Debt Advice Modernisation & Transformation Fund 2026 / 27

26.06.2026

Today's Agenda

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Debt Advice Modernisation & Transformation Fund Overview

Money & Pensions Service

Fund Overview

We are pleased to announce the launch of our Debt Advice Modernisation and Transformation Fund 2026 / 27 – total funding pot of £1.8M for the debt advice sector.

The **Debt Advice Modernisation and Transformation Fund (DAMTF)** is a single, coordinated funding programme bringing together modernisation and transformation activity. It is designed to build on previous MaPS funding by supporting organisations to embed, extend or scale activity that has already demonstrated value. The 2026/27 programme will focus on activity that builds on what has already been tested, including strengthening the implementation of innovation that has shown promise and supporting wider adoption where this can improve outcomes for people accessing free-to-client debt advice.

MaPS intends to support activity that:

- Improves the efficiency, quality or resilience of debt advice services
- Enables the adoption or replication of proven tools, models or infrastructure
- Strengthens collaboration or shared capability where this supports better outcomes for people in financial difficulty

Fund Objectives

1. Embed and scale what works
Support the implementation, adaptation or wider adoption of approaches, tools or models that have already demonstrated value through earlier MaPS funded activity, helping to move successful innovation into routine practice.

2. Improve the quality, consistency and efficiency of debt advice delivery
Enable tangible improvements in how debt advice is delivered or supported, including increased efficiency, improved quality assurance, greater consistency across services, or reduced administrative burden, particularly where this benefits people experiencing financial difficulty.

3. Strengthen sector capability and shared infrastructure
Build capability within and across organisations by supporting shared approaches, common infrastructure, or collaborative models that increase resilience, reduce duplication, and support sustainable delivery at scale.

4. Enable learning that informs future implementation
Generate practical, delivery focused learning that supports replication, scaling or future investment decisions. This includes contributing evidence that complements MaPS' independent evaluation of previous modernisation and transformation funding.

5. Complement wider commissioning and system change
Support activity that aligns with and complements MaPS' wider debt advice commissioning arrangements, including regional services, helping ensure that innovation and modernisation activity strengthens – rather than disrupts – commissioned delivery

Eligibility Criteria

Applicant Requirements

Previous MaPS Funding

The **lead applicant** organisation **must** have been a lead grant recipient of either:

- the Debt Advice Modernisation Fund (DAMF) 2024/25 or 2025/26, or
- the Debt Advice Transformation Fund (DATF) 2025/26
- Consortium partners are not required to have previously received MaPS funding, provided the lead organisation meets this requirement.

Lot-specific eligibility

Applicants must apply to one lot only and meet the relevant criteria:

- Lot 1 – Modernisation (Implementation and Scale):
  Restricted to organisations that were lead recipients of DAMF 2024/25 or 2025/26
- Lot 2 – Transformation (Further Development and Learning):
  Restricted to organisations that were lead recipients of DATF 2025/26

Applications that do not meet the relevant lot criteria will not progress.

Additional Criteria

All applicants must reconfirm that they:

- operate within the debt advice sector or directly support the delivery of free-to-client debt advice in England
- where delivering regulated debt advice, hold appropriate Financial Conduct Authority (FCA) authorisation
- demonstrate how they deliver or support free-to-client debt advice
- have appropriate legal status and governance arrangements (including not-for-profit, commercial, or membership organisations)
- demonstrate appropriate financial standing, systems and capacity to manage grant funding responsibly
- Comply with the **Data Protection Act 2018 and UK GDPR**, and either:
    - hold **Cyber Essentials certification**, or
    - provide assurance that equivalent cyber security standards are in place

Funding and Timeline

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Key Dates

Applications will open on **Wednesday 22nd July** and will close on **Thursday 19th August at 12pm**. Only one application per organisation can be made.

Applicants will be informed of the outcome of their application towards the end of September.

The timeframe for assessment and award is indicative and subject to change, as it is dependent on the volume of applications received.

Grant Funding Period - to commence from 1st October

All funding must be spent by **31st March 2027**.

Grant Amounts and Deadlines

Grant Amounts Overview

Applicants must apply to the appropriate lot based on their previous funding. Both lots allow applicants to apply for a minimum of £25,000 up to £100,000.

Milestone Funding

Funding is released on a milestone basis, ensuring payments are tied to the completion of agreed project milestones.

Completion Deadline

All projects must be completed and funds expended by 31st March 2027, ensuring timely project delivery.

