



East London Debt Strategic Partnership

Terms of Reference
and
Partnership Agreement

Updated December 2005

1.1 Introduction and context

The **East London Debt Strategic Partnership (ELDSP)** was established in March 2002, arising from recommendations made within the Strategic Plans of the majority of Community Legal Service Partnerships (CLSPs) throughout East London, where debt and causes of debt had consistently been identified as having both high levels of need and unmet (unrecognised) need for advice.

Work was originally initiated by the London Regional Legal Services Committee (LRLSC), with a desire to engage and work with funders, policy-makers and the legal advice sector to develop a co-ordinated, long-term strategic solution to tackling the need for debt advice within a broader framework of tackling financial exclusion. The Partnership, in its original formation, completed extensive need assessment leading to the production of a Strategic Plan for Developing Debt Advice Services in East London (2002 to 2007). ELDSP has formally produced an Update Report to this strategy in the autumn of 2004.

The overarching aim of ELDSP's strategy can be summarised as follows:

- ***To co-ordinate the planning, development, funding and delivery of a range of services that will reduce indebtedness***
- ***To increase the scope and access to a network of high quality education, advice and appropriate financial services***
- ***To increase levels of social and financial inclusion in East London***

The scope of ELDSP's work originally encompassed three identified priority boroughs: Tower Hamlets, Newham and Waltham Forest. The partnership secured funding in 2004 to establish the **East London Financial Inclusion Unit (ELFI)** to deliver certain recommendations in the strategy in relation to public information, community education, training/organisational support and promoting uptake of good practice.

ELFI is a consortium project with Waltham Forest CAB Service as a managing agency and supported by a joint-funder agreement by the Legal Services Commission (LSC), the Association of London Government (ALG) and the Big Lottery Fund.

As work has evolved, the scope of ELDSP's work has broadened and now encompasses all seven boroughs of East London from Hackney and Tower Hamlets out to Havering.

Membership of ELDSP¹ comprises of representatives from legal advice providers, financial inclusion initiatives and local authority social regeneration or community support teams. We are keen to seek wider involvement and engagement of individuals and organisations that have a remit linked to debt advice and financial inclusion, either through the Partnership's Steering Group function or through projects, forums/events and future strategy consultations. We are also keen to receive views and feedback from partners and CLSPs as to the changing shape of local client needs as well as the impact and future development of the strategy.

This document outlines the aims and objectives the various responsibilities of the various roles within the Partnership.

This Agreement forms a contract that obliges all partners to act in accordance with the Agreement until such times as ELDSP is dissolved.

The terms of this Agreement will be reviewed and updated (as appropriate) by ELDSP on an annual basis.

¹ Full details of membership are contained in Section 5

1.2 Aims and objectives of ELDSP

The Partnership has achieved its early aim in securing funding from a number of sources to establish ELFI.

The Partnership now has key objectives in relation to:

Stakeholders and strategic impact

- To promote the ELDSP's strategy
- To engage and influence wider stakeholders that participate or impact on financial exclusion
- To assess impact of strategy
- To promote good practice and reduce poor practice in a reducing financial exclusion

Delivery of strategy

- To provide input to the strategic management and direction of ELFI
- To monitor and review the changing shape of need for debt advice/financial education services
- To identify, assess and prioritise gaps in provision or unmet need, and integrate them into ELFI's Implementation Plan, and/or the ELDSP's Workplan

Further strategic development

- To co-ordinate funding, development and delivery of debt advice/financial inclusion projects in order to maximise mutual objectives and use of resources – this includes maximising links to local, regional and national initiatives
- To secure further sources of funding complementary to ELDSP's strategic objectives

