



INFORMATION FOR APPLICANTS



Money Advice Outreach Pilots

We are inviting tenders from organisations that are able to offer specialist legal advice in Debt and Welfare Benefits through money advice outreach pilots as part of the Financial Inclusion Fund initiative, funded by Her Majesty's Treasury. Both existing suppliers to the Legal Services Commission, not for profit and voluntary organisations and commercial organisations are invited to submit tenders.

Introduction to the Legal Services Commission

The Legal Services Commission ("the Commission") is an executive non-departmental public body set up under the Access to Justice Act 1999 and is the successor to the Legal Aid Board. Our role is to fund legal and advice services in England and Wales, to identify where there is unmet need, and to develop suppliers and innovative services to meet priority needs that we identify. The Commission's overall aim is to ensure that legal advice and representation are made available to those who need it. The Lord Chancellor is accountable to Parliament for its activities and performance. The Commission is a key component of the Government's plans to modernise justice by improving access and enhancing the value for money of public expenditure and its aims are consistent with the Government's aims of reform as set out in the Access to Justice Act 1999. The Commission's interests and responsibilities are:

- co-ordinating the commissioning and provision of legal services, legal aid and information services;
- securing access to quality services for those with a priority need;
- enhancing public understanding of legal rights and responsibilities; and
- controlling public expenditure on legal and advice services.

The Commission employs around 1,700 staff working in 11 offices across England, one in Wales, a head office in London and six Public Defender Service offices. Addresses can be found on the LSC website, www.legalservices.gov.uk.

The Financial Inclusion Fund and Money Advice Outreach Pilots

HM Treasury has set up a Financial Inclusion Fund ("FIF")¹ to support initiatives to tackle financial exclusion. In particular, the FIF will support the Government's aims to increase access to forms of affordable credit and to see a significant increase in the capacity of free face-to-face money advice. The supply of free face-to-face money advice falls far short of demand, and financially excluded consumers facing debt problems are often unable to access free advice when they need it.

The Department for Constitutional Affairs ("DCA"), the Commission's sponsoring department, submitted a bid to HM Treasury's FIF for the provision of outreach services for money advice. The DCA will receive £6 million spread over three years (beginning in April 2005) to pilot and evaluate methods of money advice outreach in England and Wales, aimed at areas or groups facing high levels of deprivation. We will be managing this work.

¹ HM Treasury: *Promoting Financial Inclusion* (December 2004)

The DTI has received £45 million over two years (2006/07 and 2007/08) for face-to-face money advice. We will be working closely with the DTI to ensure that the funding is used in a strategic manner and will build on the money advice outreach projects we will be running; this fits with the funding parameters (see below).

The money that has been awarded to the DCA/ Commission from the FIF is for exploring different variants of money advice outreach. Different sectors use the term 'outreach' to mean different things. By 'outreach' in this context we mean the act of taking legal and advice services to a location which is already used by the client, and one where they would not ordinarily access legal and advice services.

The objective of the Money Advice Outreach Pilots is to test different models of money advice outreach aimed at reaching those who would not normally seek help from mainstream debt advice services, whether face-to-face or by telephone. The funding is specifically for outreach money advice. Suitable outreach locations would be those locations at which it is most convenient for the client to access money advice. However, as the pilots are intended to test different methods of outreach delivery, we are open to receiving bids which propose to use alternative methods of outreach to that outlined above.

The main parameters that have been set by HM Treasury for exploring the different variants of money advice outreach are:

- to provide outreach advice in new locations and, where possible, by new methods and with new partners;
- to focus in areas of high financial exclusion, with services targeted towards those most likely to experience financial exclusion;
- to ensure that existing money advice funding is not displaced;
- to take existing money advice work into account and to build upon it where possible; and
- to put in place an appropriate framework for monitoring and evaluating the different variants, which can report to the Financial Inclusion Taskforce by 31 March 2008.

