

## Q&A FOR MONEY ADVICE OUTREACH PILOTS TENDER

**Q1:** I don't have a Specialist Quality Mark in debt / welfare benefits. Can I still apply?

**A:** Yes, see item 5 in Section 1 of the Application Form.

**Q2:** I am / my service is part of a local authority. Am I eligible to bid for funding?

**A:** Yes, subject to evidence that you have sufficient safeguards in place regarding conflict of interest, particularly with reference to giving housing benefits advice. It is highly unlikely that a local authority with a housing benefit or council tax collection function will be able to provide sufficient safeguards to convince us that the advice being provided was independent unless it was sub-contracted to an independent advice provider.

**Q3:** How do I know whether I'm in an area of high financial exclusion?

**A:** See pages 6 and 7 of the Information for Applicants. Also, we recommend that you have a look at the Index of Multiple Deprivation (<http://www.neighbourhood.statistics.gov.uk/dissemination/Download1.do> for England and [http://www.wales.gov.uk/keypubstatisticsforwales/content/publication/social/2000/deprivation/intro\\_e.htm](http://www.wales.gov.uk/keypubstatisticsforwales/content/publication/social/2000/deprivation/intro_e.htm) for Wales) and the Neighbourhood Renewal Areas. However, we recognise that there may be pockets of financial exclusion in more affluent areas and therefore ask bidders to explain why their chosen geographical area targets the financially excluded (Section 1, Question 2, Application Form).

**Q4:** What is high financial exclusion?

**A:** Please see footnote 4, page 6 of the Information for Applicants. You may also wish to look at HM Treasury's Report "Promoting Financial Inclusion": [http://www.hm-treasury.gov.uk/media/8F9/37/pbr04\\_profininc\\_complete\\_394.pdf](http://www.hm-treasury.gov.uk/media/8F9/37/pbr04_profininc_complete_394.pdf)

**Q5:** I've already applied for funding through an LSC bid round, but wasn't successful. Is it worth me applying?

**A:** The Money Advice Outreach pilots are funded by HM Treasury as part of the Financial Inclusion Fund for a very specific purpose, and are **not** part of an LSC bid round. We therefore encourage people to apply regardless of whether they have previously been successful in applying for LSC funding.

**Q6:** I already run an outreach service, but my funding is due to end soon. Can I apply for funding from you to keep my service going?

**A:** As part of the funding criteria from HM Treasury, we are unable to provide funding where it would displace existing funding. The Money Advice Outreach pilots are intended to fund **additional** outreach advisers. However if the project proposal meets the criteria set out in the Information for Applicants, then it will be considered for the period for which there would otherwise be no funding.

**Q7:** Can I use money from your pilots as match funding for other funding, e.g. Big Lottery?

**A:** See answer to Q6. The ability to obtain matched funding does not eliminate you from applying for FIF outreach funding. However all the criteria specified must still be met.

**Q8:** I've only just found out about the tender. Can I get an extension on the deadline?

**A:** Unfortunately not. We advertised the tender widely in order to ensure that as many people as possible had the opportunity to apply. Due to our funding constraints, we need to put services in place as soon as possible, and delaying the application deadline would jeopardise that. The tender closing date is 12 noon on Friday 30 September 2005.

**Q9:** Can I do financial capability work under the pilots?

**A:** Please see pages 4 and 5 of the Information for Applicants (section "What the advice must cover"), particularly the last paragraph of that section. We will consider bids which include an element of financial capability, but the emphasis must be on money advice as outlined in that section of the document.

**Q10:** What geographical areas do you want projects to cover?

**A:** Please see page 6 of the Information for Applicants (section "Location of money advice outreach services"): "We are not prescribing the geographical locations in which ...Pilots should be based".

**Q11:** We have the General Quality Mark. Can we still apply?

**A:** Please see item 5 of the Essential Criteria (p.15, Information for Applicants) and item 5 in Section 1 of the Application Form.

**Q12:** Will a rejected bid to the CLS under the FIF grant have any adverse impact on a possible subsequent application to the DTI under FIF? (i.e. would a failed bid influence the DTI's decision?)

