



MAKING A DIFFERENCE

Our impact in 2017

MONEY ADVICE TRUST



ADVICE YOU CAN TRUST

MONEY ADVICE TRUST

The Money Advice Trust is a national charity helping people across the UK to tackle their debts and manage their money with confidence.

We run National Debtline, offering free, independent and confidential advice on personal debt over the phone and online, and Business Debtline, the UK's only free dedicated debt advice service for people who are self-employed and other small business owners. We are also the leading training body for UK debt advisers through our Wiseradviser service, and provide training and consultancy to companies who engage with people in financial difficulty.

Beyond our frontline activity, we work closely with government, creditors and partners to improve the UK's money and debt environment.

CONTENTS

FOREWORD	3
MAKING A DIFFERENCE	4
OUR IMPACT IN 2017	5
THE DIFFERENCE WE MADE TO PEOPLE IN DEBT	6-7
THE DIFFERENCE WE MADE TO SMALL BUSINESS OWNERS	8-9
THE DIFFERENCE WE MADE TO OUR SERVICES	10-11
THE DIFFERENCE WE MADE TO THE ADVICE SECTOR	12-13
THE DIFFERENCE WE MADE TO THE CREDIT INDUSTRY	14-15
THE DIFFERENCE WE MADE TO POLICY AND PRACTICE	16-17
WORKING IN PARTNERSHIP	18

FOREWORD

I am always struck, when the team puts together this Impact Report each year, by the sheer breadth of the Money Advice Trust's work – and the wide range of ways in which the charity helps people to tackle their debts and manage their money with confidence.

Whether listening in to calls or hearing feedback from the creditors whose staff we train, it is clear that this breadth of expertise is one of the Trust's main strengths. It is a part of what makes chairing the charity's Board such an interesting and rewarding experience.

In 2017 we helped more people than ever before – making a difference to more individuals through National Debtline, more small business owners through Business Debtline, more advisers and their clients through Wiseradviser and more people in vulnerable circumstances through our growing training and consultancy work in the credit industry.

We couldn't do this work without our own people – the incredibly talented, hardworking and committed team that delivers and supports the charity's services day in, day out. I am pleased that for this year's Impact Report, we have asked some of these colleagues to share their experiences of working for the Trust at this busy time.

And we could not do this work without our many partners. I would like to thank those partners for their support in helping us make a difference to so many people's lives in 2017 – and we look forward to working with them to help even more in the years ahead.

Change is coming in the money advice sector. Over the coming year we will see the new Single Financial Guidance Body come into being, the Wyman Review's recommendations being progressed, and the Government bringing forward a potential game changer in the new statutory Breathing Space scheme. Combined, these changes provide us with a unique opportunity to significantly improve the effectiveness of debt advice in the UK.

As we all grapple with these challenges, those of us in positions of leadership in the sector must not lose sight of the people we serve – as I know our team at the Money Advice Trust never does, as well as the need to deliver high quality services as efficiently as possible. This report is a testament to their hard work, and that of colleagues in our many partner organisations in the advice sector, credit industry and elsewhere.



Adam Sharples CB
Chair, Money Advice Trust

MAKING A DIFFERENCE

We enable people across the UK to tackle their debts and manage their money with confidence.

We do this by:

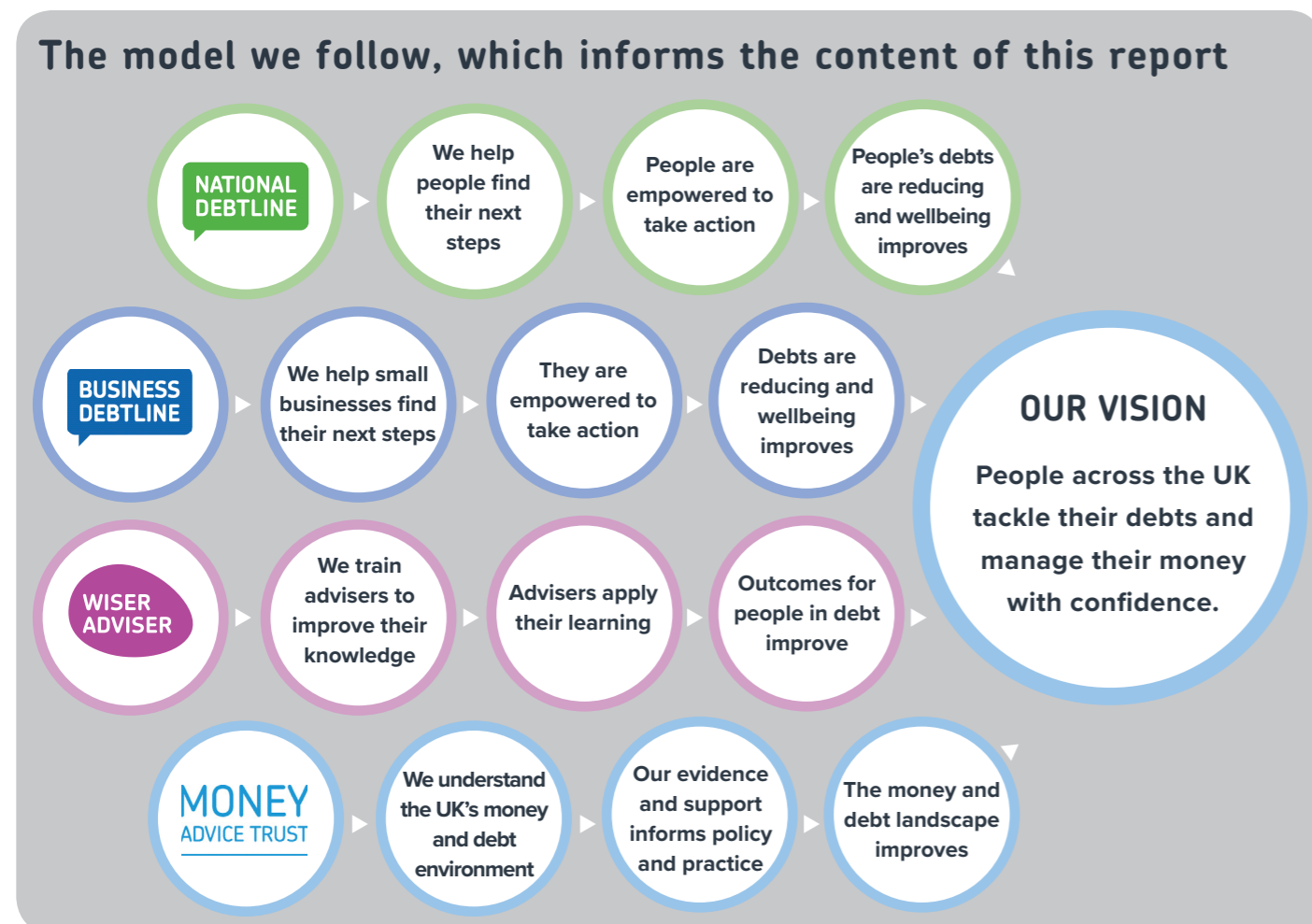
1. Supporting people and small businesses to manage their debts themselves
2. Improving quality in the debt advice sector through training and tools
3. Influencing policy and practice to improve the UK's money and debt environment

