

# Invitation To Tender for scoping the best Business Debtline product (s)

## 1.1 Purpose of document

This document is an Invitation To Tender for the provision of consultancy services for the Money Advice Trust (The Trust).

It defines our process and timeline for selecting and implementing a provider and includes background information on our:

- Organisation;
- Brands; and
- Reason for consultancy.

Potential providers are invited to respond with a formal proposal document within the timescales defined in the document.

Any questions concerning the contents of this document or the preparation of a proposal can be sent to [rosie.thompson@moneyadvicetrust.org](mailto:rosie.thompson@moneyadvicetrust.org) and [timon.scheven@moneyadvicetrust.org](mailto:timon.scheven@moneyadvicetrust.org)

## 2 Background

### 2.1 Who we are

The Money Advice Trust is a charity founded in 1991 to help people across the UK tackle their debts and manage their money wisely. The Trust's main activities are giving advice, supporting advisers and improving the UK's money and debt environment. We give advice to around 140,000 people every year through National Debtline and around 30,000 businesses through Business Debtline. We support advisers by providing training through Wiseradviser, innovation and infrastructure grants. We use the intelligence and insight gained from these activities to improve the UK's money and debt environment by contributing to policy developments and public debate around these issues.

## Reasons for consultancy

### Background

Alongside advice on the phone and online, for many years we have produced a printed guide to dealing with debt. For National Debtline we revamped this guide in 2018 following an extensive discovery phase using third-party behavioural science experts Ogilvy Change.

Business Debtline has always had an equivalent guide for the self-employed audience but we retired the last version in 2019 as it had become out of date. Coronavirus delayed producing a new guide in 2020 but we are now ready to proceed.

The National Debtline guide, launched in 2018, is longer than its predecessor and it was an ongoing theme in user testing that for some it is overwhelming and off-putting. The added complexity of business finances means the Business Debtline version will have to be longer if we follow the same format.

The self-employed audience is different to that of National Debtline, and new challenges for businesses have arisen as a result of Coronavirus.

Business Debtline is the only free debt advice service for the self-employed and demand for our phone and webchat services outstrip capacity. Our new guide must be suitable for clients who may not come to Business Debtline first – it needs to work as part of the advice journey for clients of other advice agencies, particularly those with a face to face model.

We are seeking a third-party research agency to help us complete a tailored discovery phase for a new Business Debtline guide, to best meet the needs of this distinct audience and context.

## Outputs

We are looking for a research expert to help us to set out a brief, which would ideally include the following outputs:

1. Does an end to end guide have value for sole traders to use without adviser intervention? Thinking about the evidence from our National Debtline discovery phase and the barriers generally to seeking advice, we need a product that minimises drop-out rates (especially in the context of other advice agencies, and the complexity of advice for the self-employed).
2. What do face to face agencies currently give to people in self-employment who need debt advice? Do they advise them or simply signpost them to Business Debtline? Would a tangible product designed for this purpose help them to better support or prepare these clients for advice?
3. What is the need for a hard-copy product versus digital? Would this be used by other agencies who may have their own digital tools?
4. Is the style of the National Debtline guide suitable for the Business Debtline audience? For example, the behaviour-change techniques and tone of voice. *Note: we know the scope of this research is broad, and that tone of voice for example, may be better suited to testing once a product is in development.*

Please note that we have conducted our own internal discovery phase and ongoing Business Debtline insight. We have considerable insight into who Business Debtline users are (although we know less about who goes to other agencies) and can share this with the consultant as part of this work.

# 3 Proposal Process

## 3.1 How to respond

This Invitation To Tender (ITT) has been sent to providers that we believe will meet our requirements. In addition the ITT has been advertised on the .Gov contract finder.

Providers are requested to complete and return the forms in this document along with any other supporting documentation.

All proposals should be submitted electronically to [timon.scheven@moneyadvicetrust.org](mailto:timon.scheven@moneyadvicetrust.org)

## 3.2 Questions

Any questions concerning the contents of this document or the preparation of a proposal can be sent to [rosie.thompson@moneyadvicetrust.org](mailto:rosie.thompson@moneyadvicetrust.org) or [timon.scheven@moneyadvicetrust.org](mailto:timon.scheven@moneyadvicetrust.org)

## 3.3 Evaluation

A full list of requirements for the ITT (sections 5 and 6) can be found in this document. Proposals will be evaluated on their fit with the Money Advice Trust and against these requirements. The scoring mechanism is explained in section 8.

## 3.4 Shortlisting

On receipt of the completed ITT's, a shortlist of providers will be decided, and they will be invited to present information on their services to the selection committee.

