



whenfresh



**Ascendant Solutions**  
data management



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***Blended data solutions to  
identify affordability and  
vulnerability***



**EXCELLENCE IN  
INNOVATION  
(OPERATIONAL)**

Walsall Borough Council in partnership  
with Eastbourne Borough Council and  
Lewes District Council working in  
conjunction with Ascendant



**EXCELLENCE IN  
PARTNERSHIP WORKING**

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# Pathway - Customer Journey

- Consumer Credit Bureau Data
- Vulnerability Registration Service
  - Elanev Vulnerability Scoring
- WhenFresh (Property Transactional)
  - Other data sources



# Ascendant Solutions

d a t a m a n a g e m e n t

DATA



SORTED



ARRANGED



PRESENTED  
VISUALLY



Information



# Blended Data Sources

## Credit Bureau Information

- Unique algorithm
- 4 months historical snapshot
- 6 years account history
- Financial Hardship
- Priority debts
- Non Priority debts

## Elanev Resilience Scoring

- AI applied 2M consented outcome data points to a set of dynamic UK indicators including:
  - Financial
  - Socio-economic
  - Geodemographic data

## Vulnerability Registration Service

VRS have developed a number of sub-flags to help provide insight into an individuals vulnerability and to be compatible with regulators, sector or individual organisations own vulnerability definitions:

- **Physical Disability**
- **Cognitive Disorder**
- **Financial Hardship**
- **Debt Management Programme**
- **Risk Of Coercion**
- **Physical Health**
- **Mental Health**
- **Life Event**
- **Financial Capacity**
- **Coronavirus**
- **Accessibility**
- **Gambling Addiction**
- **Deceased**



**Ascendant Solutions**  
data management

**So you've got all this data**

**How do we translate that into positive  
engagement**

**Segmentation done by ASL**

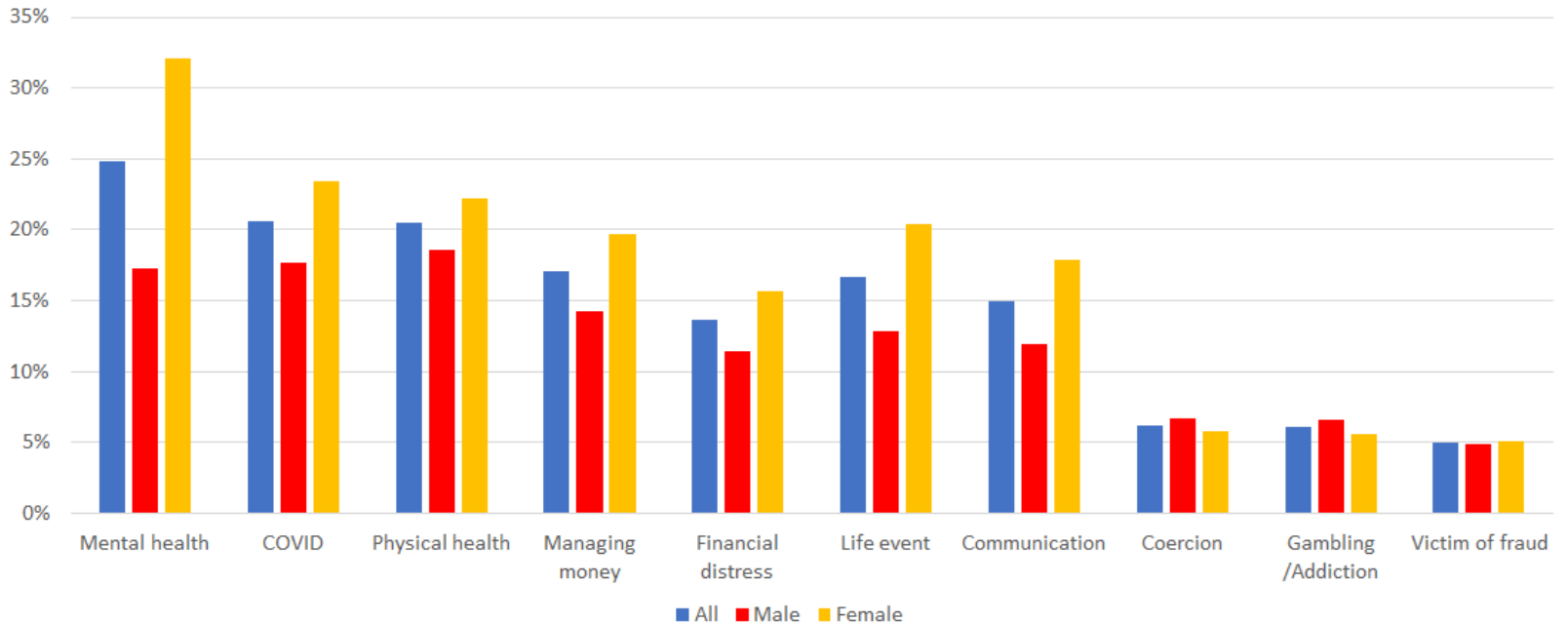
**Letter templates to reflect the data**

