



WIS£RMONEY

Transitions

Oct 2019 - Sept 2020

A Rural Money and Debt Advice Service, Money Capability Learning and Community Capacity Building Project



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1. Executive Summary

Transitions is a 3 year partnership project delivering financial inclusion and advice services across two deeply rural Devon districts, West Devon and Torridge, with the overarching aim to improve the lives and financial wellbeing of individuals and families living across both districts, to strengthen the resilience of their partners, build community cohesion and reduce social isolation. The project is funded by the National Lottery Community Fund and launched in October 2019 having previously run from September 2016 to the end of August 2019.

This report captures and shares the positive social impact of the Transitions Project on the lives of the clients we have supported, the work of our referral and community partners and the wider public sector. We are reporting for a 12-month period from October 2019 to the end of September 2020, this includes 6 months where the UK has been in full or partial lockdown due to the coronavirus pandemic.

We have not achieved all our outcomes as set out in our original project delivery plan and from mid-March to July lockdown put a stop to all our face to face advice work with client and partnership meetings, community events and money capacity building training. We have however tried our best to use our time wisely throughout this challenging and unforeseen period and feel confident that we been able to make a positive difference to client's lives, have increased our understanding through consultation, proved an able and supportive partner and learnt new skills and communication techniques that will enable us to extend our work and number of beneficiaries that can access Transitions in the future.

1.1 Summary Findings

- 185 individuals have benefited from the project
- £280,293 Annual Income Gains - total value of the increase to clients' income
- £74,052 client debt written off

Clients' survey (surveyed after case closure) reported:

- 100% felt better able to cover essential living costs
- 100% felt better equipped to deal with a financial problem in the future
- 76% said their income during lock down had stayed the same
- 34% said their anxiety had gone up during lockdown
- 79% said their confidence in financial future after lockdown stayed the same with 17% feeling more confident,
- 55% said they had lots more help during lockdown, 7% said they had less.
- 41% said that the impact of telephone only advice had impacted a bit, 7% said it had impacted a lot.

Partners Survey Reported:

- 88% would recommend the Transition project to others
- 100% felt the service was essential/very important
- 3.71 out of 5 is the figure referral partners gave 'difficulty in understanding advice given' when assessing the barriers clients face when seeking advice, followed by 'lack of confidence talking to others 3.63 or 72.6%.
- 87.5% is the score referral partners gave 'reduced money worries' and 'reduced stress and anxiety' as being the most significant areas of improvement to client wellbeing from receiving advice through the Transitions project.
- 3 stakeholder forums were held involving 37 community and referral partners
- 5 Navigate Money and Wellbeing Choices training events engaging 79 participants
- 2 Navigate the Money Maze training events engaging 14 learners

Headline figures against the 6 areas of improvement to client's wellbeing

- **Reduced anxiety and stress:** £6,256 saving to the NHS/public purse
- **Reduced fuel poverty:** £8481 saving to the NHS/public purse
- **Tenancy secured:** £56,780 savings to public purse
- **Ability to maintain tenancy:** £128,555 additional wellbeing social value to clients
- **Debt free:** £39,825 additional wellbeing social value to clients
- **Able to obtain advice locally:** £44,226 additional wellbeing social value to clients

2. Introduction

2.1 Project overview; the project is funded by The National Lottery Community Fund through their Reaching Communities Partnership initiative for 36-months. Its aim is to improve the quality of life, wellbeing and financial resilience of people living in the rural settlements of the Districts of Torridge and West Devon.

Transitions has three specific outcomes:

- Increased access to advice, information and capability services leading to improved financial wellbeing, personal knowledge and reduction in anxiety and stress.
- Improved community involvement and service integration creating increased capacity, improved and sustainable advice and information services better able to withstand change.
- Increased awareness and understanding of personal finances and capability issues within the community and institutions/agencies leading to improved financial capability, resilience and self-reliance.

2.2 The Partners; Wis£rmoney is a strategic partnership between Navigate and Encompass Southwest, both registered charities. The partnership delivers a range of financial inclusion projects across Devon and Somerset. Based on a strong set of shared ethics and principles, the partnership places clients and communities at the heart of its work. Wis£rmoney is funded by grants from well-known charitable trusts and foundations and local authority commissioners. Both organisations are authorised and regulated by the Financial Conduct Authority for debt-related activities.