Headline figures demonstrate exactly why the issue of the financially excluded, and debt generally, are key priorities for the Government and the wider advice sector. Consumer debt in the United Kingdom is estimated to be around £1 trillion, whilst the CBI puts the loss to the economy of debt related stress in the region of £5 billion. The urgency of the position is borne out by the sheer volume of work currently being carried out in this area. Aside from the FIF, both the Government and the wider advice sector are independently and in partnership adding real value to the fight against financial exclusion. It is recognised that, because of the extent of work either already carried out or underway, piloting innovative outreach services represents something of a challenge. What is proposed under these pilots, therefore, is to test and evaluate different methods of outreach in areas of high deprivation.

Fundamental to the pilots is the need to respond appropriately to the needs of the target client groups, in particular ensuring that the methods of outreach are the most effective possible and are reaching those people who are financially excluded and who would not ordinarily seek advice.

The Commission is engaged at all levels with the cross-Government Over-indebtedness agenda, including representation on the cross-Government Officials Group on Over-indebtedness (jointly chaired by the DTI and DWP) and sub-groups of this. We are also working closely with the DCA's Debt Programme, which in turn reports to the Officials Group on Over-indebtedness.

Services to be provided under the Money Advice Outreach Pilots

The services should be independent, quality-assured and free to all members of the public, provided they fall into the category of the financially excluded². There will be no means testing/ eligibility testing. The services should be provided in places, at times and in ways that clients are able to make use of.

The services should cover three areas of work:

1. Provide an initial general help service³ (usually at the initial appointment) to:

- diagnose the client's problems;
- give information and explain options;
- identify further action the client can take; and
- give basic assistance e.g. filling in forms, helping the client draft letters and contacting third parties to seek information on the client's behalf.

2. Where required, provide a casework service for Debt and Welfare Benefits at the specialist help level.

This will include taking action on behalf of clients in order to move the case on, with the adviser taking responsibility for further action. This may include negotiation and advocacy/representation on the client's behalf to third parties on the telephone, by letter, or face-to-face, including at appeal proceedings where necessary. This will often involve getting the third party to make or change a decision in the client's favour. Most cases will involve follow-up work, though occasionally it may take place in the initial interview.

There is likely to be a limit on the amount of time advisers can spend on one client's casework before they have to seek authority to conduct further hours from the Commission. This will be covered in the eventual pilot contract.

3. Refer clients to appropriate suppliers when further action needs to be taken on their behalf in other areas of law that the money advice outreach service is not able to provide.

Clients can also expect advisers to identify whether there is a related social welfare law 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. If appropriate, organisations should refer clients via the CLS Direct website and/or the CLS Directory and/or onto relevant agencies or e.g. to an insolvency practitioner. 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;

² Due to potential difficulties in ascertaining whether clients are financially excluded, we will accept a level of tolerance here and accept that the majority (80%+) of clients must fall into the category of the financially excluded.

³ If you do not currently hold a General Civil Contract or a Specialist Quality Mark, guidance on terms such as "general help" and "specialist help" is available on our website at http://www.legalservices.gov.uk/docs/quality_mark/stepbystep.pdf

- has issues relating to their housing; and
- has any problems in relation to employment law, including discrimination issues.

An overriding consideration for advisers will be to make sure that any problems are resolved as early as possible, by the simplest means – this means that advisers should avoid legal action where possible. It is, however, recognised that legal action (including going to court) is sometimes in the best interests of the client.

The Advisers

We are looking for advisers with a minimum of two years' broad and varied experience of delivering legal advice in both Debt and Welfare Benefits. Advisers should have a good depth of experience, enabling them to cover the subjects listed below in the section "What the advice must cover". Ideally, they should have experience of advising both privately funded and legally aided clients in those categories. The advisers must be able to give advice at the specialist help level, providing a full casework service where necessary to clients. Advisers must also be able to identify other social and welfare law problems. Qualifications are not as important as relevant experience. For solicitors, OSS forms must be completed for our consideration.

