

Helplines Standard



Assessment Report: Money Advice Plus - The Financial Support Line for Victims of Domestic Abuse

Date: September 2024



Helplines Partnership

Helplines Partnership (HLP) is the membership body for organisations that provide helpline services via phone and multi-channel methods in the UK, Republic of Ireland and internationally.

We facilitate high quality service delivery to callers by providing a range of services which include:

- a programme of training and masterclasses
- accreditation to a sector specific quality standard
- bespoke support tailored to the specific needs of individual helplines
- access to helpline tools such as language interpretation and multi-channel contact solutions

Helplines Partnership also raises the profile of the sector through the representation of members' interests and influencing the social policy agenda, giving providers of helpline services a voice to build sustainability and promote excellence, choice and accessibility for everyone.

The Helplines Standard

The Helplines Standard identifies the practices that enable an organisation to deliver a helpline service which is consistent, relevant to the needs of its stakeholders and effective in what it is trying to achieve.

The assessment process comprises:

- reviewing a comprehensive portfolio of documentary evidence produced by the helpline supplemented by follow-up telephone interviews
- making sample contacts to the helpline
- undertaking on-site assessment activity which includes observation of contacts being handled by helpline workers
- conducting telephone interviews with commissioners/funders, key individuals responsible for information/marketing and delivery partners



Upon successful completion, accreditation to the Helplines Standard is awarded for three years.

HLP would like to congratulate those involved with the submission process for producing a comprehensive evidence portfolio. Further documentation was provided during the assessment visit and helpline procedures and processes were discussed in detail. The assessor would also like to thank Money Advice Plus staff for their welcome during the visit to the organisation's offices and for their co-operation throughout the assessment process.

From the observations undertaken during the visit, the commitment to delivering an effective high-quality service was strongly evident. Helplines Partnership is pleased to award certification for three years.

If HLP becomes aware that specific criteria are no longer being met, we reserve the right to investigate this and may subsequently suspend permission to use the Helplines Standard logo unless or until we are satisfied that these criteria are being met.

This report may be shared with trustees, helpline workers and other relevant stakeholders. HLP may cite examples of good practice in promotional materials or work with other helplines.

Limitation of Use

This report, and the recommendations it contains, are based on the Helplines Standard Terms and Conditions between Helplines Partnership and Money Advice Plus dated 17th January 2024 and any variations as agreed between the parties.

The matters raised in this report are only those which came to our attention during the course of our work and are not necessarily a comprehensive statement of all the weaknesses that exist or all improvements that might be made. Helplines Partnership neither owes nor accepts responsibility or liability for any actions taken, or their outcomes, as a consequence of the report.



Helpline Information

Name of Helpline	The Financial Support Line for Victims of Domestic Abuse
Name of Organisation (if different)	Money Advice Plus
Address	Money Advice Plus 182-184 Terminus road 2nd Floor Eastbourne BN21 3BB
Contact Name	Lindsay Newton-Palmer Karen Perrier
Contact Phone	07513 826 664
Contact Email	Lindsay.Newton-Palmer@moneyadviceplus.org.uk Karen.Perrier@moneyadviceplus.org.uk
Helpline Phone	0808 196 8845
Number of staff	3

Review Information

Channels assessed	Phone
Date of assessment visit	7 th August 2024
Date of sample contacts	16 th August 2024
Name/role of assessor	Rosie Swan – Helplines Standard Co-Ordinator and Assessor
Name/role of reviewer	Paula Ojok – Chief Executive and Internal Verifier
Accreditation award date	5 th September 2024
Interim certification date	5 th March 2026
Accreditation expiry date	5 th September 2027



The documentary evidence portfolio included:

- MAP Induction Pack
- FSL tracker
- Quarterly FSL data
- Team meeting agenda
- Monthly KPI report
- EDI action plan
- Training records
- Trainee learning programme
- Strategic planning document
- National Lottery budget
- National Lottery quarterly report
- Service Development FSL Strategy
- Quality Assurance Policy
- Safeguarding and Incidents Log
- Confidentiality and Disclosure Policy
- Homeworking Checklist
- Data Protection Policy
- Safeguarding Policy
- Phone issues log
- Language Line instructions
- FSL call boundaries
- Complaints Policy and Procedure
- FSL Short File Review Form
- Social Media Policy
- Health and Safety Handbook
- Recruitment and Selection Policy
- Staff Handbook
- Contract of Employment
- EDI Policy
- Schedule of clinical supervision
- File supervision procedure
- Appraisal, Performance Management and Casework Supervision Policy
- Completed supervision record
- Completed exit interview
- Risk Register
- Disaster Recovery Plan