West Devon CVS joins the partnership to deliver Transitions with an aim to establish a wider partnership of local agencies who have a strong track record of delivering services in the area. WDCVS is a registered charity supporting 'Community Action for a Thriving West Devon'. They work with voluntary groups, charities, social enterprises and other not-for-profit organisations to bring about positive change and build stronger communities, they also help to promote active citizenship through volunteering. Within the project they manage and co-ordinate the participation of partners and TTVS, delivering the project's Information and Volunteering services and activities.

2.3 Impact of the Corona Virus pandemic - timeline

On Monday 16th March 2020 Transitions stopped all face to face visits with clients and the public. The previous Friday a client had contacted to say they were ill and thought it could be coronavirus having been visited that day by an advisor, an advisor who subsequently began isolation for 14 days. The UK official lockdown started the following week on Monday 23rd.

Just like other small charities who work with vulnerable clients and offer home visits we had to adapt quickly and make sure our clients and referral partners were aware of our plans. On Monday 23rd we launched a phone advice service updating our website and sending a flyer out to all our community and referral partners. Unlike many others the advice and community development team were already working from home and we had the policies, communication and equipment in place. However, we were keenly aware that telephone and computer only communication with clients was going to require new techniques and approaches.

We recognised early on that some clients would not find telephone only contact enough and that their cases might not progress during lockdown and we would have offer a 'holding approach' keeping in regular contact with the client and on their behalf contacting creditors and DWP to explain the situation. This has been especially hard for those with poor mental health, a level of dementia or a learning disability who find following and remembering instructions difficult, those shielding and unable to leave the home (to post a letter for example) and those who are digitally excluded for reasons of living in a rural location (no or poor signal), low income (cannot afford internet, smart phone with data) have low confidence and IT knowledge or a mixture of all three.

Consultation with clients and referral partners during lockdown has helped us understand their situation better and led to changes in the way we triage client cases and record digital support and confidence needs. We have tried our hardest to adapt to the extraordinary circumstances the world finds itself in and ensure clients and referral community partners are kept informed and engaged in the advice process.

The area that found itself with the most immediate challenges was community development. Both the project's Community Development Officer (CDO) Sandra Smith and WDCVS Communication Co-ordinator (CC) Billie Burnett had spent the last four months planning a community wellbeing event in Lifton on Thursday 19th March. This had to be postponed the week before, alongside a number of Navigate the Money Maze and Navigate Money and Health Choice workshops, community presentations and network meetings.

In response, our community development team and WDCVS have concentrated on consultation, measuring social impact and updating the signposting advice service directories creating 'Covid 19' versions to send out to community and referral partners and making sure stakeholders were aware of what advice and Covid response services were available during the lockdown. The CDO phoned and sent out 70 Covid update emails from late March to end of May to community partners with the updated Transitions information, our telephone advice flyer and signposting advice directory. This included contacting food banks, health care trusts and network organisations who could share the information. She liaised with TTVS and Torridge District Council to ensure they included Transitions and had the 'Covid 19' directory.

In April 2020 WDCVS transferred the paper based InTouch Tavi and In Touch Oke service directory which includes a financial wellbeing and advice section to an online version

www.westdevoncvs.org.uk/news/launch-of-in-touch-tavi-friday-1-march-2019/ and www.westdevoncvs.org.uk/news/intouch-oke-find-information-here/ She sent out five Covid 19 Bulletins to 145 groups giving details of emergency help and hardship grants available and contacted 160 community partners involved in the Tavistock and Okehampton Health Alliances, all the local parish and town councils and doctors surgeries working across West Devon, 34 voluntary groups and 15 churches sending them the information about Transitions and signposting them to their online directory.

You might imagine that this promotion of the advice service would result in higher levels of partner and self-referrals. This was not the case; our advice referrals fell significantly from on average 9 (October to March) a month to 5 (April to August) a 45% drop. We can surmise that referral partners have been occupied with their own working practices during lock down and service delivery.

Most significantly thanks to government intervention the pressure was taken off households, the DWP introduced an additional Universal Credit (UC) £20 a week income and food parcels for those shielding and on a low income, evictions for rent arrears were put on hold, as were debt collections by bailiffs. Banks introduced mortgage holidays and the furlough scheme paid 80% of PAYE salaries from jobs that could not be delivered during lock down. Local Town and Parish Councils and voluntary organisations set up volunteer Covid help services to deliver prescriptions, shopping and food bank parcels.

