# GRANT SCHEME

# DEBT ADVICE TRANSFORMATION FUND 2025/26

## Scoring Methodology & Assessment Approach

# 1. APPLICATION

## 1.1 Background

1.1.1 MaPS' vision is 'Everyone making the most of their money and pensions'. MaPS is an arm's-length-body, sponsored by the Department for Work and Pensions, with a joint commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime. MaPS is funded by levies on both the financial Services industry and pension schemes.

1.1.2 MaPS provides people in England with information and advice on debt and are the biggest funder of free-to-client debt advice.

1.1.3 MaPS has allocated £750,000 to the Debt Advice Transformation Fund 2025/26.

1.1.4 The Debt Advice Transformation Fund aims to support innovation, discovery, and collaboration in the delivery of free-to-client debt advice across England. This grant opportunity is designed for larger debt advice organisations and membership bodies with reach across the sector, helping them to explore new approaches, research emerging challenges, and test ideas that can lead to longer-term improvement and sustainability.

1.1.5 The fund builds on the success of the Debt Advice Modernisation Fund but focuses on projects that provide lasting benefit for those delivering or supporting debt advice services, rather than routine modernisation or technology upgrades.

1.1.6 Applicants can apply individually or as part of a consortium. Collaborative projects that bring together organisations to address shared challenges—such as improving accessibility, developing new client engagement approaches, or testing shared service models—are encouraged.

1.1.7 Projects must be realistic and achievable within a three-month delivery window (January–March 2026) and must align with the MaPS Standards. By the end of the funding period, projects should produce discovery, research, or evidence-based outputs that can inform future sector transformation and investment.

1.1.8 Total funding available: £750,000. Individual awards will range from £25,000 to £100,000.

## 1.2 Grant Scheme Objectives

1.2.1 The Debt Advice Transformation Fund supports short-term projects that explore new ways to improve the delivery of free-to-client debt advice across England. The fund aims to build understanding, encourage innovation, and share learning that can help strengthen services across the sector.

1.2.2 Projects funded through this scheme should contribute to one or more of the following objectives:

**Support collaboration** – Encourage organisations to work together to explore shared challenges or opportunities and develop approaches with wider sector benefit.

**Encourage innovation and discovery** – Test or research new ideas, models, or tools that could enhance how debt advice is accessed, delivered, or supported.

**Improve accessibility and effectiveness** – Identify practical ways to make services more inclusive, efficient, and effective for advisers and clients, including those in vulnerable circumstances.

**Generate evidence for future development** – Build a stronger evidence base through research or discovery activities that can inform future service design or investment.

**Strengthen sector capability** – Develop insights, partnerships, or resources that can be shared to support continuous improvement across the debt advice sector.

1.2.3 All projects must align with the MaPS Standards and demonstrate potential to deliver meaningful learning or benefits beyond the funding period.

## 1.3 Eligibility and Process

1.3.1 The Fund supports larger debt advice organisations and membership bodies to deliver short-term projects that explore new ways of improving free-to-client debt advice across England. To ensure transparency and fairness, the following eligibility criteria apply.

1.3.2 To be eligible to apply for a grant, applicants (including any lead organisation in a consortium) must:

- Be a not-for-profit, commercial, or membership organisation operating within the debt advice sector. Eligible organisations must deliver or directly support the delivery of free-to-client debt advice in England and demonstrate that all project activity will provide benefit to the wider debt advice sector.
- Have a turnover more than £10 million (for debt advice providers).

- For membership bodies, turnover thresholds do not apply where the organisation demonstrably supports the delivery of debt advice.
- Demonstrate sound financial status and have the capacity to manage grant funding responsibly.
- Have the capability and capacity to complete project activities and spend all funds by 31 March 2026.
- Ensure that all project outputs align with the MaPS Standards, even if not directly funded by MaPS.
- Confirm that the proposal is not funded by another source, to avoid duplication of public funding.
- Ensure the project focuses on innovation, discovery, or collaboration, and is not business-as-usual activity or routine operational spending.
- Be located in and delivering services that support clients in England (organisations operating UK-wide may apply if the project benefits England).
- Comply with the Data Protection Act 2018 and UK GDPR, and hold Cyber Essentials certification (or provide assurance of equivalent standards).
- Hold adequate insurance coverage to operate.