The following staff, volunteers, partners and/or suppliers were contacted to corroborate documentary evidence

Job title / role and organisation
Chief Executive
Service Delivery Manager
Advice Supervisor
Money Advisor
Money Advisor
Money Advisor

Information about the helpline:

The Financial Support Line (FSL) for Victims of Domestic Abuse is run by Money Advice Plus and is part of a partnership with Surviving Economic Abuse (SEA). The FSL offers specialist advice to anyone in England and Wales experiencing domestic abuse who is in financial difficulty and struggling to manage their money.

The FSL is manned by paid staff and is regulated by the Financial Conduct Authority (FCA). The service has also recently achieved accreditation to the Advice Quality Standard.

Support is provided via telephone and the service operates Monday – Friday 9am-5pm.



Achievements, recommendations and criteria met

Outlined below is the Helpline Standard criteria for which the helpline provided evidence and satisfactorily met the requirements.

We also outline the criteria for which we have assessed the helpline to have achieved outstanding results either in relative terms (i.e. given the scale and nature of the helpline) or in absolute terms where other helplines could learn from this practice.

Recommendations are made relating to criteria which, if implemented, would further improve the quality of the helpline service.

The Organisation's Strategy and Aims

An effective approach to planning, implementing and reviewing service delivery is necessary for every organisation. It is particularly important for helplines which can be susceptible to fluctuations in contact volumes or changes in service-user preferences such as the expectation to provide a choice of contact methods. Funding is often another challenge. With a general reduction in commissioning budgets, even if the helpline is not directly affected, there may be fewer options for referring callers* to alternative sources of support. This section deals in principle with the policies, procedures and operational planning needed to ensure provision of a safe and effective service.

From the comprehensive evidence submitted and during the assessment visit it was clear that helpline planning is strongly focused on meeting the needs of callers. There was evidence of regular review and development to respond to emerging needs.

*the term 'callers' includes any type of multi-channel contact including text, web-chat and social media



1: Mission, aims and strategic planning

а	Have a clear and current definition of the helpline remit	
b	Establish clear KPIs, that are regularly reviewed and demonstrate the impact / outcomes of the service	
С	Keep up to date with external developments that are relevant to the helpline and use to forecast and plan appropriately	
d	Develop the helpline to meet emerging needs	
е	Have a realistic plan for the financial sustainability of the helpline	
f	Maintain and develop working relationships with funders and/or commissioners (if applicable)	
g	Actively involve stakeholders in the design and ongoing development of the service	

2: Operational Planning

а	Effectively forecast and schedule helpline workers to meet demand	
b	Have reliable measures in place to assess quality assurance	
С	Provide clear guidelines to enable helpline workers to manage different types of contacts and meet the needs of the service	
d	Ensure communication with the wider organisation is effective, regularly reviewed, and helpline workers understand the different services it offers	
е	Provide opportunities for helpline workers to contribute to the ongoing development of the helpline	
f	Have a process in place for responding to media and other external enquiries	



3: Confidentiality, Data Protection, Safeguarding and Risk

а	Operate and monitor a clear Confidentiality Policy in line with the helpline's requirements and relevant legislation	
b	Operate and monitor a clear Data Protection Policy in line with the helpline's requirements and relevant legislation	
С	Operate and monitor a clear Safeguarding Policy and process and act on any immediate risks to the safety of the helpline user	
d	Operate and monitor a clear Risk Register and a Business Continuity Plan	

4: Technology and contact systems

а	Develop and maintain IT and contact systems which meet the needs of the helpline
b	Ensure that the operation of IT and contact systems are understood by helpline workers
С	Record, assess and resolve potential problems with IT and contact systems, including facilitating continuity of service

Achievements

	Criterion	Comments
1a)	Have a clear and current definition of the helpline remit	The remit and purposes for the helpline are presented on the website, and the language used is easy to understand and informative. During the assessment it was evident that helpline advisors were clear of the definition and remit of the service and were well equipped to deal with callers outside of this. However, please see recommendations below.



