



MEMORANDUM OF UNDERSTANDING BETWEEN: The Department for Communities and XXXXXX District Council

INTEGRATED ADVICE PARTNERSHIP FUND

This Memorandum outlines the policy background and financial and administrative arrangements between the Department for Communities (hereinafter referred to as the “Department”) and XXXXX Council (hereinafter referred to as the “Council”) in relation to 2024/26 Integrated Advice Partnership Fund.

1. Overview

The Department has a statutory requirement to provide debt advice to individuals and households in need. The debt advice levy provides the Department funding to deliver free debt advice in NI.

The levy is applied to the financial services industry by the Financial Conduct Authority. The monies collected through the levy are allocated based on the proportion of adults in each of the nations of the UK who are indebted. The amount of funding available varies from year to year based on the MaPS ‘Need for Debt Advice’ survey.

The Department recognises the necessity to maximise the reach of the current debt advice service, managed by Advice NI. Whilst the ‘Need for Debt Advice’ survey 2023 shows that within NI 183k citizens have a ‘need for debt advice’, in 2023/24 our funded service supported 3,395 citizens. However, it is important to note that people who need support do not always present.

Additional, one-off funding has become available due to HMT revisiting previous years debt levy allocations and applying a revised calculation for all the devolved nations. *Therefore, this is temporary funding which will not continue beyond 2025/26.*

This has provided the Department with an opportunity to explore and implement additional options, we aim to increase debt advice reach through early intervention ensuring that more people facing financial difficulties have access to comprehensive support and guidance tailored to their specific circumstances.

To this end the Minister has approved an Integrated Advice Partnership fund to test proposals which focus on enabling better integration of funding/services, collaboration for early intervention and prevention to increase the reach of debt advice. This approach is grounded in collaborative advice partnerships; connecting services to improve the uptake of debt advice reach via an integrated approach.

Collaborative and integrated advice delivery can involve a range of options which could be to test new innovations or to maximise existing services and networks, for



example: pro-active information and awareness raising activities, providing advice in accessible settings such as social supermarkets, food banks, doctors surgeries, faith-based groups and other less traditional advice locations including partnering with organisations such as Christians Against Poverty, Trussell Trust and others who work in local communities.

This funding should target local need by working in partnership with the local voluntary and community sector to ensure the delivery of better, more responsive services and better outcomes for communities, through a range of diverse methods that complement the existing NI Debt Advice service administered with our delivery partner, Advice NI.

2. Purpose of this Document

This Memorandum of Understanding

- Sets out the Funds' duration and scope;
- Describes the roles and responsibilities;
- Sets out the financial arrangements; and
- Provide arrangements for governance and accountability.

3. Duration

The allocations for the Integrated Advice Partnership fund apply within the following timescale: 1 October 2024 to 31 March 2026.

All activities supported by these monies must take place within this period.

Expectations that funding will continue beyond March 2026 should be robustly managed and made clear from the outset that this will not be the case.

4. Objective and Scope of funds

As stated within the overview the integrated advice partnership fund will focus on enabling better integration of funding/services, collaboration for early intervention and prevention to increase the reach of debt advice. The objective of the fund is to:

'Improve the uptake of free, independent regulated debt advice through a collaborative partnership approach'.

The aim is to reach a broader section of the community who would benefit from debt advice but have not yet presented themselves to any advice services. This could include having advice partners in non-traditional advice settings to break down the barriers people have before coming forward for debt advice such as shame and stigma.



To achieve this projects must:

- deliver holistic (income maximisation, debt and welfare) advice in community accessible settings such as health, education, faith-based locations.
- be a collaborative partnership with two or more organisations, one of which can supply the free, independent, FCA regulated debt advice. Projects can be led by a single organisation with the planned collaboration evidenced in their proposal.
- demonstrate improved outcomes (financial and wellbeing) for people accessing the service.
- include an aspect of face to face/in person delivery.

Further details on the objective and high-level specification can be found at **Annex A**.

Whilst the Department will not be assessing proposals, council approved projects are required to be shared and agreed with the Department prior to work commencing.

An element of the allocation for the Integrated Advice Partnership Fund is available to fund internal council costs. Costs must be solely and wholly related to the administration of this fund. Up to a maximum of 10% of the total fund can be claimed for these costs.

5. Not in Scope

We will not fund:

- Any activities undertaken or costs incurred prior to the start of the work; or
- The cost of bankruptcy/DRO/insolvency fees for individual clients; or
- Any other direct financial assistance to clients.
- An existing project unless the fund is used to expand the project beyond its currently funded parameters and meets the objectives of this fund.

6. Roles and Responsibilities

At Council level officials will:

- Ensure any proposed interventions for expenditure is agreed in advance with Department
- Be responsible for ensuring the expenditure of the funds aligns with the high level objectives set out by the Department
- Ensure the funds are properly managed and all procurement and statutory obligations are adhered to;



- Assign points of contact to liaise with Departmental officials to provide regular verbal and written updates;
- Establish effective working arrangements based on co-operation, partnership and mutual assistance between local statutory, voluntary and community sector organisations;
- Collaboratively agree appropriate protocols and procedures for determining the approach to interventions;
- Work closely with funded organisations to ensure
 - they adapt the formal protocol for regulated volunteering;
 - that there is mandatory reporting on money spent and impact;
- Receive assurance that organisations will provide guidance around the safety and protection of the staff engaged in assessing and delivering interventions supported through the fund;
- Ensure that where disputes arise between council and funded organisations and cannot be resolved quickly, they are escalated to higher levels of management within the respective organisations; and
- Maintain effective working relationship based on co-operation, partnership and mutual assistance with Departmental Officials

At Departmental level, officials will:

- Release funds immediately upon receipt of the electronically signed Letter of Variance and Memorandum of Understanding;
- Provide support, guidance and where appropriate, share central government information from across departments, including data relating to need;
- Maintain regular contact with council through designated points of contact to request updates and information;
- Collate information received from councils and record any emerging issues sharing lessons and good practice emerging.