The community came together to help, and it made a big difference. 55% of the clients we contacted in July/August said they had received 'lots more help' during lockdown and the Transitions' advisers kept in regular contact with their clients to offer advice and link them to local support.

Clients' comment about their experience from lock down and difference their Transitions' Adviser has made from our recent survey.

'Continual support from adviser has kept worries away'

'Made anxious to start with, changed a lot, at start it was difficult not seeing friends and family, feel better with thanks to help from Anna (Transition adviser)'

Meeting client need

3.1 Client/Service Eligibility; money and debt advice is available to those living in the districts of Torridge or West Devon, are aged 18 years and over and are unable to access local money, benefits and debt advice due to rural location, accessibility, physical or mental ill health, or caring responsibilities.

3.2 Delivery Channels; our aim is to make our advice and educational workshops accessible to those who cannot access mainstream services. We accept self-referrals, referrals from family and friends, community and voluntary groups and statutory agencies. The process is simple, by phone, email or online. Every referral is triaged, we will refer or signpost those who can access a mainstream advice service and we provide an up to date directory of partner services.

For those whose advice needs can be met by telephone or email we provide benefit checks, help with completing forms, provide information and answer questions.

Our target client group are the hard to reach, often socially or rurally isolated, in fuel poverty, digitally excluded, in debt and faced with a change in circumstance, financial hardship and sometimes at risk of homelessness. Our service is unique in its delivery as one of the only partnerships providing home visiting services, working at our clients pace to ensure future financial resilience.

Wis£rmoney specialise in face-to-face advice for those unable to access mainstream services; we have radically adapted service delivery to support individuals and families facing financial crisis during the pandemic. Our educational workshops are delivered in small groups from community locations and educational establishments. Our services are different and effective because they:

- Are responsive and timely - clients are contacted within 24 hours - all emergencies are dealt with the same day;
- Are accessible - home visits, appointments, drop-in - support tailored to individual needs;
- Flexible - adapt to respond to need/demand;
- Operate collaboratively - we liaise and work efficiently with the Benefits, Revenues, Housing departments and Homeless Teams & etc. to deal with problems before they become more serious;
- Work with external partners in order to deliver an holistic service that, wherever possible and appropriate, addresses a range of client's key needs rather than just the presenting problem;
- Take a pragmatic view - what's best for the client? Do we have to think a bit more outside the box? What can we do to empower the client?;
- Always do what we say we will do, when we say we will do it;
- Take as long as the client needs - we don't have deadlines, we don't set the client a target or limit the amount of time that can be spent, we work at the clients pace.

Wis£rmoney identifies the root cause of presenting problems and works to provide accessible, holistic solutions. This means:

- Identifying and understanding the root causes of presenting problems;
- Addressing the complexities of people's lives;
- Taking into account how a complex range of interlinked issues impact and compound on each other;
- Understanding what service users want to achieve from the process;
- Setting realistic goals and managing expectations;
- Working at the clients' pace.

Our role is to look at the whole situation, explain the options and enable the client to make informed decisions. It is not a quick fix; clients may require multiple visits and cases may be open for 6 to 12 months. Our aim is to empower clients and build their confidence, money management skills and resilience. We have put together a simple diagram to help community partners explain the process to potential clients. (See appendix 2)

3.3 Harnessing hope

In a recently published article Christian Van Nieuwerburgh from the University of East London explains ‘hope theory’ a branch of positive psychology and its importance in the time of the coronavirus pandemic. He talks of the work of Charles Snyder an American psychologist and ..

