

# Community Chest Application Summary 2018/2019

Forest Heath & St Edmundsbury councils



Local Authority	SEBC
Organisation	Citizens Advice Suffolk West (CAB SW)
Amount Requested	<b>£182,000.00</b> (2018-2019) <b>£182,000.00</b> (2019-2020)
Total Project Cost	£465,472.00p.a. across West Suffolk
Match Funding	£5,950 - South Cambs DC £39,650 - Forest Heath DC £19,846 - funding for MS project £20,000 - Jobcentre + £19,000 - Room hire/rent from tenants/DRO payments/ bank interest etc Also - £597,843 volunteer contribution (not included in costs) - 80% of workforce Range of fundraising for remainder
Partnerships	Gatehouse and Vineyard Church, REACH, BSE Drop in, Womens' Refuge, ISCRE, Rural Coffee Caravan, Shelter, Local solicitors, UC forum, Jobcentres in BSE/Haverhill, Anglia Revenues Partnership, DWP, Havebury Housing, CONNECT, LifeLink, Clare/Stanton councils
West Suffolk Bid?	No, although application made for MoneySmart scheme to FHDC

## Overview

CAB SW provide free, confidential, impartial, non-judgmental, and independent information, advice and advocacy to the local community. CAB SW provide:

provide:

- information and advice as a first port of call to all
- casework in welfare benefits, money advice, employment, housing, consumer, immigration and child support issues
- trained/experienced form completion for disability benefits
- trained/experienced completion of power of attorney forms

In 2016-17 CAB SW:

- helped 5,921 individual clients
- gained £1,184,694 in additional income for 234 clients
- enabled 190 clients to resolve £2,876,944 of debt
- talked to 589 people about energy issues
- delivered 91 community sessions on money and scams issues

Funding is sought for:

Provision of information, advice, advocacy and financial capability work across the St Edmundsbury area in the above areas and also including:

- Development work addressing changing needs - Universal Credit full service requires extensive training for benefits caseworkers cascaded to volunteer advisers, and development of new volunteer roles.
- Social prescribing - continuing the support provided to the GP surgeries through involvement with the LifeLink project in Haverhill, providing work-shadowing and referrals for advice work.
- Supported volunteering - providing a safe environment to develop work skills/confidence after a long break from the job market, leading to employment or further skills development.
- Offices:
  - a base for core advice service and back office
  - an office in each of the communities
- Staffing:
  - management for strategy/development/financial management/community advice needs
  - supervision of volunteers
  - for quality of advice and support in difficult circumstances
  - for volunteer training/development
- Volunteers:
  - training/supervision costs
  - travel/training expenses

## **Outputs**

Estimated outputs p.a. –

- 6200 individual clients helped
- £1,250,000 financial gain for clients
- £3m debt dealt with
- 120 volunteers
- 8-10 work experience students
- 25 Community groups/agencies

Joining the county Adviceline has increased the number of people CSB SW reach by 28.6%

Citizens Advice uses a Treasury-approved methodology to demonstrate local value. In 2016-17 as, for every £1 invested in SWCAB:

- £14.38 gain in benefits to individuals
- £11.95 in public value

## **Outcomes**

Individual clients will gain through:

- Access to information, independent advice and casework (see box 2.5)
- Income maximization/budgeting support
- Digital assistance/benefit applications/form filling

Community groups/agencies across St Edmundsbury will gain:

- Confidence managing household budgeting/reducing priority costs
- Knowledge of safe sources of advice/borrowing/saving, developing more possibility of self-support
- Greater awareness of support locally, addressing loneliness and isolation
- Ability to identify scams rather than fall victim

Volunteers will benefit through:

- Gaining at least one practical skill from volunteering
- 4 in 5 believe that they have increased their employability
- 9 in 10 have an increased sense of purpose or self-esteem
- 4 in 5 believe volunteering has had a positive effect on their health
- 9 in 10 feel more engaged with their community

Work experience students will:

- Gain understanding of the pressures on their community and the range of life choices people make as well as experience of the work environment.

Project work:

- extends and expands core work, e.g. Rural Energy project

CAB SW have a detailed case recording system, producing statistics which we share with West Suffolk councils.