**Delivering data for easy upload**

**What's the real outcome?**

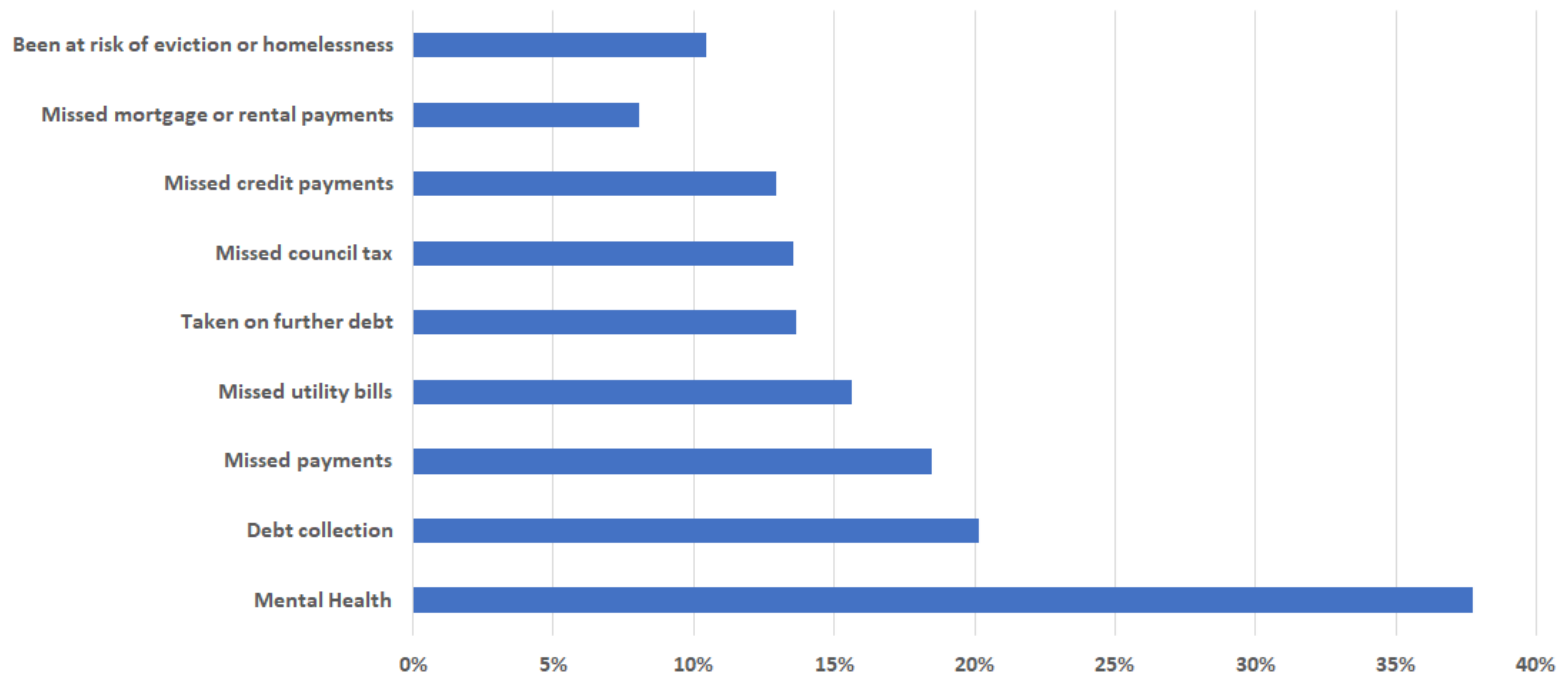
# Vulnerability & affordability isn't just financial

## Types Of Vulnerability in the past 12 Months





# Impacts of vulnerability





## Your Search Information

Date of Birth	Subject Name	Address Input	Your Reference	Our Reference	VRS Search	Result	New Search ▾
13/07/1965	MISS EMMA MITSUBISHI	39 , TOP GEAR LANE , TEST TOWN , X9 9LF	123456	1049 17/12/2019 11:33:39	✔ Yes	🔍 Matched on VRS	Expand Report

