



#malgconf2019



## Conference 2019

### Break out 1c Competition vs Collaboration

*Speakers - Anna Hall (Citizens Advice), Vikki Brownridge (StepChange Debt Charity)*

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# Competition vs collaboration in debt advice



Vikki Brownridge  
Anna Hall

# Welcome

- What collaboration is about and why we are discussing it now
- Challenges to collaborating
- How collaboration can work and some top tips
- Questions and discussion

# What is collaboration?

- *Collaboration is everything from getting along with others to controlling your impulses to you can get along and not kick someone else off the swing.* Kathy Hirsh-Pasek
- *Collaboration is like carbonation for fresh ideas. Working together bubbles up ideas you would not have come up with solo, which gets you further faster.* Caroline Ghosn

# Why are we talking about competition and collaboration now?

- There are limited funds available for debt advice, and collaboration can drive efficiency
- A context of increased demand and reduced solutions - persistent debt, deficit budgets, Brexit, Breathing Space
- Challenges of the current funding systems including competitive funding
- We could easily choose competition in this context

# Collaboration in debt advice sector

- “Why don’t you just collaborate?”
- The market limitations
  - Competition for funding
  - Different service offer to clients and referrers
  - History / legacy systems and approaches
  - Different organisations / debt isn’t all we do
- We’re not perfect and we don’t always agree - continuing collaboration is always a work in progress

# **Moving from competition to collaboration - the Citizens Advice and StepChange story**

- History of non-cooperation, mistrust, little communication, few links
- CEOs meeting with Money advice trust (3 debt charities)
- Agreement to improve working relationship and seek opportunities to collaborate
- In depth analysis of working practices
- Explored multiple opportunities - training, information systems, IT, policy work
- Several years, significant investment

# Debt management service

- Overview
- A new joint purpose / project
- Built on eachothers strengths, innovation, ideas
- Properly resourced
- Included other stakeholders
- Gains for clients, both organisations and the wider sector



# Award winners!



# Collaboration - Top ten tips

- Recognise the need for change and make the case
- It's ALL about relationships - senior champions, then developing throughout
- Ongoing communication, transparency and honesty
- Really get to know each other's businesses
- Dispel the myths and keep doing that
- Finding a common purpose where everyone uses their strengths and gains from the collaboration too
- Give ground, ideally equally
- Appreciate others strengths
- Know where the limits of the collaboration are, and check in a lot
- It takes time and it can be hard work!

# Questions?

- Do clients benefit from different parts of our sector working more closely together?
- Should there be more collaboration in the debt advice sector now?
- What barriers are there to improving collaboration in the debt advice sector?
- What limits to collaboration are desirable / necessary?

# Final thoughts

*Coming together is the beginning. Keeping together is progress.*

*Working together is success.* Henry Ford

# Thank you

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