

Community Chest Application Summary 2017/2018

Local Authority	St Edmundsbury Borough Council
Organisation	Suffolk West Citizens Advice Bureau (MoneySmart)
Amount Requested	£27,192
Total Project Cost	£27,192
Match Funding	None
Partnerships	<ul style="list-style-type: none"> • Citizens Advice local offices across West Suffolk – for local face to face advice and casework • Local authority locality officers – for their local knowledge and referrals • Local solicitors – monthly appointment rota in Haverhill with 3 different firms, and free half hour referral rota in BSE with 6 firms • And many others
West Suffolk Bid?	Yes

Key Points

- Our service provides free information, advice and advocacy to all members of the local community.

Funding enables the project:

- To provide guidance on how to locate trusted information including Citizens Advice
- To maintain contacts in the community and communicate changes in the availability of sources of help
- To provide money management training to small groups
- To raise awareness of the dangers of scams and give examples of current scams and how people can protect themselves
- To help people to save money on energy costs including how to switch energy providers and reduce energy use
- To promote understanding of safe methods of saving and borrowing, and steer people away from doorstep lenders and high interest credit schemes

- Project start: **01 April 2017**
- Project end: **31 March 2018**

Community Chest Grant Application Form Part A

Community Chest funding supports voluntary and community groups who make a contribution to improving the quality of life for people in West Suffolk. The information you provide will help us consider your application. If you have any questions, please give us a call on 01638 719763. Before completing this form, we ask you to please read the guidelines, which are available on:

<http://www.westsuffolk.gov.uk/community/community-grants.cfm>

Please return your completed, signed form and supplementary documents to:

richard.baldwin@westsuffolk.gov.uk

1. Name of your organisation(s):

Suffolk West Citizens Advice Bureau

2. Organisation address details

Address Ln1	Risbygate Centre		
Address Ln2	90 Risbygate Street		
Address Ln3			
City/Town	Bury St Edmunds	Postcode	IP33 3AA
Main phone	01284 767572	E-mail	Jane.ballard@swcab.org.uk
Website	www.suffolkwestcab.org.uk		

Main Contact Person		Second Contact Person	
Title	Mrs	Title	Miss
Forename	Jane	Forename	Janine
Surname	Ballard	Surname	Pinel
Role	District Manager	Role	Operations Development Manager
Daytime Tel No.	01284 767572	Daytime Tel No.	01284 767572
Mobile No.		Mobile No.	
Email	Jane.ballard@swcab.org.uk	Email	Janine.pinel@swcab.org.uk
Address Details (if different from Org address)		Address Details (if different from Org address)	
Ln1		Ln1	
Ln2		Ln2	

Town		Town	
Post Code		Post Code	

About your organisation

3. What local authority area(s) does your organisation work in?

St Edmundsbury, Forest Heath, Mid Suffolk, South Cambridgeshire

*Community Chest funding is offered by both Forest Heath and St Edmundsbury councils. As the decision making process is different any projects applying for funding across West Suffolk, must apply separately.

4. What is the status of your organisation?

Registered charity	<input checked="" type="checkbox"/>	Charity number:1144118
Applying for charitable status	<input type="checkbox"/>	
Company limited by guarantee	<input checked="" type="checkbox"/>	Company number: 7645392
Community Interest Company	<input type="checkbox"/>	
Part of a larger regional or national charity (Please state which one)	<input type="checkbox"/>	We are a separate charity affiliated to national Citizens Advice, which audits our quality and organisation to ensure that we meet certain standards.
Constituted Community Group	<input type="checkbox"/>	
Social Enterprise	<input type="checkbox"/>	
Other (Please specify)	<input type="checkbox"/>	

5. How many people are involved in your organisation?

Management committee	9	Service users	5,787
Full Time staff / workers	3	Volunteers and helpers (non-management)	115
Part Time staff / workers	16		

6. What is the purpose of your organisation? Please briefly describe why your organisation was set up, its aims and objectives and who primarily benefits from your organisation.

Our service provides free information, advice and advocacy to all members of the local community. Our aim is to provide information and advice that clients need at the time they need it, and to target our resources towards providing detailed casework for those unable to manage their problems themselves, for whatever reason.

We aim to be a first point of contact to provide help ourselves or refer clients to trusted organisations, to address all issues that result from their problems, not just the single reason for their contact, to enable them to move forward/be as independent as possible.