1.3.3 Applications will open on **Wednesday 22nd October, 12pm** midday via the Find A Grant.

1.3.4 Organisations will need to apply online via: Find a Grant located at https://www.find-government-grants.service.gov.uk/

1.3.5 Documents associated with this application include the:

- Scoring Methodology and Assessment Approach (this document)
- Delivery Plan MS Excel Template (part of application)
- Financial Methodology – Budget Management Tool MS Excel Template (part of application.

1.3.6. Applications must be submitted online by **Friday 14th November, 12pm** midday via Find a Grant.

1.3.7 Please note that this funding may be subject to change and withdrawal at any point during the competition window and application assessment process, up to decisions being communicated to applicants. This includes the right to close the competition prior to the advertised date if the fund appears to be over-subscribed.

# 2. ASSESSMENT

## 2.1. Assessment Criteria

2.1.1. MaPS is working in partnership with Cabinet Office Government Grant Managed Services (GGMS) who will manage the Scheme and assess the applications. It is assumed that assessors have no or limited background knowledge of organisations, its aims and what it does.

## 2.2. STAGE 1 - INITIAL SIFT

2.2.1. GGMS will review the applications to check that the information meets the eligibility requirements by carrying out due diligence checks.

2.2.2. Any organisation assessed as Not Met, will not proceed to Stage 2.

| Section 2 | Due Diligence Checks | Question | Source Checks | Scoring |
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| | Background Checks | All applicants are asked for certain information.<br><br>This information will allow GGMS to carry out compliance and due-diligence checks, and prevent fraud.<br><br>These are the questions required to complete a due-diligence check. You will have the chance to add additional information to the application form later.<br><br>The information we ask for includes:<br>- Organisation legal name<br>- Organisation type (e.g. limited company)<br>- Registered address<br>- Charity Commission number (if applicable)<br>- Companies House number (if applicable)<br>- Amount of funding required<br>- Where the funding will be spent | Tick-box (Applicant will confirm they understand that they will be asked for this information) | N/A |
| **Section 3** | **Due Diligence Checks** | **Question** | **Source Checks** | **Scoring** |
| | Counter Fraud | MaPS takes its role in preventing and detecting fraud very seriously and we take a zero tolerance approach to those who seek to commit an act of fraud, theft, corruption or bribery against us. We might use personal information provided by you in order to conduct appropriate identity checks. Personal | Tick-box (Applicant will confirm they understand that they will be asked for this information) | N/A |

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| | | information that you provide may be disclosed to a credit reference or fraud prevention agency, which may keep a record of that information.<br>It is the responsibility of the organisation applying to ensure all information contained in the application is accurate.<br>If you provide false or inaccurate information in your application or at any point in the life of any funding we award you and fraud is identified, we will provide details to fraud prevention agencies to prevent fraud and money laundering. If you are a company this will include the names of the Company Directors at the time of the fraud. You must undertake to inform all Directors, Trustees and Committee members of this notice.<br>We investigate all allegations of which includes seeking both criminal and civil prosecutions. More information about our Counter Fraud Strategy can be found on our website. | | |
| 3.1 | Lead organisation or Consortium bid | Are you submitting a bid as a lead organisation or as part of a consortium | Multiple Choice | N/A |
| 3.2 | Consortium bid | If you are applying as the lead organisation for a Consortium bud, please provide the following details for all the consortium partners:<br><br>-Organisation legal name<br>- Organisation type (e.g. limited company)<br>- Registered address<br>- Charity Commission number (if applicable)<br>- Companies House number (if applicable)<br>- Brief description of role in relation to the project | Information provided within application | N/A |

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| 3.3 | Consortium Bids – Financial due diligence | As the lead organisation, please confirm that you have conducted financial due diligence on all partner organisations and have reviewed their financial soundness as part of the application process | Self-certification | Pass or Not Met |