### **Finances**

Income for last financial year – £530,355

Expenditure for last financial year - £457,163

### **Reserves**

£232,659

### **Request breakdown**

Staff and volunteers - 12.24FTE

Staff training and travel

Volunteers – expenses/training

Office costs

Stationery

IT & telecoms

Printing and postage

Equipment

Professional fees

### **Previous Community Chest funding**

2018-19:

Forest Heath £39,650 – Core advice work (allocated with 2017-18 grant)

2017-18:

St Edmundsbury £182,000 - Core advice work

Forest Heath £ 39,650 - Core advice work

Forest Heath £ 27,192 - Rural MoneySmart project

2016-17:

St Edmundsbury £182,000 - Core advice work

St Edmundsbury £ 17,500 - Telephone training/contribution to telephone system/improve access to advice  
Forest Heath £ 39,650 - Core advice work  
Forest Heath £ 30,000 - Rural MoneySmart project  
Forest Heath £ 16,521 - Outreach project

2015-16:

St Edmundsbury £181,800 - Core advice work  
Forest Heath £ 39,650 - Core advice work  
Forest Heath £ 30,000 - Rural MoneySmart project

**Officer comments**

Supported by 2 Families and Communities Officers  
Supported by Assistant Director (Families and Communities)



*St Edmundsbury*  
BOROUGH COUNCIL

Forest Heath & St Edmundsbury councils

**West Suffolk**  
working together

## St Edmundsbury Borough Council 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 01284 757077. 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:  
[polly.kane@westsuffolk.gov.uk](mailto:polly.kane@westsuffolk.gov.uk).

**Please note:** This form is for applications to the St Edmundsbury Borough Council Community Chest grants scheme. If you wish to apply to Forest Heath District Council the form can be found on the Community Grants page above. [If you wish to apply to both councils, you will need to complete a separate form for each, clearly stating how your activity will benefit the area.](#)

### 1. Contact details

Organisation/lead partner name	Citizens Advice Suffolk West
Organisation Address	The Risbygate Centre 90 Risbygate Street Bury St Edmunds
Postcode	IP33 3AA

Organisation main email	<a href="mailto:jane.ballard@swcab.org.uk">jane.ballard@swcab.org.uk</a>
Organisation main tel.	01284 767572
Organisation website	<a href="http://www.suffolkwestcab.org.uk">www.suffolkwestcab.org.uk</a>
Organisation Twitter	@CitAdviceSW
Organisation Facebook	

Contact person 1 (main contact)		Contact person 2	
Name	Jane Ballard	Name	Janine Pinel
Position in organisation	District Manager	Position in organisation	Operations Development Manager
Daytime tel.no	01284 767572	Daytime tel.no	01284 767572
Mobile		Mobile	
email	<a href="mailto:Jane.ballard@swcab.org.uk">Jane.ballard@swcab.org.uk</a>	email	<a href="mailto:Janine.pinel@swcab.org.uk">Janine.pinel@swcab.org.uk</a>
Address if different to organisation's		Address if different to organisation's	
Postcode		Postcode	

## 2. About your organisation

2.1. Which local authority area(s) does your organisation currently work in?

St Edmundsbury and Forest Heath (and to lesser extent, Mid Suffolk and South Cambs)

2.2. What type of organisation are you? (please check the relevant box)

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 an independent local charity linked to Citizens Advice nationally who provide our information system and annual audit for quality of advice and organisation.
Constituted community group	<input type="checkbox"/>	
Social Enterprise	<input type="checkbox"/>	What type?:
Other (Please specify)	<input type="checkbox"/>	

2.3. How many people are currently involved in your organisation?

Trustees	10	Management board	
Management team	3	Service users (in 2016-17)	5921
Full time paid staff/workers	3	Volunteers and helpers (non-management)	103
Part time paid staff/workers	18	(Total staffing 11.6FTE)	

When did your organisation start?

Year

2.4. What is the purpose of your organisation? Please briefly describe why your organisation was set up, its aims and objectives, what activities it carries out and who primarily benefits.