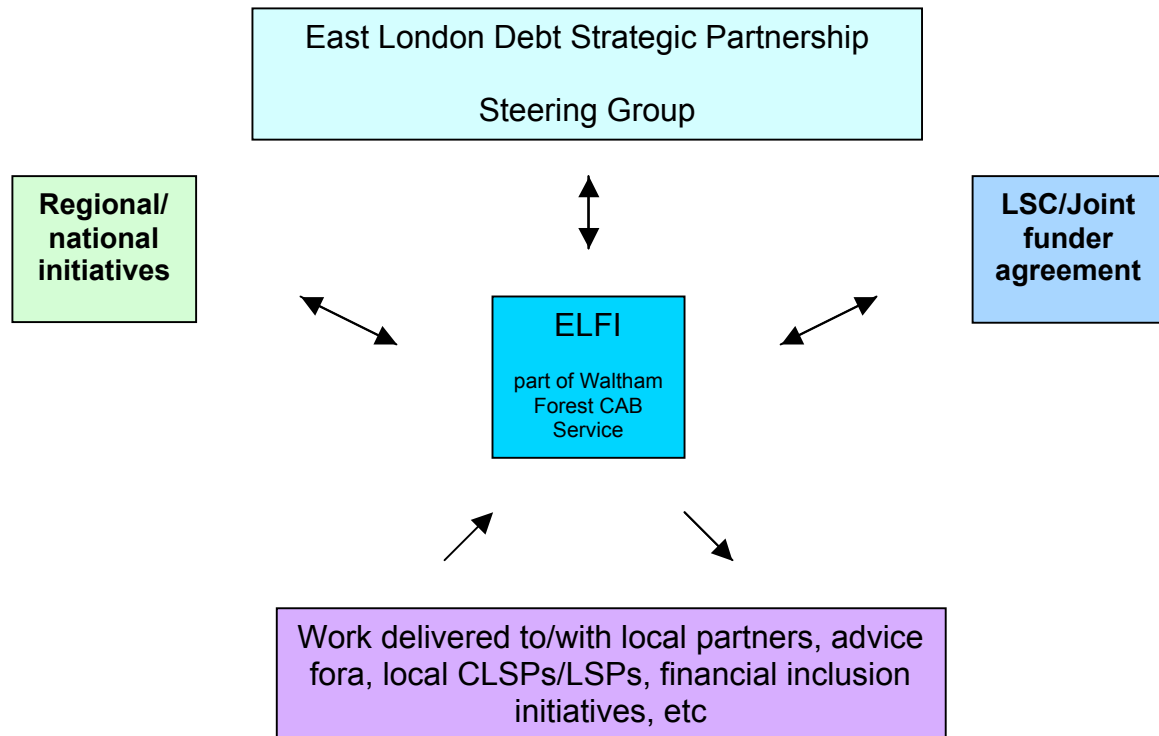
These objectives, and the activities to achieve them, are further detailed in the ELDSP's annual Workplan.

1.3 Context

This document should be read in conjunction with:

- ELDSP Strategy Update Report 2004
- ELDSP Workplan 2005/06
- ELFI Implementation Plan 2004-2007

1.4 Overview of ELDSP's partnership & governance structure



2. Roles within the Partnership

2.1 Partner organisation

Criteria for inclusion

Membership of the partnership comprises of representatives of organisations/agencies from a variety of stakeholder perspectives. Representatives joining ELDSP are expected to demonstrate knowledge and expertise of debt advice and/or financial inclusion issues, from either a policy, management, development or service delivery perspective, and are expected to participate in a wide range of debates across a broad spectrum of issues in order to generate practical solutions to address priorities across the sub-region.

Future representatives joining ELDSP will continue to reflect and build upon the current membership, and will therefore be recruited from:

- Community providers
- Voluntary/Not for Profit organisations delivering debt advice or financial inclusion initiatives
- Solicitors in private practice
- Advice providers or second tier advice organisations
- Funders of legal advice provision
- Organisations involved in social or financial inclusion policy work

Roles and responsibilities

- Arising from the recommendations within our strategy, to contribute to developing and reviewing ELFI's Implementation Plans, agreeing priorities for both ELFI and the Partnership's work
- To contribute to the work of the partnership by providing feedback on emerging needs/provider issues, reviewing reports, participating in meetings or events
- Identifying and evidencing changing patterns of need and/or gaps in provision, generating solutions and supporting the development of further projects within the remit and overarching objectives of the strategy
- Demonstrating and encouraging open communication/sharing information between partners in order to promote good practice and widen access to existing initiatives and resources

2.2 The lead/managing agency for ELFI

The organisation agreed by ELDSP (2002) as the lead/managing agency for ELFI is **Waltham Forest Citizens Advice Bureau Service (WFCABS)**. By definition of their role, the lead/managing agency have two representatives on the ELDSP Steering Group: **Andy Munton (Leytonestone CAB)** and **Wayne Cunningham (WFCABS Trustee Board)**.

Roles and responsibilities

- To work with ELDSP to develop, co-ordinate and submit funding bids to identified funders. To negotiate and agree awards with funders
- To provide operational governance of ELFI
- To be responsible for managing funding awards received relating to ELFI
- To maintain dedicated financial and output/outcome records
- To be the employer of the ELFI Director and ELFI team
- To advise and support the ELFI Director in setting up and maintaining appropriate and compliant project monitoring and financial systems, in accordance with respective funder requirements
- To liaise with the ELFI Director to ensure that financial claims/delivery reports are submitted to funders in accordance with respective funder requirements

2.3 ELFI's role in ELDSP

The Legal Services Commission (LSC) was initially responsible for the strategic management and direction of the Partnership integral to their remit for developing the Community Legal Service (CLS) in London. This included facilitating meetings and providing partnership support such as minuting meetings and administration.