**A:** No.

**Q13:** Does recruitment of new advisers put bidders at a disadvantage? Also, re new advisers do we put "NA" in qs 4.1 – 4.7 of Section 1 of the Application Form?

**A:** No, recruitment of new advisers would not place bidders at a disadvantage. Regarding the criteria at 4.1 – 4.7 of Section 1 of the Application Form, we would expect to see information on how organisations plan to ensure that new staff meet these criteria. Bear in mind that any staff you recruit must be able to meet the requirements of item 4 in Section 1 (experience, training records, etc).

**Q14:** If we're not planning on using solicitors, do we still need a Law Society waiver?

**A:** The Law Society waiver only applies to employed solicitors. See Rules 4 and 7 of the Solicitors' Practice Rules 1990 and the Employed Solicitors Code 1990. It is your duty to check your arrangements with The Law Society.

**Q15:** Are start up costs available if required? (In addition to an hourly fee?)

**A:** Please see the final paragraph under "Remuneration" on page 10 of the Information for Applicants.

**Q16:** Are you looking for a range of providers to deliver different models / pilots or would you accept one organisation delivering multiple pilots?

**A:** Please see page 7 of the Information for Applicants, under "Potential models for the Money Advice Outreach Pilots": "... we will favour bids that aim to deliver outreach services in one or more of the following situations, and preferably in multiple locations ...". Please also see item 3 of the Desirable Criteria in Section 2 of the Application Form. We are not being prescriptive as to whether bids should come from individual organisations or multiple organisations working in partnership; we will assess all bids equally against the essential and desirable criteria.

**Q17:** What is meant by family support and advice?

**A:** Please see page 8 of the Information for Applicants.

**Q18:** We are not within a Neighbourhood Renewal Area. Is it still worth us applying?

**A:** Please see pages 6 & 7 of the Information for Applicants, and item 2 of Section 1 of the Application Form.

**Q19:** Is your £6m part of DTI's £45m?

**A:** No, it is a separate element of the Financial Inclusion Fund.

**Q20:** Can organisations bid for both your £6m and DTI's £45m?

**A:** Yes.

**Q21:** We had a LSC Quality Mark but gave it up due to lack of paid hours for the specialist worker. Would this preclude us from applying for the same Quality Mark again and then tendering?

**A:** No, you will be able to apply for funding through the tender and apply for the Quality Mark.

**Q22:** What is meant by 'specialist'? Do you mean organisations that hold a Quality Mark contract in money advice and those with General Help Quality Mark with debt casework?

**A:** By 'specialist' help, we mean help equivalent to that provided under the LSC Specialist Quality Mark in Debt or Welfare Benefits. However, we do not restrict bids to those organisations which hold the Specialist or other Quality Marks. Please see pages 3 to 5 of the Information for Applicants, "Services to be provided under the Money Advice Outreach Pilots".

**Q23:** How would organisations show that they are planning to or are already going through the process of obtaining the relevant QM(s)?

**A:** We ask you to set this out under item 5 of the Essential Criteria in Section 1 of the Application Form.

**Q24:** You don't give examples of potential outreach partners that successful organisations might work with? Would it include advisers working in prisons, with ex-offenders, the Probation Service, Bail Hostels, Housing Associations, Credit Unions, GPs surgeries, hospitals, supermarkets?

**A:** Please see page 7 onwards of the Information for Applicants and item 2 of the Essential Criteria on the Application Form. We are looking for bidding organisations to put forward which outreach partners they intend to work with and reasons as to why.

**Q25:** What relationship will the LSC have with those that successfully tender? Will the agencies be monitored for casework hours, matter starts, etc? Will clients of the outreach services be means tested?

**A:** Please see the answer to **Q26** below. Regarding means testing, please see page 3 of the Information for Applicants: “There will be no means testing / eligibility testing.”

**Q26:** How will the relationship between agencies work? Who will be responsible for outputs, outcomes etc.? What will be the legal and financial relationship between prospective partners?

**A:** There will be a contractual relationship between the Legal Services Commission and the successful organisations / agencies. The contract will include full details of the relationship(s), and what responsibilities the agency / organisation and the Commission have. It is, however, too early to be able to give details of what the contract will cover exactly, as we would need to review the details of each pilot service before drafting the contract(s).

