

Building Better Opportunities

Project outline

For use in England only



Project reference	Project 1 of 3 - Improving financial capability
LEP area	Coventry and Warwickshire LEP
ESF Thematic Objective	9: Promoting social inclusion and combating poverty
ESF Investment Priority	1.4: Active inclusion
Funding available	£1,232,300
Project start period	March 2016 to August 2016
Latest date for completion	December 2018
Date open for applications	Friday 5 June 2015
Deadline for stage one applications	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.

Project background

The ESIF strategy for the Coventry and Warwickshire Local Enterprise Partnership (LEP) area includes a comprehensive, cohesive package of support for enterprise, skills and social inclusion, which aims to ensure that growth is inclusive and benefits all local residents.

There are significant levels of deprivation across the Coventry and Warwickshire LEP area, with certain communities particularly affected. Coventry is ranked 50th in the Index of Multiple Deprivation, with Nuneaton and Bedworth having the highest levels of deprivation in Warwickshire at a ranking of 108th most deprived local authority out of 326. There are more people economically inactive within the 25 to 49 age range in Coventry and North Warwickshire than the national average. This includes a significant number of people who are looking after a family or on long-term sick leave. The rate of economic inactivity is relatively higher in Nuneaton and Bedworth than in Coventry and the districts of Warwickshire.

People facing social exclusion in rural areas have the added complication of accessing support services due to their more isolated location. Lack of car ownership is an issue, especially in accessing employment or training. Many people rely on subsidised bus routes, with 15 per cent of homes in North Warwickshire and 12 per cent in Stratford District having no car.

A key priority for Coventry and Warwickshire is tackling poverty and increasing employability through financial literacy, which will be the focus of this project. The effects of growing up in poverty are often life-long, with children facing an increased risk of lower educational attainment, lower earnings, increased health problems and a reduced life-expectancy. Lack of financial capability is a significant barrier to social inclusion and to work.

There are three projects being delivered in the Coventry and Warwickshire LEP area through Building Better Opportunities:

- Improving financial literacy;
- Promoting social inclusion and combating poverty;
- Sustainable integration of young people.

Applicants should ensure they are fully aware of the other projects we will be funding in the Coventry and Warwickshire 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 increasing financial capability. This includes a range of anti-poverty initiatives that will support people to tackle debt, adapt to changes in the benefit system and improve their understanding of alternatives to high-cost lending and their money management skills. The project will focus on supporting disadvantaged people who are not in work within the Coventry and Warwickshire LEP area to improve their financial literacy. Therefore it will need to:

- provide the means for disadvantaged people to gain the money management skills necessary to cope with being paid monthly in arrears as a result of gaining employment or to be ready for the introduction of Universal Credit;
- engage and support disadvantaged people to enable them to overcome the barriers produced by lack of financial capability in order to progress towards or into employment;
- include provision for those who are rurally isolated.

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:

- specific support to improve money management skills, understanding of priority debt and understanding of interest rate structures, to increase take up of bank accounts and to support

- participants to prepare for a change of financial circumstances;
 - projects that support those furthest from the job market to access alternatives to high-cost lending.
- Applicants are encouraged to consider a wide range of innovative delivery models.

Project location

The project should be delivered the Coventry and Warwickshire LEP area, including rural areas. It must include focused activity in key areas of need, including priority wards which have particularly high levels of unemployment, where a minimum of 60 per cent of the activity should take place.

The identified priority wards are:

Coventry: Foleshill, Binley and Willenhall, Longford, Henley, St Michaels, Radford, Upper Stoke, Holbrooks, Lower Stoke and Westwood.

Warwickshire: Bar Pool, Camp Hill, Kingswood, Abbey, Wem Brook, Newbold and Brownsover, Bede, Crown, Atherstone Central, Poplar, Atherstone South and Mancetter, Rokeby and Overslade, Warwick West, Brunswick, Attleborough, Exhall, New Bilton, Eastlands/Benn, Arley and Whitacre, Heath, Admirals and Cawston/Bilton, Slough, Alcester, Hartshill, Arbury, Stratford Avenue and New Town, Stratford Mount Pleasant and Atherstone North.

It is expected that activity would be accessible as a minimum from the following locations: Coventry, Atherstone, Nuneaton, Rugby, Leamington and Stratford.

Project participants

All participants must be unemployed or economically inactive as defined in our programme guide. The project will have a specific focus on those out of work and people who are most at risk of social exclusion. This includes, but is not limited to:

- people who are lone parents;
- people who are offenders (not in custody)/ex-offenders;
- people with ill health;
- people without bank accounts;
- people in debt;
- people who lack access to transport;
- people who are rurally isolated.

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 305 people are engaged in activities to improve their work readiness, including at least:
 - 152 men;
 - 153 women;
 - 122 people who are unemployed;

- 183 people who are economically inactive;
- 55 people who are 50 or older;
- 63 people with disabilities;
- 36 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.