The selection committee will consist of:

- Rosie Thompson – Head of Client Experience
- Jane Tully – Director of External Affairs & Partnerships
- Claire King – Insight Manager
- Timon Scheven – Senior Insight Officer

## 3.5 Provider presentations / interview

Provider presentations / interviews will take place on either 24 or 25 March. These will not be held at our offices but will be conducted using MS Teams. Please confirm your availability in your proposal response.

The presentation / interview is expected to take no longer than 1 hour and will follow the following format:

Introduction, background and organisation information	15 Minutes
Presentation on how your firm will provide these consultancy services	15 minutes

## 3.6 Provider selection

After the presentations/ interviews, the selection committee will review the proposals and ask for clarification or further information as required. Feedback will be given to all providers by 31 March.

## 3.7 Timeline

Stage	Date
Invitation To Tender sent	10 March
Deadline for Invitation To Tender responses	12 noon 19 March
Selection of provider for presentations	23 March
Provider presentation / interviews	24 or 25 March
Target selection date	26 March
Provider feedback	By 31 March

# 4 Terms of Proposal

In submitting your proposal, your organisation is implicitly agreeing to the following terms.

## 4.1 Confidentiality

This ITT, in its entirety, is considered confidential. The information contained within the ITT is for the exclusive use of the Money Advice Trust and the provider who has received it. Any other use or distribution is prohibited without written authorisation from the Money Advice Trust.

The information contained in proposals submitted to the Money Advice Trust for consideration will be held in confidence. The Money Advice Trust will only use the information in this proposal for the purposes of the selection process and will not distribute this information to any other parties without the express written consent of the proposing provider.

## 4.2 Intellectual property

The information supplied by the Money Advice Trust in this document and throughout the ITT process will remain the intellectual property of the Trust.

## 4.3 Use of provider response in contract

Any part or parts of the selected providers proposal and related correspondence may be used in, attached to, or referenced in the final contract.

# 5 Provider overview and experience

## 5.1 Your organisation

**Provider profile - This should provide us with general background of your organisation.**

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### Principal contact

<b>Contact name</b>		<b>Contact phone</b>	
<b>Contact email</b>			
<b>Availability for interview</b>		Please confirm your availability for the presentation / interview on the 24 <sup>th</sup> or 25 <sup>th</sup> of March	

**Please provide copies of the following documents with your proposal**

- **Standard contract with Terms and Conditions**
- **Any case studies or work you have previously undertaken.**

## 5.2 Technical ability

**Provide a brief CV for each member of the team that will be delivering services to the Trust.**

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## 5.3 Relevant experience

**Provide details of your provider's experience in assisting organisation in this area.**

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## 5.4 Service standards

Explain how your firm maintains and monitors standards

## 5.5 References

Provide details of at least 2 referees, these should be other firms that you have delivered similar services to.

These details need to be emailed to [timon.scheven@moneyadvicetrust.org](mailto:timon.scheven@moneyadvicetrust.org) upon receipt of this document. References will be taken up at the start of this process. Please advise as to the length of time you have been providing this service

# 6 Approach to providing this service

## 6.1 Scope

Please detail the approach you would take to delivering this consultancy

## 6.2 Report and follow-up

Please enclose an example of research, similar to this project, that helps demonstrate what “best practice” may look like

## 6.3 Timescales

Please give an overview of the timescales involved in delivering this consultancy

# 7 Proposal

## 7.1 Draft Contract

Please attach a proposed overview of what will be included in the consultancy contract.

## 7.2 Daily rates

Your proposal should clearly indicate a fee for providing your services.

We have a budget of roughly £34,000.

This should include

- The proposed billing schedule
- How fees will be set and agreed
- Please show any additional costs



# 8 Evaluation Matrix

## Consultancy Services Tender

FIRM NAME:

COMPLETED BY:

1. Proposal contents	Weighting	Score (out of 5)	Weighted score
<b>Capability and qualifications having assessed:</b> <ul style="list-style-type: none"> <li>Your organisation</li> <li>Technical ability</li> <li>Relevant experience</li> <li>References</li> </ul>	20		
<b>Approach to providing your services having assessed:</b> <ul style="list-style-type: none"> <li>Scope</li> <li>Report and follow up</li> <li>Timescales</li> <li>To be considered</li> </ul>	30		
<b>Delivering what we need</b> <ul style="list-style-type: none"> <li>Understanding of our situation</li> <li>Added value</li> </ul>	30		
2. Price Assessment	Weighting	Score (out of 5)	Weighted Score
<b>Fees:</b> <ul style="list-style-type: none"> <li>Daily rate</li> <li>How fees set</li> <li>Billing schedule</li> <li>Additional costs</li> </ul>	20		
3. Other information	Provided		
Standard Contract with Terms and Conditions			

