

# Building Better Opportunities

## Project outline

For use in England only



<b>Project reference</b>	Project 4 of 4 - Financial and digital inclusion
<b>LEP area</b>	Black Country LEP
<b>ESF Thematic Objective</b>	9: Promoting social inclusion and combating poverty
<b>ESF Investment Priority</b>	1.4: Active inclusion
<b>Funding available</b>	£3,880,000
<b>Project start period</b>	March 2016 to August 2016
<b>Latest date for completion</b>	December 2019
<b>Date open for applications</b>	Friday 5 June 2015
<b>Deadline for stage one applications</b>	12 noon on Monday 3 August 2015

## Important information about this project outline

This project outline represents just one strand of the overall funding that is available through Building Better Opportunities. As this is a joint programme with the European Social Fund, we will only consider applications that clearly meet a project outline and meet the requirements set out in our **programme guide**.

As you read this project outline, please note the following:

- This project outline is subject to any changes made to the ESF Operational Programme in England when it is officially adopted by the European Commission. The Fund will upload any updates to <https://www.biglotteryfund.org.uk/esf>. It is your responsibility to review the page regularly to keep abreast of any changes that may impact on your application.
- You must apply for the full amount of **funding available** shown, which we will award to just one applicant or partnership to deliver the project described in this outline.
- The project must be delivered in the **LEP area(s)** shown and within any specific **project location** we've identified within this outline.
- You must plan to **start** and **complete** your project by the dates indicated. By 'complete' we mean that you must have spent and claimed all of the grant and closed your project.
- Your proposed project must align with the **project description** we've provided within this outline and include any specific activities listed.
- You must submit your stage one application by the **deadline** we've given above.
- You must demonstrate that the activities you are proposing will be additional to any national and statutory provision. This could include for example: wrap around support that works with people to overcome the barriers that prevent them engaging effectively with statutory provision, or more in-depth and intensive support to the most disadvantaged people, which they can access alongside the statutory provision they are entitled to.
- Activities must be locally accessible and be led by skilled front line staff.
- The people who will benefit from the project must come from the eligible participant groups we've identified in our programme guide, with a specific focus on those unemployed or economically inactive, furthest from the labour market, and most at risk of social exclusion. We may also specify particular **project participants** within this outline that must benefit from some or all of the activities you'll deliver.
- You must be confident that you'll be able to deliver the **project outputs and results**, taking into account the value, length and nature of the project we've described. We will monitor the delivery of the project to ensure these outputs and results will be met over its lifetime.
- You should have experience of delivering similar services and of identifying and working with people who face significant challenges in engaging with the labour market. You must demonstrate an understanding of the needs of local people, and show how you will work with existing local providers of related services and engage those most in need in the local area.
- Organisations can be involved in more than one application, either as a lead or a partner. However, lead partners might set their own requirements on partners' involvement in other applications so please check local requirements with the lead partner.
- Subject to satisfactory performance, there may be the potential to extend the project duration and/or increase the funding available for this project once activities have commenced.

If you think your organisation, or a partnership led by your organisation, would be able to deliver the project we've described then you can request a stage one application form on our website [www.biglotteryfund.org.uk/esf](http://www.biglotteryfund.org.uk/esf).

## Project background

In the Black Country Local Enterprise Partnership (LEP) area four priorities have been identified for social inclusion and employment. Based on a needs and gap analysis, consultation, and aligning with the Black Country Strategic Economic Plan, these priorities have informed the areas of focus of the projects to be delivered through Building Better Opportunities. This project will focus on financial and digital inclusion.

The migration to Universal Credit is expected to affect over 84,420 Black Country residents. This will require claimants to apply and manage their accounts online, receive payments monthly and assume responsibility for paying rent direct to a Landlord. Currently over a quarter of residents in Black Country boroughs are in debt according to a report of indebtedness by the Money Advice Service 2013 rising to 37.1 per cent in Wolverhampton, 36.6 per cent in Sandwell, 31.1 per cent in Walsall and 25.1 per cent in Dudley. This highlights the extent to which individuals could benefit from personal budgeting support to ease the transition to Universal Credit and address debt as a barrier to employment.