Helping people to help themselves

Helping people in debt to help themselves is central to our work. We believe the best way to help people in financial difficulty is to provide the support and tools to help them understand their options and to give them the confidence to take the next steps to deal with their debts. This allows people to manage their own situation, and can result in better longer-term outcomes.

How we measure the difference we make

We use the regular feedback from the people we support, across all of our services and channels, to understand the difference we make. This insight helps us to continually improve our services and advocate for change to policy, regulation and practice.



To see our Theory of Change and to read more about our client surveys and how we measure our impact, please see our survey results methodology: www.moneyadvice.org.uk/impact

IN 2017...

We helped more people and small businesses in debt

Our advisers helped:



169,700 people by phone - 10,800 more than in 2016



50,600 people through webchat - 12,900 more than in 2016



We had over 1,529,800 visits to our websites - an increase of 19%

After advice from National Debtline:



85% of callers are more likely to open their post



81% are more likely to repay their debts



4 out of 5 people would recommend our website

After advice from Business Debtline:



92% of callers have reduced or stabilised their debt



58% say the advice they received helped them to continue trading



97% are clear on next steps after getting advice from webchat

We improved quality in the advice sector

Wiseradviser provided more than **11,100 training places** to debt advisers across the UK and **980 free-to-client organisations** used our training in 2017. **85% of free money advice agencies** access Wiseradviser advice training.

After Wiseradviser training:



96% of advisers improved their knowledge of money advice



98% felt better at helping people with debt problems



97% have increased confidence when advising clients

We supported creditors to improve their practices

During the year we delivered training to **44 creditor organisations** and **6,700 staff**. We have now trained over **16,000 staff** in more than **190 organisations**, providing practical support and the tools they need to help customers in vulnerable circumstances.

After vulnerability training:



95% of attendees rated their knowledge as very good or excellent (face-to-face)



93% rated their knowledge as very good or excellent (e-learning)



94% rated their tutor as very good or excellent (face-to-face)

We improved the UK's money and debt environment

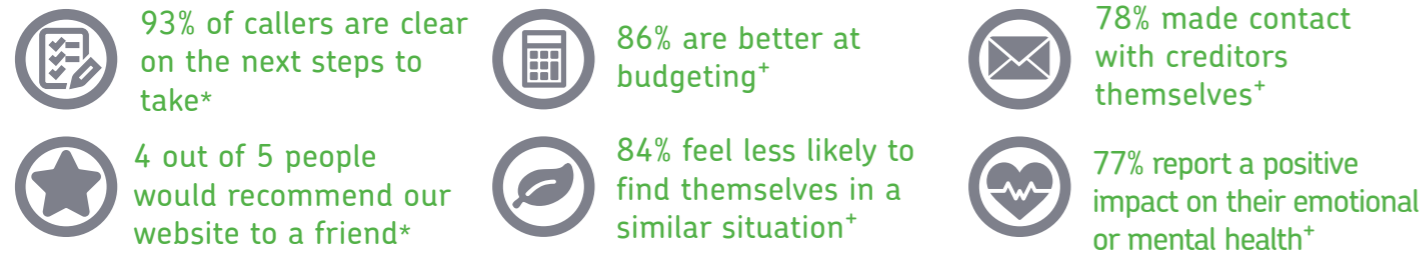
We engaged **38 parliamentarians**, produced responses to **21 consultations** and influenced key **decision makers** in government, regulators and industry. We launched our latest **Stop The Knock** research on local government debt collection, and worked with partners to launch the sector's **Taking Control** campaign for bailiff reform.