1c)	Keep up to date with external developments that are relevant to the helpline and use to forecast and plan appropriately	The Financial Support Line (FSL) team keep up to date with external developments using data from monthly and quarterly reports, and helpline advisors regularly attend training courses which are relevant to their role. The CEO and Service Manager ensure they are kept informed about external developments and attend strategic partnership meetings within the money advice and domestic abuse sectors. Updates and developments are cascaded down to the helpline team where appropriate.
1d)	Develop the helpline to meet emerging needs	The helpline service is continually reviewed by the management team and helpline advisors' insights are sought. Innovations and improvements to the helpline are supported by qualitative and quantitative data, and regular partnership and strategic meetings are held to form part of the development of the helpline service. Management have worked with an external consultant on a service development strategy and sustainability plan, and this incorporates what has been learned about the service and plans for the future.
1e)	Have a realistic plan for the financial sustainability of the helpline	The FSL was set up in response to the Covid 19 pandemic and was funded for three years by the National Lottery until March 2025. The budget is reviewed regularly and reported on every quarter and other funding opportunities are identified as part of practice, including with Nationwide, Money Advice Trust, MHUK and through the current funded partner Surviving Economic Abuse (SEA).
1f)	Maintain and develop working relationships with funders and/or commissioners	Quarterly project meetings are held between Money Advice Plus and the National Lottery and a reporting schedule was agreed mutually and is adhered to. From the submission and evidence and in discussion with the CEO, it was evident that Money Advice Plus values and nurtures its relationships with partners and funders and will not compromise on the ethos, values and mission of the FSL.
2b)	Have reliable measures in place to assess quality assurance	From the submission and evidence provided, it was evident that the FSL is committed to providing a high- quality service and has recently achieved accreditation to the Advice Quality Standard. The FSL operates within the organisation's Quality Assurance Policy and Procedure, and the advice supervisor conducts regular short case reviews including monitoring and auditing case file notes and listening into helpline advisor's calls against set



		criteria. The frequency of short case reviews is dependent on the advisor's length of service and this is consistent across office, hybrid and remote workers. However, please see recommendation below.
2c)	Provide clear guidelines to enable helpline workers to manage different types of contacts and meet the needs of the service	Helpline advisors have immediate access to support from their colleagues, supervisor, deputy manager and safeguarding lead when dealing with challenging calls. There is a comprehensive guide to maintaining professional boundaries which is underpinned by the Boundaries Policy, and this provides guidance to helpline advisors on their conduct when interacting with helpline users. However, please see recommendation below.
2e)	Provide opportunities for helpline workers to contribute to the ongoing development of the helpline	From the submission and evidence provided, it was clear that helpline advisors are given plenty of opportunity to contribute their ideas and insights to the development of the FSL. Bi-weekly FSL unit meetings were set up for advisors to discuss the helpline and share successes and challenges and identify development opportunities, such as reviewing the helpline guide and developing tools to support advisor wellbeing. Team meetings include a standing agenda item which gives space for advisors to contribute new ideas, and all staff contributed to the strategy and sustainability plan.
3a-c)	Confidentiality, Data Protection and Safeguarding	 The FSL operates within Money Advice Plus's comprehensive Confidentiality and Disclosure, Safeguarding and Data Protection Policies. Helpline advisors have access to a safeguarding summary and Safeguarding Procedure including an easy-to-follow guidance flowchart which the assessor noted as an excellent example. All helpline advisors complete Data Protection training, there is a Data Protection Lead and all data protection breaches are logged and investigated and the ICO is notified. The above policies are available to view on the Money Advice Plus website, however, please see recommendations below.
4a-c)	Develop and maintain IT and contact systems to meet the needs of the helpline	From the comprehensive submission and evidence provided, as well as in conversations with the CEO and helpline advisors, it was evident that IT and contact systems are well developed to support the