If you are bidding to provide a service in Wales, you should consider whether your advisers should be bilingual.

What the advice must cover

We have indicated below the type of advice that advisers will need experience of. Please note that the lists that follow are only indicative and not exhaustive.

Welfare Benefits

Advice on welfare benefits should include specific advice on:

- the different benefits and entitlement to them;
- contributions and earnings limits;
- appeals and challenging decisions;
- tax credits;
- child trust funds;
- additional state pension;
- rules for special groups, including 16-17 year olds, students and people from abroad; and
- overpayments and fraud.

Debt

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 the following advice/ services, with the aim of rescheduling debt:

- 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.

Organisations taking part in the pilots 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.

Who the Money Advice Outreach Pilots should target

The services offered under the pilots must be targeted at people who would not otherwise seek advice about their money problems and who are subject to financial exclusion⁴.

The lack of access to and knowledge of financial products may be due to:

- geography (e.g. areas of high deprivation);
- cost;
- suitability of the available products; or
- other barriers (actual or perceived) such as language, cultural and psychological.

Certain groups are more likely to be financially excluded, such as:

- people on a low income, including those who are out of work and in receipt of state benefits;
- people with a low level of awareness and/or understanding of financial products; and
- those with poor basic skills e.g. literacy and numeracy.

In addition to the above, certain groups are more likely to have debt problems, such as:

- lone parents;
- single people under pensionable age;
- those in social rented accommodation; and
- those with long-term illness and disability.

Location of money advice outreach services

We are not prescribing the geographical locations in which Money Advice Outreach Pilots should be based. However, as a condition of the funding from HM Treasury, services must be provided in areas of high financial exclusion in England and Wales.

Ideally, we would like to see broad geographical coverage in areas of high financial exclusion. We are likely, therefore, to prefer bids from applicants in different geographical regions – e.g. we would prefer 5 advisers in 8 different locations over 20 advisers in 2 locations.

Organisations tendering for the pilots must give reasons as to why a particular geographical area is one of high financial exclusion and, further, why that area needs outreach services rather than more traditional means of giving advice.

We are looking for organisations to use their local knowledge and initiative to decide what method and location of outreach services would benefit clients in areas of high financial exclusion in their geographical area. Some organisations will have carried out outreach work before, whilst others will be new to the concept. We would like to know why your chosen location for outreach services meets the criteria, why your idea is a good one and why we should provide outreach services in the area(s) you propose. You should be aware that it is

⁴ Financial exclusion has been described as the "... inability of individuals, households or groups to access necessary financial services in an appropriate form. Exclusion can come about as a result of problems with access, prices, marketing, financial literacy or self-exclusion in response to negative experiences or perceptions ..." - *Centre for Research into Socially Inclusive Services (2003)*

important that existing funding is not displaced and that we would prefer proposals that build upon existing projects.

When thinking about whether an area is one of high financial exclusion, organisations may find it helpful to look at the indices of deprivation, along with the Neighbourhood Renewal Areas⁵ in England which have been identified for development by the Neighbourhood Renewal Unit, and the list of 100 most deprived electoral divisions in Wales, as identified by the Welsh Assembly⁶. Applications need not be limited to projects in these areas, although justification will be required as to why a particular area fits the funding criteria. We will also expect information on how the outreach services would link in with strategic plans developed by Local Strategic Partnerships and other local networks as part of the funding criteria of building on existing work.

As a guide, outreach services should not only be provided in places, at times and in ways that clients are able to make use of but, given that the services must serve those who would not otherwise seek advice, they would be best placed in locations that the target groups identified above already use – e.g.

- Jobcentre Plus for people on a low income, including those who are out of work and in receipt of state benefits; or
- alongside projects that aim to increase financial literacy or provide financial products to those people with a low level of awareness and/or understanding of financial products.

Potential models for the Money Advice Outreach Pilots

There are four potential models for Money Advice Outreach Pilots.

