

CASHflow is an:



Online 'assisted self-help tool'

Giving self-help clients a level playing field with those receiving a case work service.



CASHflow connects clients, advisers and creditors and consists of:



A budget

+



Template letters

CASHflow How it works

1



The client seeks advice

Adviser identifies that dealing with their creditors themselves (& CASHflow) is the right option



2



The adviser logs in to their unique CASHflow agency account



Sets up a CASHflow account for their client

CASHflow



Sends a CASHflow invitation to the clients email account



3



Client opens the invitation



Which activates their account with unique ID

4



The client completes the budget



Client selects to submit the budget to their adviser



The adviser gets an email that the client has finished the budget

5



Adviser checks the budget



CASHflow alerts the adviser if SFS trigger figures are exceeded

6



If spending is within guidelines (or notes have been added where this isn't the case), adviser can set the status of the budget to CASHflowed.

CASHflow



The CASHflow logo now appears on the budget.



The budget is now locked to the client whilst it's in the CASHflowed status.

7



The client receives an email to tell them that their budget has been CASHflowed

8



The client can now share their budget with their creditors:



a) Giving their unique user ID allowing the creditor to see the budget in CASHflow



b) Printing & posting the budget to their creditors with the template letters provided.

CASHflow Making changes to the budget (self-review)

1



If the client's situation changes the client can:



Go back to their adviser who will unlock the budget



Status of the budget changes to 'in revision'



Allows the client to make changes to their budget



Once done, the adviser CASHflows the budget and the CASHflow logo appears on budget



Select to self-review the budget



Status of the budget changes to 'in revision'



Allows the client to make changes to their budget



Once done, the CASHflow 'self-reviewed' logo appears on budget

2



If creditor is concerned about any of the changes the client has made



Recommend that the client goes back to their adviser for support

CASHflow Unapproved budgets / Failure to agree a budget



If a client and adviser can't agree on the figures in the budget

Status: Self-help



The client can still use the budget



It won't have the CASHflow or self-reviewed logo.

CASHflow Applying for a CASHflow licence - How agencies apply

1



Agency makes request to use CASHflow via **MONEY** website
ADVICE TRUST



Request received in dedicated CASHflow inbox



Request processed: Agency will need to have an SFS licence for approval.

2



Once accepted, person becomes agencies' super-user

They can, invite / delete:



Other super-users



Agency users



Super-users

Can...



Run reports



View agencies' clients invited / going through the CASHflow process



Agency users

Can...



Invite clients to use CASHflow



View all of their own clients invited / going through the CASHflow process

CASHflow for creditors



Creditor makes request to use CASHflow via **MONEY** website
ADVICE TRUST



Creditors can view client's budget, if the client shares their unique ID with the creditor



Do not receive email alerts relating to the status of the clients budget.