We provide free, confidential, impartial, non-judgmental, and independent information, advice and advocacy to the local community. We are not limited to any specific user group but provide help to all who request it, targeting the extent of our work to the level of need and capability of the client. We believe people should not suffer a detriment due to their lack of knowledge of their rights and responsibilities, and our second aim is to influence policies and practices locally and nationally through demonstrating their impact on the clients that we see.

We provide:

- information and advice as a first port of call to all who contact us
- casework in welfare benefits, money advice, employment, housing, consumer, immigration and child support issues
- trained/experienced form completion for disability benefits
- trained/experienced completion of power of attorney forms

We are a volunteer organisation, 83% of our workforce are volunteers.

In addition we have run a successful project for people affected by MS providing benefits and debt casework primarily, since 2007, including carers and families of those with MS. Our main preventative work is in financial capability, providing talks to front line workers/small community groups in money management, scams awareness, energy costs and provider switching, and safe saving and borrowing.

In 2016-17 we

- helped 5,921 individual clients
- gained £1,184,694 in additional income for 234 clients
- enabled 190 clients to resolve £2,876,944 of debt
- talked to 589 people about energy issues
- delivered 91 community sessions on money and scams issues

In the last year we have reviewed our service, looking at changes in client needs, joining the county Adviceline to improve the breadth of client access by phone. In addition we are developing better supported public access to computers in our reception areas, working with the local authority in the two buildings we share with them.

Maximum 300 words

- 2.5. What was your organisation's total income for last financial year?  
(your branch if part of a larger organisation) £530,355
- 2.6. What was your organisation's total expenditure for last financial year?  
(your branch if part of a larger organisation) £457,163
- 2.7. Does your organisation have more than six months running costs?  
(your branch if part of a larger organisation) No
- What are your organisation's current unrestricted reserves or savings?  
(your branch if part of a larger organisation) £232,659

### 3. About Your project

- 3.1. 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. Please include outputs (what you will deliver).

Provision of information, advice and advocacy across the St Edmundsbury area, also enabling the provision of financial capability work in the communities of this area.

Development work addressing changing needs - Universal Credit full service requires extensive training for our benefits caseworkers cascaded to our volunteer advisers, and development of new volunteer roles in digital assistants.

Social prescribing - continuing the support we provided to the GP surgeries through our involvement with the LifeLink project in Haverhill, providing work-shadowing and referrals for advice work.

Supported volunteering - providing a safe environment to develop work skills/confidence after a long break from the job market, leading to employment or further skills development, including work experience for school/college/university students (some returning every holiday).

Offices:

- a base for our core advice service for casework and back office work
- an office in each of the communities we serve provides a focus for community advice
- we greatly rely on our volunteer work force, drawn from the local community and wanting to work within it
- we regularly review our premises costs, reducing them where we can, choosing to share space where possible

Staffing:

- management for strategy/development/financial management/community advice needs
- supervision of volunteers providing advice whenever we are open
- for quality of advice and support in difficult circumstances
- for training/development which benefits the volunteers

Volunteers:

- providing non-salaried work has support costs in training/supervision
- to reduce barriers to volunteering we pay travel/training expenses

Core funding enables us to draw in other funding and supports project work which can utilize other expertise within our offices.

Estimated outputs: 6200 individual clients helped  
£1,250,000 financial gain for clients  
£3m debt dealt with

Citizens Advice uses a Treasury-approved methodology to demonstrate our local value in 2016-17 as, for every £1 invested in SWCAB:



£14.38 gain in benefits to individuals

£11.95 in public value

Maximum 300 words

- 3.2. How does your project contribute towards the council's Families and Communities Strategy and Families and Communities Approach? Please refer to guidance and reference both in your answer.

Early intervention with information and advice: We aim to empower our clients through information and advice to manage their problems themselves, to gain confidence through doing so, and to give them the tools to cope with similar issues in future, making them aware that taking early action means avoiding crisis stress.

Community connectors: our financial capability (fincap) work in St Edmundsbury works on this principle, informing identified connectors to disseminate knowledge and awareness of sources of help. Over 2016-17 our SEBC fincap co-ordinator delivered a total of 52 information/training sessions across this area including scams awareness at banks, money management/energy focus/scams awareness at a wide range of groups including HomeStart volunteers/health visitors/social workers (Dementia and CYP)/Turning Point/Gatehouse/Childrens' centres/Synergy café/British Legion/CHEX café on Chalkstone estate/Parkinsons support group/WSVA for Blind, plus Priory School parents' day, and regular attendance at Jobcentre job clubs in Haverhill and BSE.