Subsequently the LSC identified ELDSP as a sustainable partnership infrastructure and formally withdrew from this role in the autumn 2005 to focus on other priorities of their CLS work. The LSC remain the Lead Funder for the Joint-Funder Agreement for ELFI between the LSC, Association of London Government and Big Lottery Fund. It was agreed between the LSC and the ELDSP Executive Committee that ELFI should adopt and continue this strategic management and co-ordination role (September 2005).

The ELFI Director is now responsible for facilitating Steering Group meetings. Partnership support, such as minuting meetings, will be provided from within the existing ELFI team. The ELFI Director is responsible for facilitating and co-ordinating ELDSP's work such as producing further strategy reports, fundraising bids, etc.

The ELFI Director is also responsible for ensuring accurate delivery and performance reports are compiled and submitted regularly to WFCABS Trustee Board, ELDSP Steering Group and the LSC for the Joint-Funder Agreement.

3. Partnership structure, processes and policies

3.1 Structure

Frequency of ELDSP Steering Group meetings

Quarterly, as a minimum.

Governance

The Steering Group will nominate and agree a Chairperson and Vice-Chairperson.

The group's Chair is **Ros Dillon (London Borough of Newham)** and Vice-Chair is **Jo Ellis (Island Advice Centre, Tower Hamlets)**. Both have held post since September 2002.

Executive Committee of the Steering Group

The purpose of the Executive Committee is to make decisions on behalf of the Partnership where:

- In rare instances when it is not practicable to consult or wait for feedback from all Steering Group members
- When there is no clear majority consensus of opinion
- When conflicts of interest arise
- When there are issues or complaints

ELDSP's Executive Committee membership:

Ros Dillon - Newham representative
Jo Ellis - Tower Hamlets representative
Andy Munton - Waltham Forest representative
Nick McShee - Hackney representative

The representation on the Executive Committee encompasses of two representatives from the advice sector and two from local authorities.

Focus groups

The Steering Group may periodically convene focus groups to carry out the Steering Group's work.

Composition of focus groups will be agreed by the Steering Group and each focus group will nominate a representative to provide regular feedback and progress updates to the main Steering Group.

3.2 Processes

Decision making processes

As a multi-agency partnership, key decisions relating to the strategic management and direction of ELFI, as well as any other projects taken forward under the partnership banner, will be on the basis of majority consensus of agreement of the Steering Group members.

Decisions will relate to and reflect the holistic remit of the objectives within our strategy, and will aim to ensure activities do not prejudice, conflict or cause negative impact to partner organisations' or direct stakeholders' own strategic or operational objectives.

Complaints or grievances with Steering Group decisions

Should members (or external partners) have a complaint or grievance concerning decisions or decision-making processes, the matter should initially be raised at a Steering Group meeting for discussion and review by the group. Depending on the nature of the complaint or grievance the group will either:

- Endeavour to reach a decision or response by majority consensus
- Refer the matter to the Chair (or Vice Chair if deputising) for decision

If this is not practicable or the complaint/grievance is of a more serious nature, the complainant should ideally address the issue in writing to the ELDSP Chair. Depending on the nature of the complaint or grievance, the Chair will decide if the matter needs to be investigated and responded to by:

- The Chair/Vice-Chair
- The Steering Group's Executive Committee

Should the complainant feel a conflict of interest exists with either of the above options, the third option would be two Executive Committee members plus two co-opted Steering Group members (one advice sector, one local authority)?

The Chair (or nominated deputy) will inform the complainant of who is involved in concluding the matter and the processes involved. We endeavour to resolve or conclude complaints or grievances within 21 days. The ELFI Director will be available to provide administrative support or facilitate meetings, should it be appropriate to the situation.

Complaints or grievances with ELFI decisions or activity

Should members (or external partners) have a complaint or grievance concerning decisions or activities being taken forward by ELFI, the matter should initially be raised with the ELFI Director or at a Steering Group meeting for discussion and review by the group.

If this is not practicable or the complaint/grievance is of a more serious nature, the complainant should ideally address the issue in writing to the ELDSP Chair. Depending on the nature of the complaint or grievance, the Chair will decide if the matter needs to be investigated and responded to by:

- The Steering Group's Executive Committee
- If a matter of operational governance, to the Trustee Board of Waltham Forest CAB Service

The Chair (or nominated deputy) will inform the complainant of who is involved in concluding the matter and the processes involved. Again, we endeavour to resolve or conclude complaints or grievances within 21 days.