Our Approach for 2026/27

- **Building on what works**

Focus on embedding, extending and scaling activity that has already demonstrated value – not starting new pilots

- **Targeted to support delivery readiness**

Eligibility is limited to previous recipients to ensure organisations have capacity, capability and foundations to deliver within the funding period

- **Informed by market insight**

Reflects strong demand from previous recipients to continue and scale existing activity

Recognising the context

Many of you are currently

- Involved in **CBDA Round 1 Commissioning** or preparing for Round 2 (or both)
- Engaging with our **National Commissioning** activity

There is significant activity across MaPS this year

- Our approach is designed to be **proportionate, deliverable and manageable** alongside existing commitments.

MaPS Standards

MaPS Standards

The latest version of the MaPS Standards came into effect on **1st April 2026.** They can be found on our website here: [Standards | Money and Pensions Service]

Applicants are not required to already be fully compliant with the MaPS Standards.

However:

where projects involve the design, development or scaling of tools, products or approaches used in debt advice delivery, applicants must demonstrate how they have considered the MaPS Standards during design, implementation and scaling .

Consideration of the MaPS Standards forms part of the assessment of **impact, learning and future value.**

MaPS will work proportionately with funded organisations - there will be resource available to help grant recipients understand and apply the Standards during implementation.

Assessment Criteria

Assessment Factors

Proposal Overview & Strategic Fit

Applicants must provide a clear summary of the project they intend to deliver, written for a non-specialist audience. Describe the problem, opportunity or delivery challenge your progress addresses and how it aligns with the objectives of the Debt Advice Modernisation & Transformation Fund 2026/27. Explain why this activity is needed, how it builds on prior learning or evidence and how it will improve the quality, efficiency or resilience of free-to-client debt advice.

Deliverability – Capacity

In this section, you will be asked to provide an overview of your project management approach, including the resources available within your organisation (e.g. staff, technology, infrastructure) and how these resources will be allocated during the project delivery period. You must also provide a **delivery plan** outlining timelines and milestones, and how you intend to ensure that the project is completed by **31st March 2027**.

Assessment Factors

Capability and Experience

Organisations must outline any similar projects they have completed in the past that demonstrate their ability to successfully deliver projects like the one proposed. This section should include the impact these past projects had on improving services or operations. You will also be asked to describe the skills, qualifications, and experience of the team that will be delivering the project. If you are working with external partners, you should explain their roles and contributions to the project.

Impact, Learning & Inclusion

Applicants will be asked to provide a clear description of the expected outcomes of the project. Where relevant, explain how you have considered the MaPS Standards when designing or scaling your proposed activity and how MaPS support could help you further consider the Standards during implementation. Describe how learning or insight will be shared with MaPS to inform evaluation, future implementation or wider system development. Explain how your proposal has considered accessibility, inclusion and the needs of people in vulnerable circumstances.

Assessment Factors

Financial Methodology & Value for Money

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

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

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.

Funding requests should meet the objectives of the grant scheme and so must build on learning from previous modernisation or transformation activity, embeds, adapts or scales approaches that have demonstrated value, improves the quality, efficiency, resilience or sustainability of free-to-client advice. Funding requests should not be used to cover the direct costs of delivering business-as-usual operations.

Application Process

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Application Steps

Application Submission

- Organisations will need to apply online via: Find a Grant located at

https://www.find-government-grants.service.gov.uk/

with only one application accepted per organisation.

