

**Minutes of Debt Advice Steering Group (DASG)**

Tuesday 24 April 2018: 2-4pm

**Attendees**

<b>Organisation</b>	<b>Name</b>	<b>Title</b>
Advice UK	Steve Johnson (SJ)	Chief Executive Officer
Barclays	Vicky Riley (VR)	Transactional Products & Borrowing Director
Citizens Advice England & Wales	Gillian Guy (GG)	Chief Executive Officer
HM Treasury	Damien Conyngham-Hynes (DCH)	Head of Consumer Debt
Money Advice Service	Andy Briscoe (AB)	Chair
Money Advice Service	Robert Skinner (RS)	Non-Executive Director
Money Advice Trust	Joanna Elson (JE)	Chief Executive Officer
RBS	Moray McDonald (MM)	Head of Personal & Business Banking Products
Scotland Forum	Yvonne MacDermid OBE (YM)	Chief Executive Officer
StepChange Debt Charity	Richard Shannon (RSh)	Commercial Director
UK Finance	Eric Leenders (EL)	Head of Personal
Wales Forum	Bob Chapman (BC)	Chair of the National Advice Network Wales

Apologies were received from Catherine McGrath, Barclays, Pol Callaghan, Citizens Advice Northern Ireland, Fiona Hoyle, FLA and Phil Andrew, StepChange.

## **Money Advice Service attendees**

<b>Name</b>	<b>Title</b>
Charles Counsell (CC)	Chief Executive Officer
Caroline Siarkiewicz (CS)	Head of Debt Advice
Jonathan Hollow (JH)	Head of Corporate Strategy & Innovation
Craig Simmons (CrS)	Sector Co-ordination Manager

The minutes should be read in conjunction with the associated meeting papers.

### **Previous minutes & matters arising**

- 1.1 The group agreed the minutes of the previous meeting as an accurate record. There were no matters arising not covered otherwise on the agenda.

### **Update on three-charity collaboration**

- 2.1 MM presented an overview of progress with the three-charity collaboration project. He explained this was a voluntary group and the purpose was to test and learn new ways of working and then share more widely for the benefit of the whole sector and customers.
- 2.2 MM noted that the group had agreed that more consistency and simplicity at the start of customer journeys into debt advice would be welcome. It was also noted that diversity and choice in advice was also a good thing for customers. Enhanced cross-referral between agencies would help facilitate this.
- 2.3 JE considered the collaboration already ongoing in the project which included:
- A Debt Management Service whereby StepChange administer payments for Citizens Advice clients with electronic data exchange in place.
  - StepChange signposting self-employed clients to BDL directly.
  - Piloting of centralised DROs between Citizens Advice and NDL.
- 2.4 MM went on to note that real-time data sets, possibly based on Open Banking and credit reference agency data, could help promote greater efficiency and effectiveness in debt advice.
- 2.5 MM stated that the three charities and two banks support the existing proposal for a business-to-business hub arising from the Debt Advice Operational Group working party. He stressed that progress with this should not be delayed but should also consider maximising the opportunities for data collection and other enhancements to customer journeys within it.

- 2.6 MM called on the Money Advice Service (MAS) to set out a vision for the sector, in light of the impetus provided by the Wyman Review. CC agreed that MAS would do this in collaboration with the sector.