Admission / resignation of membership

New organisations can be recruited to the ELDSP Steering Group on agreed consensus of existing members and agreement of the Chair. Once confirmed in writing, representatives will be bound by the terms of this Agreement.

Should an organisation wish to discontinue working within the partnership, it may do so by giving notice in writing to the Chair or ELFI Director.

3.3 Policies

Conflict of interest policy

Partnership members recognise that we are all working within a complex political and economic environment. Many stakeholders have existing professional relationships (e.g. funder / provider), many work in roles that possess them to 'wear multiple hats' in developing and establishing new initiatives and many of us are in positions where we are seemingly expected to work in partnership with organisations one minute and yet compete for resources the next.

From the group's work initiated in 2002, the strategy is very clear that work needs to be undertaken by funders, providers and statutory services in a range of ways to develop co-ordinated services for clients. The Strategy aims to produce measurable benefits and impacts for clients, partners and stakeholders in East London over the long term.

Membership of the ELDSP, by implication, is that member organisations should subscribe to the strategic aims of ELDSP's work and seek to work towards mutually beneficial goals for clients, communities, the legal advice sector and our partner stakeholders.

Partnership members are therefore expected to declare any direct conflict of interest that may prejudice their role within the Partnership. This includes working on or participating in the development of funding bids that may be competing, or perceived to be competing, against a funding bid endorsed by the ELDSP Steering Group.

Whilst we are all in a working environment where we need to maintain a wide range of relationships and opportunities, ELDSP expects that members will openly communicate involvement in other projects/bids. In addition, at key decision-making points (such as formal bid development) will clearly indicate whether their involvement and support is primarily with the ELDSP project/bid or elsewhere.

Confidentiality policy

Members are required to maintain confidentiality of information regarding ELFI / ELDSP and their activities with a degree of care that would apply to its own confidential information (e.g. personnel & financial records, Trustee Board minutes, Senior Management Team records, etc).

3.4 Review of Partnership structure, processes and policies

The Steering Group will review and agree these annually.

4. Additional clauses of this Partnership Agreement

All organisations working as part of ELDSP agree to the following:

Publicity and promotion

Where appropriate and practical, publicity for sub-regional activity should be taken forward under the banner of ELFI or ELDSP. This does not prevent or prohibit members from raising their own profile independently.

Data Protection

Each partner organisation shall ensure that it is in compliance with all laws relating to data protection, and shall obtain and maintain any applicable registrations and/or licences.

Governing Law

This Agreement and any documents to be entered into pursuant to it shall be governed by and construed in accordance with English law.

Application of Act

This Agreement does not create any right under the Contracts (Rights of Third Parties) Act 1999, which is enforceable by any person who is not a party to it.

5. Membership of ELDSP Steering Group (December 2005)

Name	Organisation	Additional role(s)
Anwar Abu-Hamdan	London Borough of Redbridge	
Heather Ball	Havering CAB	
Sue Brown	Community Links, Newham	
Eyarun Choudhury	Hackney Information & Advice Consortium	
Ros Dillon	London Borough of Newham	Chair & Executive Committee
Lia Dover	Hackney Community Law Centre	
Jo Ellis	Island Advice Centre	Vice-Chair & Exec Committee
Maura Farrelly	London Borough of Tower Hamlets	
Paul Feild	London Borough of Barking & Dagenham	
Margaret Lauder	Hoxton Legal Advice Trust	
Steve Johnson	Walthamstow CAB	
Shlomo Levi	East End CAB	
Connie Mante	London Borough of Waltham Forest	
Spencer Marshall	Redbridge CAB	
Nicholas McShee	London Borough of Hackney	Executive Committee
Andy Munton	Leytonstone CAB / WFCABS	Executive Committee
Chris O'Connor	London Borough of Redbridge	
Nick Prince	Bow County Court Advice Scheme	
Zarah Riches	ELFI	Co-ordinator
Alice Rogers	SAFE (Services Against Financial Exclusion)	
Joyce Tapper	London Borough of Havering	
Alex Wyatt	Edwards Duthie Solicitors	
Other partners		
Sean Griffin	HM Revenue & Customs	
Roger Parish	Pensions Service, Department of Work & Pensions	
Mark Pudge	Legal Services Commission (London)	Joint-Funder Agreement
Kosru Uddin	Jobcentre Plus, City & East London	