

Glasgow City Council Embraces Pivotal Integration's Pattern-IT™ Technology for its Money Advice and Debt Management Service Across the Glasgow Advice and Information Network

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Council Leads The Way in Tackling The Root Causes of Debt as The UK's National Consumer Debt Breaks The £1 Trillion Barrier for The First Time Ever

Business application framework and IT solutions specialist, Pivotal Integration Ltd, today announced that Glasgow City Council has adopted its Pattern-IT Technology for an innovative new Casework Advice and Information System (CAIS). CAIS Online, or MAIS Online, as it is branded in England and Wales; is the Council's platform of choice for Money Advice and Debt Management services in the city and the twenty seven other agencies that comprise the Glasgow Advice and Information Network. Through its Development and Regeneration Services, Glasgow City Council is leading the way in tackling the root causes of consumer debt head on. The innovative CAIS application will enable the Council and its strategic partners to centrally collect and analyse data that could change the face of local government.

The Bank of England recently reported that the amount of money owed by consumers has now broken through the £1 trillion barrier for the first time. Debt is now the single biggest issue that citizens take to their local support and advice agencies. According to the DTI, in 2004 personal insolvencies in England and Wales grew by 11.7% year on year, and sequestrations in Scotland increased by 53.6% year on year. In Glasgow, the city's 600,000 residents have a working population of 65 per cent, of which 28% of the potential workforce are workless or not economically active. The Council supports a range of advice services to help individuals and families better manage their finances and avoid the problems of debt. However, the Blake Stevenson Consultants report on Review of Advice and Information Services, published in February 2002, highlighted that in Glasgow, most agencies are either working at or beyond capacity.

"We wanted to implement a cohesive system that adopted Money Advice Scotland's best practices and would enable us to not only provide better case management for our citizens, but also provide us with a means of centrally capturing anonymised data for analysis," said the Glasgow City Council spokes person. "By being able to analyse the socio economic factors affecting individuals we can get an insight in to the causes of debt, such as unemployment, low income, illness, or marital/relationship breakdown. This allows us to directly address the underlying reasons for debt, as well as have greater management insight into how best to allocate resources across our different services in order to better serve our citizens."

CAIS Online is the only online system which adopts the Money Advice Scotland's best practice standards. It is the first multi-user, fully integrated online Money Advice System capable of providing uniform statistics across agency and organisation, as well as management reporting to the Scottish Executive.

The user interface is simple to use and can easily be navigated by users with minimum computer skills. It has also been white branded to allow an organisation's own branding to be applied without changing the underlying workflow.

For Local Authorities, centralised debt profiling provides them with a macro view on the root causes of consumer debt within their local authority area. The ability to extrapolate and analyse this data provides valuable insight into the actual causes, as opposed to the symptoms of debt, which inevitably lead to poverty, social exclusion and in extreme cases homelessness.

“CAIS Online provides us with a comprehensive online case management system for money advice that’s fully integrated and enables statistical information relating to debt management to be collated efficiently,” added a Glasgow City Council spokes person. “It’s certainly one of the most functionally rich and all-inclusive money advice systems available. We worked closely with Pivotal Integration in the development stages to ensure the system would encompass all of the functionality we initially required. The statistical insight and analysis from the system could change how we allocate and prioritise key services so they are delivered where they are needed most.”

Debt advice has become a growth industry for both the public and private sector. Fee charging debt management companies are now the single biggest growth area in debt advice, many with hard sell operations pushing high-charge ‘debt consolidation’. Unfortunately, the national free advice sector is overstretched. On average, it takes three weeks to get an appointment with an advisor at one of the 3,000 Citizens Advice Bureaus across the country, many of which are staffed by volunteers. Responsible councils have recognised the growing need to step in and help their local authority areas with free local services on money advice.

CAIS Online is currently being deployed to 140 advisors across Glasgow City Council’s specialist advisor network called GAIN (Glasgow Advice and Information Network).

Glasgow City Council recently secured significant funding from the Scottish Executive to fund its range of new services over 2004-2006 that aim to help people deal with debt. The deployment of CAIS Online places Glasgow at the forefront of proactive debt management initiatives.

“We designed the application specifically with local authorities and debt management agencies in mind,” said David Stapleton, Managing Director of Pivotal Integration Ltd. “By aggregating the data collected, CAIS Online empowers Glasgow City Council and its strategic partners to address the core reasons for debt, better allocate their services and resources, and provide an accurate picture of the effectiveness of debt management in today’s society. We are also in a position to extend the capabilities of CAIS Online to deal with other casework based enquiries that typically face Advisors from drop-in clients.”

CAIS Online is a secure and scalable web-based system. The application includes a full selection of letters for both clients and creditors with the ability to edit and save correspondence. The application is also white branded to allow specific branding of an organisation to be applied for a common look and feel for users.

Pivotal Integration is already in discussions with a number of other Councils in Scotland as well as in England and Wales and they have found that a single IT service delivery model does not always fit all customers’ requirements. Some customers want a complete end-to-end solution rather than having to deal with multiple suppliers, whilst others prefer a solution that is hosted on their existing infrastructure

and prefer to pay for licence fees, support and user training. With this in mind, Pivotal Integration is providing a range of service options on applications developed including Helpdesk, Application Support and classroom based user training.

About Pivotal Integration Limited

Founded in 2002, Pivotal Integration Ltd is a business lead IT solutions company providing business frameworks and development tools. It was founded by two senior software architects with extensive experience in the financial services and public sector arena. Pattern-IT Web, one of the company's products, is the underlying platform for its money advice case management system, enabling local councils and debt management agencies to effectively handle debt management cases on behalf of citizens and clients. Pivotal Integration's innovative Pattern-IT platform is at the heart of all of its business applications, which comprises a unique 'model driven pattern-oriented' technology, allowing software architects and application developers to deliver robust, best-of-breed architected solutions that are supplier and vendor independent. Headquartered in Glasgow, with sales representation across the UK, Pivotal Integration Ltd has customers in the public sector, as well as the finance, legal and telecommunications sectors.

Pivotal Integration Ltd is being assisted by Scottish Enterprise High Growth Start-up Unit where Andy McNab, Director of Scottish Enterprise's High Growth Start Up Unit said:

"We saw the potential in this company from the first minute we met with them and it has been incredibly rewarding for us to see this company go from strength to strength."

"This is a very significant contract for the company to win and we believe it can be a springboard for them. We are delighted that we have been able to support Pivotal Integration and play a part in the development of this small and innovative company."

For further information, interviews and images, please contact:

Monique Chambers

Devonshire Marketing

0870 2407995

07788 751722

monique@devonshiremarketing.com