‘that hope is generated when people make connections between their current situation and a desired future state. Snyder’s idea is that once the desired future state has been identified, two things are needed in order to make progress: the ability to identify possible ways towards the desired future state (“pathways thinking”), and a sense of agency (“agency thinking”) that allows the individual to believe they can achieve it. When these three elements are in place, hope builds motivation for change within us, and enhances our sense of wellbeing.’ (appendix 3)

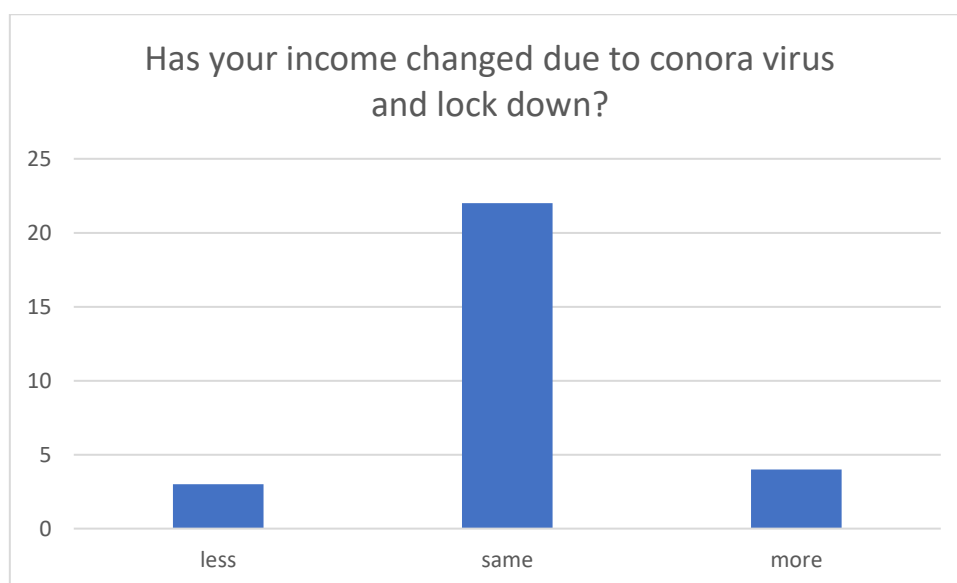
This theory reflects the approach Transitions takes in engaging and empowering clients to understand their financial circumstances, what options are available and have the confidence to agree steps to take to improve their lives and begin to make plans for their and their families’ future. We may have not been able to fully achieve this with our more vulnerable clients during lockdown but we believe, based on recent consultation, we have, with the support of the wider community managed to help them remain hopeful about the future.

3.4 Client consultation on the impact of lock down and digital exclusion.

During lock down the Transitions team and Wis£r money partnership were keenly aware that some of our clients were being more adversely affected by the lack of face to face communication from their adviser especially those that we felt were digitally excluded. To understand this situation in more depth we set up survey to talk with all our clients.

In July/August 2020

We contacted all our clients with open cases, and asked if they were happy to take part in the survey to find out the impact of lock down and to talk about digital inclusion, 30% agreed (29 out of 98), 17% of these were Transitions clients. We are reporting on the 29.



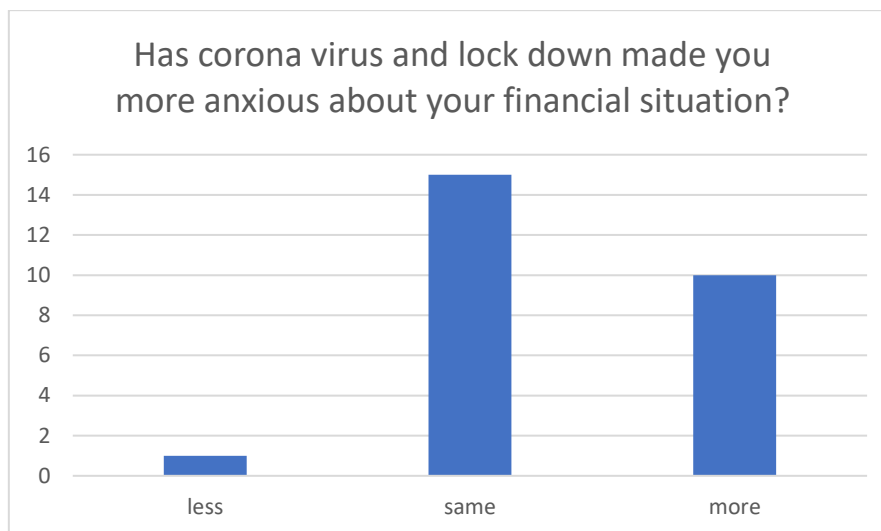
Financial impact- most clients (76%) said it had stayed the same (14%) their income had increased. For those receiving Universal Benefit they would have received an extra £20 a week, and for those shielding and economically vulnerable they were eligible to receive a

weekly food parcel. Looking at the client comments, having their adviser to talk with, explain what options are available, has been extremely helpful.