Job Clubs attendance has now become a regular monthly commitment helping people review their budgeting/reduce their priority expenditure, linking into the Encouraging Agency approach in enabling people to understand steps involved in taking control of their decisions/money.

Understanding Relationships: our work with volunteers enables people to continue to use skills learnt in their working life, feel valued in their community/combat isolation, which can bring significant health benefits, or to develop new skills/awareness of the pressures on their community, helping them to gain employment and bringing significant health benefits. Several of our volunteers have changed their employment goals when they realized how much their skill was needed, and gained paid work in money advice/paralegal work/regulatory fields.

Safe Place: advisers are alert to potential domestic abuse problems, but also our practical advice work in dealing with problem areas debt/housing/employment/ benefits can reduce tension in households making them safer, especially relevant for women, children and elderly residents.

Maximum 300 words

- 3.3. How many people will benefit from your project (on a weekly, monthly or annual basis) and how? Please include outcomes (how your project will benefit the people who are involved in it) and how you will collect evidence of this.

**6,000** clients will gain through:

- Access to information, independent advice and casework (see box 2.5)

- Income maximization/budgeting support
- Digital assistance/benefit applications/form filling

Joining the county Adviceline has already increased the number of people we reach by **28.6%**, comparing June-August 2017/2016 mid-way through our roll out across the days/sites, and therefore with very little advertising.

**25** Community groups/agencies and **450** residents across St Edmundsbury will gain:

- Confidence managing household budgeting/reducing priority costs
- Knowledge of safe sources of advice/borrowing/saving, developing more possibility of self-support
- Greater awareness of support locally, addressing loneliness and isolation
- Ability to identify scams rather than fall victim

In 2016-17 we reached **439 local residents/100 front line workers** (plus **100** students at Linton Village College, some resident within St Edmundsbury).

**120** volunteers: we are a volunteer based organization, and strongly promote the benefits of volunteering, as CA research evidence shows:

- All CAB volunteers gain at least one practical skill from volunteering
- 4 in 5 believe that they have increased their employability
- 9 in 10 have an increased sense of purpose or self-esteem
- 4 in 5 believe volunteering has had a positive effect on their health
- 9 in 10 feel more engaged with their community

**8-10** work experience students: gaining understanding of the pressures on their community and the range of life choices people make as well as experience of the work environment.

Supported project work: our projects extend and expand our core work, which then provides experience/support. An example is our Rural Energy project targeting older people in Stanton and Clare, providing help with energy switching but also the other holistic benefits of Citizens Advice outreach.

We have a detailed case recording system, producing statistics on our range of work, which we now share with West Suffolk, and carrying out surveys for our campaigning work/monitoring projects in more depth. Maximum 300 words

3.4. Are you working with any other organisations/groups on this project? Yes  
If yes, please state the names of these organisations/groups and the nature of the relationship.

Gatehouse and Vineyard Church: food parcels, practical help for people sleeping rough

REACH: food parcels/support for vulnerable people which can be financial/time spent with clients who need more help, and closer working is planned

BSE Drop in: regularly attend providing information/advice, referring vulnerable people for casework where necessary

Womens' Refuge: refer clients for their strong outreach work/safe accommodation, and run money management sessions there

ISCRE: discrimination lawyers continuing their successful project seeing clients at our Haverhill office (mainly employment issues)

Coffee Caravan: our fincap workers join them regularly to reach more isolated communities

Shelter: see our legally-aidable clients for help with housing issues

Local solicitors: free half-hour scheme for our referrals

UC forum locally: has enabled developing relationship with Jobcentres in BSE/Haverhill, and continuing relationship with ARP, DWP and Havebury

CONNECT and LifeLink: information sharing/work shadowing/accepting client referrals

Clare/Stanton councils: provision of energy costs/switching surgeries to elderly residents

Maximum 150 words

- 3.5. What evidence do you have that there is a need for this project? Please include sources of evidence, including any public/user/community consultation and research you have carried out.