Vulnerability Registration Service - 1 matches



Address Match - 39 , TOP GEAR LANE , TEST TOWN , X9 9LF - 1 Names found



Credit File Search History - 2 - From 17/12/2019 to 17/12/2019



Electoral Roll Information - 1 Records



Credit Accounts - 4 - Opened between 2017 and 2019



Accounts Registered at 39 TOP GEAR LANE TEST TOWN X9 9LF

✔ Normal - The account is up to date with required payments

4 Accounts

2017 to 2019

Credit Limits - Highest £1000 - Lowest £1000

Debt Balances - Highest £87254 - Lowest £320





Vulnerability Registration Service - 7 matches

Full Name

Mr John Smith

Date Of Birth

14/02/2011

VRS Person Id

VU1417

Added To VRS Date

05/02/2021

Description

First Party - Refer

Details

The consumer has identified a current vulnerability. The consumer has requested that any User decisions should be manually reviewed.

Sub Flags

Description

Cognitive disorder

Details

Someone who suffers from disorders that affect cognitive abilities, including learning, memory, perception and problem solving

Example

- Down Syndrome
- Huntington disease
- Mild cognitive impairment
- Progressive supranuclear palsy
- Dementia
- Parkinson's disease

This date denotes when they were added to the VRS

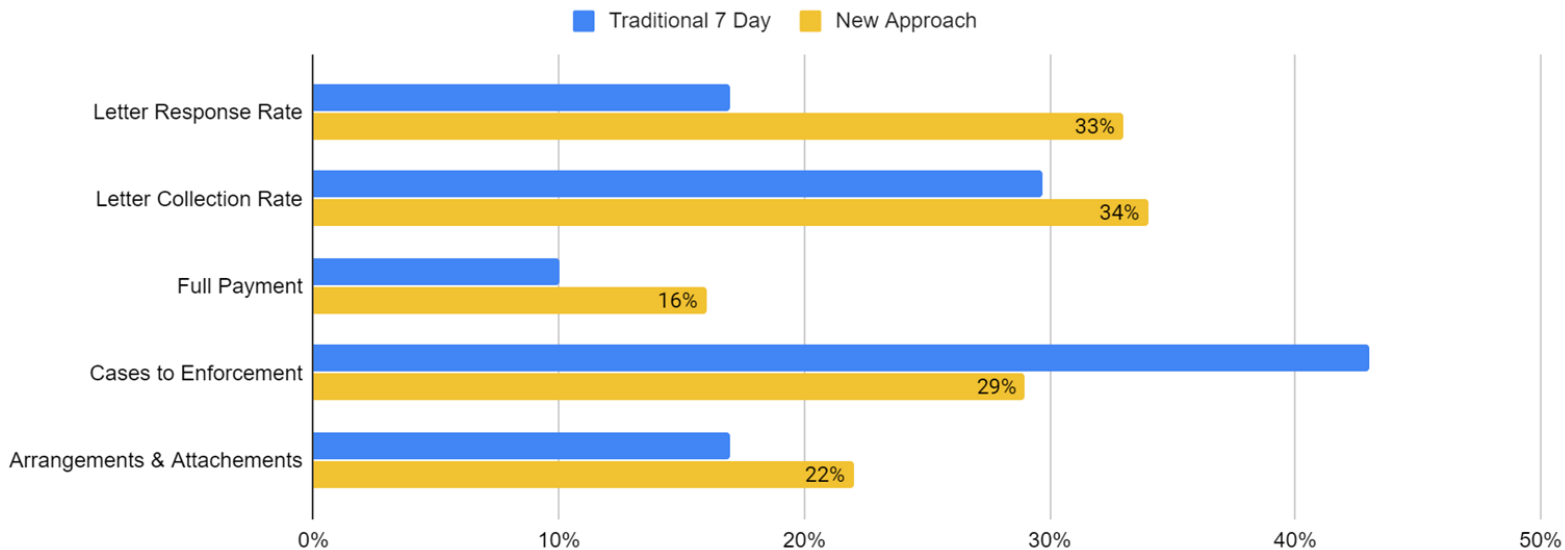
Subflags show why the person is on the Vulnerability Register