Client comments

- *'Benefits were sorted by adviser prior lockdown'*
- *'Saved some money due to not going out'*
- *'Stayed the same but spending more as daughter lost job'*
- *'Backdated benefit awarded'*
- *'Stopped back payments during lockdown'*
- *'Struggled a lot, less food coming into house, thanks to adviser feels like I can now live a normal life'.*

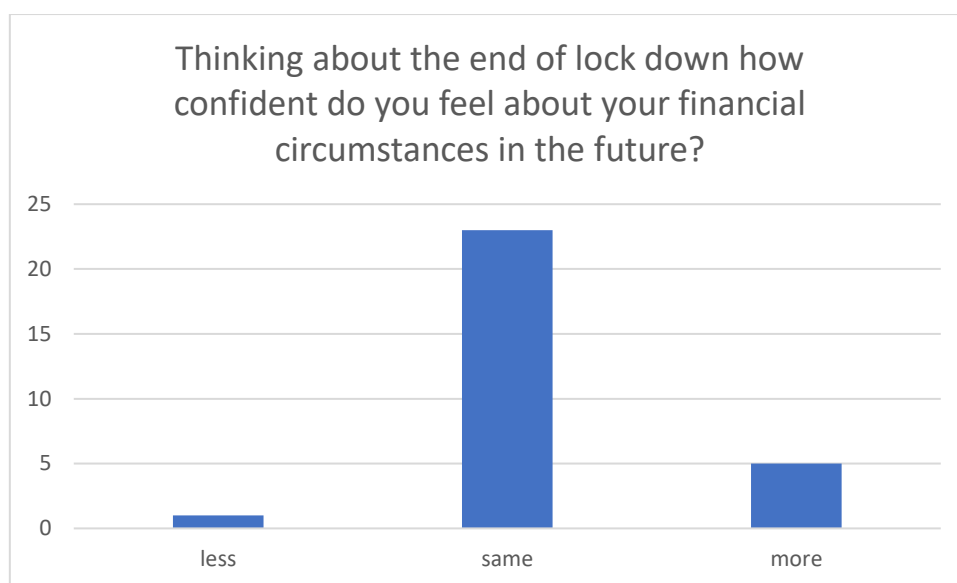
Anxiety for the majority stayed same and for 34% went up



A pandemic and being 'locked down' is stressful for anyone, but we were concerned that as 48% of Transition clients had already disclosed a mental health issue, that anxiety levels could become very high and certainly would increase. 34% of clients felt more anxious during lockdown, but the clients felt access to a Wis£r money adviser during this time helped them.

- *'Continual support from adviser has kept worries away.'*
- *'Been anxious about using shops/ Paypoint.'*

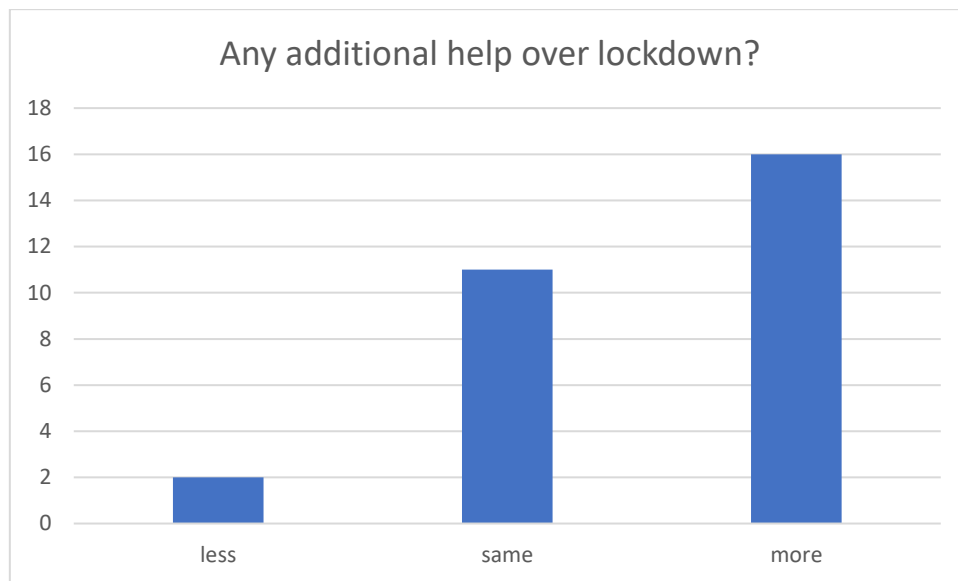
Client's confidence in their financial future after lockdown, 79% said it stayed the same with 17% feel more confident