Child poverty in SEBC area is 18.1% (End Child Poverty 11/16). Our statistics show 41% of our SEBC debt clients have dependent children, 74% in rented accommodation (51% social/23% private) and 46% in employment (26% full-time).

Fuel poverty level is 8.6% - 4,070 households, but frequently higher in rural areas where main fuel source is electricity/oil/solid fuel.

Our housing statistics for SEBC show an increase of 9.4% over previous year (2016-17/2015-16) mainly in actual/threatened homelessness.

46% of our SEBC clients are disabled/longterm health condition.

Impact of welfare reform has meant 12.8% increase in individual benefit clients, including 42.1% increase in PIP and 25.4% in ESA clients, particularly reflecting need for appeal casework in which we have 95% success rate.

Universal Credit full service in October will bring difficulties with managing/maintaining claims/delayed payments/rent arrears. SEBC/DWP are funding an adviser in JC+ in BSE/Haverhill, but increasing demand for our services/casework is likely.

Cybercrime/fraud/scams increased to 5.6million by Jan 17.

Personal debt levels in the UK are rising, and Stepchange estimated in their May 17 report that 8.8million people have used credit to pay for everyday household expenses in the last year (41% in full-time work) and 1.1million are using high cost credit. Maximum 200 words

- 3.6. How has the project been developed out of the community's desire to improve the lives of local people? What role have users and/or the community had in developing this project?

Response to changing local needs is fundamental to our operation –changing the way we manage pressure of need for complex casework, development of digital assistants enabling self-help, and triage, helps us reach the most vulnerable.

Our fincap team gathers community views at outreach, a recent example is client who hesitantly approached us for help, and for whom we then applied for PIP/resolved ESA issues/arranged Debt Relief Order. (With benefit first stage appeals routinely refused, many vulnerable people are unable to progress to next stage without support, and tell us so)

In 2016 our fincap project was chosen by the people of Haverhill South and ran very successfully 1/7/16 to 31/3/17. It strengthened links with community, delivered sessions in money management/scams awareness/energy switching, promoted volunteering and raised awareness of their ability to access advice online/through our local office. This links into Families and Communities approach of Encouraging Agency/Developing Vision. We've listened to feedback from clients on barriers to accessing advice across rural areas. We ran a strategy day with 80 staff/volunteers reviewing service development - volunteers felt telephone advice was essential to early intervention/reaching more residents. Since joining Adviceline Suffolk we reach vulnerable clients who would not have sought face-to-face advice.

Maximum 200 words

#### 4. Timescales and sustainability

- 4.1. When will your project start and end? (the period for which you are asking the council for funding)

Start date

End date

- 4.2. If this is an ongoing project, how will it be funded and supported after the end of the grant period?

We continue to apply for a range of project funding, to enhance and extend the core advice work we carry out for which it is harder to obtain funding but is essential as a base for quality and casework. During this year we have strengthened our PR and Fundraising group, increasing the number of community events we run, and created a Business Liaison role, who is building our links with businesses in BSE and Haverhill, providing information on how we can help their employees with money management/energy costs, as well as ensuring they are aware of our charitable status and the valuable support we provide local residents.

Our project work develops out of community needs, and we are focusing on the following areas for separate funding: social prescribing/resolving practical problems to improve health issues; improving financial skills and household budgeting; increasing digital capability and self-help; volunteering as a health benefit.

Maximum 150 words

## 5. Funding request and budget

5.1. Which years are you applying for funding for? Please delete as applicable

2018/2019	2019/2020
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5.2. What is the total cost of the project? (project costs only, not for your whole organisation and not just the funding you are requesting)

£182,000 per year

5.3. Please provide a full breakdown of the total cost of this project, including VAT if applicable. Please only include direct expenditure for this project.

