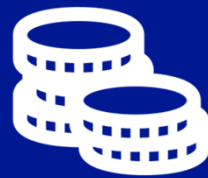




Debt & Income Maximisation Service



March 2020 Update



**MONEY
ADVICE
HUB**

Do you recognise this West Norfolk shop?



Introduction to Money Advice Hub

Money Advice Hub

CIC



Member of

advice UK



**ACCREDITED
PROVIDER**
#777121

Sam Nurse- Money Advice Hub founder

- **30+ years in public legal advice & finance, including:**
 - **Commercial:** Grant Thornton UK LLP, Payplan & NatWest
 - **Charity:** Chair at Institute of Money Advisers, Public Policy at National Citizens Advice, CEO local Citizens Advice, Consumer Panel at Registry Trust
- **Current Non Executive Director (NED) Portfolio:**
 - Bristow & Sutor Bailiff Advisory Panel
 - The Vulnerability Registration Service Consumer Panel
- **Current Fellowship/Accreditation:**
 - St George's House, Windsor Castle Leadership Fellow
 - Accredited Google Educator

Advice Service Channels



Face to Face

- Needs based Outreach
- Drop-in sessions
- Home visits
- Office Appointments at Broadland House & KLIC
- Lay court advocacy



Telephone

- Open: 9am – 5pm Mon to Fri
- Callbacks: Mon & Tues, Fri 5pm to 7pm & Sat 9am to 1pm
- 24 hour messages
- SMS Text
- 24 hr Crisis Response



Online

- Live Chat
- Email
- WhatsApp
- Web form
- Debtipedia[®] online fact sheets & web links
- Google Form



Digital Media

- Desktop screen share – Zoho Assist
- Google Hangouts (Video)
- WhatsApp
- Webinar &/or screencast tutorials



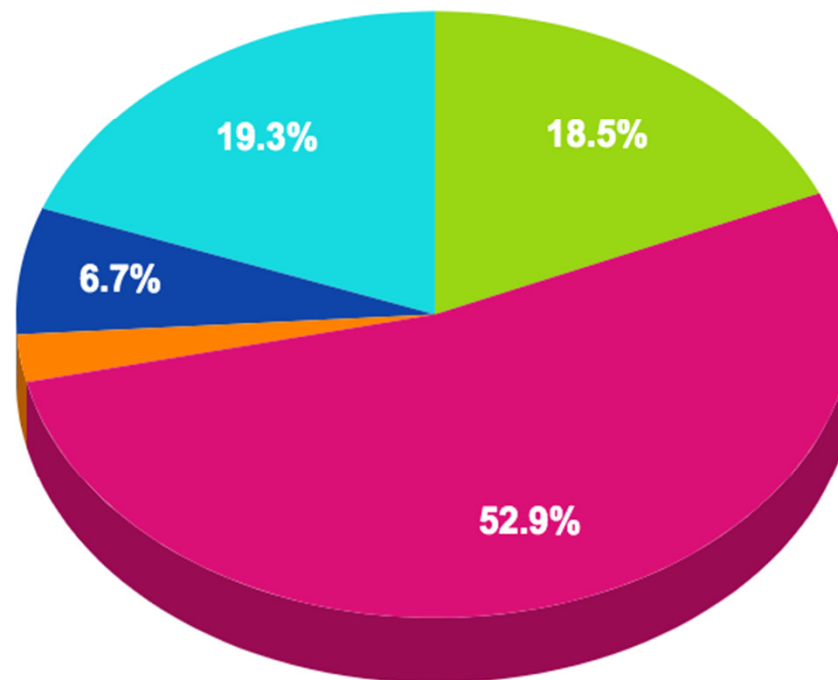
Tools

- Debt Club Toolkit
- Debt Advice Passport
- Template letters
- Mobile scan
- eConsent
- Secure document upload portal

