

Building Better Opportunities

Project outline

For use in England only



Project reference	Project 3 of 4 - Money and Debt Advice
LEP area	Greater Lincolnshire
ESF Thematic Objective	9: Promoting social inclusion and combating poverty
ESF Investment Priority	1.4: Active inclusion
Funding available	£808,900
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 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

Greater Lincolnshire Local Enterprise Partnership (LEP) covers an area of more than 7,000 square kilometres and includes the local authority areas of Lincolnshire, North East Lincolnshire and North Lincolnshire. The area is sparsely populated with just over 1.04 million residents, with an average of 150 people per sq.km compared with 375 per sq.km across England and Wales.

The geography of the area is mixed, with the county of Lincolnshire being characteristically mainly rural, and sparsely populated (121 per km), whilst North and North East Lincolnshire have a much more urban and densely populated geography. The area is made up of predominantly small market towns and villages with the only city in the region (Lincoln) situated towards the centre of the area. The area has approximately 30 market towns and coastal resorts, and a fairly even distribution of villages across the area. The largest centres of population are the city of Lincoln (approx. 93,000), Grimsby 88,000), Scunthorpe (80,000), Grantham (42,000), and Boston (41,000).

There are significant variations across the Greater Lincolnshire LEP area in terms of road and rail connectivity, with the north and west of the area having better access to motorways, dual carriageways and rail connections than those in the south and east.

The rate of full time jobs in Greater Lincolnshire is lower than national and regional levels and the level of welfare benefits claimants is higher than regional and national averages.

A significant proportion of the Greater Lincolnshire community experiences financial exclusion in various forms. This is not just expressed in terms of over-indebtedness, but also through a lack of access to basic financial services such as bank accounts. As a result of welfare reform it is estimated that £173 million will be lost to working age benefit claimants per year in Lincolnshire. The introduction of Universal Credit will bring an increased need for local residents to be financially included and some will need support and advice to make the necessary adjustments.

Financial exclusion removes choices and opportunities from families and communities. It is well known that financial exclusion exacerbates poverty, forces people into unmanageable debt, and undermines health through causing stress and depression.

Tackling financial exclusion is critically important in making sure that people do not suffer deprivation, poverty, ill health and plays an important role in enabling local people to gain and sustain employment. Increasing financial inclusion also produces clear economic benefits to all citizens, as it keeps disposable income within the local economy.

Recent Department of Health figures show that 50 per cent of those with debt have mental health issues, compared to 14 per cent without. Mental health is the single largest cost to the NHS each year at £22.5 billion.

The economic downturn and changes to the benefit system, alongside historically high levels of deprivation, have encouraged a renewed focus on debt, poverty and promoting financial inclusion in the Greater Lincolnshire area. The Government's strategy, 'Social Justice: Transforming Lives', sets out the Government's commitment to giving individuals and families facing multiple disadvantages the support and tools they need to turn their lives around.

This provision is closely aligned to the Greater Lincolnshire Active Inclusion programme and will augment existing mainstream provision to provide a more comprehensive level of support than is currently provided

There are four projects being delivered in the Greater Lincolnshire area through Building Better Opportunities:

- Considering employment options support;
- Engagement into learning;
- Money and debt management;
- Supporting the economically inactive.

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

Further information that should be considered when completing the application, can be found on the LEP website, which can be accessed via the link published on the Big Lottery Fund website:

<https://www.biglotteryfund.org.uk/global-content/programmes/england/building-better-opportunities/greater-lincolnshire>

Assessment will include consideration of how well applications address this information and the information contained in relevant parts of the local ESIF strategy.

Project aim

This project aims to provide integrated packages of support to individuals with financial and debt problems, address gaps in provision, and reach those who are not currently receiving support. It will assist these people 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 or training on effective financial decision making;
- activities to improve awareness of and use of appropriate financial products and services; access to appropriate debt/money advice and crisis resolution, so that people have access to effective help when things go wrong.

This support will be tailored to the needs of local areas and will include early intervention before problems become entrenched and a thorough needs assessment so that effective support, tailored to the individual, can be offered.

Tackling debt alone will not significantly increase financial inclusion, but must form part of a more integrated strategy that also looks to educate people to change their behaviours whilst working with financial service providers to improve access to their products.

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

Project location

The project should be delivered across the Greater Lincolnshire LEP area, including more rural communities. Due to the geographic nature of Greater Lincolnshire, individual participants will need to be engaged through local access points, in neighbourhood, public and community settings.

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 with disabilities and / or health problems (including mental health);
- people who are economically inactive, living on a low income or receiving benefits;
- people from Black and Minority Ethnic (BAME) communities;
- people who are lone parents;
- people who are living in social rented housing;
- young people;
- people with caring responsibilities;
- people with digital exclusion issues;
- people with drug and alcohol dependency issues;
- people with learning difficulties and disabilities or educational attainment issues

(particularly lack of basic literacy and numeracy and English for speakers of other languages skills);

- people with family, parenting and relationship problems;
- people with involvement in gangs;
- people who are homeless or at risk of homelessness;
- people operating in the informal economy.

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 195 people are engaged in activities to improve their work readiness, including at least:
 - 97 men;
 - 98 women;
 - 98 people who are unemployed;
 - 97 people who are economically inactive;
 - 29 people who are 50 or older;
 - 39 people with disabilities;
 - 5 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.