Brief overview of the case and how it should be handled



# 100% Increase in Engagement

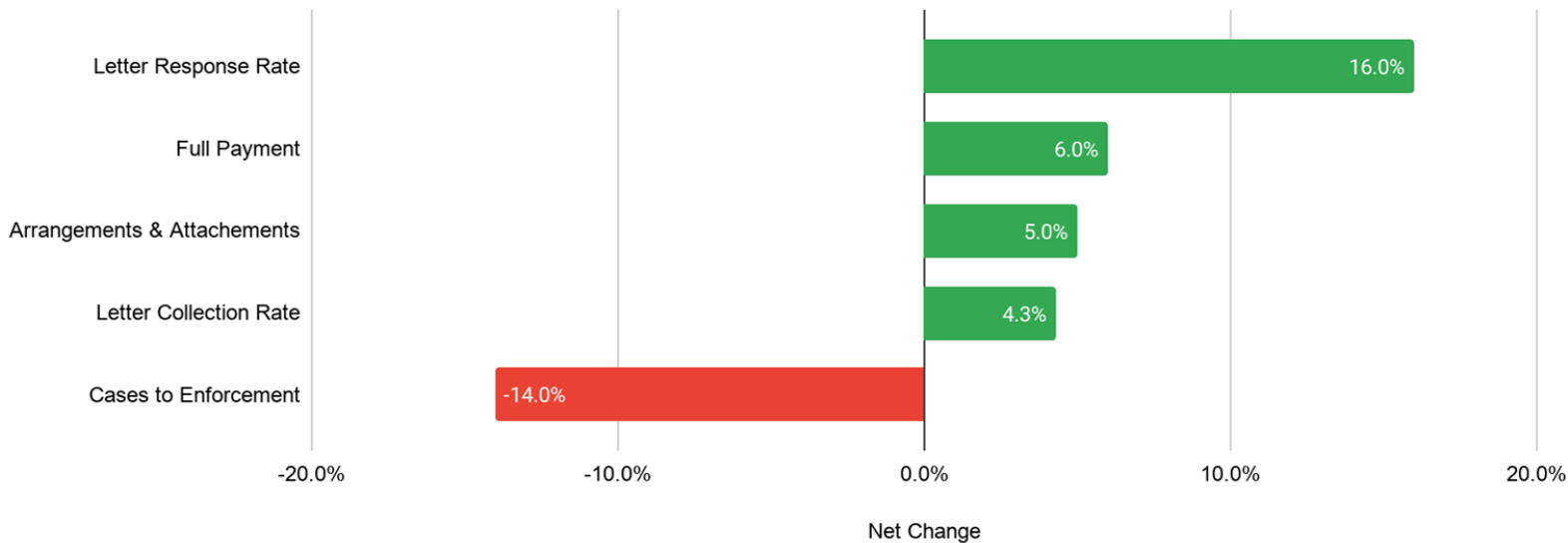
Walsall Council - Then and Now





# Increase in collectability

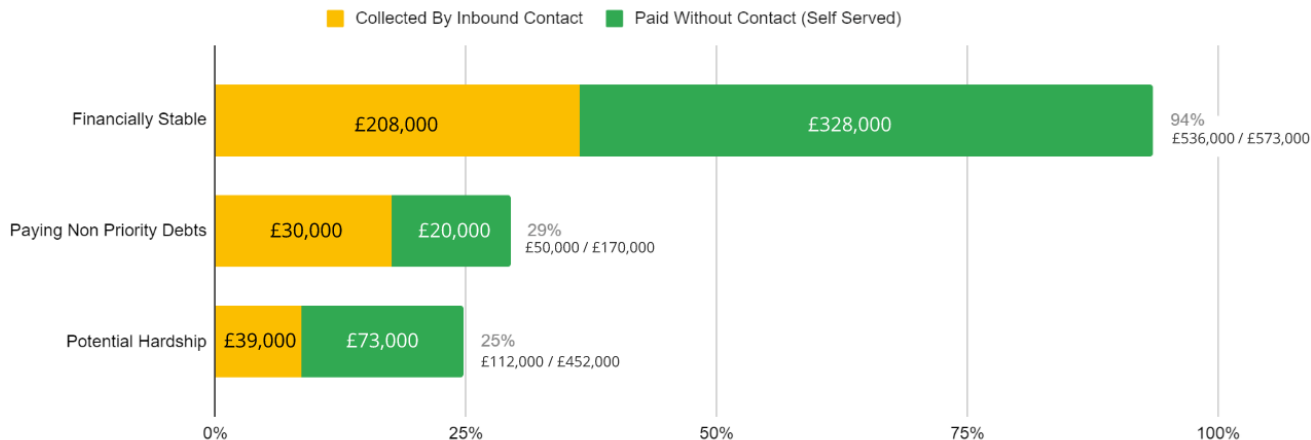
Walsall Council - Then and Now - Net Change





# Collection Rates after 2 Weeks

Eastbourne and Lewes - % Collected from each segment





01

## Single Route

- Almost 0% IT resource needed at the Local Authority
- Bespoke return files
- Fully compliance

02

## Training and Support

- Systems and peripheral training - FCA VRS
- Exceptional client support throughout
- Host of client testimonials confirming this

03

## Development

- Constantly looking at other data sources
- Case studies to back decisions
- Close working "Partnerships"



# Ascendant Solutions

d a t a m a n a g e m e n t

**Thanks for listening  
&  
Any questions?**



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