THE DIFFERENCE WE MADE TO PEOPLE IN DEBT



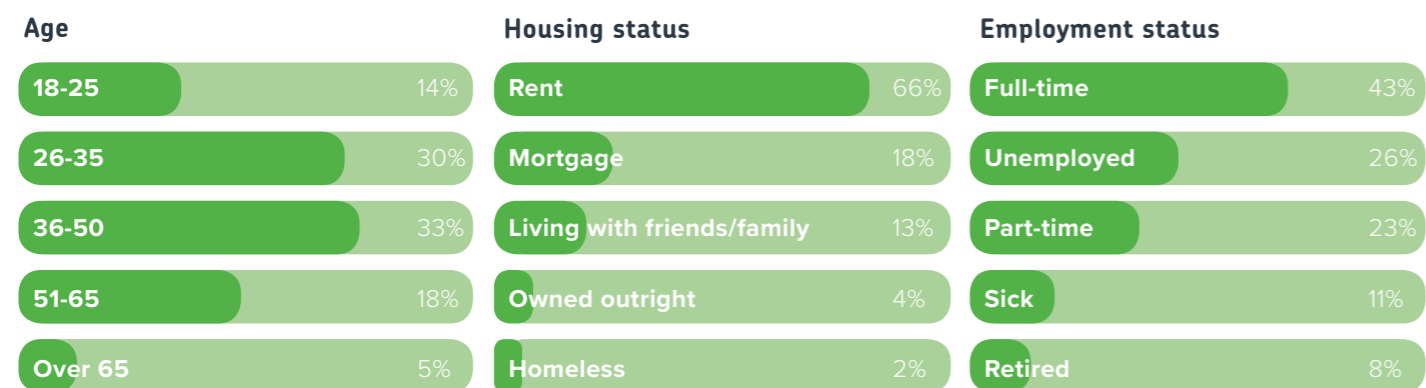
National Debtline helped **140,500 people on the phone**. We helped a further **43,500 people through our webchat service**. In addition there were **1,362,500 visits to the National Debtline website**.

Our impact:

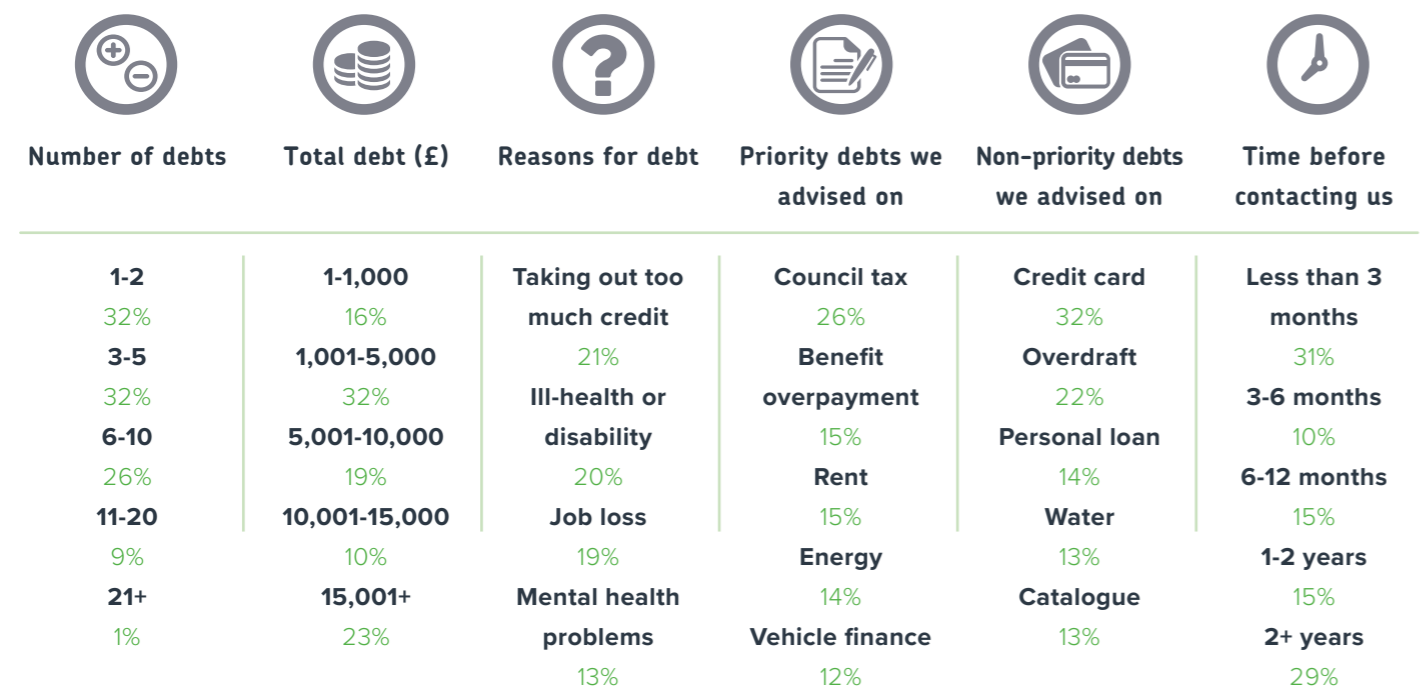


Survey results *straight after contact, *callers 9-15 months after contact

Who we help



Debt profile



Making a difference to Margaret

Margaret* and her partner, David, took out a joint mortgage when they moved in together in 2012. However, in 2015 Margaret's partner moved out, owing her £17,000. As a result of trying to manage household bills on her own she accrued a £15,000 bank loan and an overdraft which she was struggling to manage.

