

Appendix A: Advice Service Provision – Comparison Table

	West Devon CAB (part of Torridge, Mid, North and West Devon CAB)	Moneywise (Wessex Resolutions/ Encompass)	StepChange	Money Advice Service (MA)
Type of service(s) provided	<p>Advice on a wide-range of issues to local residents including benefits, housing, money advice and employment</p> <p>Provide opportunities for volunteering and involved in social policy – advising Government and others of social issues and lobbying for improvements to policies and practices at local and national level</p>	<p>Services providing support and advice for residents who are experiencing issues of financial and social exclusion. Typically, this will relate to debt and money advice, welfare benefits, housing issues and financial capability</p>	<p>Free debt advice, including: debt management plans, bankruptcy and IVA, debt relief orders, equity release</p>	<p>Advice, signposting and information on managing life events (divorce, bereavement, retirement, illness/disability, long-term care, having children etc...), managing money and debt advice</p>
Type of organisation & how funded	<p>Registered charity funded by the Borough, County and Town Councils plus own fundraising locally – residents and businesses. Project funding from other sources i.e. Lottery</p>	<p>Wessex Resolutions: Community Interest Company delivering social benefit. Encompass: Registered Charity</p> <p>Services delivered in partnership with Mid-Devon, Torridge and West Devon</p>	<p>Charity funded by charitable donations from creditors</p>	<p>An independent organisation set up by government and funded by a levy on the financial services industry</p>
How services provided i.e. phone, on-line, outreach, drop in, appointments	<p>On-line via Advice guide – guides, and factsheets on a range of issues, templates, on-line tools and sample letters, by phone - Adviceline, Gateway assessment</p>	<p>Appointments in Tavistock or Okehampton Council offices, outreach, home visits. Referrals are from Housing Options Team who pay under contract for the service.</p>	<p>On-line including debt remedy tool, on-line utility switching, on-line benefits check, money advice, money aware blog, newsletters, FAQs and information. Debt</p>	<p>On-line, including information and signposting re key life events, managing money (benefits, debts, wills, pensions, bank accounts etc... with on-line resources and tools such as calculators, debt</p>

	(self-help, referral, advice), calling into local bureau, outreach, home visits, children's centres, prison advisor (Dartmoor Prison), Room 13, kiosks		management plans can be managed on-line with secure log-in. Freefone number for debt advice. Also advertise local debt advice agencies based in key locations (Plymouth is included) Services are about helping people to self-manage debt	advice evaluation toolkit, templates, budget planner, action plans and guides. Webchat, 0300 local call rate number. Face to face sessions run by partners Services are about helping people to self-manage debt and life events
Offices in West Devon/ physical presence in West Devon	Yes – Okehampton, Tavistock (3 days a week 10-2.00) and outreach	Yes – min 2 days per week (see above)	No – referral to local agencies	No – can deliver face to face sessions through partners
Council's Financial Commitment - Amount	£32,900 towards Core Funding	£30,000 per annum for 3 days a week advisor time, casework and admin, paid by Housing Options Team, funded through Government grant funding	£0	£0
Service Level Agreement/ Contract in Place	Yes – SLA with targeted outcomes	Yes – contract for specific service delivery	N/A	N/A
Performance	12/13 – 7,660 client contacts and 8,209 enquiry issues (exceeding targets in SLA) – main issues benefits and debt £1.5m in benefit generated for clients and £2.5 million debt dealt with	Contract in operation since April 2013. 38 referrals 11 completed 19 declined 8 ongoing A large proportion of referrals dealt with within	Formerly CCCS (Consumer Credit Counselling Service) founded in 1993, 20 years experience Help 410,000 people annually, nationally 670 partners including financial institutions,	2.1 million customers nationally used service in 12/13 15,000 people used between launch in Sept 2012 and April 2013 81,000 telephone contacts in 12/13 100,000 face to face sessions 1.2 million action plans delivered

	<p>90% overall customer satisfaction</p> <p>Report with full set of stats went to O&S Oct 2013</p> <p>Info from recent updated stats 13/14 included as an appendix to follow-up committee report, March 2014</p>	<p>1 day with cases that require case management taking over a week.</p> <p>The majority of referrals, 23, are from Okehampton. With 10 from Tavistock, 4 from Yelverton & 1 from Hatherleigh.</p> <p>36 referrals have resulted in Increased self reliance and resilience with 3 resulting in obtaining help to establish themselves in or remain in the community.</p>	<p>retailers, LA's and charities</p> <p>90% calls answered first time</p> <p>One referral a minute from partners</p> <p>NO LOCAL STATS</p>	<p>158,000 debt advice sessions delivered through partners (58% increase)</p> <p>85% customer satisfaction</p> <p>89% said they would use service again</p> <p>84% said service provided them with info needed</p> <p>74% said service helped them decide on course of action</p> <p>Engaged with 150 organisations</p> <p>Financial plan for 14/15 including key targets</p> <p>NO LOCAL STATS</p>
<p>Web address/contact details</p>	<p>www.westdevoncab.org.uk Adviceline: 08444 111 444 Callers from mobiles: 0300 330 0650 Office: 01837 52105 Office Opening Times: Okehampton Tuesday: 10:00am to 2:00pm Wednesday: 10:00am to 2:00pm Thursday: 10:00am to 2:00pm Tavistock Monday: 10:00am to 2:00pm Wednesday: 10:00am - 2:00pm Friday: 10:00am - 2:00pm</p>	<p>www.wrcic.org.uk www.bpag-encompass.org.uk Main contact route via local authority 01823 461099 - Wessex 01271 371499/ 01271 343111 – Encompass</p>	<p>www.stepchange.org 0800 138 1111 Mon-Fri 8am-8pm; Sat 8am-4pm.</p>	<p>www.moneyadvicecertvice.org.uk 0300 500 5000 Mon-Fri 8am-8pm; Sat 8am-1pm.</p>