Item	Annual figures	Amount
<b>Staff and volunteers</b> (including roles, hourly rates and NI/tax contributions where applicable)		
Salaries (12.24FTE – includes employer NI and pension contributions) for management, supervisors for each site, training supervisor, project caseworkers, financial capability workers, money advisers, welfare benefits supervisor)		325,397
Staff training and travel		9,000
Volunteers – expenses/training		18,400
<b>Overheads</b> (including items such as venue/office costs, utilities, back office services, insurance)		
Postage, printing and stationery, information system, reference materials and subscriptions		12,600
Telephone costs		8,450
Rent and rates		58,615
Heat and light, cleaning, repairs and maintenance, insurance		16,500
Legal and professional fees, accountancy, publicity, governance costs, bank charges		6,010
<b>Equipment and resources</b>		
Office equipment costs (including IT costs/copier/server contract)		10,500
<b>Other</b>		
<b>Total</b>		<b>£465,472</b>

5.4. Please provide a full breakdown of all other funding and in-kind support\* you have secured for this project.

<b>Item</b>	<b>Amount</b>
<p><b>Funding already secured</b> (please detail funders, amounts and funding periods individually)</p> <p>South Cambs District Council (3rd year of 3 year agreement) MS project (has been running since 2008, funded May17-May18, renewed annually)</p> <p>SEBC (Personal budgeting and digital support outreach JC+, Oct 17-Sept 18)</p> <p>Room hire/rent from tenants/DRO payments/bank interest etc</p>	<p>£ 5,950</p> <p>£19,846</p> <p>£20,000</p> <p>£19,000</p>
<p><b>Volunteer contributions</b> (including estimated hours given and roles)</p> <p>Volunteers are over 80% of our workforce</p> <p>733 hours per week provided as receptionists, admin workers, advisers, caseworkers and supervisors</p> <p>Estimated value using market salaries for the individual roles</p>	<p>£597,843</p>
<p><b>Equipment and resources</b> (please itemize)</p> <p>Secondhand PC's, laptops and projector given to us by SEBC following an IT equipment update within the council (value unknown)</p>	
<p><b>Other</b></p> <p>A legacy of £68,776 from an adviser in the last financial year is shown within our reserves figure. Our trustees wished to spend it on capital projects we would not otherwise have the resources to carry out, so £8,000 was added to donations in that year, and the remainder is in a designated fund for ongoing work as follows:</p> <p>Updated furniture particularly more suitable chairs/tables and maintenance work on our Risbygate Centre office</p> <p>Information screens for our reception areas in BSE and Brandon</p> <p>Advice screens for siting in outreach areas distant from a Citizens Advice office</p> <p>Remaining costs of our new telephone system linking all offices</p> <p>Strategy day attended by virtually all of our staff and volunteers</p> <p>Remainder to supplement our 3 year Capital Investment Fund which currently allows up to £8,000 per year to be spent on ensuring our technology is up to date</p>	
<b>Total</b>	<b>£</b>

\*In-kind support is assistance and items you would normally expect to pay for, but which you are getting for free, such as volunteer hours or a free venue. You

might find it useful to give volunteer hours a value, such as the minimum wage, or higher if you have volunteers with particular expertise it would be expensive to pay for.

5.5. What other funders have you applied to for this project but have not yet had a decision from?

Funder	Amount requested	Decision timescale
FHDC (Core advice work)	£39,650	February 2018
FHDC (Rural MoneySmart)	£27,192	February 2018
Mid Suffolk DC	£ 5,200	March 2018
Suffolk County Council	£77,265	February 2018
Energy Best Deal	£36,000	March and Oct 2018
Big Energy Savings Network	£10,000	September 2018
Suffolk Community Foundation	£5,000	April 2018
	£2,000	April 2018

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

**2018/19**       **2019/20**

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

	Funding source	Amount (£)	Reason for funding
2017-18	St Edmundsbury	£182,000	Core advice work
	Forest Heath	£ 39,650	Core advice work
	Forest Heath	£ 27,192	Rural MoneySmart project
2016-17	St Edmundsbury	£182,000	Core advice work
	St Edmundsbury	£ 17,500	Telephone training/contribution to telephone system/improve access to advice
	Forest Heath	£ 39,650	Core advice work
	Forest Heath	£ 30,000	Rural MoneySmart project
	Forest Heath	£ 16,521	Outreach project
2015-16	St Edmundsbury	£181,800	Core advice work
	Forest Heath	£ 39,650	Core advice work
	Forest Heath	£ 30,000	Rural MoneySmart project
<b>Total:</b>		<b>785,963</b>	