The majority of clients did not feel more or less confident about their future financial circumstances, the fact that only 4% felt less confident and 17% felt more positive is encouraging. As we did not measure pre-advice confidence levels this does not tell us a huge amount and asking about 'confidence in the future' is quite an abstract concept. Looking at the comments client's made they associate practical actions like 'getting a job' or 'putting in place a debt solution' as an indicator of their confidence in the future.

- 'Feel confidence will not change once "on track"'
- 'Leave it to someone else to manage'
- 'Hoping to have a debt solution shortly'
- 'A bit uneasy as had a good job prior to moving to Devon and now reliant on benefits'
- 'No real change'
- 'Able to manage better'
- 'Hopefully will get a job in the future with thanks to Anna'

Additional help during lockdown - 55% of clients said they received lots more help.



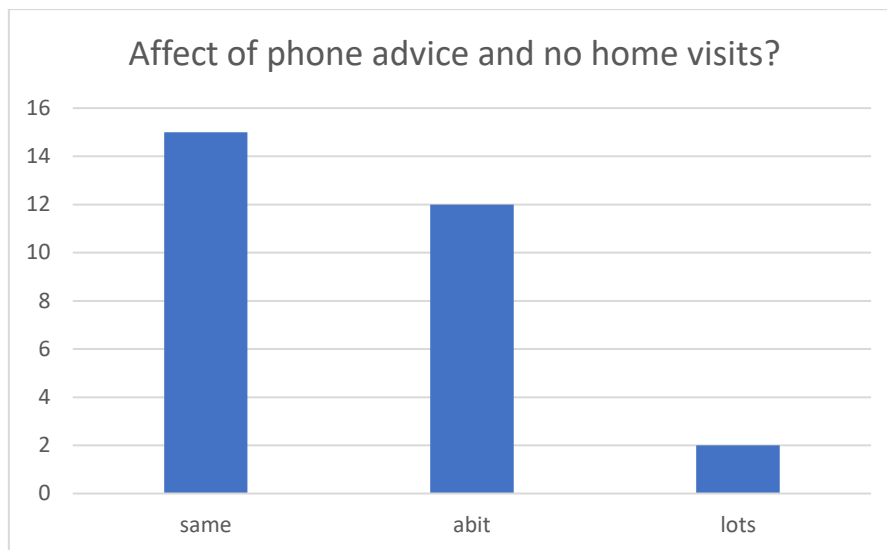
This was very positive, especially as only 7% of clients felt they had received less help. Looking at the client comments, access to their Wis£rmoney adviser by phone had really helped as had additional support from their local food bank, neighbours and local Covid Support Groups who facilitated volunteers to pick up prescriptions and shopping and the government providing extra benefits, food parcels and halting rent arrear evictions and visits from the bailiff. Combined, it provided many with a community safety net.

Advisers also spoke of clients with poor mental health who under normal circumstance find leaving their home difficult, talking about feeling less 'different' and more 'accepted' and having confidence to ask for help because they didn't have to leave home, for some, the lockdown improved their mental health and confidence for a short period of time. However, as restrictions lift these clients may require additional support to adjust to the "new normal".