In 2017, Margaret received an energy bill that was much higher than she was expecting which was, "the straw that broke the camel's back." Having tried to struggle on, Margaret realised that she couldn't afford to pay what she owed and called National Debtline. At the time she felt very stressed by both her debts and the breakdown of her relationship. She had gone over two years feeling unable to answer her phone or open her post, and says she, "was struggling to get on top of my finances – I felt overwhelmed."

Margaret spoke to Dan at National Debtline who reassured her that help was at hand, did a budget with her and talked through the options available. As a result, Margaret made the step to contact her bank and energy company and explain her situation. Using her budget she was able to agree repayments to start to clear the arrears.

"National Debtline helped me to help myself. Dan was very sympathetic, understanding and knowledgeable – especially about issues that were personally relevant. I am still working through the list of actions that I was advised to take. It might take some time but I feel empowered to do so because of the advice I got."



* Names and photo have been changed

Making a difference by phone, online and via webchat

"The adviser I talked to was very understanding and I appreciate the effort they went through to help me feel like I'm not alone in this and that help and support was available to me."

NATIONAL DEBTLINE CALLER



"I always find the website easy to use and with good straightforward information."

NATIONAL DEBTLINE WEBSITE USER

"The contact I had with National Debtline was very informative – lots of specific and specialist help which I couldn't get my hands on from anywhere else."

NATIONAL DEBTLINE WEBCHAT USER



THE DIFFERENCE WE MADE TO SMALL BUSINESS OWNERS



Business Debtline helped **29,200 people on the phone**. We helped a further **7,100 people through our webchat service**. In addition, there were **167,300 visits to the Business Debtline website**.

Our impact:

- 92% of callers are clear on the next steps to take*
- 86% are better at budgeting*
- 86% feel less likely to find themselves in a similar situation*
- 96% of webchat clients are satisfied with the service they received*
- 79% made contact with creditors themselves*
- 76% report a positive impact on their emotional or mental health*

Survey results *straight after contact, + callers 9-15 months after contact

Who we help

Age	Business type	Number in household
18-25 4%	Construction 16%	One 44%
26-35 23%	Wholesale, retail & vehicle repair 12%	Two 20%
36-50 43%	Admin & support services 8%	Three-five 33%
51-65 26%	Professional & scientific activities 8%	Six+ 3%
Over 65 4%	Accommodation & food services 7%	

Debt profile

Number of debts	Total debt (£)	Priority debts we advised on	Priority business debts advised on	Time before contacting us	Reason for debt
1-2 39%	1,000 13%	Council tax 20%	Income tax 12%	Less than 3 months 31%	Business failure 30%
3-5 30%	1,001-5,000 23%	Vehicle contract 13%	VAT 8%	3-6 months 12%	Taking out too much credit 18%
6-10 22%	5,001-10,000 15%	Energy 11%	Energy 6%	6-12 months 15%	Ill health/disability 14%
11+ 9%	10,001-15,000 10%	Rent arrears 8%	Business rates 6%	1-2 years 14%	Relationship breakdown 10%
	15,001+ 39%	Benefit overpayments 7%	Vehicle contract 5%	2+ years 28%	

Making a difference to Ali

Ali* lives in London and runs his own promotions business. He contacted Business Debtline for advice when he realised that his financial situation had become unmanageable. At the time his relationship had broken down and he started to suffer from severe stress and anxiety problems. He was struggling to keep focused on work and he started to get behind with bills. He says: "I used to get a text from my bank every morning to say I was over my overdraft limit. I had a stack of about 50-60 unopened letters in the corner of my room. It was terrible, I hadn't told anybody about it – I was just having a meltdown."

Ali contacted Business Debtline and spoke to Scott who completed a business budget with him and discussed how the business had been operating in the lead up to the problems. Ali was keen not to lose the business, and they discussed options to help him manage his finances and deal with his debts. As a result, Ali made contact with his creditors and agreed a repayment plan that he could afford. He also decided to rent out a spare room which helped to boost his income whilst he began to get his business back on track.

"I can't tell you how much of a different state I'm in now. My income since the end of last year has just shot up and for the first time I'm paying my debts back. Business Debtline helped me emotionally to be able to talk about my worries. They gave me practical help and I thought, you know, there is a way through this."



* Names and photo have been changed

Making a difference by phone, online and via webchat

"I was totally dreading having to discuss the issues I was struggling with. The person who helped me was understanding, careful and gave very helpful advice which I followed and has helped me resolve the issues."



BUSINESS DEBTLINE CALLER

"Your adviser was able to help put my financial difficulties into perspective, and give me advice that makes sense. It has finally given me confidence that I can get over these financially difficult times. Thank you."



BUSINESS DEBTLINE WEBCHAT USER

THE DIFFERENCE WE MADE TO OUR SERVICES

NATIONAL DEBTLINE

BUSINESS DEBTLINE

National Debtline

We further invested in our services to enable us to help more people now, and in the future. With support from our funders, we recruited more advisers to take calls and respond to webchat enquiries. We also invested in our digital services to make sure people can access the help they need through the channel they want.



12 new advisers



7 dedicated advisers to help people online



Dan, National Debtline adviser

"Before joining National Debtline I never realised how vulnerable people could be. But, I have also learned just how much people can be empowered to improve their situation. My favourite part of the job is when someone calls you believing there is no way out from their situation, then, over the course of the call you can feel their confidence increasing to the point where you know that going forward they are going to be able to take really positive, potentially life-changing steps."

Our focus on quality

We continued to put the people we help at the heart of what we do. To maintain our ongoing commitment to quality we reviewed our internal quality monitoring processes and made a number of changes to enhance the way we support our advisers.