Our dual aim is to promote change locally and nationally through our research and campaigning work, using client experiences to lobby parliament and a range of other organisations.

We are also working to reduce discrimination and ensure that people are treated fairly.

Our service also provides:

- Casework in welfare benefits, money advice, employment, housing, consumer issues, child support and level 1 immigration
- Disability benefit form filling by a group of trained and experienced advisers within the welfare benefits team
- Form completion and advice on power of attorney by a trained adviser
- Financial capability team providing group training in money management (understanding budgeting, safe methods of saving and low cost loans, income maximisation and cost reduction, including identification of priority and non-priority expenditure)
- 1:1 budgeting interviews (particularly useful for money advice clients to enable us to work with them on debt issues)
- Awareness and training in reducing energy costs, saving energy, switching providers and the availability of help, financial and otherwise, to the vulnerable
- Core support for project work: with people affected by MS, the provision of advice in GP surgeries and community work across rural Forest Heath
- Supported volunteering and work experience, to develop confidence and skills, and prepare for further education or employment

Maximum of 300 words

7. What was your organisation's total income for last financial year?

8. What was your organisation's total expenditure for last financial year?

9. Does your organisation have more than six months running costs? No

10. What are your organisation's current unrestricted reserves or savings?

11. West Suffolk prioritises building resilient families and communities that are healthy and active. Please indicate which of the following areas your project contributes towards:

- A thriving voluntary sector and active communities who take the initiative to help the most vulnerable.
- People playing a greater role in determining the future of their communities.
- Improved wellbeing, physical and mental health.
- Accessible countryside and green spaces.

About your project – why are you applying for this funding?

12. What do you want the funding for? Please be specific. Please note that 'project' is meant to describe the project for which you are seeking funding, and not your organisation.

Funding is needed for:

- Four offices across West Suffolk (as cost-effective as possible, with two in local authority offices, providing a focus for the community and a base for caseworkers, projects, telephone advice and training)
- Our mainly part-time staff of 11.9FTE in total out of which 10.8FTE are core staff and the remainder are project workers
- Reference materials/software, including our comprehensive information system and national case recording database (enabling us to provide help to clients moving into our area)
- Registration of trained staff, such as our Debt Relief Order intermediaries
- Travel expenses for our volunteers, on the principle that they give their time and commitment but should not incur costs, and across a rural area this has an impact
- Working with and supervising work experience students, and volunteers with particular support needs
- Statutory monitoring and compliance with our financial obligations
- Networking and partnership working with other agencies, more essential in changing times when some agencies are reducing or losing services

Advice is provided face to face and by telephone and funding has enabled:

- Increased telephone access to advice (our trial changes in hours have enabled phone calls to more than double as a method of primary contact)
- Planning with Citizens Advice for us to join the Suffolk Adviceline has commenced, in which we will share initial calls with local bureaux in order to increase our ability to respond to demand

Calculations by Citizens Advice using a Treasury-approved methodology show our own value in 2015-16 as:

- £11.83 in public value for every £1 invested
- £14.33 in benefit to individuals for every £1 invested

Maximum of 300 words

13. How has the project been developed out of the community's desire to improve the lives of local people? What evidence do you have that there is a need for this project? Please include sources of evidence, including any public/user/community consultation.

Access to timely advice and trusted information can make a great difference in peoples' lives – ensuring they receive all the income they are entitled to, preventing them falling victim to scams, and giving them more control over running their lives. Increased housing costs are squeezing household budgets and creating difficult choices, particularly when income is reduced, so advice at the point of life changes can be critical.

- Child poverty at 17% in St Edmundsbury (re End Child Poverty group statistics)
- Overturn rate of welfare benefit decisions at tribunal (April to June 2016) was 58% - with highest likelihood of success when represented
- 74% of lowest income households have never switched fuel supplier, could be paying up to £300 more annually (Citizens Advice)
- Total cost of mass-marketed scams can be as high as £5 billion (CTSI)
- Fuel poverty campaigners claim number of excess winter deaths increased last winter to 49,260, of which around 14,780 were due to people living in cold homes
- Latest government household statistics show some households are paying up to 43% of their income in housing costs
- Latest Citizens Advice statistics show rent-to-loan and logbook loans are replacing payday loans as significant high cost credit options

These are all areas of life where we can make a real difference – recognised by Haverhill South earlier this year, when residents voted to award us a grant for financial capability work in their area, aware that money management training and support was needed and could promote change.