**Q27:** In terms of the Voluntary Sector Compact and rules governing procurement. Government should promote opportunities widely and consider proactive approaches to encourage organisations to apply or become suppliers. A proactive approach may be particularly important for voluntary and community organisations who may not have applied for funding in the past, including black and minority ethnic organisations, faith groups and community groups. **Organisations should have enough time to respond, particularly to larger pieces of work or those involving joint working (for example, consortium bids) [my emphasis].**3.8 Information and forms should be clear and accessible and **include all relevant information so that voluntary and community organizations can make an informed decision about whether to apply [my emphasis].** The process should be proportionate to the amount of money available. Departments and Agencies should consider using standard questions or seek to co-ordinate application forms. Do you feel the timescales of the tendering process are in line with the Compact?

**A:** Yes we did consider the requirements of the Compact when deciding the process. In our view, the Information for Applicants and the Application Form address the points raised and the timescale is reasonable for this type of tendering exercise. We also took into account input from the Project Board and project advisory group which includes representatives from the voluntary sector.

**Q28:** Will the allowances for time be the same as under current Not-for-profit contracts? Will there be any allowance for extra time requirements arising from the fact that financially excluded clients are likely to have communication and other problems demanding extra time for the adviser? Will this be allowed for at either the initial time allowances or when considering extensions [or not at all?]

**A:** We are looking into how this will operate precisely under the contract but there will be a system of reporting and monitoring. It is likely there will be restrictions on how much time an adviser may spend with one client, but then again we intend to be flexible as to how hours are allotted. The terms as to how we achieve this balancing act in the pilots are still in the discussion stage, so we are afraid we cannot offer any more detail at this stage.

**Q29:** As I understand it, the projects will be paid c£40-£65 per hour of advice delivered, and that it is expected that time extensions may have to be applied for.

**A:** It is too early to be able to give further details about this; we are looking into how the issue of hours/ limits on hours/ applications for extensions, etc will operate precisely under the contract(s).

**Q30:** What are 'community financial services'?

**A:** Please see the definition at page 8 of the Information for Applicants.

**Q31:** You refer to 'prisoners' rather than 'offenders', does this mean that you're excluding those who are, for example, serving community sentences or are released on probation?

**A:** The term 'prisoners' as we have used it should be read as 'offenders', and includes all those who are in the criminal justice system post-conviction, including those on probation and those serving community sentences as well as prisoners.

**Q32:** Could a bid include provision of benefits advice to lone/young parents?

**A:** Yes. Please see pages 7-9 of the Information for Applicants.

**Q33:** Will travel time be claimable against the 1100 hours of casework?

**A:** Travel allowances will be agreed on a contract-by-contract basis. Whether travel is claimable in particular circumstances will depend on the location of the supplier and client group, but in principle, yes, although please note that it is likely that there will be restrictions on travel disbursements, details of which will be contained in the contract. Travel to and from the outreach centre(s) should be factored into your bid (see the section on 'Remuneration' on page 10 of the Information for Applicants).

**Q34:** Would advice delivered via home visiting be considered (subject to availability of supervision by telephone and information resources)?

**A:** Yes, it would be considered. However we would need to be convinced that this was the most effective way of delivering the service and given the costs of the service, an argument would need to be made by the applicant as to why no other venue was feasible. Please also refer to the question regarding travel time.

**Q35:** Would representation at social security / disability appeal tribunals be claimable against the target 1100 hours of casework?

**A:** Yes. However, please note that the emphasis of the projects must be on money advice; please see pages 4 and 5 of the Information for Applicants and page 3 paragraph 2 on 'Services to be provided' (casework service).

**Q36:** My quick question about the above is whether the CLS would consider favourably a bid from a firm on the basis that we offer housing advice to tenants, many of whom are in debt and rent arrears and facing eviction whom we see regarding the claim for possession and then refer to an expert debt and benefit advisor we have excellent links with, if necessary as we do not have such an expert on benefits in our firm?

**A:** Bids must primarily constitute money advice outreach services; please see items 3 and 4 of the Essential Criteria on the Application Form. We will accept bids from organisations acting in partnership, but all bids will be assessed against the Essential and Desirable Criteria on the Application Form.