Streamlined processes to improve feedback given to advisers



Personalised support for staff using the results of quality monitoring



Deborah, quality assurance manager

"I have been at the Trust for over 20 years and seen many changes in the debt advice sector during this time. Ensuring quality has always been a central part of our work. Last year we built on our approach to ensure the needs of the individual remain at the forefront and we improved how we identify people in vulnerable circumstances. Advisers receive bespoke training to improve how they encourage disclosure from the people we help so that we can adapt our support to their needs. This includes breaking down advice into manageable chunks and arranging call backs."

Business Debtline

2017 saw the expansion of Business Debtline – the only free-to-client debt advice helpline dedicated to supporting self-employed people and other small business owners in the UK. Demand for our service has continued to increase. We invested in two new teams of advisers to take more calls, and to grow our webchat service.



11 new advisers



2 dedicated advisers to help people online



Scott, Business Debtline adviser

"The greatest compliment I have received from clients I have helped is them saying, "I have been able to sleep soundly again!" The job satisfaction and pride I have in my role is immeasurable. I'm proud that by the time clients have hung up they are clear on their next steps and to be part of an organisation that has a positive impact on individual lives, each and every call."

Our websites

We continued to focus on delivering effective online services to the people we support. This included a focus on improving the accessibility of our online resources.



Optimised home pages for mobile use



Incorporated the Standard Financial Statement as our website budget



Re-designed webchat pop-up, adding a 'click-to-call' feature



Developed a series of videos to guide users through how to complete a budget



Regina, digital advice officer

"Having previously worked as an adviser I had a good understanding of debt advice clients. In our digital team we work hard to ensure that all of our website content covers what people need to know. Our user testing shows how people interact with our digital services and the feedback enables us to make changes that we know will benefit our clients."

THE DIFFERENCE WE MADE TO THE ADVICE SECTOR



Wiseradviser provided **11,100 training places to 3,231 advisers in 980 free-to-client organisations** across the UK. **4,400 advisers** used the Wiseradviser website to access training and other learning resources. **85% of free money advice agencies access Wiseradviser training.**

Improving quality in the advice sector:

- 95% of advisers were helped to improve client outcomes**
- 97% were helped to do their job**
- 97% have increased confidence when advising clients**
- 93% were helped to meet or exceed clients' expectations**
- 94% shared their knowledge with colleagues**
- 98% were better at helping people with debt problems**

* All responses 12 months after training

In 2017 we identified which courses were most needed. We did this by monitoring trends in the types of debts people reported to us and through analysis of our annual training needs survey.

We launched:

5 new face-to-face courses:

1. Supporting clients with deficit budgets
2. Delivering quality debt advice
3. Supporting clients with learning disabilities
4. Benefit overpayments and debt
5. Child maintenance: collection and enforcement

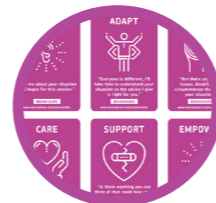
5 new online courses:

1. Advising clients with water debts
2. Behavioural theory and its application in debt advice
3. Introduction to income maximisation
4. Supporting clients to self-help
5. Supporting clients with learning disabilities

5 webinars on 3 subjects:

1. Benefit changes
2. Enforcement law Q&A with John Kruse
3. The debt pre-action protocol

Vulnerability cards for advisers



Adviser resources

We continued to support the sector by providing resources and tools for advice and creditor organisations to use to help people in debt.



Self-help packs

Last year more than 20,800 of our free self-help packs were given out by debt advisers to help people deal with their debts.



CASHflow

We re-developed this free online advice resource embedding the Money Advice Service's Standard Financial Statement (SFS) as the new income and expenditure form.



Common Financial Statement

We continue to operate the Common Financial Statement (CFS) to support organisations whilst they make the transition to the Standard Financial Statement (SFS).

James, debt supervisor, agency in Warwickshire

"I have nine years' experience as a money advice caseworker and 18 months as a debt supervisor. I've used Wiseradviser training from day one and it is still useful as an experienced adviser and supervisor. The training addresses issues that we come across every day with clients. I make a point of keeping updated with training for my own clients and casework. Wiseradviser offers good tools, updates, e-learning and the forums are very good in addition to the training courses."

* Names and photo have been changed



A collaborative approach

We worked collaboratively with expert organisations to develop high-quality training for advisers.

Supporting clients with learning disabilities

We developed a face-to-face course with Disability Rights UK to follow our e-learning which covers approaches for advising and supporting clients with learning disabilities, dealing with challenging behaviours and the key provisions in the Equality Act 2010.



Bringing 'nudge' to debt advice

Following the success of our Be Secure Innovation Grants project, we developed e-learning on how 'nudge techniques' can be used to improve engagement and encourage positive and sustainable change. We also developed a toolkit to allow advisers to incorporate the principles of behaviour.



Our Innovation Grants

The programme supports innovative debt advice projects, and aims to improve the quality and range of money advice available in the UK. Last year we funded three projects.

Easy Money – Mencap Liverpool

Delivered and produced a user-led financial literacy workshop programme, utilising *Easy Read* resources for people with mild learning disabilities and/or with autistic spectrum disorder.

Improving financial capability of ESOL students – Mary Ward Legal Centre

Created a training course and materials to build the financial health of clients who have English as a second language.

WhatsApp debt advice – Citizens Advice Manchester

Tested WhatsApp as a digital access channel, a follow-up channel and a casework 'keeping in touch' system, creating a mobilisation plan and training package.