We know that 1 in 4 people in debt have mental health problems. A client survey found that debt / poor money management skills places significant strain on families: Strain of fuel bills (43%), struggle to understand money (25%), creditor harassment (39%), threatened by creditors (16%), stress (42%) – (16% saw GP), relationship problems (33%) - leading to domestic violence (5%).

Maximum of 300 words

14. How will the project help local people to support one another?

Our increasing community work is building awareness of our own service as a source of advice, but also:

- increasing links between other, often very small, local groups.
- mapping sources of help and advice, from community luncheon clubs to parental support groups, which we can then publicise through community talks and our website
- providing more signposting and referral as part of our information service than previously
- development of access to advice by phone means that local people can access more immediate help for themselves or each other, making it a more effective result of sharing information
- supporting other agencies, such as banks, to run open days to provide awareness of scams

Over 80% of our workforce are volunteers and this results in:

- continuing value of life experience after retirement
- proven benefits in health and wellbeing
- combatting loneliness
- increasing confidence and employability
- increasing the knowledge base of the community, in help available from local organisations
- valued experience by potential employers
- experience of real work environment

We regularly offer work experience to local schools and the college, and this year have two students with us longer term to develop their skills and enable them to move on to employment. External feedback on one student is that his confidence has increased significantly, and both have chosen to extend their volunteering with us.

Maximum of 300 words

15. Are you working with any other organisations on this project? Yes

If yes, please state the names of these groups and the nature of the relationship.

We work with the following agencies, and would continue client referrals with them appropriately:

- Citizens Advice local offices across West Suffolk – for local face to face advice and casework

- Local authority locality officers – for their local knowledge and referrals
- Local solicitors – monthly appointment rota in Haverhill with 3 different firms, and free half hour referral rota in BSE with 6 firms
- Local banks – in general awareness of scams but also referrals of customers raising concern
- Shelter – for housing and homeless advice (and casework for clients eligible for legal aid)
- SNAP – for practical support for clients threatened with losing their home
- Housing Associations – particularly Havebury and Flagship, with whom we are able to resolve some issues before court or crisis
- ISCRE – discrimination lawyers providing legal representation, mainly used for employment and consumer discrimination but covering all areas of discrimination under the law
- Rural Coffee Caravan – reaching isolated villages with information
- Womens' Refuge – provide advice and outreach support for victims of domestic violence if unable to access the refuge
- Suffolk Family Carers – provide support for clients with caring responsibilities and help reduce their isolation
- GP's – we are building a closer relationship/understanding with the 2 surgeries in the current trial in Haverhill, enabling referrals from them and requests from us for written support for client casework
- Many small local groups with whom we have regular contact through our community work, and to whom we refer clients with specific needs
- Trading Standards – we currently report consumer issues from across the Suffolk Citizens Advice offices, initially anonymously, and we are pleased that they have successfully prosecuted in 2 of the cases SWCAB have referred to them
- Healthwatch – we are discussing entering a similar agreement to Trading Standards with them, so they can take up health issues raised with the providers

Maximum of 300 words

16. When will the project start?

1st April 2017

17. When will the project finish?
project ongoing?

31st March 2018

or is the

If this is an ongoing project, how will it be funded and continue going when the funding ends?

Applying for funding, undertaking fundraising events (to raise awareness of our status as a charity as well as raising funds) and continually evaluating the potential of the work we do for the ability to contribute financially is ongoing within the bureau.

Core funding is increasingly difficult to raise although it is vital to our ability to then target resources. We have therefore developed our project work, and find that some elements of our work are attractive to funders aiming to reach specific groups, but we always apply to extend and develop work that will enhance the advice service we offer to the community, as with the MS project in which we can offer home visits and ongoing support by the same caseworker.

Similarly with the project in GP surgeries, which we would like to extend since again it takes access to advice out of the bureau to reach a group that may not otherwise seek help and some of the work we can do there is transforming. We will therefore be seeking funding to develop this work which will also rely on a strong core service to support the casework and quality elements.

We have always valued the support we receive from local authorities and are increasingly able to measure the value we provide in return:

- To customer services – as a first port of call for help
- To benefits and revenues – to help resolve housing benefit queries, and to support the collection of council tax through our money advice work which promotes priority debt repayments
- To housing – to enable people to remain in their homes where possible through income maximisation, money advice, and advice on repairs/tenancy deposits/notice
- Contributing to the self-reliance of the community through the provision of advice and information

Maximum of 300 words

18. Which years funding are you applying for?

2017-18

19. How many people do you expect to benefit directly from the project on either a weekly, monthly or annual basis?

Approximately 6,250 directly, with another 1,000+ due to projects reliant to an extent on the core service

20. What results (including targets/numbers) do you expect to see as a result of the funding and how do these relate to the Community Chest funding criteria? If your project is health related how does it improve health outcomes for residents within community networks and beyond?