| Section 4 | Due Dilligence | Question | Source Checks | Scoring |
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| **4.1** | Confirm your annual turnover | Multiple Choice<br>Debt Advice Provider – Annual turnover greater than £10M<br><br>Membership Body (Turnover Threshold not applicable) | Charities Commission or Companies House 'income' check - income of £10,000,000 or more | Pass or Not Met |
| **4.1** | Be Financial Conduct Authority (FCA) Authorised if delivering debt advice | Please provide your Financial Conduct Authority (FCA) Firm Reference Number (FRN) if applicable | FCA Register - Firm Reference Number (FRN) | Pass or Not Met |
| **4.3** | Directly provides or supports free to clients debt advice | Can you please confirm that your organisation provides debt advice to clients free of charge or directly supports the delivery of debt advice across England? | Self-certification | Pass or Not Met |
| **4.4** | Have the capability & capacity to spend funds and complete activities by 31st March 2026 | Please confirm you are assured that the proposal being submitted meets the grant funds objectives and that there will be capability and capacity to deliver the project and spend the requested grant fund by 31st March 2026? | Self-certification | Pass or Not Met |
| **4.5** | Not submitting in a proposal that is already being funded, to avoid duplicative funding | Can you please confirm that your organisation is not currently, or due to be, in receipt of another funding stream that is committed to fund the proposal being submitted here?<br><br>We need to ensure that no funding awarded as part of this scheme would be classed as duplicative i.e. paying for the same expenditure twice unnecessarily. | Self-certification | Pass or Not Met |
| **4.6** | Are you applying as a membership organisation? | Applicant to confirm if they are membership organisation / body | Yes / No | N/A |

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| **4.7** | If a membership body, confirm the name of your organisation | Name of membership organisation (if applicable) to be selected from the options list or N/A | If applicable | N/A |
| | Ensure their proposal aligns to the grant objective(s) and is not solely focussed on ongoing operational cost | Complete Application Form, alongside Delivery Plan and Financial Methodology - Budget Tool Template | Verified through their proposal submitted | Pass or Not Met |

2.2.3. GGMS will then score eligible Applications according to the approach set out below.

# STAGE 2 - INDIVIDUAL ASSESSMENT OF ELIGIBLE APPLICATION

## 2.3. Assessment Approach

2.3.1. The table below sets out the criteria by which Applications will be assessed and the weighting of that criteria.

| | Assessment Questions | Weighting % | Word Count - up to |
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| **Section 5** | **Strategic Fit and Sector Potential** | **30%** | |
| 5.1 | Please provide a brief description (up to 300 words) of the project you intend to undertake if your application is successful.<br><br>Summarise what the project will achieve between January and March 2026, who will be involved, and what outputs will be delivered by 31 March 2026. Your response should show how the work supports innovation, discovery, or collaboration within the free-to-client debt advice sector in England and aligns with the MaPS Standards. | N/A | 300 |
| 5.2 | Describe the problem or opportunity your project addresses and explain how it aligns with the purpose and objectives of the Debt Advice Transformation Fund.<br><br>*Demonstrate understanding of a sector-wide issue or opportunity. Show how the proposal supports innovation, collaboration, or long-term benefit for the debt advice sector.* | 30% | 600 |

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| **Section 6** | **Collaboration, Partnership and Shared Learning**<br>*Applicants must answer either Question 6.1 or Question 6.2, depending on whether your application is being made as a consortium or as an individual organisation. Please do not complete both.* | **25%** | |
| 6.1 | **For Consortium Applications Only:** If your proposal involves collaboration between two or more organisations, describe: who your partners are and their roles in the project; how responsibilities, governance, and communication will be managed, how collaboration will enhance delivery and ensure that learning and outputs benefit the wider debt advice sector. | 25% | 500 |
| 6.2 | **For Individual Applicants Only:** If you are applying as a single organisation, describe: how your organisation will share learning, findings, or outputs from your project with the wider debt advice sector; what methods or platforms will be used to disseminate results (e.g. publications, forums, workshops), and how this will contribute to sector-wide improvement and innovation. | 25% | 500 |
| **Section 7** | **Deliverability - Capacity** | **10%** | |
| 7.1 | Please provide an overview of your project management approach and outline the resources available within your organisation (and any consortium partners, if applicable) to support successful project delivery.<br><br>Include reference to staffing, technology, infrastructure, how these will be allocated during the project delivery window, and how risks to successful delivery will be managed. | 5% | 300 |
| 7.2 | Please complete and upload the Delivery Plan MS Excel Template to illustrate a profile of  timelines, milestones, and how you plan to ensure the project remains on track for timely completion (i.e. by 31st March 2026)<br><br>The template document is available within the 'Supporting Documents' section of the grant advertisement.<br>Please note, successful recipients will be requested to report on progress against their delivery plan and spend (the Delivery Plan should correlate with your Financial Methodology - Budget Management Tool submission) | 5% | Delivery Plan MS Excel Template Upload |
| **Section 8** | **Deliverability – Capability** | **10%** | |
| 8.1 | Please provide details of any similar projects your organisation (or consortium partners) has completed in the past that demonstrate your ability to deliver projects like the one you are proposing. | 5% | 300 |