THE DIFFERENCE WE MADE TO THE CREDIT INDUSTRY

Our team of vulnerability experts worked across a range of sectors including financial services, water, energy and retail in 2017. **We delivered training to 44 creditor organisations and 6,700 staff** to help them improve how they work with people in vulnerable circumstances.



Our training and consultancy

Our training and consultancy provides creditor organisations, and their frontline staff, with the practical help and tools they need to identify and support customers in vulnerable circumstances.

After our training:



95% of attendees rated their knowledge as very good or excellent (face-to-face)



93% rated their knowledge as very good or excellent (e-learning)



94% rated their tutor as very good or excellent (face-to-face)

In 2017 we expanded our range of face-to-face and e-learning courses to help creditor staff to support customers with a wider range of vulnerable circumstances. This work is complemented by our consultancy work with creditors, developing strategies, frameworks and policies on vulnerability.

Our training courses

- Supporting customers in vulnerable circumstances
- Supporting customers with mental health problems
- Understanding and supporting customers with a serious illness
- Identifying and supporting customers with gambling, alcohol and substance addictions
- Identifying mental capacity limitations during credit applications

Chris Fitch, vulnerability lead at the Money Advice Trust

“Having worked in vulnerability, financial difficulty, and financial services for the last 13 years I am delighted to now see such a strong focus and investment in supporting customers in vulnerable circumstances.”

“Many organisations have increased their focus on vulnerability significantly, and have recognised the need for practical training. We have been able to support these efforts through the Trust’s training and consultancy service – and I am looking forward to rolling this support out even further across the credit sector.”



We won ‘Best Training Provider’ at Credit Strategy’s 2017 Collections & Customer Service Awards.

The Royal Bank of Scotland and NatWest

The Royal Bank of Scotland (RBS) and NatWest approached us for help with a key opportunity to help increase awareness of addictions in identifying, engaging and supporting customers with gambling, alcohol and substance addictions.

Combining our respective expertise, we developed and delivered six face-to-face workshops to staff to enable them to support customers living with an addiction. These sessions were designed for staff working across all parts of the business, and in a range of different customer-facing roles. This has ensured that the course goes far beyond ‘awareness raising’ or ‘general advice’, and instead has been developed to take into account the contexts and commercial realities in which financial services staff operate.

RBS and NatWest also committed not to restrict the delivery of this course to their staff alone, but to encourage us to make it available to the wider industry. The aim is to help all firms to address this critical vulnerability challenge.

“Prior to these sessions with the Money Advice Trust team, there were considerable discussions about the need for action on how to identify, engage, and support customers with addictions. The Trust helped us to turn these discussions into action, based on their expertise.”

“The specialist face-to-face training provided practical actions to identify and support customers with gambling, alcohol and substance addictions. Our staff now know how to support these customers within the parameters of the business context, and who to refer them to.”

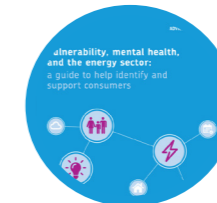
New vulnerability resources hub

We launched a vulnerability resources hub that brings together the latest research, tools and resources to help creditors and their staff best support customers.



Vulnerability cards

Developed by our vulnerability experts, these draw on tools such as TEXAS and BRUCE to help staff to identify and support customers in vulnerable circumstances.



Vulnerability, mental health, and the energy sector: a guide to help identify and support consumers

Written with Energy UK, this guide aims to help energy firms to identify and support energy consumers in vulnerable circumstances.



Lending and vulnerability: an introductory guide to mental capacity

Tackling the issue of mental capacity, this introductory guide written by Chris Fitch explains practical ways to identify customers with mental capacity limitations.

Find out more at www.moneyadvicetrust.org/vulnerability

THE DIFFERENCE WE MADE TO POLICY AND PRACTICE

We used our position at the heart of the money advice sector to influence policy and practice and improve the UK's money and debt environment.

In 2017 we engaged with **38 parliamentarians** on policy issues affecting the people we help, and produced responses to **21 policy consultations** from government departments, agencies, regulators and other bodies.

Our work in 2017 helped bring about

1. Improvements to the Financial Guidance & Claims Bill, including recognition of the importance of free-to-client debt advice and the vulnerability agenda.
2. A stronger focus on improving local government debt collection practices, through our Stop The Knock campaign.
3. A new government call for evidence on the impact of bailiff action, as a result of our joint Taking Control campaign with our partner charities.
4. A greater understanding of the advice sector across central government departments and agencies through our work on the cross-government Fairness Group.

STOP THE KNOCK

Our **Stop The Knock** campaign mapped the debt collection practices of local authorities across England and Wales and made recommendations on how practice could be improved.

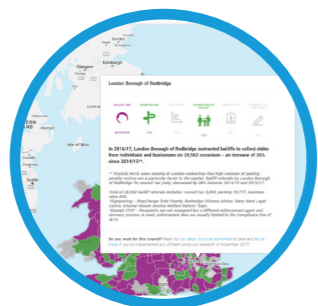
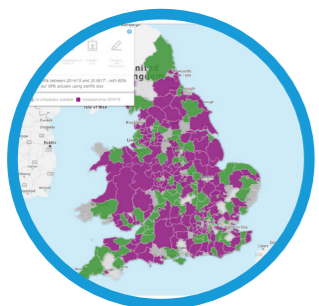
We compiled data from Freedom of Information requests which showed **local councils referred 2.3 million debts to bailiffs in 2016/17** – an increase of 14% in two years.