### **Independent Review of Debt Advice Funding – Review of responses and next steps**

- 3.1 CrS presented a paper which set out the responses to the Wyman Review and proposed next steps. He set out a proposal to prioritise 5 recommendations from the Review which focussed on:
- increasing capacity by 50%,
  - broader creditor funding contributions,
  - enhanced quality of advice,
  - use of the debt advice levy for shared infrastructure and coordination; and
  - increased sector collaboration.
- 3.2 EL welcomed the proposals but noted that the prioritised recommendations need to be aligned to the work of the three charities which was presented earlier in the meeting. EL recommended that the prioritised activities were formally project-managed. CrS agreed and stated that MAS would incorporate the work that has already been done as appropriate. RSh added that MAS work arising out of the Wyman Review should include taking the lead on the target operating model for the sector and it was important not to lose momentum. GG noted that agreeing the target operating model was a priority.
- 3.3 YM called for the work to also consider the different cultural and legislative landscapes in the devolved nations. For example, local authorities in Scotland were a much bigger supplier and funder of debt advice compared to other nations of the UK. CC confirmed MAS will work with devolved administrations on this. BC agreed and noted that devolved administrations should be added as an owner of recommendation 4 of the Wyman Review. **Action: MAS to continue to seek the input of devolved nations and to demonstrate this in the detailed actions plans being developed.**
- 3.4 MM questioned whether it was deliberate to include only not-for-profit providers under recommendation 19, rather than ‘free to client’ providers. It was noted this was as set out by the Wyman Review but may be worth further consideration. **Action: MAS to consider this issue with members as detailed action plans are developed.**
- 3.5 Members discussed how and whether recommendations not prioritised are taken forward. It was noted there were some very specific recommendations with a clear owner and it was ultimately for those bodies to decide whether to take the action forward. MM felt that being tightly focussed on priority areas was the right thing to do; CC agreed the priority was to properly scope the work arising out the five areas.

- 3.6 Having considered these matters, DASG agreed to prioritise the 5 recommendations set out in the paper and the associated high-level action plan.
- 3.7 Members considered the governance arrangements for delivering on the five priority areas and CC noted that, while this was not fully defined, the DASG membership and other key stakeholders would be engaged in the process. EL suggested setting up a project management office to oversee the work with a senior sponsor for each workstream. CC agreed with the principle of this but noted it may not be five distinct work streams.
- 3.8 JE noted that the work will likely require specialist skills and resources, which MAS might not have 'in-house'. CC agreed and noted the expectation that DASG members will provide expertise and resource as appropriate. Members agreed to this in principle.
- 3.9 Having considered these matters, DASG agreed MAS (and successor body) would lead facilitation and coordination of driving forward the recommendations, in collaboration with the devolved administrations and the DASG.
- 3.10 A draft DASG public statement to give support to the Wyman Review was considered as per paper. Members felt that giving a sense of immediacy of delivery and recognition of the essential role of devolved administrations in the leading of the review should also be reflected.
- 3.11 In light of these amendments the DASG agreed the following public statement, which would be released on 25 April:

*In January, Peter Wyman published his review of debt advice funding in the UK. We support the vision he sets out for the sector; ensuring people get high quality debt advice when they need it is absolutely vital and finding innovative and effective ways of reaching, advising and serving consumers is at the heart of what we do.*

*The review makes clear that demand for debt advice exceeds supply, leading to the recommendation that provision should be increased by 50%. We will need to look at things differently to achieve this, including how best to engage with people who most need to access debt advice, exploring the opportunities presented by technological innovation, co-ordinated infrastructure and efficient use of channels, all whilst maintaining a focus on quality.*

*No single organisation can deliver this change on its own. It will take all of us and the other organisations included in the Wyman Review working together to make sure that we can respond to the challenges set out. This important work starts now and will be led by MAS alongside the devolved administrations and the DASG.*

- 3.12 SJ abstained from supporting the public statement, citing Advice UK's objection to the vision set out by the Wyman Review. However, he noted his support in principle for the five prioritised recommendations agreed by the DASG.
- 3.13 MM proposed that MAS present its high-level vision for the target operating model in coming weeks. Members welcomed this but noted technical specialists from DASG member organisations may need to be engaged in the work.  
**Action: MAS to present a high-level target operating model to a DASG meeting in July, having collaborated with DASG members and devolved administrations. Action: MAS to circulate a July meeting date to members within ten working days.**

### Close of meeting

- 4.1 AB thanked members for their attendance and ongoing support of DASG. He closed the meeting at 3.20pm.

### Action Log

Action Number	Action
1	In delivering on the Wyman Review, MAS to continue to seek the input of devolved nations and to demonstrate this in the detailed actions plans being developed.
2	MAS to consider with members as detailed action plans are developed whether it should be 'not-for-profit' agencies or 'free-to-client' agencies incorporated into the work under recommendation 19.
3	MAS to present a high-level target operating model to a DASG meeting in July
4	MAS to circulate a July meeting date to members within ten working days.