7. Financial Arrangements

The allocations will be provided through the established Community Support Programme arrangements. There is no requirement for councils to match fund this provision. The 2024/25 allocation of funding will be released immediately after return of the electronically signed Letter of Variance and this Memorandum of Understanding.

An accounts directive has been agreed with the Department that will allow any funding received in 2024/25 year to be carried over into council reserves for the 2025/26 year with the expressed purpose that it remains ringfenced for the Integrated Advice Partnership fund.

Full accounts directive letter to follow.

8. Governance and Accountability



The Minister is accountable to the Assembly for the funding policy and ensuring that it has been properly spent as designated. It is important to ensure that public money is spent in an accountable and transparent way, and that the governance arrangements are proportionate.

9. Monitoring & Reporting

Reporting will be via an Outcomes Based Accountability (OBA) report card – this will be agreed, alongside the reporting cycle, with the Council, prior to projects commencing. The Council will ensure that all necessary monitoring information is sent to the Department in accordance with the relevant timescales. Both parties will comply with any deadlines set for requests for information concerning implementation or expenditure of these funds. Where this is not possible both parties will agree mutually suitable alternatives. Department representatives from the 'Advice and Finance Inclusion Team' will meet with the Council officials on a regular basis to monitor delivery of interventions and to share information.

Reporting on this Integrated Advice Partnership Fund must be kept separate from reports for the baseline CSP CD, Advice and Debt Advice.

10. Publicity

The Council will ensure that Departments contribution of funding to the project under this Letter of Variance is appropriately recognised through a variety of mediums. This includes press, speeches, publications, banners, signage, advertisements and media interviews. Northern Ireland Executive/DfC branding must be prominently displayed. Electronic branding and logos are available by contacting the DfC Communications and Engagement Office by email to

Commsengagement@communities-ni.gov.uk;

The Council will keep DfC regularly informed of marketing, press and PR activity including the planning and delivery of public statements, announcements and promotional activity concerning the project.

11. Audit

This grant is subject to normal Government accounting rules and is also subject to the Council's internal controls and scrutiny by the Local Government Auditor.

12. Access



Both the Council and the Department will comply with the deadlines set for any requests for information concerning the programme. The Department, the Comptroller & Auditor General/Local Government Auditor or their representatives will be provided with all such accounting and other information relating directly or indirectly to the Programme as requested. The Department, the Comptroller & Auditor General / Local Government Auditor or their representatives will have permission to enter upon any premises owned or occupied for the purposes of inspecting an asset or accounting record relating to the funding.

13. Formal Commitment to Memorandum

Signed

Dated

On behalf of Department for Communities

Signed

Dated

On behalf of XXXX Council

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Annex A

Objective and High-Level Specification

Overarching Objective:

Improve the uptake of free, independent regulated debt advice through a collaborative partnership approach.

Projects must:

- deliver holistic (income maximisation, debt and welfare) advice in community accessible settings such as health, education, church communities etc.
- be a collaborative partnership with two or more organisations, one of which can supply the free, independent, FCA regulated debt advice. Projects can be led by a single organisation with the planned collaboration evidenced in their proposal.
- demonstrate improved outcomes for people accessing the service as well as the positive financial and wellbeing benefits of advice to other services and partners.
- include an aspect of face to face/in person delivery.
- agree to a reporting and monitoring cycle as agreed between DfC, council and delivery partner.
- share learning to inform future approaches.
- be delivered by 31/03/26.

What can you apply for?

Activities that work within a community setting, whether this be a school, health service, community centres, faith locations etc, to improve access to or the scope of debt advice services in NI, along with any other holistic advice provision to strengthen collaboration between voluntary sector advice organisations. Partnership working.

Organisations can apply for any activity they feel meets the objective and against which they will be able to report back to us after having spent the grant.

Funds must be spent by 31 March 2026.

We will not fund activities undertaken or costs incurred prior to the application/proposal being approved.



The types of expenditure that would be considered would include, but not be restricted to, the following:

Training for paid staff and/or volunteers to improve the quality of debt advice, and reasonable associated expenses (including cover to enable staff to participate);

Additional infrastructure that will directly benefit debt advice, for example AdvicePro case management software, computers for staff members, computers for clients to tackle digital poverty and debt.

Additional contributions to the running costs for the provision of debt advice, to extend its scope beyond existing funding streams. This could include, for example, salary costs, volunteer expenses, premises or equipment costs.

To note: Any organisations applying for new salary costs should be fully informed of the temporary nature of the fund, there will be no further funding beyond 2025/26 and therefore expectations should be managed.

In assessing proposals, the following factors should also be taken into account:

Value for money.

Debt advice services extended to address unmet need within a community setting;

Access to quality of debt advice is expanded and improved;

Those according to the Money and Pensions Service's [Debt Needs Survey](#) who do typically need debt advice i.e.:

- Under 35 years old.
- In households with children and low incomes (73% have an annual household income of less than £30,000 before tax).
- Most (61%) rent their home from social or private landlords and a further 28% own their house on a mortgage.
- They also were more likely to have experienced an income shock in the previous three years, like redundancy or a drop in earnings.

We will not fund:

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- The cost of bankruptcy/DRO/insolvency fees for individual clients; or
- Any other direct financial assistance to clients.
- An existing project unless the fund is used to expand the project beyond its currently funded parameters and meets the objectives of this fund.

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