Advice Channels Q1 + Q2 2019

Advice Channels - Quarter 1 + 2 - 2019

- Events
- Face to Face
- Home Visit (3)
- Online
- Phone



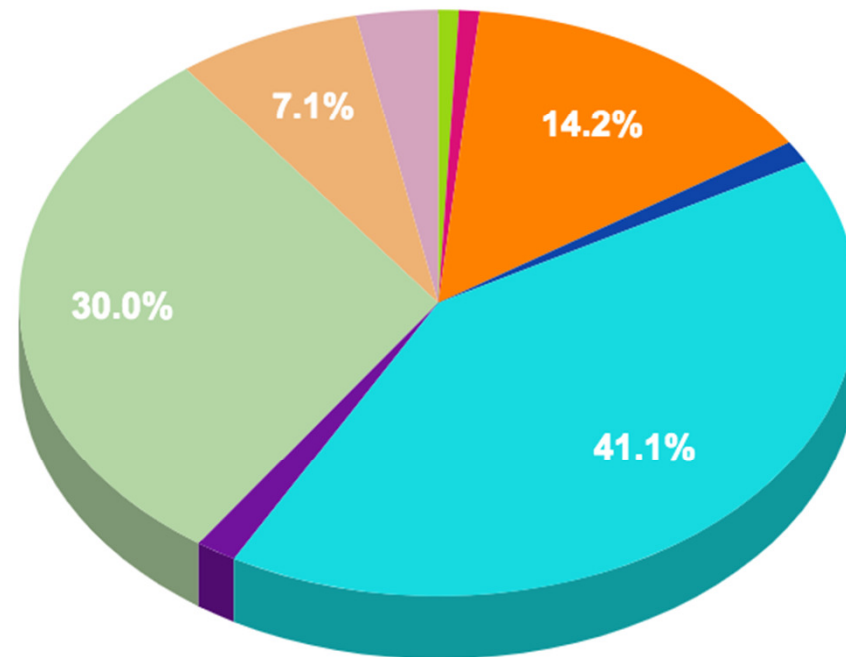
Our Integrated Debt Advice Process



Presenting Issues Q1 + Q2 2019

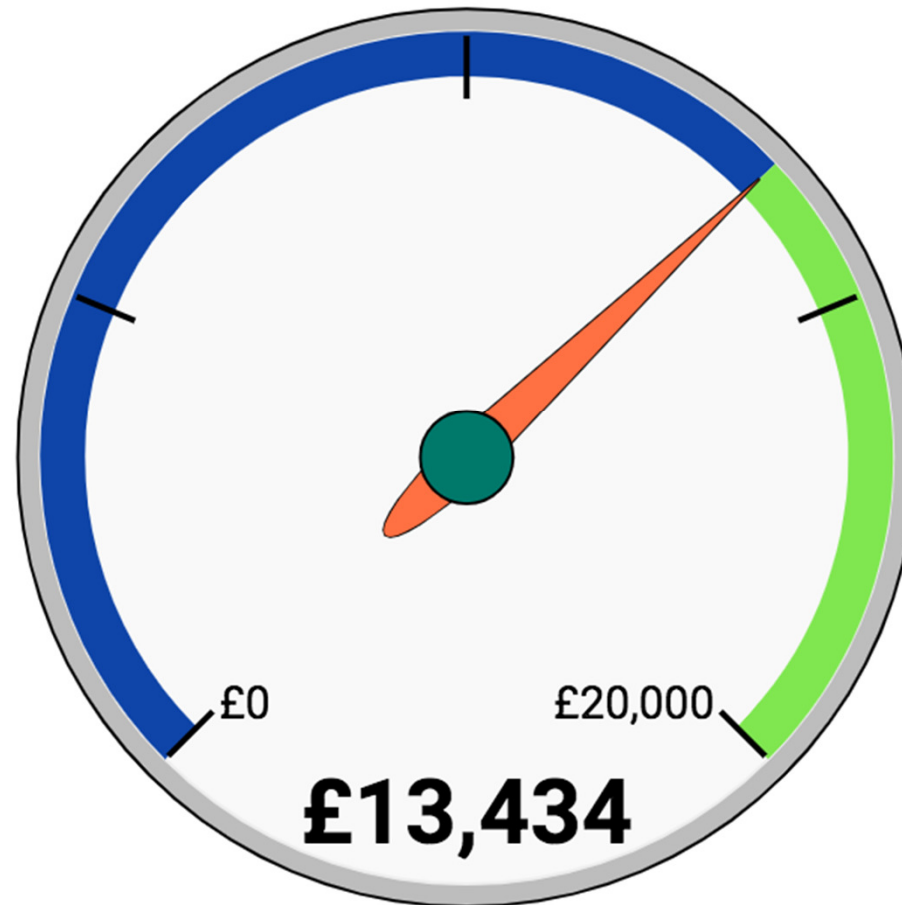
Interventions by Presenting Issues - Q1 + Q2 2019

