



Press Release

November 21 2011

Debt Management Plan partnership commences

The debt management plan (DMP) partnership between national debt charities Citizens Advice and Consumer Credit Counselling Service (CCCS) is underway. This follows an initial phase to identify and address any early delivery issues, to ensure that the partnership was delivering a consistent service for clients.

CCCS was selected by Citizens Advice after a tender process as the preferred debt management plan partner for a one-year pilot referral scheme involving over 80 bureaux, around one fifth of the entire bureau network. The partnership enables participating bureaux to offer to introduce clients who wish to set up a DMP to CCCS as a trusted partner to help them to manage their debts.

The partnership is built on shared values of free, high quality debt advice that is always in the interests of those struggling with unmanageable debt and will utilise the strengths of both charities.

The pilot sees Citizen Advice clients continue to receive an impartial and complete debt advice service from their bureau and continue to be advised about all of the debt remedy options available to them. For eligible clients who then choose to set up a DMP through CCCS, the bureau automatically transfers the client's records to CCCS who then negotiate with creditors, set up the DMP for the client and manage the client debt repayments.

Citizens Advice chief executive Gillian Guy said: "Citizens Advice's partnership with CCCS will give our clients the reassurance of a DMP provider that has been carefully assessed and selected. We hope that the partnership will set an industry standard to offer consumers a genuine opportunity to access free, high quality debt advice that will help and motivate them to resolve their debt problems. Our partnership allies the complementary skills of two agencies, aiming together to offer the right service to those who need our help."

Gordon Bell, chief executive of CCCS said: "This partnership highlights the ability of the free debt advice sector to work together in a complementary and innovative way that meets the changing needs of those in the UK who are struggling with debt. It is particularly timely as household budgets are under a huge amount of pressure and demand for our advice and support is high."

North Tyneside CAB is one of the bureaux participating in the pilot. Mark Almond, Bureau Director, says: "North Tyneside CAB has found the pilot extremely useful for clients. It gives people with debt issues another option to resolve their problems, from a charity they trust. Unlike many fee-charging private sector companies offering DMPs, clients choosing to be referred by a bureau as part of this pilot can be confident that all of the payments they make go to paying off their debts."

- ends -

Media enquiries:

These should be directed to:

Consumer Credit Counselling Service

Frances Walker - francesw@cccs.co.uk

Una Farrell - unaf@cccs.co.uk

Telephone: 0207 391 4583

Out-of-hours contact number: 07950 469101

Citizens Advice

Email Press.Office@citizensadvice.org.uk

Telephone: 0207 833 7108

Out-of-hours contact number: 0845 0990107

Notes to editors:

Consumer Credit Counselling Service

1. Consumer Credit Counselling Service is a registered charity whose purpose is to assist people in financial difficulty by providing free, impartial and realistic advice.

- 2. CCCS is self-funding. Lenders share with the charity the benefit they receive from its operation, making a donation from the money repaid to them. This allows CCCS to retain its independence and ensure that its advice is always in the best interest of the client.
- 3. The CCCS free phone helpline 0800 1381111 is open 8am to 8pm, Monday to Friday. CCCS operates Debt Remedy, an online counselling service available round the clock at www.cccs.co.uk for those who prefer an anonymous option.

Citizens Advice

- 1. The Citizens Advice service comprises a network of local bureaux, all of which are independent charities, and national charity Citizens Advice. Together we help people resolve their money, legal and other problems by providing information and advice and by influencing policymakers. For more information in England and Wales see www.citizensadvice.org.uk.
- 2. The advice provided by the Citizens Advice service is free, independent, confidential, and impartial, and available to everyone regardless of race, gender, disability, sexual orientation, religion, age or nationality. For online advice and information see www.adviceguide.org.uk
- 3. Citizens Advice Bureaux in England and Wales advised 2.1 million clients on 7.1 million problems from April 2010 to March 2011. For full 2010/2011 service statistics see:
 - http://www.citizensadvice.org.uk/index/pressoffice/press statistics.htm
- 4. Out of 22 national charities, the Citizens Advice service is ranked by the general public as being the most helpful, approachable, professional, informative, effective / cost effective, reputable and accountable. (nfpSynergy's Brand Attributes survey, May 2010).
- 5. Most Citizens Advice service staff are trained volunteers, working at around 3,300 service outlets across England and Wales.