

Capitalise - London's Debt Advice Partnership

Terms of Reference

Vision and objectives

Capitalise, London's Debt Advice Partnership, aims to reduce debt and financial exclusion in London by improving people's capacity to manage their debts, enabling them to take more control over their finances and make informed choices in the future.

The key objectives of Capitalise are:-

- To provide locally-based, accessible and free face-to-face debt advice in priority London boroughs
- To join up debt provision across a range of providers in London and build enduring networks for further joint planning and delivery in the future
- To provide value for money and the opportunity to share good practice,
- To increase the number and quality of debt advisers in London
- To enable people to manage their debt and support them to manage their finances in the future
- To access clients at the earliest possible stage in the development of their problem and to deal promptly and appropriately when clients present at points of crisis

Project Management

Lead Agency

Toynbee Hall as Lead Agency with regards to the DTI funding, will be responsible for the following key areas:-

- Project Management of DTI contract
- Main point of contact with the DTI
- Setting up contracts with partners
- Financial management and allocation of funds and advisers
- Central co-ordination of all external and cross-partnership communication
- Performance monitoring and evaluation
- Responsibility for ensuring access to effective methods of dispute resolution
- Co-ordination of staff recruitment
- Establishment of Capitalise website
- Central administration, including servicing of all Capitalise meetings
- Identification of relevant emerging policy and funding developments, in partnership with the SRCs

Sub-Regional Co-ordinators

Mary Ward Legal Advice, Blackfriars Advice Centre and Toynbee Hall will be responsible for the co-ordination of work across the sub-regions. Mary Ward Legal Advice will co-ordinate work across North, West and Central London; Blackfriars will co-ordination work across South London; and Toynbee Hall will co-ordinate with organisations working pan-London, and in East London where relevant.

The Sub-Regional Co-ordinating organisations will be responsible for the following key areas:-

- Co-ordination of debt advice delivery across the sub-region
- Problem-solving sub-regional issues
- Servicing and leading sub-regional meetings
- Developing systems for referrals, outreach and joint working
- Co-ordination of communication across sub-regional partners
- Development of information management systems
- Quality assurance monitoring
- Identification of relevant emerging policy and funding developments, in partnership with the Lead Agency
- Delivery support within the sub-region to individual agencies and research into and facilitation of development of partnerships with new agencies

Delivery Partners

Delivery Partners will provide debt advice across London under contract to Toynbee Hall. Delivery Partners will be responsible for the following key areas:-

- Equal opportunity recruitment of debt advisers
- Contractual employer and line manager of debt advisers
- Operational management of debt advisers and debt advice in relation to the terms of the contract and the funding requirements
- Collection and submission of statistical monitoring information to the Lead Agency
- Relevant Quality Mark adherence
- Staff training in partnership with MAT
- Health and Safety adherence and management of staff risk
- Supervision and support to partner agencies as appropriate (for specialist agencies)
- Delivery of debt advice according to the Capitalise model of mixed delivery, including outreach, joint working and structured referral
- Liaison with SRCs, Toynbee Hall, other project partners, external evaluators etc in order to contribute to the aims of the Capitalise partnership

The work of Delivery Partners will be supporting and co-ordinated by the Sub-Regional Co-ordinators, who will be their main first point of contact.

Project Governance

Executive Committee

The bid to the DTI and the establishment of Capitalise has been led by Toynbee Hall, Mary Ward Legal Centre, and Blackfriars Advice Centre. The three organisations will continue to serve as the Executive Committee, to set up the new project and partnership, and lead on key areas of decision-making and project development. The three organisations will function on the principles of transparency, reaching decisions by

consensus, equal decision-making powers, and using independent mediation in the event that consensus cannot be reached in order to ensure the continued excellent communication between the three lead partners. Toynbee Hall reserves the right on occasion to make unilateral decisions where there are threats to the management and delivery of the contract with the DTI and where it has not been possible to secure the collective endorsement of the Executive Committee.