We are inviting bids for pilot projects to be delivered under one of four models, which are outlined in more detail below. Due to the limited amount of funding available, we will favour bids that aim to deliver outreach services in one or more of the following situations, and preferably in multiple locations:

1. Outreach delivery alongside family support and advice; and/or
2. Outreach delivery alongside community financial services; and/or
3. Outreach services to those in housing need/ prior to a change in housing circumstances; and/or
4. Outreach services for prisoners and their families.

The overriding aim of the Pilots is to test different methods of money advice outreach. Therefore, whilst we have outlined above four potential models for the Money Advice Outreach Pilots, these are intended to be neither exhaustive nor prescriptive and we will welcome bids from agencies which have services located in other settings. Examples of other settings may be:

- Jobcentres / Jobcentre Plus offices
- Further / Higher education (sixth form colleges and universities)
- Healthcare settings (though see note below regarding healthcare settings and outreach services)

⁵ Based on the Index of Multiple Deprivation.

⁶ Areas eligible for Communities First funding, based on the Welsh Index of Multiple Deprivation.

- Libraries
- Post Offices
- Community Centres
- Courts
- Council services 'one-stop shops'

We are flexible as to how many pilots are run during the study. It may be that more than four pilots are run, as they could be replicated across England and Wales – e.g. we could have four organisations conducting four pilots each, a total of 16, or six organisations conducting two pilots each and three organisations conducting one pilot each, a total of 15. How many pilots are run and by which organisations depends on the nature of the bids we receive and what and how many pilots we decide to adopt after the assessment process.

Organisations should be aware that our funding parameters, as set by HM Treasury, state that we should give priority to novel methods of outreach. There is already quite extensive data on accessing clients in certain outreach locations, particularly primary healthcare and mental health settings⁷. We would consider bids for pilots in these settings only if very strong reasons were given to show how the service(s) would differ from those already evaluated.

A more detailed description of the four potential models for Money Advice Outreach Pilots follows.

1. Outreach delivery alongside family support and advice

Clients should be able to access money advice alongside family support and family advice services. Family support services could cover a range of non-legal services, including Surestart Centres or a Children's Centre. Family advice services include advice on divorce and separation, child custody, guardianship and adoption proceedings and domestic violence. The pilot should provide money advice outreach services to sit alongside these services, with preference given to those that work with lone parent families and other families on low incomes. The pilot service would not have to link in with the family support and advice service but there would need to be a referral arrangement in place.

Where clients are seeing a family law adviser, that adviser should be able to identify whether the client needs money or debt advice, and ensure that an appointment is made with the appropriate money adviser.

Our intention is not to be prescriptive. It is for applicants to tell us, for example, where a family support group is, and what outreach service they would like to deliver to operate alongside that support group.

2. Outreach delivery through community financial services

Clients should be able to access money advice when accessing financial services through community projects (such as Community Banking Partnerships) which offer services such as affordable financial products and low interest credit. These projects present an opportunity to find those who are financially excluded and who would otherwise be extremely limited in the range of financial services they can access.

3. Outreach services to those in housing need/ prior to a change in housing circumstances

⁷ Legal Services Commission: *Innovation in the Community Legal Service: a review of 22 projects supported through the Partnership Initiative Budget* (May 2005)

Where clients are experiencing a change in their housing circumstances or are in need of housing (e.g. homeless), they should be able to access money advice alongside housing advice services. A change in circumstances may include moving into temporary accommodation, experiencing problems with rent or mortgage payments, or being subject to possession proceedings. Pilots targeting those in social housing will be preferred, given such clients' greater likelihood of financial exclusion.

4. Outreach services for prisoners and their families

Prisoners and their families are particularly likely to need money advice at the pre-sentencing stage and the pre-release stage. This group has been chosen as it includes a number of characteristics which are likely to predict financial exclusion and debt, including lone parenthood for families of prisoners, low literacy and housing changes. The pilots will need to consider which methods and locations of money advice outreach are most likely to be taken up by this group.