The figures showed a mixed picture with collection practices varying greatly from area to area. Almost two-thirds of councils had increased their use of bailiffs over a two year period, while 38% managed to reduce their reliance on bailiffs during the same time.

The report also recognised the hard work many councils are doing to improve practice. More than 50 councils had already signed up to the Citizens Advice and Local Government Association Council Tax Protocol and 97% were signposting residents to free debt advice.

Since the campaign launch, there has been a positive response from many local authorities. Councils are considering the recommendations we made and we are continuing to engage with local authorities on how to improve their practices.

An interactive map of the research is available at www.stoptheknock.org.



Councils told bailiffs should only be used as a last resort after report shows increase

STOP THE KNOCK Big jump in bailiff use by councils to chase debts – but what are your rights?

Our work in the media

In 2017 we continued to raise awareness of our services and the issues faced by the people we help. We secured **2,166 items of media coverage** (up 11% on 2016) in outlets reaching a total of nearly **19 million people per month**.

Our social media audience grew 13% and engagement with our channels increased 27% when compared with 2016.



Our research

Our research programme helps shape understanding of the problems our clients face, and seeks to improve the debt and credit environment.

Self-negotiators: the experiences of people in debt who negotiate with their creditors

With the Money Advice Service we published research into the experiences of people in debt who negotiate with their creditors. The research, carried out by the University of Bristol's Personal Finance Research Centre, provides insight into the factors affecting successful self-negotiation. It also looks at the roles played by the advice and creditor sectors in supporting people to deal with their debts.

The research outlines the value of this approach in giving people the support, confidence and knowledge to tackle their debts themselves.

At National Debtline we have used the results of the research to shape the way in which we support the people who contact us. This includes exploring ways to engage with clients after they contact our service to encourage them to come back to us for further support if they need it.

Supporting small businesses with energy debt

We published research, carried out by the University of Bristol's Personal Finance Research Centre, which explored the impact of energy debt on small businesses. Alongside this we published recommendations for industry, government and the regulator to ensure small businesses have the support and protection they need.

The qualitative research, based on interviews with small business owners who engaged with Business Debtline, explores people's experiences of falling behind on bills, dealing with energy suppliers and seeking debt advice. The report also provides insight into their experiences of setting up and running a small business and how they deal with business finances.

As well as this research, we have been piloting re-contacting people to discuss ways to improve their energy efficiency and reduce their bills.



WORKING IN PARTNERSHIP

We place partnership working and collaboration at the core of what we do.

Our strong relationships across the advice sector, government, regulators and the private sector help us to work together to improve the UK's money and debt environment.

Our Partnership Board brings these sectors together formally and meets twice a year, once in London and once in Scotland, Wales or Northern Ireland.

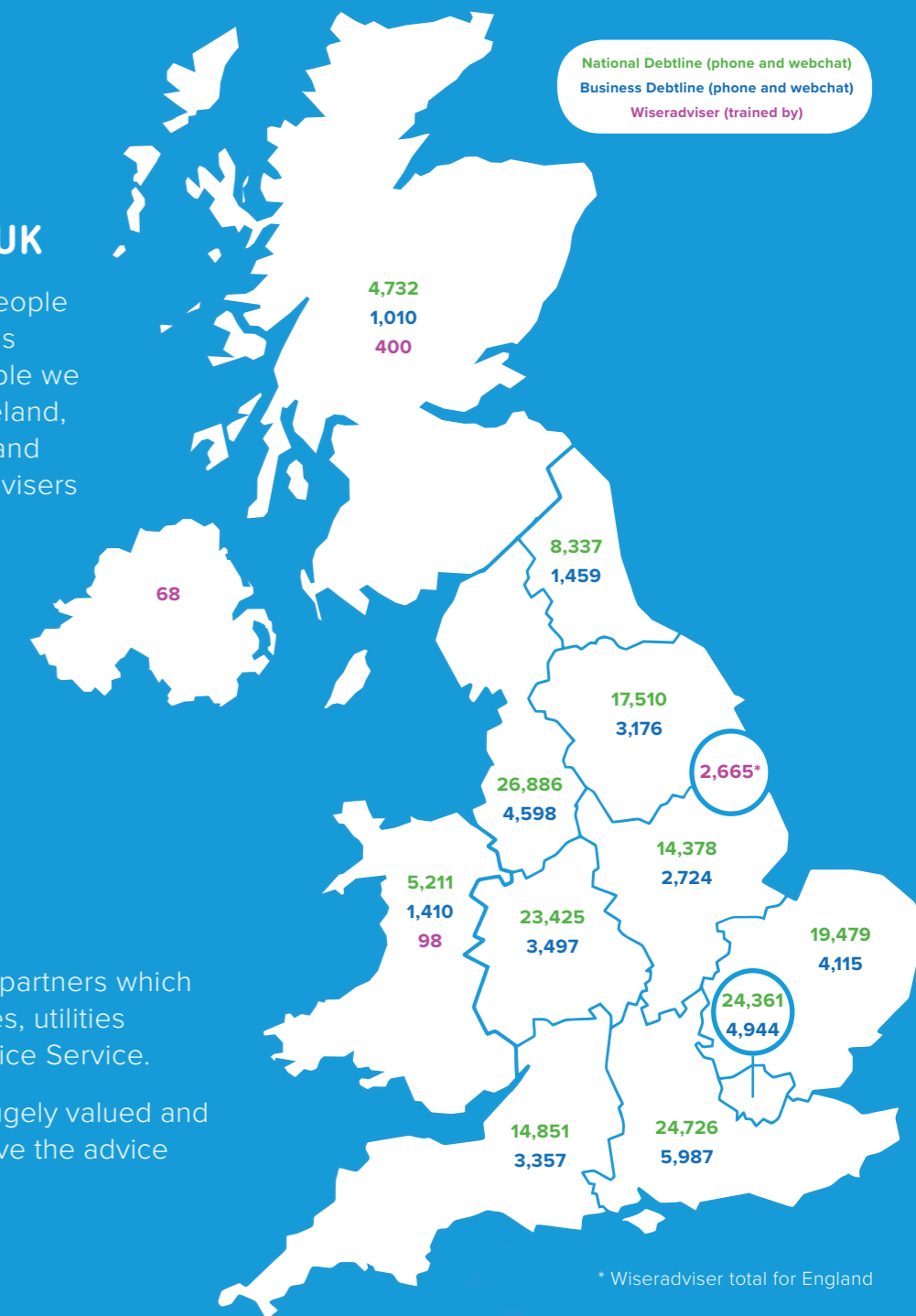
Beyond this, we work with partners on campaigns, service initiatives and training partnerships.

