

Our Impact

As the Trust turns 25, find out how we helped **1.3 million** people last year, directly through our services or indirectly through our adviser training.

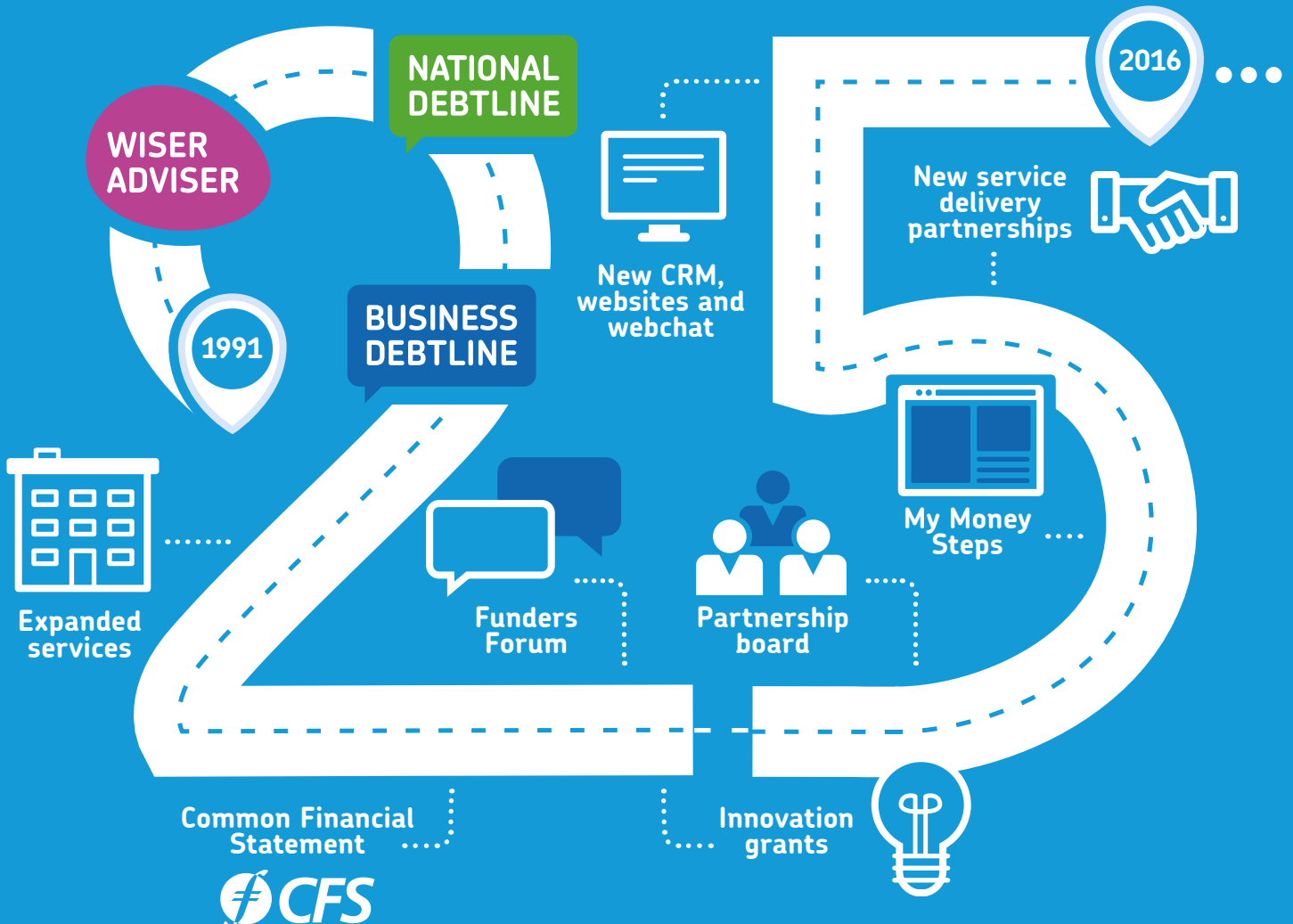
MONEY ADVICE TRUST

BUSINESS
DEBTLINE

NATIONAL
DEBTLINE

WISER
ADVISER

ADVICE YOU CAN TRUST



Helping more people, more effectively

Helping more people than ever

Twelve months ago I reflected on the Trust's significant investment in technology as part of our ambitious **three year plan to help more people, more effectively**. Since then the positive results of this investment have become clear.

Last year we were **pleased to be able to help around 1.3 million people** both directly and indirectly to tackle their debts and manage their money with confidence – something to celebrate as the Trust enters its 25th anniversary.