What organisations may bid for

The Money Advice Outreach Pilots will run from an agreed start date and expire on 31 March 2008. The start date will depend on when you can make your service operational, but we wish pilots to commence no later than winter 2005/06.

We are seeking to let a number of pilot contracts on the basis of purchasing a number of hours of advice. We are looking for approximately 35 full time equivalent (FTE) advisers to deliver services across the range of the four outreach pilots, though this figure may vary depending on the quality and price of bids received. Those 35 advisers would be funded on the basis of 1,100 hours per annum per FTE adviser, so we are looking to provide a total of around 38,500 hours of money advice outreach advice per annum.

The advisers may come from a number of providers and could be full time or part time. We are not stipulating that applicants must submit a minimum bid – e.g. you could bid for one or two advisers working on one or two of the pilots, you could bid for five advisers working on three of the pilots, or seven advisers working on all four of the pilots. It is up to you. We are only looking for bids from organisations, not from individual advisers.

As the fund available to us is limited to the extent of the grant from HM Treasury, there will not be scope to exceed the 1,100 hours expected per FTE adviser per annum and there will not be any mechanism for suppliers to apply to the Commission for an extension of their contract.

Applicants may submit a bid for any number of advisers in any one of, or a combination of, the four outreach pilots available. Applicants may choose to submit bids for other, additional methods of outreach, as long as they fit within the criteria. Applicants should note that it is desirable to provide as much geographical coverage as possible across England and Wales. We will welcome bids from applicants for whatever pilot(s) they deem appropriate for their area.

Remuneration

We are looking to receive bids in the region of £40 to £65 per adviser per hour, excluding VAT.

We ask for a detailed breakdown of your bid on the Price Bid Form and will expect your bid to include provision for all overheads – e.g. wages, tax, National Insurance, rent, supervision,

file review, administration, telephone bills, stationery, postage costs (communicating with clients), travel to and from the outreach centre(s), time spent attending the outreach centre(s) and any other costs and expenses.

You must include your travel time and travel expenses to and from the outreach centre(s) in your hourly rate. In other words, your bid should be all encompassing.

Disbursements and an allowance for publicity (such as postage of materials) will be paid for separately, subject to a limit.

Prices will be fixed for the term of the pilots. We will pay providers quarterly in advance.

If you think you may require start up costs to get the proposed outreach service up and running, please note that although we will consider applications that include a bid for start up costs, these should be minimal.

Technical Requirements

Under the General Civil Contract between the Commission and our current suppliers, we require outreach work to be provided from an appropriate venue with adequate facilities for the provision of legal advice (e.g. community centres, libraries or health centres), which provides a separate interview room, appropriate reception facilities, the opportunity for external contact (e.g. telephone and fax) and access to appropriate supervision and reference texts. We will require similar assurances from organisations participating in the Money Advice Outreach Pilots.

Monitoring

We reserve the right to assess the quality of services provided under the Money Advice Outreach Pilots. In so doing, we may use any of the tools available to us, such as establishing reporting systems, carrying out peer reviews and other methods of evaluation to be determined as the pilots progress.

Evaluation of the pilots

HM Treasury is interested in looking at how the money advice outreach services work and tackle need in areas of high financial exclusion.

It is likely that evaluation of the pilots will include a preliminary survey before the outreach services are established to ascertain the use of local services by those who:

- would not use other advice services;
- need money advice;
- do not have financial products; and
- are likely to take up the offer of outreach money advice services.

We anticipate that this will constitute the baseline data for the ongoing monitoring and evaluation of the pilots, which will then enable us to evaluate the effectiveness of the different methods of providing money advice outreach.

HM Treasury will fund the pilots from their start date to 31 March 2008. The pilots will be fully evaluated prior to the end date but whether they will continue to be funded after that time will be a decision for HM Treasury. Information will be made available as the pilots progress.