- Back to work
- HMRC Tax Debt (1%)
- Income Maximisation
- Guarantor Loan (1%)
- Debt Advice
- Domestic Violence
- Housing/Rent Arrears
- Council Tax (4%)
- Welfare Benefits 2.2%)



Financial Gains for Clients Q1 + Q2 2019

FINANCIAL GAIN £13,434.00



Clients by Wards = 119 Clients 25/35 Wards

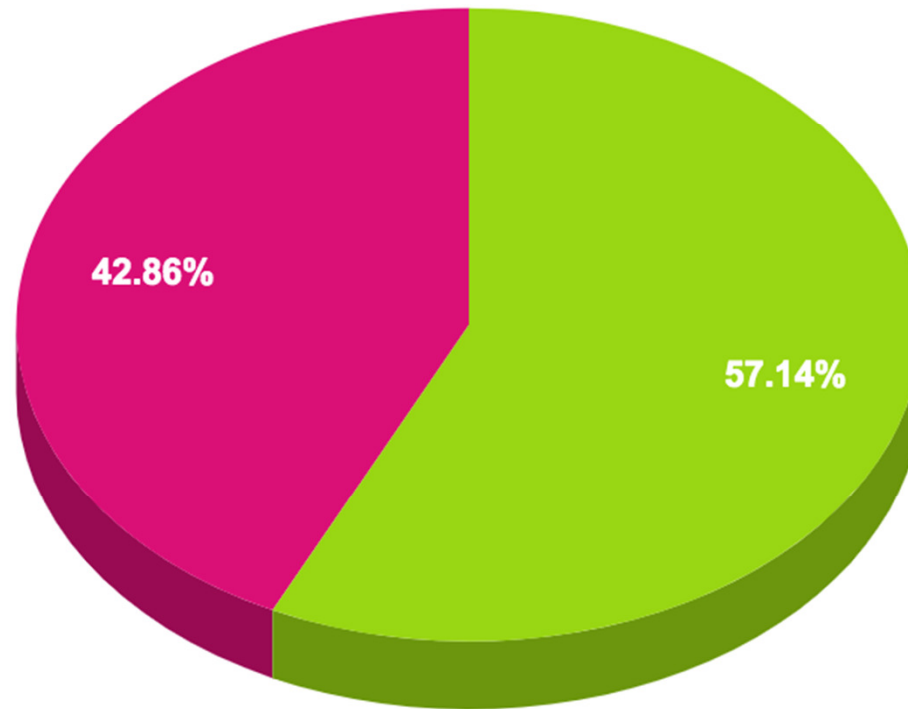
WARDS	%	NUMBER
Anon - not recorded*	21.01%	25
Airfield	1.68%	2
Bircham with Rudhams	2.52%	3
Denver	0.84%	1
Dersingham	3.36%	4
Downham Old Town	1.68%	2
East Downham	1.68%	2
Emneth & Outwell	3.36%	4
Fairstead	5.04%	6
Gayton & Grimston	3.36%	4
Heacham	1.68%	2
Gaywood Chase	1.68%	2
Gaywood Clock	2.52%	3
Gaywood North Bank	3.36%	4
Heacham	0.84%	1
Hunstanton	1.68%	2
Massingham with Castle Acre	0.84%	1