Client comments

- *'Help from Anna'*
- *'Food bank accessed' - two clients*
- *'Had help with shopping from volunteers' x three clients*
- *'Been able to get out and about'*
- *'Lives with carer who assists'*
- *'Has had some help with shopping and prescriptions'*
- *'Had to have help to find somewhere to live'*
- *'Help with shopping etc as not going out'*
- *'Family support as before'*
- *'Step-son continues to assist'*
- *'Had Government food parcels' x two clients*
- *'Food parcels and help with deliveries'*
- *'Friends helped with shopping etc'*

Impact of telephone only advice 41% felt it had impacted a bit, 7% a lot



Not being able to offer client's face to face advice has been difficult for the advisers and clients. Advisers have found that approximately a third of clients have internet access, or mobile phone data and the digital knowledge to be able to send an email, use WhatsApp to take a photograph of a letter or consent form and attach it. This is reflected in the results from this question though we anticipated a larger percentage of clients would have felt a greater impact of 'telephone only' advice. Looking at client comments the reason that the impact was not higher could be due in part, to receiving IT support from family members and anticipating that 'lock down' is temporary and home visits will be available in the near future.

Client comments

- 'Happy with phone and e-mail'
- 'Accept that there is no other option at the moment'
- 'Like face to face visits but have valued phone support'
- 'Prefers to see people face to face' x 4 clients
- 'Needs face to face visit to complete AA forms'
- 'Hoping to have home visit soon'
- 'Happy with phone contact' x 2 clients
- 'Daughter now going to assist with form filling'
- 'Happy with phone contact, unable to do video conferencing'
- 'Difficulties getting paperwork to us'
- 'Takes each day as it goes'
- 'Had already met Anna before lockdown so they just continued communicating via What's app'
- 'Sometimes - especially when dealing with other organisations' Client added that Wis£rmoney (Kim) has been extremely supportive and helpful'

3.5 Digital inclusion

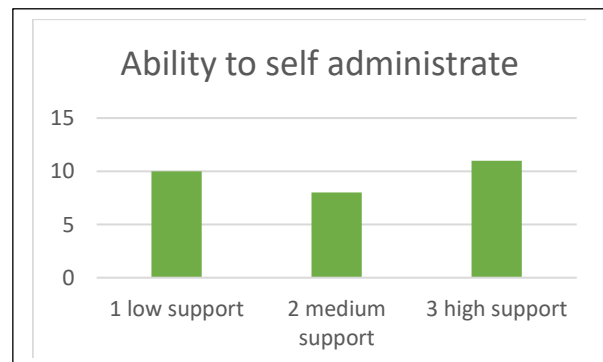
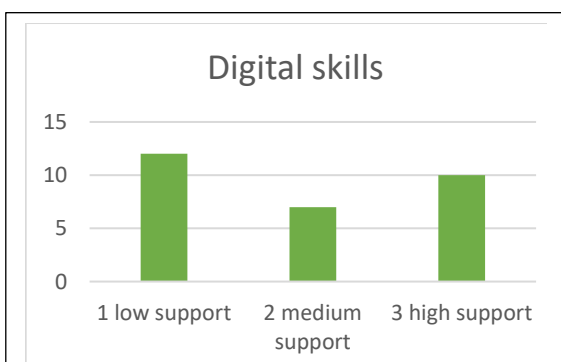
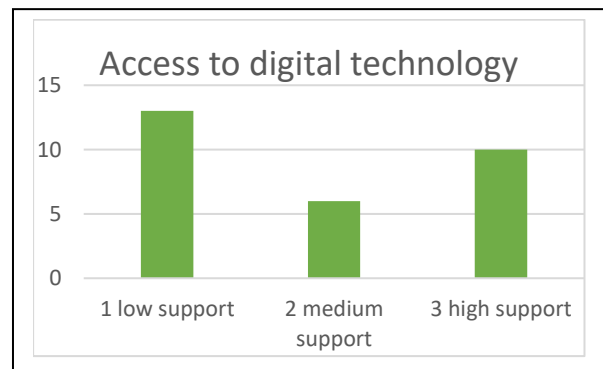
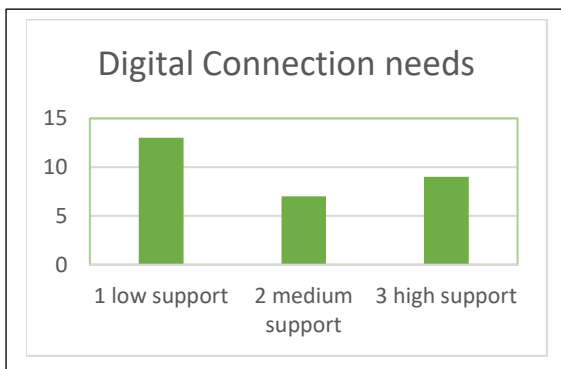
As part of the survey we asked clients four questions to assess whether they had internet broadband and/or data, access to a smart phone or tablet or computer, had the confidence and digital skills to be able to communicate electronically, and self-administrate - to be able share documentation and work with the advisor using email, WhatsApp and similar software.

