much more than debt alone. We do help our clients sort out any debt problems, but we also want to help them understand their financial situation and learn how to prevent problems in the future.

During 2008/9 we helped more people with their financial problems and encouraged them to acquire money management skills so they can plan for future expenditure. Our clients are predominantly people who are finding it hard to pay their rent and other bills. By giving them timely and appropriate advice we help them avoid court orders or, worse, eviction. This not only helps them, but is also cost effective for the housing organisations who purchase our services and for the agencies who would otherwise have to support and re-house evicted families.

In March 2009 we moved to new offices. We are very grateful to CCCS for providing half the team with accommodation and office services up till then; the other half of the team worked out of the CAB office. Now we are all together under one roof we have been able to start planning in earnest how to support more clients. We'll carry on providing tailored advice to social housing residents referred by their landlords,

but at the same time we'll expand the money advice we give to other client groups and work with other agencies to make sure we serve the most vulnerable people who need special help.

At a time of recession, organisations like Money Advice Plus are under a lot of pressure to help more and more people. I would like to thank our wonderful staff team for their hard work; to say a special welcome to our new chief executive Gail Biggerstaff; and to bid a fond farewell to her predecessor Geoff Pittman. And thank you, too, to my fellow trustees who never fail to take their roles seriously and give generously of their time and effort for such a good cause.

Making the most of Trust funds

It's often the case that people may not know about the Trust funds available to help them to deal debts. We are addressing this through a project with the Southern Water Trust Fund. If a client owes a water debt and they are in particularly difficult circumstances we can help them to review their money and debts and apply for financial help to the Southern Water Trust Fund to reduce or clear the water debt. This project may help residents of our contract partners if they are billed by Southern Water.

It's off to the potting shed for Geoff as Gail takes over as CEO

In late 2008 our board of trustees started recruiting a new chief executive officer to replace Geoff Pittman who would retire in 2009 and spend more time pursuing his former career as a potter. Many people in the money advice and housing sectors have worked with Geoff and know he was instrumental in building up Direct Debt Line as a provider of tailored money advice services to social housing landlords and their tenants. A new CEO was needed to take the charity forward in its next phase of development and implement our vision for 2010.

The Board was delighted to recruit Gail Biggerstaff who started in March 2009. Gail has 27 years' experience of working in social housing in a variety of roles. Her particular interest over the last five years has been to promote financial inclusion and she has led partnership approaches to service delivery and strategic development.

Gail says: "I joined DDL at a very important point in its development. The current financial climate has seen a big increase in demand for a quality service that is free and independent to clients, as more people experience debt and financial problems."

Under Gail's leadership, the core money and debt advice service will expand to include money guidance for residents moving into new homes. This preventative approach will help reduce the likelihood of debt problems in the future. Support will include help with budgeting, income maximisation, benefit/tax credit issues, opening and using a bank account, advice about sources of borrowing, savings and insurance and making savings in energy/utility costs.

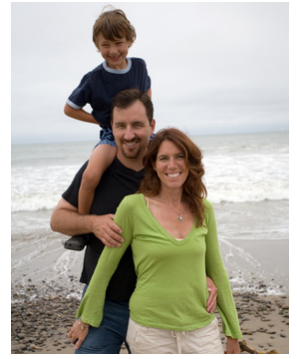
Money Advice Plus will also work with residents with mortgages or those in private rented homes. Innovative thinking will be key to developing future work in partnership with other organisations, including other advice agencies and credit unions whose own services may benefit from a link to a high-quality money and debt advice service.



It's nice to be beside the seaside

In March 2009 we moved to new offices in Eastbourne. We'd shared office space before but now the MAP team is all in one place. We are just five minutes' walk from the seafront, so if you hear seagulls crying in the background when you phone us, now you know why!

We can now work closer as a team and plan and organise our work more effectively. The staff like their new workplace and several of our housing partners' staff have already visited us to see how we work. If you would like to visit us in Eastbourne and find out more, do please get in touch.



Making a difference

During 2008/9 we handled 1,727 referrals from frontline staff of residents who needed help with their finances. We went on to work in depth with 785 clients giving them the help they needed to set up debt repayments, maximise their income and budget effectively in future.



Our own three-monthly surveys show that 82% of those we support are able to reduce their rent arrears by an average of £213.

In addition a survey by a contract partner of 100 residents we supported showed there was a total reduction in arrears of over £41,000 which more than paid for our advice service.