WARDS	%	NUMBER
North Downham	0.84%	1
North Lynn	10.92%	13
St Margaret's with St Nicholas	10.92%	13
Snettisham	0.84%	1
South & West Lynn	5.04%	6
Springwood	0.84%	1
Terrington	3.36%	4
Tilney/Mershe/Wiggenhall	2.52%	3
Upwell & Delph	0.84%	1
Walsoken/West Walton/Walpole	1.68%	2
Watlington	1.68%	2
West Winch	1.68%	2
Wissey	1.68%	2
TOTAL	100.00%	119

Service Users by gender

Service users by Gender Q1 + Q2 2019

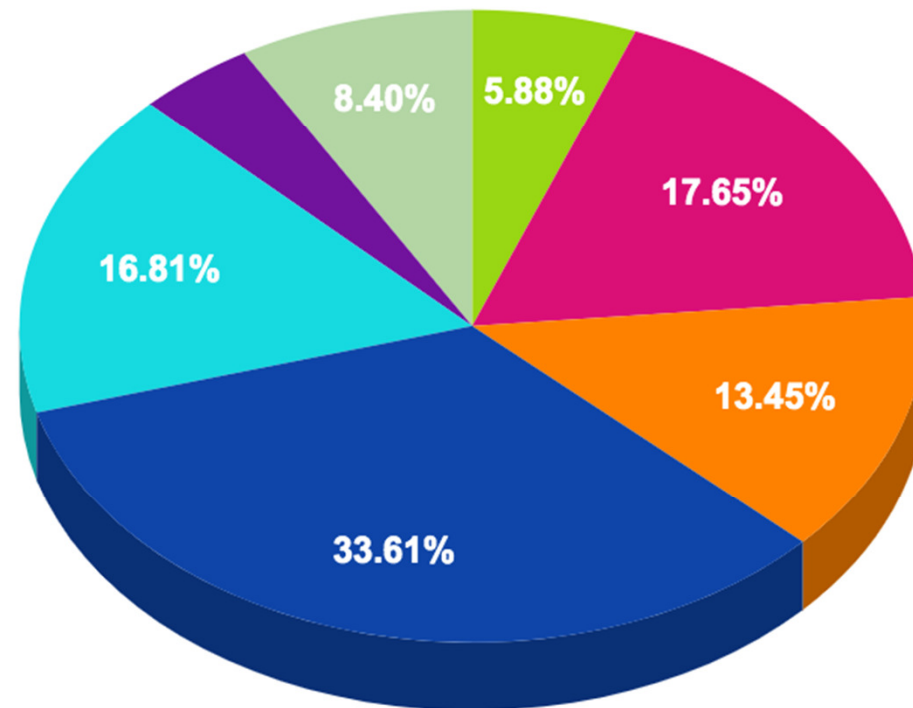
- FEMALE
- MALE



Service Users by gender

Service users by age - Q2 + Q2 2019

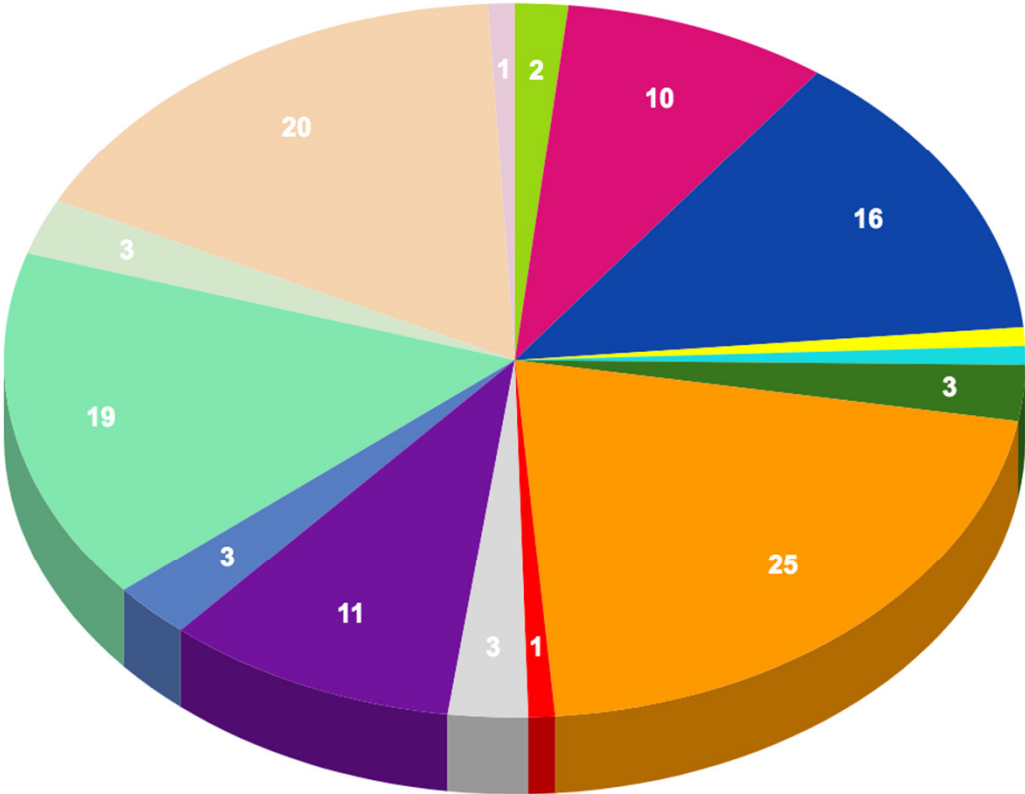
- 18 - 24 Years
- 25 - 34 Years
- 35 - 44 Years
- 45 - 54 Years
- 55 - 64 Years
- 65 - 74 Years (4.2%)
- Not Recorded



Referrers Q1 + Q2

Referrers - Quarter 1 + 2 - 2019

- Access
- Broadland
- Council
- Crisis Team
- DIAL
- Homegroup
- Events
- Metropolitan
- NAS
- Freebridge
- Self
- Shelter
- St Giles Trust
- Word of Mouth
- WNDIS





What's New/in the pipeline?



New & launched:

- Secure, encrypted document upload portal
- eConsent (eIDAS & ISO27001 - Cyber Security Standard)

Confirmed & under development:

- Debt Clinic at Queen Elizabeth Hospital for staff
- Online referral portal
- Money BizAssist resource for small business & Sole Traders

Case Study 1 - Adviser Sam Nurse

1. Couple with High Court Enforcement & multiple debts

A retired couple in their 70's with long-term ill health (cancer, depression, anxiety and arthritis) presented a crisis after being referred by Citizens Advice. They had a defaulted CCJ for a water debt that had escalated to high court enforcement. A bailiff was trying to seize their car.

