

Building Better Opportunities

Project outline

For use in England only



Project title	Project 2 of 2 Liverpool Financial Inclusion
Project reference number	Liv/2/2
LEP area	Liverpool City Region
ESF Thematic Objective	9: Promoting social inclusion and combating poverty
ESF Investment Priority	1.4: Active inclusion
Funding available	£2,467,900
Project start period	July 2016 to November 2016
Latest date for completion	December 2019
Date open for applications	8 October 2015
Deadline for stage one applications	12 noon on 30 November 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 by the European Commission or the Managing Authority to the rules governing ESF in England. The Big Lottery 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 have an 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.

Project background

The Liverpool City Region economic activity and employment rates remain significantly lower than national averages and City Region residents continue to face higher than average levels of deprivation and a greater risk of social exclusion.

The Liverpool City Region Local Enterprise Partnership's (LEP) European Structural Investment Fund Strategy and the ongoing work of the City Region's Employment and Skills Board clearly highlight that the current and future labour market require a wide range of skills. They set out the need for training provision to allow residents to develop the skills and aptitudes that will help them move towards and into employment.

There are many people who do not yet have these required skills and this project will provide support to these residents to develop one aspect of their skills: specifically, the financial skills required in order to progress within the labour market.

National analysis and local insight has identified a clear need to support local people to acquire financial and digital skills to address historic and ongoing financial inclusion needs across the City Region (including high levels of personal debt). The Liverpool City Region was one of the first areas in the country to implement Universal Credit and has an increasing number of unemployed and in-work local residents in receipt of the monthly, direct payments as a result. Local analysis based on HMRC data (Working tax credits, 2014) suggests that there could be more than 40,000 low income households with children across the City Region and that levels of in-work and out-of-work poverty remain a barrier to residents realising their economic potential.

In June 2015, on behalf of Liverpool City Region Third Sector Partners, Liverpool Hope University Business School published comprehensive analysis of Financial and Digital Inclusion trends within the Liverpool City Region. The analysis shows that average household income in the Liverpool City Region stands at £31,295 compared to £36,266 nationally (CACI Paycheck, 2014). In addition to this, numbers of people on or below the Minimum Income Standard (MIS) are increasing. Notably for Liverpool City Region, the risk of having a 'very low income' (defined as less than half of the MIS) in the North West has doubled since 2008/2009 (Joseph Rowntree Foundation 2015).

The analysis identifies strong links between financial exclusion, digital inclusion and wider disadvantage amongst residents, with particular groups being identified as at risk of exclusion. These groups include, but are not limited to:

- Unemployed or economically inactive residents - around 15 per cent of the City Region are in receipt of an out of work benefit compared with less than 10 per cent nationally and recent analysis ('Hitting the Poorest Places Hardest', Beatty and Fothergill 2013) identifies that recent changes to national benefit policy will have a disproportionate impact on the City Region;
- Residents living in social housing - nationally, the Chartered Institute of Housing identifies a strong link between residents living in social housing and financial exclusion;
- Residents aged 50 and over - Liverpool Hope University's analysis confirms the higher local risk of exclusion for older people; and
- Residents with learning difficulties, disabilities or long-term health conditions - almost half of Citizens Advice Bureau clients in the City Region in 2014 were disabled or had a long term health condition, with three-quarters of advice relating to benefits or debt.

There are two projects being delivered in the Liverpool City Region area through Building Better Opportunities:

- Digital Inclusion
- Financial inclusion

Applicants should ensure they are fully aware of the other project we will be funding in the

Liverpool City Region area (even if they only plan to submit an application for this project).

Project aim

The project aims to develop the financial capability and inclusion of people aged 18+ in and across the Liverpool City Region LEP area. It should both support people back into the labour market and help those furthest away from the labour market to become more job-ready by enabling participants to gain the confidence and skills needed to choose, access and use financial products and services suitable to their individual needs. The aim of this approach is to stimulate growth in the economy and make a positive difference to the lives of people living and working in the Liverpool City Region.

Project description

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

- helping people to tackle out of work poverty relating to financial exclusion by improving their financial capability (the knowledge, skills, confidence and motivation to be able to manage their money well);
- help to improve skills around budgeting and planning, including better off in work calculations and support to address existing debt and prevent further debt;
- activities to increase participants' awareness of and use of appropriate financial products and services;
- activities and discussion around subjects such as around financial decision making, child poverty, affordable childcare, fuel poverty and housing costs;
- providing clear progression routes, signposting and referral into other skills and employment provision.

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

Project location

The project should be delivered across the entire Liverpool City Region area: consisting of the Local Authority areas of Halton, Knowsley, Liverpool, Sefton, St Helens and Wirral.

The project must establish at least one physical base in the Halton area and another physical base within the rest of the Liverpool City Region LEP area. 13 per cent of the project's budget should be spent and 13 per cent of participants engaged in the Halton base(s), with the remaining 87 per cent in the Liverpool City Region LEP area base(s).

Project participants

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

The project will have a specific focus on residents who are most at risk of social exclusion, aged 24 and above. This could include, but should not be limited to:

- people living in social housing;
- people aged 50 and over; and
- people with learning difficulties, disabilities or long-term health conditions.

There is an expectation that providers will work with participants referred by a range of partners as identified by the Liverpool City Region LEP, as well as engaging participants directly.

Project outputs and results

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

- At least 639 people are engaged in activities to improve their work readiness, including at least:
 - 319 men;
 - 320 women;
 - 319 people who are unemployed;
 - 320 people who are economically inactive;
 - 96 people who are 50 or older;
 - 128 people with disabilities;
 - 33 people from ethnic minorities.

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

- At least 17 per cent of the people enrolled on the project move into education or training on leaving.
- At least 7 per cent of people move into employment, including self-employment, on leaving. Of these, 50 per cent must have been unemployed when joining the project and 50 per cent must have been economically inactive.
- 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.