Thriving voluntary sector and active communities:

- Supportive volunteering environment for people who need to build confidence and develop skills in order to enter or return to work
- Working with young people to offer meaningful work experience, developing an understanding of the responsibilities of employment, and supporting them towards further education or employment
- Using the skills and experience of people retired from their working life, for whom their continuing contribution to the local community keeps them active mentally and physically
- Enabling people to enter or maintain work through advice on in-work benefits and money advice to reduce costs

Number of volunteers to be trained during year: 35-40 (27 trained in 2015-16 with ongoing volunteer recruitment)

People playing a greater role in determining the future of their communities:

- Access to information, developing control over their lives through community training, bringing more money into the community through income maximisation,
- providing training and skills development, enabling links to be made within the community to a range of ongoing support
- providing a single point of contact for a wealth of advice and connections to other agencies

Financial capability statistics: training 850 to 1,000 people in community groups (833 trained in 2015-16 plus 94 front line workers)

Financial gains: £900,000 plus (£710,900 recorded in financial benefits and debt written off in 2015-16)

Improved wellbeing, physical and mental health:

- Through enabling people to continue working despite health issues, combating discrimination and enabling access to additional income for support needs through in-work benefits
- Reducing pressure on mental health through practical advice and support, dealing with debts and maximising income
- Providing information and advice pro-actively to avert crisis
- Promoting awareness of help with energy costs to improve winter health
- Links with organisations such as Shaw Trust for in-work support and ISCRE for employment discrimination

Maximum of 300 words

21. What is the total cost of the project?

£466,569

Please provide a full breakdown of the total cost of this project, including VAT if applicable along with any in-kind contributions such as volunteer hours.

Item or activity	Cost (£)
Salaries - including NI and pension	316,704
Staff and volunteer costs - including training and travel	30,900
Office costs - including IT, telephone, reference materials/subscriptions, stationery etc	35,250
Premises - including rent, rates, heat and light, repairs and maintenance	77,615
Governance - including audit, professional fees, reports and AGM	4,800
Other costs - publicity and promotion, interpreting costs etc	1,300
Total cost of items listed above:	466,569

22. How much funding are you applying to us for?

£182,000

23. What funds have you raised so far for this project?

Source	Amount (£)
Estimated and due for confirmation at different times through the year but based on current and previous years' funding	
MS Project	19,846
Donations, fundraising and other income (including bank interest and capital investment restricted funds)	20,833
Room hire/rent from tenants/Insolvency Service payments/miscellaneous	18,000
Citizens Advice -Energy Best Deal funding/Big Energy Savings Week etc	21,000
DECC – Big Energy Savings Network	10,000
Suffolk Community Foundation – bids to specific funds	5,000
Universal Credit – potential roll out to full service during the year	5,000
Total fundraising:	99,679

24. What other funders have you applied to for further funding for the project?

Funder	Amount (£)	Timescale for decision
Suffolk County Council - estimated	75,000	February 2017
Mid Suffolk District Council - estimated	5,200	February 2017
South Cambridgeshire District Council (yr 2 of 3 year funding agreement)	5,950	Confirmed
Town councils – potential funding unconfirmed	5,000	In discussions with one council and others during 17-18
Forest Heath District Council (yr 2 of 2 year funding agreement)	39,650	Confirmed
FHDC – Outreach at RAF Mildenhall (awarded but postponed until required)	8,500	Unknown as yet
FHDC – Rural MoneySmart programme	30,000	December 2016
St Edmunds Trust	15,000	December 2016
Total:	184,300	

25. What other grants and contracts has your organisation received over the past year from either Forest Heath District Council or St Edmundsbury Borough Council?

Funder	Amount (£)	Reason for funding
SEBC – funding	182,000	Core advice work
FHDC – funding	39,650	Core advice work
FHDC – Rural MoneySmart project	30,000	Community work
FHDC – outreach project	16,521	and financial capability in Forest Heath
SEBC – funding for improved access to advice	17,500	Training and equipment to improve telephone advice
Total:	285,671	