The Application Process - Selection Criteria

We have split the selection criteria into two sections:

Section 1 – essential criteria;

Section 2 – desirable criteria.

Section 1 contains a list of criteria that it is absolutely essential that any organisations bidding for contracts are able to meet. Any bid that fails to meet Section 1's essential requirements will not be considered further. For bidders that get through Section 1, Section 2 contains desirable elements and will be assessed relative to other bids.

The criteria will be tested through the questions set out in the Application Form. There will also be space to provide additional information that you believe is relevant to your bid.

Please ensure that you address all the points listed in the criteria in your answers on the Application Form and that you answer every question on the form. The selection criteria are set out at the end of this document.

The Selection Process

To apply, bidders must complete the enclosed Application Form. The application process is set out below. If you cannot meet the requirements of Section 1 of the selection criteria please do not complete Section 2, as your bid will not be assessed.

For current General Civil Contract holders we may corroborate the information given on your Application Form with your regional office.

The selection process will consist of 6 stages as set out below.

Timetable: Selection Process

Stage	Activity	Timescale
Stage 1	<p>Bids received.</p> <p>Price details will be kept in a sealed envelope, not viewed by the Commission at this stage.</p> <p>Responses to Section 1 questions assessed (excepting price and value for money).</p> <p>Where Section 1 criteria not met, bids will go no further and unsuccessful candidates will be notified in writing.</p>	<p>30 September</p> <p>3 – 10 October</p> <p>10 October</p>
Stage 2	<p>Section 2 information reviewed and assessed for applicants meeting Section 1 criteria.</p> <p>Where relevant, status enquiries carried out with the Consumer Complaints Service. Review of forms OSS1, OSS2 and OSS3.</p>	10 – 14 October
Stage 3	<p>Selection of bids that best meet the Section 2 criteria, compared to other bidders.</p> <p>Short-listing of applicants.</p> <p>If any applicants are assessed as being unacceptable on the Section 2 criteria, they are notified in writing at this stage (there may not be any regarded as unacceptable at this stage).</p>	<p>14 October</p> <p>14 October</p>
Stage 4	<p>Sealed envelopes containing the price bids are opened for the short-listed applicants.</p> <p>Further assessment and short-listing of applicants who best meet all the criteria, including value for money.</p>	<p>14 & 17 October</p> <p>17 October</p>
Stage 5	<p>Interview process – short-listed applicants invited to attend an interview with a panel from the Commission.</p>	21 – 28 October
Stage 6	<p>Final decisions made – offer(s) sent out to successful applicant(s) “subject to contract”. Contract drawn up for signature⁸.</p>	11 November

A panel of markers within the Commission will assess the bids. Successful applicants at Stage 4 will be invited to attend an interview with the panel, where there will be an opportunity for questions and clarification on any aspect of the service.

⁸ The contract will include terms based on the tender documents and the successful bidders' Application Forms, along with other standard terms.

Following the interviews, bidders will be assessed relative to other applicants and successful providers will be selected on how closely they meet the service requirements and on value for money (which includes quality and price). Unsuccessful applicants will be given full written reasons as to why they were unsuccessful. There will be no right of appeal following receipt of this information.

Contracts will not automatically be awarded to bidders offering the lowest price. Bids will be assessed on all the selection criteria, including price.

The Application Process

You should have the following documents:

- Information for Applicants;
- Application Form;
- Price Bid Form; and
- Forms OSS1, OSS2 and OSS3.

You should return to us:

- completed Application Form (with any attached pages numbered sequentially - e.g. 1 of 6);
- Price Bid Form (section 1, essential criteria) in a sealed envelope with your details, if posted, or emailed as a separate document (please ensure that your price bid is not referred to elsewhere);
- where relevant, completed forms OSS1, OSS2 and OSS3;
- Solicitors' firms only – accounts for the last 2 years;
- Non-General civil contract holders only – Law Society waiver, evidence of award of a relevant quality standard, a Corporate Social Responsibility Statement or record (if you have one); and
- Not for Profit organisations only – funding matrix, your last set of accounts and your Annual Report (if you have one).