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| 8.2 | Please describe the skills, qualifications, and experience of the team that will be delivering this project.<br><br>If you are working with partners or external providers, explain their roles and how they will contribute to the project's success. | 5% | 300 |
| **Section 9** | **Impact and Learning** | **25%** | |
| 9.1 | Describe the expected outputs, learning, and impact of your project. Explain how your findings will benefit those delivering or supporting free-to-client debt advice beyond your own organisation | 25% | 500 |
| **Section 10** | **Financial Methodology – Budget Tool** | | |
| 10.1 | Provide a summary of your budget, showing how costs are proportionate to your planned outputs and expected sector benefit. | N/A | 300 |
| 10.2 | Please complete and upload the Financial Methodology - Budget Management Tool MS Excel Template to profile expenditure needs.<br><br>The template document is available within the 'Supporting Documents' section of the grant advertisement.<br>Please note, successful recipients will be requested to report on progress on spend against their delivery plan (the budget forecast should correlate with your delivery plan). | N/A | Financial Methodology - Budget Management Tool MS Excel Template Upload<br><br>[Pass or Not Met] |
| **TOTAL** | | **100%** | **3100** |
| **Section 11** | **Data Protection** | | |
| 11.1 | **Controller Responsibility**<br>Does your organisation have a clear framework in place to ensure that it fulfils its responsibilities as a controller, including the implementation of appropriate technical and organisational measures to protect personal data, and does it provide regular employee training on data protection compliance. | N/A | Self-certification [Pass or Not Met] |
| 11.2 | **Data Protection Policies and Procedures**<br>Does your organisation have a documented Data Protection policy in place? | N/A | Self-certification [Pass or Not Met] |
| 11.3 | **Can you confirm that you have established procedures for:**<br>a)Collecting, processing, storage, and disposal of personal data<br>b)Processing data subjects' rights requests<br>c)Personal data incidents and breach, including reporting. | N/A | Self-certification [Pass or Not Met] |

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| 11.4 | **Lawful Basis & Transparency**<br>Does your organisation have documented processes to ensure that it has a lawful basis for processing personal data and that individuals are provided with clear and easily understandable information about the processing activities, as required by the UK GDPR. | N/A | Self-certification [Pass or Not Met] |
| 11.5 | **Accountability and Governance**<br>Does your organisation have a designated Data Protection Officer (DPO) or equivalent responsible for overseeing data protection compliance and acting as a point of contact for the Supervisory Authority (Information Commissioner's Office – ICO) | N/A | Self-certification |
| **12** | **Cyber Essentials** | | |
| 12.1 | Applicants must either:<br>• Hold a valid Cyber Essentials or Cyber Essentials Plus certification,<br>or<br>• Demonstrate that they are working towards Cyber Essentials certification and will have appropriate technical and organisational measures in place to manage cyber risk before project delivery begins.<br><br>Where certification is not yet achieved, applicants must confirm:<br>• That appropriate cyber security policies and controls are in place, and<br>• That no project activity will begin until reasonable safeguards for data and system security are confirmed through due diligence. | N/A | Self-certification [Pass or Not Met] |
| **13** | **Insurance** | | |
| 13.1 | It is a legal requirement that all companies hold Employer's Liability Insurance of £5m as a minimum. Please confirm that your organisation holds Employer's Liability Insurance. | N/A | Self-certification [Pass or Not Met] |
| 13.2 | Does your organisation hold Public Liability Insurance cover? | N/A | Self-certification [Pass or Not Met] |

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| 13.3 | Does your organisation hold any of following insurance cover?<br>Please select those which apply<br>- Professional Liability Insurance<br>- Product Liability Insurance<br>-Cyber Essentials | N/A | Self-certification |
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2.3.2. MaPS' financial year runs from 1st April to 31st March. If successful, funding requests and budgets must not go beyond the 31st March 2026. Any funds not drawn down by the end of the financial year will become unavailable.

2.3.3. Payments will, by default, be made in arrears milestones based. MaPS only pays in advance by exception upon request.

2.3.4. Applicants must provide a working budget request for their proposed project through the Financial Methodology - Budget Management Tool MS Excel Template provided.

2.3.5. Applications will not be assessed on the amount of funding requested; however, GGMS will make an assessment of the fitness/reasonableness of the funding being requested against the submitted delivery plan and may seek clarification.