Who we work with:

Accountant in Bankruptcy	Department for Communities NI	Ofgem
AdviceUK	Department for Digital Culture	Owat
Advice Northern Ireland	Media and Sport	PayPlan
American Express	Department for Work and Pensions	Phoenix Commercial Collections
American Express Foundation	EDF Energy	Provident Financial
Association of British Insurers	Energy UK	QuickQuid
Barclays Bank	ENGIE	Santander
Barclaycard	E.ON	Scottish Government
Business Energy Solutions	Esmée Fairbairn Foundation	Scottish Power
Brighthouse	Experian	SSE
British Business Bank	Finance & Leasing Association	StepChange Debt Charity
British Gas	Financial Conduct Authority	The Royal Bank of Scotland
Building Societies Association	Home Retail Group	Group
Building Societies Trust Limited	HM Treasury	TSB
Capital One	HSBC Bank plc.	UKAR
Cabinet Office	Institute of Money Advisers	UK Finance
Citizens Advice	Lloyds Banking Group	Vanquis Bank
Citizens Advice Northern Ireland	MBNA	Welsh Assembly
Citizens Advice Scotland	Ministry of Justice	Wescot Credit Services
Clydesdale and Yorkshire Bank	Money Advice Scotland	Wessex Water
Comic Relief	Money Advice Service	Wonga
Computershare	Nationwide Building Society	Yorkshire Building Society
Consumer Finance Association	Non-Standard Finance	
Credit Services Association	Northumbrian Water	
Department for Business	Npower	
Energy and Industrial Strategy	Ofcom	

Our reach across the UK

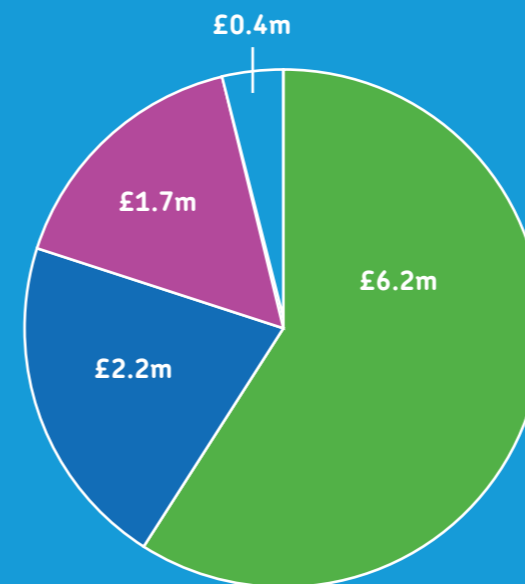
Our services are available to people across the United Kingdom. This map shows the number of people we helped in England, Northern Ireland, Scotland and Wales by phone and webchat, and the number of advisers we trained in 2017.



Our expenditure

We are funded by a number of partners which include banks, building societies, utilities companies and the Money Advice Service.

The support of our funders is hugely valued and enables people in debt to receive the advice they need.



- National Debtline
- Business Debtline
- Supporting the advice and creditor sector
- Influencing policy and practice

Our trustees

- Adam Sharples CB**
Chair
- Gail Scott-Spicer**
Deputy Chair
- Anna Bennett**
- Simon Crine**
- Adrian Keasey**
- Lawrence Slade**
- Paul Smee**
- Claire Whyley**
- Sian Williams**
- Merrick Willis OBE**

Our ambassadors

- Baroness Jean Coussins**
President
- Liz Barclay**
- Sir Sherard Cowper-Coles**
KCMG LVO
- Martin Hall MVO MBE**
- The Rt Hon. Sir Ian McCartney**
- Sir Brian Pomeroy CBE**
- Carol Sergeant CBE**
- Simon Walker**

Money Advice Trust

The Money Advice Trust is a charity formed in 1991 to help people across the UK tackle their debts and manage their money with confidence.

MONEY ADVICE TRUST

BUSINESS
DEBTLINE

NATIONAL
DEBTLINE

WISER
ADVISER

ADVICE YOU CAN TRUST

www.moneyadvicetrust.org

Money Advice Trust is a registered charity number 1099506.

A company limited by guarantee. Registered in England and Wales, number 4741583.

Registered office: Money Advice Trust, 21 Garlick Hill, London EC4V 2AU.

© Money Advice Trust 2018.