Ensure that the operation of IT and contact systems are understood by helpline workers Record, assess and resolve potential problems with IT and contact systems, including facilitating continuity of service	efficient delivery of the service. A log is kept of technological issues and immediate support is on hand from provider START Communications. Helpline advisors are thoroughly trained on contact systems used, including the telephony system Horizon and Advice Pro for recording. Helpline advisors have access to a user guide and online guidance provided by START Communications.
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Recommendations

	Criterion	Comments
1a)	Have a clear and current definition of the helpline remit	Whilst the FSL webpage outlines the remit and purpose of the helpline, the service standards could be improved to provide more information to prospective helpline users and manage expectations. For example, when confidentiality must be breached, who the caller will be speaking to, whether calls are recorded or not, whether callers can leave a voicemail. The Call Boundaries document submitted as evidence contains useful information in relation to service standards. Accessibility could also be improved, and this is acknowledged in the EDI Action Plan. The assessor acknowledges that the website is in the process of being redesigned and will therefore review the above at the 18-month review point.
2b)	Have reliable measures in place to assess quality assurance	The Quality Assurance Policy and Quality Assurance Procedure submitted were past their review dates, and HLP recommend these are reviewed and updated and within 3 months of this report. NOTE: both were reviewed, updated and submitted before this report was finalised.
2c)	Provide clear guidelines to enable helpline workers to manage different types of contacts and meet the needs of the service	There is clear written guidance for helpline advisors on professional boundaries and call boundaries, as well as guidance information found in various policies. However, specific guidance on managing different types of contacts which is collated and easily accessible would ensure consistency in practice and increase helpline advisors' confidence in the support they are providing. A good example of this would include guidance on the following challenging contacts; abusive, distressed, suicidal, silent, repeat, regular and sexualised.



		HLP will review this at the 18-month review point.
2f)	Have a process in place for responding to media and other external enquiries	Whilst there is an expectation on helpline advisors to escalate media and external enquiries to the leadership team, HLP recommends a formal process for helpline advisors to follow is implemented and is included in the guidance for managing different types of contacts above. HLP will review this at the 18-month review point.
3a-c)	Confidentiality, Data Protection and Safeguarding	Whilst helpline advisors attend a wide range of training courses as part of their continued learning and development and renew their safeguarding training every 3 years, HLP recommends that safeguarding training is completed annually and will review this at the 18-month review point.
		There is a safeguarding lead and helpline advisors can contact a duty number during the FSL's opening hours for immediate safeguarding advice and guidance, however HLP recommends the title of this role is changed to 'Designated Safeguarding Lead/Officer' (DSL/DSO) as a recognised title within the sector.
		Money Advice Plus's Confidentiality and Disclosure Policy, Safeguarding Adults and Children Policies, and Data Protection Policy are on the website however are not clearly displayed. HLP recommends that these key policies are made clearly visible on the website's homepage as part of its redesign and will review this at the 18-month review point.
		NOTE: whilst the Data Protection Policy and both Safeguarding Policies submitted as evidence were both past their review dates, reviewed and updated versions have since been submitted and are in date.



Helpline services

This section focusses on the day to day running of the helpline services and the end experience for service-users. This section of the Helplines Standard in particular is informed by the findings of a public survey of helpline users. This highlighted that they want helplines to:

- Do what you say
- Be friendly, well-trained & knowledgeable
- Talk to me in a language I can understand
- Treat me like an individual
- Tell me what you are going to do with my personal data

During the assessment visit and in all the observations undertaken it was clear that call handlers were really focusing on the needs of the service-user.

5: Helpline user experience

а	Develop and deliver messages to helpline users which provide accurate and current information about the helpline considering accessibility
b	Set and publish a clear offer that helpline users can expect to receive when contacting the helpline
С	Collect and monitor data from helpline users (if applicable) to identify how they accessed the helpline and adjust communications accordingly
d	Develop automated responses across all channels which are prompt, accessible and accurate
е	Inform service-users if real-time conversations (including instant messaging) are subject to recording
f	Record and process feedback (including compliments and complaints)