They have been juggling debts for a while, both had neglected their health to pay creditors. Their income had significantly reduced upon retirement. They live in a rural area, their car is essential to them. They are asset rich but cash poor, with a mortgaged pre-fab property, they cannot do equity release as a result of it being non-standard construction.

We phoned the water company to request immediate withdrawal of the high court sheriff, they agreed on the grounds of vulnerability & a temporary payment plan put in place. The clients were advised on an IVA or a Lifetime Mortgage as these options would both protect their home. They chose to proceed with a 3 year IVA.

Case Study 2 - Adviser Alex Christian

1. Couple Rent Arrears & Guarantor Loan

A couple + 2 children were referred by Broadland Housing, they could not pay their social housing rent arrears (suspended possession order). They were juggling debts & had a loan with their client's Mother as a guarantor. The couple had previously gone to StepChange Debt Charity for help but could not progress a debt relief order due to the guarantor loan sensitivity.

We helped challenge the liability of the guarantor loan by identifying that due diligence credit checks were not performed by the loan company, this is a regulatory social policy issue currently. The Mother's name was subsequently removed after a successful complaint & challenge by Alex Christian.

The couple were then eligible for debt relief orders, we applied for grants with their employer's fund to pay the £90 fees. Broadland agreed to discharge the rent arrears, the couple could then start afresh with future proofed advice from Money Advice Hub to prioritise essential bills.

Final Slide

Any questions?