As well as the impact on rent arrears we are able to help clients repay other priority and non priority debts as well as generate additional income through benefit claims and appeals, trust fund applications and generally give advice about bank accounts, loans, savings, insurance and cost saving. This all contributes to improving financial inclusion.

Here's how we've helped two clients recently :

Ms E, a single parent who had stopped working was struggling to repay priority debts of nearly £3,000. She also owed £25,000 in non priority debt and most of this was her student loan. She claimed Income Support and Housing Benefit was due to be assessed. She faced losing her home as her landlord planned to evict her. A money adviser arranged for Housing Benefit to be paid and backdated, and persuaded the landlord not to evict her. Ms E is now gradually repaying the rent arrears and other debts.

Ms Cooper, a single person, was unable to work due to fibromyalgia. She was registered as disabled and claimed incapacity benefit and disability living allowance.

She suffered from depression which was made worse because of her debt problems. A money adviser helped her start to repay the priority debts of rent, council tax and a social fund loan. A successful Trust Fund application resulted in £504.06 being paid to clear her water debt. She was helped to negotiate with non priority creditors to pay a token £1 per month.

We've had a makeover

In May we took a decision to rebrand as Money Advice Plus. It wasn't an easy decision because the Direct Debt Line name had served us well for nearly 15 years. But it was important to listen to staff, clients, our current and potential contract partners and others. Here's what they said about the DDL brand:

- Too narrow a focus on debt
- Could be confused with fee-charging debt management/credit companies
- Other organisations have similar names
- Offputting to clients

We knew these were very good reasons to change. So we came up with a simple name that we believe more closely describes what we offer and one which better reflects our future development plans.

We worked with Firebrand, a local design company, to come up with a fresh and bright new identity. We are delighted with our new logo and brand image and we hope you like it too.

Thank you to Michael and the team at Firebrand. And also many thanks to **allpay** who have sponsored our new marketing materials in time for the launch of the new brand.



Quality service - it makes a difference

The quality of the advice we offer to clients is something we take very seriously. We work to the Quality Mark standards set down by the Community Legal Service and this gives reassurance about our services to both clients and contracting partners.

We will have a review audit in November so we can continue to use the Quality Mark and demonstrate that our advice service meets high quality standards. The Quality Mark is audited every two years and covers seven different areas across the organisation.

New database

It's all very well delivering money advice but how can we measure the wider impact that it makes ?

We are developing a bespoke database for our client records which will help to show that our service really makes a difference to clients' lives. We will also be able to report back to our contracting partners with improved information about the status of referrals made to us and outcomes - without breaching individual client confidentiality, of course. Our partners want to know that the advice service they are investing in can contribute to reduced arrears and income collection costs, fewer evictions, and have a positive impact with residents by helping them budget and plan for future bill payments and household expenses.

We expect to have our new system live by the end of September 2009.



New developments

Some exciting new developments are taking place. During 2008/9 we extended our money and debt advice services to more residents living in rented housing. By July we will be working with eleven contract partners of all sizes to help them support their residents through the recession. We expect to extend this further through meetings with other organisations over the coming months. By contracting with us an organisation can promote financial inclusion, reduce arrears owed, improve income collection and improve tenancy sustainment.

A Service Level Agreement sets out the services to be delivered. We offer introductory sessions with teams of staff to guide them through our services and help them prepare to make direct client referrals to us.

We are actively developing our money advice services so we can offer them to more people in other tenures and different income levels. We are exploring work with a range of potential partners. As well as focusing on debt issues we also offer money guidance as a preventative approach to reduce the likelihood of debt building up. We can also target money advice to support programmes such those tackling worklessness or to support families and vulnerable people.

L&Q's Head of Income Collection Paul Gilbert says:

'We've developed a good working relationship between our staff and DDL. We have regular meetings to discuss and review the service and we believe it makes a valuable contribution to supporting our residents to be more financially included as well as helping to reduce debt. We take a preventative approach to managing arrears and our contract with DDL to offer independent and impartial money and debt advice contributes to our having one of the lowest arrears levels among all housing associations with 70% fewer evictions than four years ago.'

Stop press

We've just heard we are through to the second stage of a three-year funding proposal to provide money and debt advice to victims of domestic abuse. We're working with the national charity Women's Aid on this exciting project.

Contact us:

For more information visit our new website at www.moneyadviceplus.com or email us at info@moneyadviceplus.com or phone us on 01323 635999

Working in partnership with



Print & Design Services

Tel: 0844 557 8325
www.allpay.net