

**Financial Inclusion – Corporate Debt Collection & Recovery Policy
Action Plan 2013/14**

No	Action	Lead Responsibility	Status	Resources	Timescales	Notes	Priority High/Medium/Low
1	The Corporate Debt Management Group (CDMG) will work alongside the Financial Inclusion Strategy to review and inform associated advice and financial services	Nigel Manvell, Head of Financial Services	Started	Existing officer support	Ongoing	Ensures that the policy remains linked to the Financial Inclusion Strategy and Actions. Nigel Manvell chairs the CDMG and is a member of the Financial Inclusion Board	H
2	Engaging expert advisers, Toynbee Hall, to assist in identifying practice improvements in relation to collection and recovery	Nicky Cambridge, People & Place Co-ordinator	Not started. Engagement meeting planned for 22 July.	Toynbee Hall plus existing officers. Financial Inclusion Board has one-off funding to support this action.	Engagement and scoping - July. Delivery timescale dependent on scope.	This is in accordance with action no. 6 of the Financial Inclusion Organisational Change Implementation Plan (Appendix 3 of March 2013 P&R Report)	H
3	Piloting approaches for managing multiple debts across collection teams and capturing and analysing associated data. In particular, understanding the impact on collection of other debts if recovery of one type of debt places a debtor into hardship or a business into insolvency, etc. Pilot areas to be identified and planned.	CDMG	Started	Generally, existing officer support from within collection units but may use service budgets to flex resources and provide other temporary support if necessary.	Trialling will occur over the financial year 2013/14.	Data and information will be gathered and analysed to inform potential changes to policy and practice and will be reported back to Policy & Resources Committee if appropriate.	H

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4	Developing improved information and analysis of debtors to inform the Equality Impact Assessment and further improve the service response and approach	CDMG	Started	Existing resources	Equality Impact Assessment completed September 2013	The EIA will identify significant data gaps and therefore the focus will be on identifying the means to close the gaps.	H
5	Reviewing the legal position in relation to integrated recovery, data sharing and information security	CDMG	Started in first pilot area only	Requires ICT and legal services support which may be subject to other priorities	Support needs to align with planned pilots	Data Protection and information security are an important aspect of debt management and the council must ensure that the way in which it uses and shares data is consistent with the purposes for which it is gathered and held.	H
6	Reviewing best practice across local authorities for integrating the collection and recovery of debt and developing or procuring appropriate technology and/or services	CDMG	Started	CDMG officers	Ongoing	This is an ongoing area of work for the CDMG. However, the potential integrated management of debt that has reached advanced stages of recovery (i.e. beyond standard letters, etc) is being looked at in the first instance.	M
7	Reviewing payment methods and availability – e.g. are a wide range of suitable payment methods available for all types of debt?	CDMG	Not started	CDMG officers	September 2013	This CDMG workstream will review current availability and best practice and identify options for new or improved facilities.	M