

# Building Better Opportunities

## Project outline

For use in England only



Project reference	Project 1 of 3 - Financial Inclusion
LEP area	D2N2
ESF Thematic Objective	9: Promoting social inclusion and combating poverty
ESF Investment Priority	1.4: Active inclusion
Funding available	£ 3,088,500
Project start period	March 2016 to August 2016
Latest date for completion	December 2019
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 to 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

Many individuals and families in Derbyshire, Nottinghamshire, Derby City and Nottingham City continue to face multiple disadvantages. Ambitious coordinated action at strategic, local and individual levels is needed to ensure that everyone, irrespective of where they live or their background, is socially included and those experiencing poverty can access support to exit it. Paid employment and the pathways to it are recognised to be the primary route to achieving this.

In addition, improved financial management skills can help people to improve their level of social inclusion. The introduction of Universal Credit will mean benefit claimants receive payments monthly, have to manage their household finances over the month and ensure enough is allocated for rent (which previously went directly to landlords); improved financial management skills will help people to manage this change.

It is acknowledged that many disadvantaged and excluded people need support to address the issues they are facing and achieve stability as a vital first step on the pathway towards employment. The level, duration and nature of this support will depend on each person's individual circumstances, but it will always need to focus on addressing the root causes of their exclusion. Other aims include supporting people to access better housing, achieve stable finances, improve their health and wellbeing, have better functioning families, reduced benefit dependency and a reduction or cessation of crime and anti-social behaviour.

This project will deliver against the priorities identified in the D2N2 Social Inclusion Framework (July 2014). This provision is to support those who are disengaged and furthest away from employment. It will augment existing mainstream provision including Department for Work and Pensions and Skills Funding Agency national programmes that are targeted at people who are unemployed and engaged with the benefits system.

There are three projects being delivered in the D2N2 area through Building Better Opportunities:

- Financial inclusion;
- Multiple and complex needs;
- Towards work.

Applicants should ensure they are fully aware of the other projects we will be funding in the D2N2 area (even if they only plan to submit an application for this project).

## Project aim

This project aims to provide support to those people that are financially excluded in order to improve their financial management skills, thus addressing one contributory factor to social exclusion and poverty.

## 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:

- support delivered through outreach delivery;
- one to one support;
- group-based support.

Successful delivery of this project may require expertise in financial products and services. All activities should be demand-driven and take a personalised approach. Best practice indicates that participant involvement in designing projects and influencing the support they receive is the most effective approach, and applicants are therefore encouraged to demonstrate how they will employ this within their project.

People with mental health challenges may be more likely to become unemployed and need stable finances to become work ready. Applicants should ensure that the project includes appropriate

accessible materials and connections with mental health services. Applicants are encouraged to be explicit on measures to address mental health challenges; approximately two per cent of outputs should be to support people with mental health challenges.

Consideration should be given to demonstrating how the project is aligned to the D2N2 Strategy Principles and the D2N2 Delivery Criteria for Social Inclusion (Impact and Scale; Delivery Readiness; Additionality; Local Intelligence and Capacity; Quality; Performance and Efficiency; Co-ordination of Market Engagement, and Flexibility and Responsiveness).

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

### **Project location**

The project should be delivered across the D2N2 LEP area including those more rural communities. Geographical coverage of D2N2 is 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 specific focus on those people within the D2N2 LEP area who are out of work, furthest from the labour market and people who are most at risk of social exclusion.

The Social Inclusion Framework places a strong emphasis on the need to address issues of mental health as a barrier to inclusion. It is also vital that applicants can demonstrate working relationships with mental health support services (in order to ensure awareness of the availability of financial support) and that any tools and resources produced are accessible to this particular client group.

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 1950 people are engaged in activities to improve their work readiness, including at least:
  - 975 men;
  - 975 women;
  - 975 people who are unemployed;
  - 975 people who are economically inactive;
  - 309 people who are 50 or older;
  - 397 people with disabilities;
  - 238 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.