2.3.6. When considering populating the Financial Methodology - Budget Management Tool MS Excel Template, please consider the following:

- Profiling budget spend from 12th January 2026 and before 31st March 2026.
- The Financial Methodology - Budget Management Tool should correlate with the Delivery Plan, e.g. expenditure costs are clearly named, clearly associated with activities stated within the delivery plan or costs aligned to milestone delivery.
- Providing explanatory commentary in the notes section to provide justification to expenditure cost.

2.3.7. Refer to the Financial Methodology - Budget Management Tool for more information.

2.3.8. Funding requests must align with the objectives of the Debt Advice Transformation Fund — supporting discovery, research, innovation, or collaboration that contributes to the long-term improvement and sustainability of free-to-client debt advice. Projects should aim to generate learning, evidence, or new approaches that benefit the wider sector.

2.3.9. Funding must not be used to cover the direct costs of business-as-usual service delivery, routine operational improvements, or technology upgrades that would ordinarily be funded through core budgets.

## 2.4 Scoring Approach

2.4.1 All responses to the application questions will be scored on a scale of 1 to 7, with each score reflecting the quality and clarity of the information provided. The following is an overview of what each score represents:

- **Score 1 - Unacceptable:** The response is insufficient, unclear, or incomplete. It fails to address the question, and critical elements of the criteria are missing or incorrect. The response does not meet the basic requirements.

- **Score 3 - Adequate:** The response addresses the question, but lacks sufficient detail or clarity. Some relevant points are made, but key aspects of the question may be underdeveloped, and the overall explanation may be generic. The answer meets basic requirements but lacks depth or specificity.

- **Score 5 - Good:** The response is well-developed, addressing the key elements of the question. It provides relevant examples and demonstrates a clear understanding of the topic. While there may be room for further elaboration or refinement, the response is comprehensive and effectively addresses the key aspects of the question.

- **Score 7 - Excellent:** The response is comprehensive, clear, and detailed, addressing all aspects of the question with high-quality, specific examples or evidence. It provides a thorough explanation of how the proposed project will deliver outcomes, demonstrating a clear understanding and alignment with the fund's objectives. The response shows strong, strategic thinking and highlights the expected impact with clear, measurable indicators.

**2.4.2 Scoring Principles**

- GGMS requires a high level of confidence in the deliverability of the propositions outlined in the application form. The scoring methodology is designed so that assessors look for material/content in the application form to support any propositions made. Assessors will assess material/content based on evidence drawn from the Applicant's direct or indirect experience.

- If an Applicant cannot provide evidence from their direct or indirect experience, such as when proposing new additions or expansions to existing services without prior delivery experience, the Assessment Panel will review any material/content that substantiates the credibility of the proposition.

- Applications that only include a statement of intent (e.g., "we will do x") are insufficient to substantiate a proposition and will be scored according to the stated scoring methodology.

## 2.5 Moderation of scores

2.5.1 Applications will be assessed individually and independently by a team of assessors. The scores will be reviewed by a Quality Lead and undergo final assessment by a Team Leader within GGMS.

2.5.2 A minimum score of 3 or above for each section is required to be eligible for funding. Any organization that has scored 1, unacceptable, in any of the questions will not be offered funding.

2.5.3 Responses to each criterion are subject to a scalable word limit. The word count begins from the start of each response until the word limit is reached. Any response exceeding the specified word limit will be disregarded and not assessed/scored. Attachments to supplement responses are permitted only where explicitly stated within the question. Words within these attachments do not contribute to the word limit.

2.5.4 For this grant scheme, it is expected that organisations will be ranked in order from highest to lowest scores. It is MaPS' intention to award funding to those who scored highest until the funding envelope is depleted.

2.5.5 In the event there are one or more organisations with the same score and insufficient budget to allocate to all, a review will be conducted on their impact scores. Those scoring highest on impact will receive the remaining funding budget.

## 2.6. Final confirmation

2.6.1. Upon successful completion of assessment and due diligence, the issue of final confirmation to Applicants will be made from mid-July 2025.

## 2.7. Potential Funding Discussions Post Assessment

2.7.1. Discuss options for alternative levels of funding with successful applicants if necessary.

2.7.2. Discuss any requests for payments not to be made in to be made in arrears (e.g. as an advance).

2.7.3. Discuss any data protection matters should proposals relate to funding activities connected to personally identifiable information.

## 2.8. Advice & Support

2.8.1. If you have any questions relating to this grant application process please email GGMS at ggms_mapsdebtfund2526@cabinetoffice.gov.uk.