A changing Trust

We have achieved these results by adapting our services – and our organisation – to meet new challenges. For the first time in 2015, **National Debtline helped more people online than by phone**, including through our new webchat service. We have expanded our Business Debtline service to meet rising demand from small business owners. We continue to grow our Wiseradviser training programme, and our training for firms – a key area for the future.

A changing sector

We are also working more closely with other debt advice organisations than ever before, including through our Partnership Board and **'three charities' work** with Citizens Advice and StepChange to improve the client journey. As the Treasury consults on the future of public financial guidance from 2018, we stand ready to play our part in helping the sector to work even more closely together for the benefit of people in debt.

A changing economy

These successes have come at a time when the economy is changing – along with the types of debt that people are experiencing. With changes in FCA regulation, consumer credit rising rapidly and many households still not having seen an economic recovery of their own, **demand for our services may continue to grow**.

Thanks to the continued support of our many partners, funders and friends, we will be there to meet this demand – and look forward to helping more people than ever to tackle their debts and manage their money with confidence.



Joanna

Joanna Elson OBE, CDir
Chief Executive, Money Advice Trust

“The adviser I spoke to was very polite and understanding. They made me feel heard and understood. It really gave me the confidence to know what to do next.”

Business Debtline caller

“Everything was clear, concise and easy to understand. Perfect service and perfect adviser.”

National Debtline webchat user

Money Advice Trust

Supporting people and small businesses to deal with their debts, training the free advice sector and improving the UK's money and debt environment.

Media

 **16.2 million**

3,276 items of coverage in the media, reaching **16.2 million** people per month, raising awareness of our services and the issues faced by the people we help.

Self-help resources

 **70,268**

Debt advice and information given to **70,268** people by **debt advice agencies across the UK** using our self-help guides. Advice posted in more than 1,080 forums with a **90% 'thank you' rate**.

Training for creditors

 **3,000+**

Vulnerability and mental health **training** delivered to over **3,000 staff** at more than **95 creditor organisations** to enable them to **better support** their customers in vulnerable circumstances.

Influencing

We continue to shape policy, responding to 22 consultations in 2015 and **influencing key decision-makers**. This resulted in:

- 1. 28 local authorities committing** to review or improve debt collection practices in response to our **Stop The Knock campaign**.
- 2. Improved access** to debt options such as the new online bankruptcy petition process and **changes to the rules**, making it easier for people to qualify for a DRO.
- 3. Better protections** for people in **vulnerable circumstances** when HMRC recovers debts by taking money directly from bank accounts.
- 4. Changes to FCA consumer credit rules** that relate to debt advice and **clearer FCA guidance** ensuring that creditors cannot force people to use their pension pots to pay their debts.

Innovation grants

We support projects that aim to produce lessons, insights and materials which can be **shared with others** to help individuals or small businesses **deal with their debts** and improve the UK's money and debt environment.



Find our **2016 Impact video** and **more** on our website:

moneyadvicetrust.org/Impact2016

Grant outcomes



Talking Money: 45% reduction in repeat visits to a debt advice service for users of the scheme.



DeafPLUS: 512 advice sessions delivered online in British Sign Language getting debt advice to **141** deaf people.



Hyde Plus: 20% improvement on engagement rate for clients referred to housing association advice team.



Changeworks: £22,388 saved by **198** carers receiving specialist energy and fuel advice.

NATIONAL DEBTLINE

Advice and resources to help people deal with their debt, by phone and online.

Helping more people



178,700

Advice sessions were provided to **128,040** people on the phone.



386,910

Advice sessions were provided to **267,936** people online.

More effectively



New CRM Improving client journeys

by developing an online portal.



Webchat

32,533 advice sessions provided to people via webchat.



NI service

Service **extended** to Northern Ireland.



Website

Menu improvements to make finding **information quicker**.

Key impact

88% of clients had taken at least one step to **resolve** their debts within 6 weeks of getting advice from us.

75% of callers said they are **more likely** to **repay** their debts.

87% of callers say they are **less likely** to find themselves in a similar situation in the future.

75% of callers say they **feel less stressed**.

Based on a sample of clients surveyed 6 weeks and 12 months after using our service.

More details can be found at moneyadvicetrust.org/Impact2016

nationaldebtline.org

Lily, single mum.
A client journey.



1 Lily is suffering from stress due to a job loss, and struggling to make ends meet. She is falling behind with her bills. Lily says: "I knew I needed to organise and prioritise my debts but I just needed some help from an adviser."