There will be an opportunity for potential bidders to ask questions before they decide whether to submit a tender. Questions must be submitted to the Commission in writing before **12 noon on Friday 2 September 2005**. We will consider the questions and post our answers on our website on **Tuesday 6 September 2005**. Bidders who submit questions should visit our website for the answers on that date; we will not respond to bidders individually. All bidders are advised to review the questions and answers section on our website on or after that date, prior to finalising your tender.

The tender closing date and time for applications/bids is **12 noon on Friday 30 September 2005**. Completed applications must be received by the Commission before 12 noon on the day. Unless there are exceptional circumstances (e.g. fire or accident), late applications will not be accepted. Applications should be sent by registered/ guaranteed post or email, but not by fax. If you send your application by Royal Mail or DX, please note that this is at your risk, as there is no guarantee we will receive it. It is your responsibility to telephone us to check we have received your bid (however it was sent). We are not responsible for any failure of post, DX or email.

Please note that Application Forms and Price Bid Forms downloaded from our website cannot be completed and emailed to us. If you would like to submit an email application please contact Frances Malik at CLSPolicy@legalservices.gov.uk for copies of the forms that can be completed and submitted electronically.

If submitting your application by email, please provide an email address to which we can acknowledge receipt. Unless you receive an email acknowledgement, you should not assume we have received your application. We would advise you to email us **before 5.00 p.m. on Thursday 29 September 2005** so that, if you do not receive an acknowledgement back from us, you can email it again before the Friday deadline.

All applications, however sent, must be marked "Money Advice Outreach Pilots – private & confidential - for the attention of Amy Clements".

Please return postal applications to:

Amy Clements
CLS Policy Team
Legal Services Commission
12 Roger Street
London
WC1N 2JL

Please return email applications to:

CLSPolicy@legalservices.gov.uk

If you have any questions about the bid process please contact:

Amy Clements at the above address, telephone number 020 7759 1438, email address amy.clements@legalservices.gov.uk.

Freedom of Information Act 2000

Applicants should note that under the Freedom of Information Act 2000 ("the Act"), the Commission may be required to disclose details of your bid to third parties, including price information. If you have concerns in this area, you should identify which parts of your bid would fall within the Section 43 exemption (which is a qualified exemption) and make a claim for confidentiality with reasons which reflect the terms of the Act. You should be aware, however, that the Act is likely to be interpreted to allow contract details generally to be placed in the public domain.

Conditions of tender

We reserve the right to amend the tender rules at any time in writing.

Tenders for Money Advice Outreach Pilots

Section 1 – Essential Criteria

(Please note these are in no particular order of importance)

1.	Value for money - competitive hourly rates (please give figures exclusive of VAT and state whether VAT is applicable).
2.	The services under the pilots must be delivered in areas of high financial exclusion.
3.	Ability to provide the full level of services we require – (a) an initial general help service, (b) a casework (specialist help) service in Debt and Welfare Benefits, and (c) an effective and efficient referral system to appropriate suppliers.
4.	<p>Availability of appropriately skilled and experienced advisers to advise in both categories of Debt and Welfare Benefits at the start date - by 31 March 2006. Advisers must have a minimum of two years' broad and varied experience advising clients (preferably both privately funded and legally aided clients) in both Debt and Welfare Benefits.</p> <p>(For guidance see the Specialist Quality Mark section D and the Supervisor Standard and Self Declaration Forms in Debt and Welfare Benefits at the back of the SQM).</p> <p>Advisers must have attended relevant training courses in Debt and Welfare Benefits over the last two years and must be committed to ongoing training in these subjects.</p> <p>Where relevant, status enquiries carried out on advisers must produce satisfactory results.</p>
5.	<p>QUALITY OF ADVICE.</p> <p><u>For existing General Civil Contract holders only:</u></p> <p>The ability to meet the Specialist Quality Mark in at least one of the categories of Debt or Welfare Benefits from the start of the contract.</p> <p><u>For non-General Civil Contract holders only (e.g. commercial organisations/potential new suppliers):</u></p> <p>Evidence of high standards in the following:</p> <ul style="list-style-type: none"> • how you measure and monitor the performance of the services you currently provide in this field; • what your processes and procedures are and how you ensure that standards are maintained in those processes and procedures; and • evidence of an award of a relevant quality standard – e.g. ISO 9001:2000, Lexcel. <p>(For guidance see the Specialist Quality Mark – available on our website).</p>
6.	Start date – ability for the services to be in place by 31 March 2006.