Due-Diligence Requirements

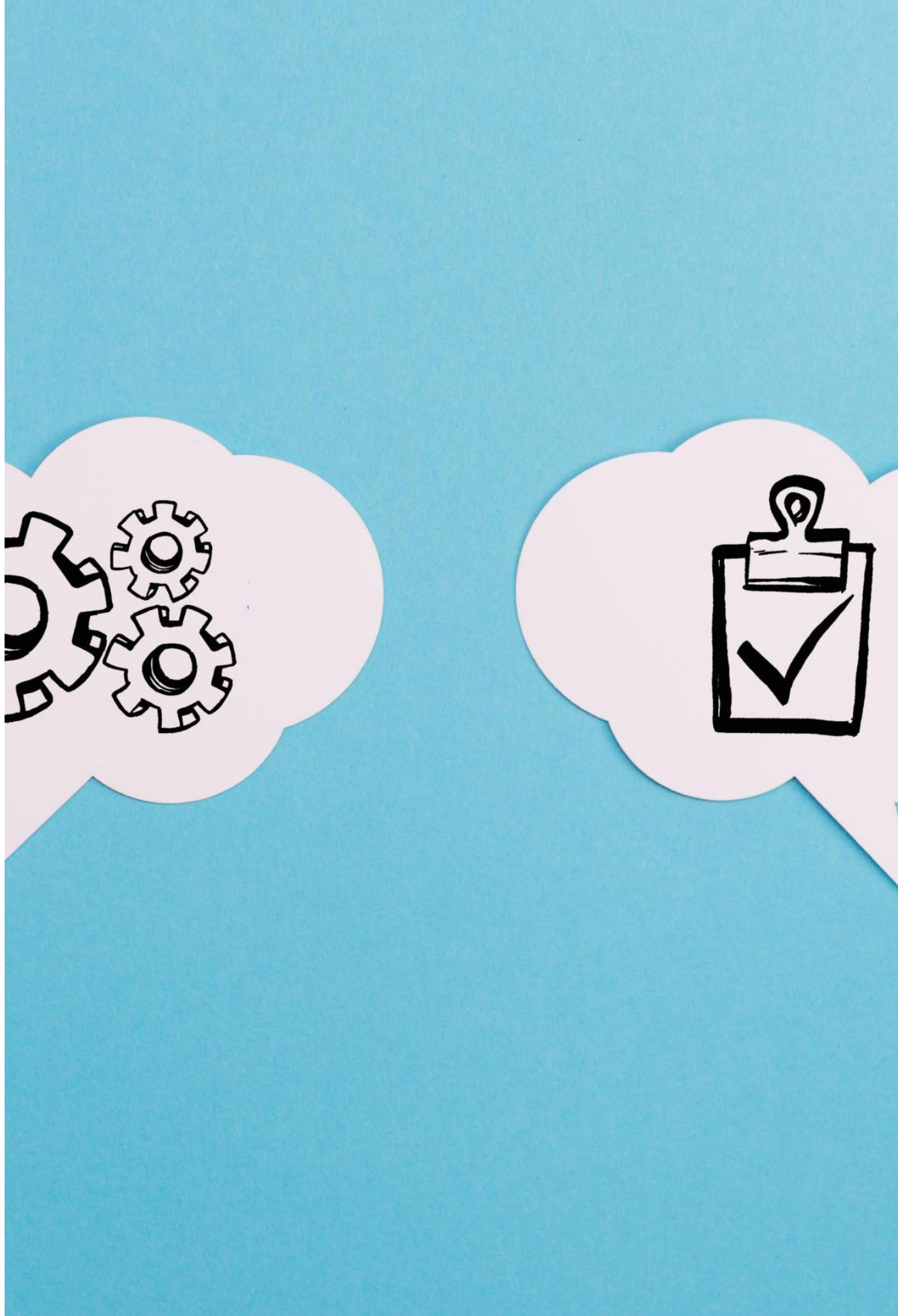
Applicants must provide necessary details for due-diligence checks to prevent fraud and ensure compliance based on organisation type.

Project Relevance

A clear problem statement must be provided to show how the proposal aligns with the fund's objectives.

Financial Methodology

Applicants must submit a budget that aligns with the project delivery plan, outlining how funds will be used effectively. Recipients will need to provide regular updates tracking progress against planned milestones and forecasted spending.



Learning and Evaluation

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From Investment to Impact

Why learning matters

- Over the past 2 years MaPS has invested **£4M + in modernisation activity**
- This fund is about realising that value, not restarting the innovation cycle

Our focus is on:

- Embedding and scaling what works
- Ensuring benefits are sustained beyond pilots

We recognise the importance of capturing and sharing what works across the sector

Looking ahead

During 2026/27, MaPS will:

- Work with an **independent evaluation partner**
- Gather insight on **impact, outcomes and what works in practice**

This will:

- Inform **future funding decisions**
- Potentially support a **wider implementation-focused fund later in the year**

Sharing Learning

- A key goal of this fund is to generate learning that informs future implementation

Applicants must clearly set out:

- how learning and insight will be captured
- how this will be shared with MaPS

Final reporting should:

- provide clear evidence of impact
- highlight key learnings and practical insights

Funded projects will be expected to:

- Support independent evaluation activity
- Contribute to the evidence based for future funding and commissioning

Project outputs and learning will play a direct role in shaping future sector investment

Conclusion

Build on Previous Learning

The Debt Advice Modernisation & Transformation Fund offers a chance for previous grant recipients to build on learning from previous modernisation or transformation activity. Focus on embedding, adapting, or scaling approaches that have demonstrated value and in doing so improve the quality, efficiency, resilience or sustainability of free-to-client debt advice

Understanding Fund Objectives

Understanding the fund's objectives is crucial for organisations to align their services with the expected outcomes.

Eligibility and Application Process

Familiarity with eligibility criteria and application processes allows organisations to position themselves to receive support effectively.

Follow-up Questions

If you have any initial questions relating to this grant application process please email us at **debtinnovation@maps.org.uk**

Thank you

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