2 Lily calls us, and speaks to Jon, an adviser at National Debtline. Jon helps Lily to:



complete a **budget**.



look at ways to **increase** her income.



make a plan for **dealing** with her creditors.



3 After contacting us, Lily increases her income by claiming benefits she is entitled to. She writes to her creditors to agree affordable repayments. She says:

"National Debtline explained my options and gave me the **confidence** to make logical decisions and move forward."



4 12 months later, Lily has been able to stick to her repayments. She feels there is light at the end of the tunnel.

"Everything was amazing and the team was so helpful. I feel like a **huge weight has been lifted** off my shoulders, and that I'm now in a position to get my health back to normal. Thank you."

BUSINESS DEBTLINE

Advice and resources for self-employed people and small businesses, by phone and online.

Helping more people



29,651

Advice sessions were provided to **21,325** people on the phone.



43,164

Advice sessions were provided to **31,262** people online.

More effectively



New CRM
Improving client journeys and delivering client insight.



Webchat
Expanding the way clients can get help from us.



NI service
Service extended to Northern Ireland.



Website
Navigation, content and design improvements.

Key impact

91% of callers had taken **at least one step** to resolve their debts within 6 weeks of getting advice from us.

83% of callers said they are **more in control** of their finances.

76% of callers said they are more likely to **repay their debts**.

89% of callers say they are **less likely** to find themselves in a similar situation in the future.

Based on a sample of clients surveyed 6 weeks and 12 months after using our service.

More details can be found at moneyadvicetrust.org/Impact2016

businessdebtline.org

Sarah, shop owner.
A client journey.



1 Sarah uses the Business Debtline website and starts to complete her business budget. She says:

“Debt is a horrible situation to be in, so having a **non-judgemental service** was fantastic.”



2 Sarah has some questions about her budget and the options available to her and uses webchat to help her answer her queries. She gets through to Dawn who helps her to:



separate her personal and business debts.



work out which are **priority** debts.



make a plan for **dealing** with her creditors.



3 Dawn also sends Sarah some useful links to the Business Debtline website where she could get further information when she is ready. Sarah says:

“Dawn was a **great help**, answered all my queries and the links to the website were great.”



4 Four months later, Sarah’s partner is fully recovered. Back on their feet, they are grateful for the support they received.

“I found that Dawn was able to help put my financial difficulties into perspective, give me advice that makes sense and has finally given me **confidence** that I can get over these financially difficult times. I have tried advice in many different places and none have given me the direction or clarity that I have needed until now.”

WISER ADVISER

Online and face-to-face training and resources for people who give money advice.

Helping more people



7,587

Training places provided to debt advisers across the UK.



4,395

Accessed training and resources via the Wiseradviser website.

More effectively



Training

Advisers in **891** free-to-client organisations completed **Wiseradviser training**.



New courses

Eight new **courses launched** including two face-to-face workshops.



E-learning

Four bite-sized **e-learning** modules and an online game **launched**.



Workshops

97 organisations engaged with **'guiding people to free debt advice'** workshop materials.

Key impact

88% of advisers agree Wiseradviser training has **helped them** improve client outcomes.

88% of advisers agree they have **become more confident** when advising clients.

72% of advisers agree Wiseradviser has **helped their career** development.

87% of advisers say our training has **updated** them on new regulations.

Based on a sample of advisers surveyed 3 months and 12 months after using our service.

More details can be found at moneyadvicetrust.org/Impact2016

wiseradviser.org

Ahmed, adviser.
An adviser journey.



1

GENERALIST ADVISER

Ahmed starts volunteering as an adviser at his local advice centre. His manager recommends he use the Wiseradviser online courses before seeing clients – so he can spot when someone needs specialist help from a debt adviser. Ahmed says:

“Wiseradviser courses are pitched at a level that is just right. The information is always **current and up-to-date**.”



2

CASEWORKER ADVISER

A few months later, Ahmed decides he wants to train as a debt adviser. He attends face-to-face Wiseradviser training and completes key e-learning modules. He enjoys applying the new skills he learns in his role. He says:

“Wiseradviser training is **comprehensive and fit-for-purpose**. The courses are easy to follow and enable me to understand sometimes complicated issues.”



3

SPECIALIST ADVISER

Ahmed attends the Wiseradviser Debt Relief Order workshop and becomes a licensed DRO Intermediary. After more specialist training he is able to help clients with even more complex debt problems.

“I had a client on benefits who owed £12,000. I was able to **identify and explain** his options and he chose to resolve his debt using a DRO.”



4

WISERADVISER EXTRA

Ahmed continues to use resources on the Wiseradviser website, such as podcasts and e-learning games to keep his knowledge up-to-date.