

Building Better Opportunities

Project outline

For use in England only



Project title	Project 2 of 3 - Financial Inclusion
LEP area	South East Midlands LEP
ESF Thematic Objective	9: Promoting social inclusion and combating poverty
ESF Investment Priority	1.4: Active inclusion
Funding available	£695,000
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

The economic picture varies across South East Midlands Local Enterprise Partnership (LEP) area, but there are pockets of deprivation across the area. Presently, 29.3 per cent of Corby's population, 26 per cent of Luton's and 20.3 per cent of Northampton's live in the most deprived areas of England.

Youth unemployment in Corby almost tripled between 2007 and 2012, from 4 per cent to 11 per cent. The unemployment rate is high in some areas - 5.2 per cent in Corby, 4.3 per cent in Luton, and 4.1 per cent in Bedford and Northampton. Luton, Corby, Bedford, Central Bedfordshire and Northampton are all areas identified as having additional need of support. These areas have large deprived communities with low skills attainment and a low skills base (particularly in Corby); higher than average Jobseekers Allowance (JSA) claimants amongst 16-24 year olds and high levels of out of work benefits claimants.

The South East Midlands LEP Rural Inclusion Plan also identifies lack of transport, affordable housing, broadband and local facilities as additional barriers to full economic participation.

The South East Midlands LEP ESIF Strategy identifies the importance of prevention and early intervention as offering the most sustainable route out of poverty. The most effective solutions will often be designed and delivered at a local level. The aspiration is to raise expectations and ambitions by encouraging the development of alternative ways of accessing employment, such as volunteering; promoting and supporting local businesses, and aligning local job opportunities and skills with employer needs. This should include developing the existing strong and sustainable network of provision across the 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. The social inclusion activities described in the ESIF Strategy will focus on developing local initiatives that will add value to national policies and programmes by supporting additional activities to extend employment opportunities and tackle barriers to work faced by unemployed and economically inactive people, with a particular focus on people at a disadvantage in the labour market.

The demand for the project has been identified in the South East Midlands LEP ESIF Strategy, the South East Midlands LEP Social Inclusion Strategy and the South East Midlands LEP Rural Inclusion Plan.

There are three strands being delivered in the South East Midlands LEP area through Building Better Opportunities:

- Community investment;
- Financial inclusion;
- Support into employment (referred to as Worklessness in the social inclusion strategy).

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

Project aim

This project aims to develop the financial capabilities of and provide support to vulnerable communities across the SEMLEP area. This project aims to both support people back into the labour market as well as help those furthest away from the labour market to become more job-ready. 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 SEMLEP area.

Project description

The specific activities to be delivered through this project should be determined by applicants and

be clearly articulated in the 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), including better off in work calculations, and their awareness of and use of appropriate financial products and services;
- helping people manage the impact of welfare reforms, particularly supporting disadvantaged groups such as disabled people, lone parents, migrant communities and certain ethnic minority groups;
- focusing on addressing the root causes of poverty which create barriers to work including, but not limited to, financial decision making, debt issues, child poverty, affordable childcare and housing costs;
- providing clear progression routes, signposting and referral into other skills and employment provision.

Applicants are encouraged to propose innovative delivery solutions with a primary aim of reducing financial exclusion.

Project location

The project should be delivered across the South East Midlands LEP area including urban and rural communities.

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 from within the South East Midlands LEP area who are out of work, furthest from the labour market and people who are most at risk of social exclusion. This includes, but is not limited to:

- people with few or no qualifications;
- people who are long term unemployed;
- people with mental and physical health problems ;
- people with Learning Difficulties and/or Disabilities;
- carers for children or a dependent adult;
- care leavers;
- homeless people;
- people who are over 45;
- women returning to the labour market after a break in employment;
- people with English language needs and/or from migrant communities.

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 176 people are engaged in activities to improve their work readiness, including at least:
 - 88 men;
 - 88 women;

- 88 people who are unemployed;
- 88 people who are economically inactive;
- 28 people who are 50 or older;
- 36 people with disabilities;
- 28 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.