The Executive Committee will focus on the following key areas of responsibility including:-

- Co-ordination of pan London recruitment of all project staff and debt advisers
- Co-ordination of provision of Capitalise debt advice services across London including allocation of advisers
- Co-ordination of MAT training
- Establishment and development of the Partnership Steering Group and co-establishment of other relevant sub-groups
- Standard contractual clauses in relation to recruitment, communication, and performance
- Decision-making on confidential partnership issues
- Co-ordination of dispute resolution
- Key initial decisions and development work in project start-up

Capitalise Partnership Steering Group

The Partnership Steering Group will drive the aims and objectives of the project and establish the long term vision for Capitalise.

The Partnership Steering Group will have responsibility for the following key areas:-

- Driving the vision and objectives of Capitalise
- Contributing to the strategic development of Capitalise
- Helping to identify new funding opportunities for the Partnership
- Contributing expertise and sharing good practise across all areas of debt advice, service delivery, partnership working, etc.

Membership of the Partnership Steering Group will initially be extended to all partners who were part of the bid to the DTI. This will be reviewed by the Partnership Steering Group after 6 months.

Resignation from the Partnership Steering Group should be made in writing to Toynbee Hall.

The Partnership Steering Group will be Chaired jointly by Toynbee Hall, Mary Ward Legal Centre and Toynbee Hall. All meetings will be held in an accessible location.

Capitalise Strategy Group

After at least 6 months once the project has been established, a Strategy Group will be established as a sub-group of the Partnership Steering Group. Membership and terms of reference for this group will be decided by the Partnership Steering Group.

Complaints, Grievances and Dispute Resolution

Any individual or organisation with a complaint, grievance or a dispute should take this forward in the following way:-

- Speak to the relevant person in order to resolve the matter at an early stage
- If this is not possible, or the matter is more serious, speak to the relevant senior person, which is likely to be the Sub-Regional Co-ordinator or Project Manager
- Serious complaints or grievances should be put in writing to the appropriate senior person. Response will be in writing within 21 days.
- Toynbee Hall as lead agency will co-ordinate any required meetings. Any complaints about staff in Toynbee Hall will be passed to the Chief Executive of Toynbee Hall.
- Any conflicts or disputes between members of the Partnership Steering Group or the Executive Committee which have not been able to be resolved in the above ways will have access to mediation as an ultimate course of action when all others have been exhausted.

Confidentiality

Members of the Partnership Steering Group, Executive Committee and any sub-groups will maintain a level of confidentiality which is appropriate to the standards of the confidentiality they would exert within their own organisation, or as bound by the terms of any contract in relation to the DTI funding.

Conflicts of Interest

Members of the Partnership Steering Group will be involved in a number of partnerships and networks across London and the UK. Many members will wear different hats at different times, and may find themselves working in partnership at one meeting, then competing for resources at another meeting.

Membership of the partnership assumes that members are signing up to the vision and objectives, and the terms of reference of the group. Members will be expected to openly declare any potential conflict of interest to the Partnership, which may prejudice their role within the partnership. This includes any funding bids being made which may be in competition with a bid submitted by the Partnership Steering Group, and will openly declare conflicts at points where key decisions are being made.

Publicity and Promotion

Toynbee Hall as lead agency will act as the central, co-ordinating point of all external communication in relation to the Capitalise Partnership and the DTI's debt advice funding. Toynbee Hall will have an ultimate obligation to ensure all external

communication meets the standards expected by the DTI. As the project develops, some of this responsibility will be with the Sub-Regional Co-ordinators.

Members should contact the Project Manager where:-

- Their organisation wishes to make external communication (e.g. to the press) directly in relation to the Capitalise Partnership debt advice project
- Their organisation is contacted by a media organisation for information in relation to the Capitalise Partnership regarding the DTI funding.

Review of Terms of Reference

A review of the Terms of Reference of Capitalise will take place annually.

Data Protection

All organisations are bound by the laws and regulations set out regarding Data Protection.

Appendix - members