Within the Black Country, there are 128,511 households and 273,756 residents in postcodes where people are more likely than the UK average to be "internet non-users". Jobcentre Plus estimates that currently 20 per cent of current Jobseekers Allowance claimants lack the skills and/or capacity to apply for benefits online without additional support. This amounts to over 16,000 people across the Black Country. Not only will digital exclusion restrict their ability to apply for and manage their Universal Credit account, but those residents who do not have access to a computer at home or the capability or skills to use one independently are disadvantaged in terms of employment skills. Online access and digital skills are also increasingly important for education, training and employment. Access to digital technology is increasingly important for job search due to the introduction of Universal Job Match and increasing use of online applications.

There are four projects being delivered in the Black County LEP area through Building Better Opportunities:

- Employment support for the over 24s;
- A targeted community approach;
- Addressing family poverty;
- Financial and digital inclusion.

Applicants should ensure they are fully aware of the other projects we will be funding in the Black Country LEP area even if they only plan to submit an application for this project.

## Project aim

This project aims to tackle poverty and promote social inclusion through financial digital literacy. The project will focus on those who are most vulnerable to debt or lack the confidence or skills to get online. Although the focus of this activity is on financial and digital inclusion, progression onto other training, education or volunteering opportunities or towards and into employment is important. The project will therefore need to:

- provide one-to-one or small group support to disadvantaged individuals to gain the skills required to manage their money and access the digital world;
- support the acquisition of basic skills for employment and also the skills to access learning and job search, apply for and manage Universal Credit, access bank accounts and support a change in economic circumstances such as the transition to a monthly income.

## Project description

The specific activities to be delivered through this project should be determined by applicants and clearly articulated in the stage one application form, but possible activities could include:

- engaging and supporting disadvantaged people to overcome digital and financial barriers to

employment;

- small group support, with some one-to-one provision where required, for both digital and financial management skills;
- support for those lacking literacy and numeracy skills to access financial or digital inclusion provision;
- a focus on prevention of debt by building money management skills through personal budgeting support;
- supporting disadvantaged people to become work-ready, and more able to access learning, training and job opportunities through financial and digital provision;
- signposting to suitable financial services such as accessible bank accounts.

Applicants are encouraged to consider a wide range of innovative delivery models.

### **Project location**

The project should be delivered across the Black Country LEP area focusing on areas with the highest number of individuals out of work. Geographical coverage of Black Country LEP area is considered fundamental to the successful delivery of this project.

### **Project participants**

All participants must be unemployed or economically inactive as defined in our programme guide.

The project will have a focus on those who require intensive support to be digitally and financially literate to support their social inclusion and access to employment and training opportunities. This includes but is not limited to:

- people who lack the confidence and skills to use a computer;
- people without a bank account;
- people who are having difficulties managing bills;
- people not used to a monthly budget;
- people in receipt of a range of benefits that are migrating to Universal Credit;
- people requiring access to Universal Job Match;
- people in debt.

Whilst we can support activities for young people between the ages of 15 and 18, there is a new statutory requirement for this age group to remain in education, employment or training. We can only pay for activities working with young people who are aged 16-29 and who are not in education, employment or training (NEET) and young people aged 15-18 who are NEET or at risk of becoming NEET. Young people below the age of 15 are ineligible participants. Unless the project is specifically aimed at young people, those aged 29+ remain eligible participants.

### **Project outputs and results**

The project must deliver the following outputs and results within its lifetime:

- At least 984 people are engaged in activities to improve their work readiness, including at least:
  - 492 men;
  - 492 women;
  - 492 people who are unemployed;
  - 492 people who are economically inactive;
  - 156 people who are 50 or older;
  - 200 people with disabilities;

- 274 people from ethnic minorities.

N.B. each person can be counted against more than one category

- At least 13 per cent of the people enrolled on the project move into education or training on leaving.
- At least 27 per cent of people who were economically inactive when joining the project move into job-search on leaving.
- In addition, you must ensure that anyone who needs access to childcare in order to participate in the project receives childcare support. This will be checked through a survey run by the Managing Authority.

These are the **minimum** targets we expect your project to deliver within its lifetime. Tell us if you will be able to support more people through the project, as this could have a bigger impact. Our assessment of your stage one application will take into account the different types of change that participants of the project will experience. If you are successful at stage one, we will ask you to develop a set of project outcomes that you will deliver alongside the outputs outlined above.