



Easy to use

CASHflow is set up to be clear and straightforward to use.



You are in control

You can work through CASHflow in your own time and where you are comfortable.



Simple ways to get in touch

CASHflow provides free sample letters you can use to write to creditors.



Step-by-step guide

There is extra information at every stage as you complete your budget, which explains different terms and helps you weigh up different options and make decisions.



A budget recognised by creditors

Creditors are more likely to accept repayment offers through CASHflow, as they will have confidence that you have had advice from a money adviser. This shows that you are dealing with your debts and engaging with your creditors.

The benefits of using

CASHflow

for people in debt

CASHflow is a free tool that guides you through drawing up your budget sheet so you can use it to negotiate offers of repayments with your creditors.



Security

Your data is protected and CASHflow is compliant with the latest General Data Protection Regulation and Data Protection Act 2018.



No complicated calculations

CASHflow does the hard work for you and works out your income, expenditure and your offers of payment to creditors.



Expert help

Before your budget is signed off, it has to be checked by a trained money adviser, giving you peace of mind that you haven't missed anything.



Easy changes

If your circumstances change you can review your budget and create a new standard financial statement. You do not need to go through the full process of getting an adviser to check it.



Sample letters

Clients have access to sample letters they can use to contact their creditors.



Paperless communications

Your clients can opt to give their creditors their unique CASHflow ID. This enables creditors to view their budget in CASHflow, removing the need for your clients to send their offer letters and budget in the post.



Easy to use

CASHflow is clear and straightforward to use. CASHflow will identify where clients have exceeded spending guidelines, helping you to explore the reasons behind this with your clients.



Empowers clients

There is extra information at every stage as the clients complete their budget, which explains different terms and helps clients weigh up different options and make decisions.



Long-term benefits

Encouraging a client to think about their income and expenditure enables them to consider and weigh up their options and increase their financial capability.



Data analysis

As an agency, you can run reports, such as the number of clients you have helped or the statements you have produced via CASHflow, allowing you to plan to meet future demand.



Security

All data is protected and CASHflow is compliant with the latest General Data Protection Regulation and Data Protection Act 2018.



No complicated calculations

CASHflow does the hard work for you and your client by working out income, expenditure and offers of payment to creditors. It also automatically converts numbers into monthly figures.



Provides assisted self-help

CASHflow guides people on how to complete their budget themselves, freeing advisers' time to give more support to clients who need it. CASHflow allows you to keep records of all your assisted self-help clients in one central place.



Easy updating

If a client's circumstances change they can review their budget and create a new SFS. You will not need to go through the full process of checking it again.

The benefits of using

CASHflow

for money advisers

CASHflow is a free tool that allows clients to draw up their budget themselves. This allows the adviser to both check and approve the budget before clients start using it to deal with their debts. CASHflow is fully Standard Financial Statement (SFS) compliant.



Access for multiple advisers

As an agency, you can set up multiple users.



Easy to use

CASHflow is set up to be clear, simple and straightforward to use.



Trusted advice

All clients using CASHflow have received debt advice from an adviser and their budget has been reviewed by an adviser before it is 'CASHflowed'. You can have confidence that a client's repayment offers will accurately reflect their financial situation.



The right information, first time

You can save time in processing an accurate financial statement and repayment offers right for both parties.



Direct client communication

CASHflow encourages your customers to engage with their creditors directly.

The benefits of using

CASHflow

for creditors

CASHflow is a free tool that allows clients to draw up their budget themselves and have it approved by a trained money adviser before clients contact you about their debts. CASHflow is fully Standard Financial Statement (SFS) compliant.



Frees up staff time

This self-help approach can free up staff time to be spent on customers needing more support.



Easy checking

Once ready, the client has the option to give you access to their financial statement, which you will be able to check online, removing the need for a hard copy of their statement. If the client prefers, they can print their CASHflow budget off and use the sample letters provided to make their offer to you.



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