6: Interactions with service-users

а	Operate effective shift management with briefing practices and preparation for each shift
b	Ensure helpline workers follow and work within an engagement model/framework
С	Display clear transparency in line with confidentiality when seeking information from service-users/others
d	Ensure helpline workers explore and identify helpline users' feelings and needs and manage expectations
е	Ensure helpline workers respond constructively if the needs of the helpline user are outside the remit of the helpline
f	Ensure helpline workers demonstrate effective communication skills in responding to the different channels and needs of the helpline user
g	Ensure there is effective case note / contact recording – Helpline workers accurately record a summary of facts, risks, work completed and any follow up actions

7: Social media and online services

а	Have social media / online services policies and procedures in operation
b	Publish clear guidelines to enable helpline users to use social media channels appropriately in line with safer working practices



С

Have defined expectations regarding call handlers' personal use of all social media channels to minimise reputation and safeguarding risk

8: Staff Recruitment and Selection Policy and Procedure including relevant safeguarding legislation for staff

а	Have a safer recruitment and selection process for every role within the helpline which define the skills, knowledge and experience required
b	Have a clear HR Policy and procedures
С	Ensure paid staff are aware of their individual benefit and welfare entitlements
d	Set defined acceptable/agreed levels for staff attendance and retention
е	Review and monitor the staff team to ensure and encourage equality, diversity and inclusion (EDI)
f	Implement measures to support the physical and mental health and safety of helpline workers

Achievements

	Criterion	Comments
5a)	Develop and deliver messages to helpline users which provide accurate and current information about the helpline considering accessibility	From the submission and evidence and in discussion with the CEO, it was evident that Money Advice Plus is committed to improving the accessibility of the FSL. The FSL uses a language interpretation service and Text Relay when required and has reviewed commonly used documents and improved their accessibility using Easy Read and YouTube. The website is currently in the process of being redesigned and an Equality, Diversity and Inclusion



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		advisory group has been set up and is evaluating how Money Advice Plus designs its services and interacts with service-users. Work from the EDI advisory group will inform adjustments for the FSL. However, please see recommendation below.
5f)	Record and process feedback (including compliments and complaints)	Quotes, comments and compliments from helpline users are captured and successes are celebrated amongst the FSL team, and where consent is gained are also used to create case studies and in reports to funders. There is a Complaints Policy and a robust Complaints Procedure which outlines stages and time frames for dealing with complaints. All complaints are recorded on the complaints and problems monitoring log, and this is stored confidentially for managers to oversee. However, please see recommendations below.
6a-g)	Interactions with helpline users and helpline room practice	As part of the assessment, the HLP Assessor observed contacts by phone. It was evident that the helpline advisors observed and interviewed are highly experienced in their role and displayed a comprehensive range of appropriate contact handling behaviours. Their dedication and commitment to offering a high- quality service was clearly evident.
8c)	Ensure paid staff are aware of their individual benefit and welfare entitlements	All Money Advice Plus employees have access to an Employee Assistance Programme and reminders about this are communicated to staff regularly. All staff have a contract of employment which details their pension arrangements. Benefits and welfare entitlements are covered in induction and in a staff handbook which helpline advisors can refer to at any time.
8e)	Review and monitor the staff team to ensure and encourage equality, diversity and inclusion (EDI)	Money Advice Plus operate an Equality, Diversity and Inclusion (EDI) Policy and is committed to its vision, mission and values. An EDI advisory group was set up earlier this year in line with the Money Advice Plus strategy 2022-2025, to oversee and monitor how Money Advice Plus's services are delivered so that they are inclusive and fully committed to EDI. The advisory group meet quarterly for forward-planning and to set clear goals. Regular EDI monitoring of Money Advice Plus employees and trustees is in place and the data collated is used to form the annual service review, which influences strategic planning.



Recommendations

	Criterion	Comments
5a- b)	Develop and deliver messages to helpline users which provide accurate and current information about the helpline considering accessibility Set and publish a clear offer that helpline users can expect to receive when contacting the helpline	Please see recommendation made in 1a).
5e)	Inform helpline users if real- time conversations (including instant messaging) are subject to recording	Calls to the FSL are not subject to recording as standard, however exceptions may include for quality assurance, training and assessment purposes. On the Helplines Standard assessment day, helpline advisors were provided with a script to inform helpline users that the assessor was present and listening in, and consent was gained before continuing with the call which the assessor noted as an example of excellent practice. However, in line with the recommendation made in 1a) relating to publishing clear service standards, HLP recommends information on call recording is included in those and will review this at the 18-month review point.
5f)	Record and process feedback (including compliments and complaints)	Recording and processing feedback helps to ensure any recurring issues are identified and improvements can be made, as well as highlighting positive feedback and acknowledging achievements. A feedback policy to include compliments and comments as well as complaints encourages helpline users to provide feedback and means a broad range of feedback is captured; this is something which could be considered. Whilst the Complaints Policy and Procedure are on the website, HLP recommends this is made clearly visible on the homepage of the website along with the other key policies mentioned in section 3a-c), and will review this at the 18-month review point.