7.	<p><u>For non-General Civil Contract holders only (e.g. commercial organisations/potential new suppliers):</u></p> <p>Permission/ freedom to deliver advice as regulated by Rules 4 and 7 of the Solicitors' Practice Rules 1990 and the Employed Solicitors Code 1990.</p> <p>(We will require sight of your waiver from The Law Society).</p>
----	---

Section 2 – Desirable Criteria (Please note these are in no particular order of importance)	
1.	Ability to fit this contract in with other work – availability of other work streams allowing advisers to keep up to date with the law by conducting casework and attending training courses in Debt and Welfare Benefits.
2.	Experience of delivering outreach work, preferably Debt and Welfare Benefits outreach work.
3.	You have submitted a bid for pilots in more than 1 of the 4 potential pilot categories.
4.	Ability of advisers to identify other social welfare law problems – i.e. whether the client has any consumer law problems, issues relating to their housing or any problems in relation to employment law, including discrimination issues.
5.	Willingness to deliver the services under the Community Legal Service brand.
6.	<p>Previous or current involvement in financial exclusion work, whether funded by the Commission or another source of funding – e.g. involvement in projects that have tackling financial illiteracy and/or debt as one of their major aims. Current involvement will be preferred over previous involvement.</p> <p>Link into advice on financial capability – e.g. helping people to understand how to deal with personal finances, including: budgeting skills, information on financial products and how to get them, understanding of tax/NI, paying bills, dealing with credit, etc.</p>
7.	NfPs only - you are a registered charity and/or have a recognised management structure in place.
8.	Financial stability of the applicant organisation.
9.	If a holder of the General Civil Contract - you hold the SQM in both Debt and Welfare Benefits.
10.	If a holder of the General Civil Contract - no adverse findings from the peer review process in the last 12 months (if peer reviews have rated suppliers as a 4 or 5, written evidence must be available to show that corrective action has been taken and problems rectified).
11.	If a holder of the General Civil Contract (Solicitors) – a Category 1 or 2 rating at the time of making your application (those in Category 3 with appeals pending will not be treated as Category 3 suppliers for the purposes of the tender).

12.	If a holder of the General Civil Contract (Solicitors) – no more than 3 Critical Quality Concerns noted at audit over the last 12 months in Debt or Welfare Benefits. In respect of any CQCs, written evidence must be available to show that corrective action has been taken and problems rectified to the satisfaction of the regional office.
13.	If a holder of the General Civil Contract - no contract (rectification) notices served in the last 12 months in Debt or Welfare Benefits.
14.	If a holder of the General Civil Contract (Not for Profit) – you have shown acceptable levels of contract performance – i.e. 95% + hours over the last 2 schedules (2 year period), unless there was good reason for falling below that level.
15.	If a Not for Profit organisation – membership of an umbrella organisation – e.g. Advice Services Alliance or Citizens Advice.
16.	Commitment to providing access to (a) disabled clients and (b) clients with poor or no English.
17.	<u>For non-General Civil Contract holders only (e.g. commercial organisations/ potential new suppliers):</u> (a) information about the organisation's Corporate Social Responsibility statement and record; (b) you are compliant with race/ sex/ disability discrimination/ employment legislation.
18.	Start date – ability for the services to be in place by winter 2005/2006.