8a)	Have a safer recruitment and selection process for every role within the helpline which define the skills, knowledge and experience required	The Recruitment and Selection Policy is past its review date of May 2024. HLP recommends this is reviewed and updated and within 3 months of the date of this report. NOTE: this was reviewed and updated before this report was finalised.
8e)	Review and monitor the staff team to ensure and encourage equality, diversity and inclusion (EDI)	The Equality, Diversity and Inclusion Policy submitted as additional evidence is past its review date of May 2023. HLP recommends this is reviewed and updated and within 3 months of the date of this report.

Human resources

Knowledgeable, experienced and skilled personnel are key to the success of a helpline, and this section of the Helplines Standard assesses how the helpline recruits, trains and develops its staff and/or volunteer team.

Functioning within the wider Money Advice Plus organisation, the helpline benefits from well-established policies and procedures. Recruitment, selection, support and training and development are all comprehensive and effective.

9: Working with Volunteers (if applicable)

а	Practice effective and fair volunteer recruitment and management
b	Appropriately manage volunteer supervision, support and training

10: Training and development

a

Ensure that helpline workers can demonstrate appropriate skills and knowledge for



	their role
b	Provide appropriate training for workers (other than helpline workers) who may receive contact from a helpline user
С	Regularly review the effectiveness of training and induction policies / programmes and make appropriate revisions

11: Supervision, support, and continuing development

а	Provide regular and structured supervision for all helpline workers
b	Undertake annual appraisals / personal development reviews (PDR's)
С	Regularly assess and observe helpline workers in practice to ensure consistency across all channels
d	Ensure that helpline workers have opportunities for debriefs after a difficult contact

Achievements

	Criterion	Comments
10a)	Ensure that helpline workers can demonstrate appropriate skills and knowledge for their role	Helpline advisors complete an initial organisation induction and project specific induction prior to commencing their role. New starters are allocated a trainee learning programme record, and a training record once they are qualified. Money Advice Plus is regulated by the Financial Conduct Authority (FCA) and all helpline advisors are



		accredited to give full debt advice and comply with the FCA Handbook. Helpline advisors are also required to attain 16 CPD points per year. An allocated individual training budget allows for helpline advisors to attend additional training courses relevant to their role. From the evidence submitted and in discussion with the CEO and helpline advisors, it was evident that Money Advice Plus are committed to the continuous learning and development and upskilling of the helpline team.
11a)	Provide regular and structured supervision for all helpline workers	Structured supervision is in place in the form of an initial appraisal followed by three one-to-one meetings throughout the year. Pre-appraisal prep sheets are given to workers prior to their one-to-one and they are given the time to prepare for them. Helpline advisors previously attended clinical supervision every two months, and funding was allocated to increase this to every month following feedback from a staff member.
11c)	Regularly assess and observe helpline workers in practice to ensure consistency across all channels	The advice supervisor listens into helpline advisors' calls periodically, ranging from monthly for new starters and less experienced workers, to quarterly for more experienced workers. Case notes are also reviewed. A FSL short file review form was created to support the existing process of listening in to calls and helps to highlight achievements and identify training needs.
11d)	Ensure that helpline workers have opportunities for debriefs after a difficult contact	 Helpline advisors use Microsoft Teams for accessing immediate support via chat, phone and video calls. The advice supervisor, deputy manager or safeguarding lead are always on hand for immediate support and debriefs. Peer support is encouraged, and the helpline team each take a maximum of two calls per day to allow time for wellbeing breaks and debriefing. From the submission and evidence and in discussion with helpline team is considered and is of high priority.