We assessed this using;

1. Low support, client could be successfully advised by telephone and email/digitally and does not need a home visit or face to face appointment
2. Medium support, client comfortable with telephone but has limited access and confidence to use digital communication and might need one or limited number of home visits to gather paperwork and explain process.
3. High support, client finds telephone communication difficult and does not have digital access or confidence.

As you can see from the graphs below, the results followed a pattern, those with digital access and equipment were also most likely (77%) to have the confidence and skills to use it to communicate and share documentation with their adviser. Those with medium support (20% to 27%) did have some access to equipment and data but lacked confidence and skills to self-administrate. Those with high digital support needs (31% to 34%) who scored three to all four questions all (100%) commented on being supported by a family member, carer or having needed help during lock down, example - to find accommodation or fill out a form.

The advisers who asked the questions felt that some clients had over-stated their ability to self-administrate and that there was a need for additional learning support to enable clients to increase their confidence and skills to use digital communication safely.



We have now introduced a digital inclusion section as part of the client referral process and reorganised our adviser team to enable us to improve our telephone and digital communication for clients with low support needs and recognise that we do not have to offer a home visit to these clients. We are also looking at building partnerships with digital learning partners and are actively seeking funding to support some clients to access equipment, data and practical IT skills to build their capacity and confidence to use digital technology, broadening their access to advice.

4 Social costs and benefits

4.1 Methodology

The Transitions Project has always recognised that its' work provides wider benefits to the communities and partners it works with but had not agreed a methodology for capturing this. Measuring an organisations social impact needs to be effective, proportionate to the size and resources available, GDPR compliant and mindful of the communication needs of its client base and time constraints of its staff teams and partners.

Transitions advice, learning and community development services reach **specific user groups**:

- our clients - those facing financial hardship and exclusion by reason of youth, age, ill health, disability, financial hardship or another disadvantage, who find accessing mainstream advice difficult
- referral partners - organisations and individuals who refer others to our advice service and training
- community partners - involved in signposting others to local services but may not directly refer individuals for advice
- members of the public - interested in participating in our educational workshops and community wellbeing events

4.2 Methods of collection

The WisErmoney partnership has evidenced its social impact through a co-ordinated approach using

- **qualitative methods:** case studies, face to face and telephone surveys, learner feedback, focus groups and public event consultation and
- **quantitative methods:** data project reporting, online partner surveys and comparison research with national partners.

4.3 Financial values

Through researching wider national good practice in measuring social impact we have collected financial values against 6 areas. This is a mixture of:

- ‘savings to the public purse’ taken from well-established research, for example the cost saving of a client’s reduced use of local health services due to an improvement in their financial and mental health
- ‘wellbeing social value’ the value individuals’ place on the improvement to their own wellbeing and circumstances - this is based on Government national surveys to help politicians make informed policy decisions. It has been developed by HACT and Simetrica who have analysed large national datasets to identify how people’s wellbeing correlate to other aspects of their life, including employment status, financial inclusion, health, and feelings about their neighbourhood.

These figures are useful as they provide comparative data enabling us to calculate and estimate the wider value for money our service offers.

Dead weight, is factoring into our assumption the impact of our advice and training interventions and what might have happened if we did not exist, or if our service was not used. We have chosen to use a dead weight factor of 50%.

Further details can be found in **Appendices 01**.

5. Project Outcomes

5.1 Client financial wellbeing

Number of project unique beneficiaries 185

During the 12 months the Transitions project received 92 referrals for advice and delivered educational workshops (Navigate the Money Maze and Navigate Money and Wellbeing Choices) to 93 clients/learners. Shared project outcomes with 37 stakeholder organisation’s over three forum meetings.

5.2 Money maximised

Transitions Client’s incomes were maximised by £280,293. This includes enabling vulnerable clients to access welfare benefits:

- Personal Independent Payments £69,296
- Universal Credit £44,235
- Appealing benefit decisions £23,329
- Attendance Allowance £14,176
- Carers Allowance £10,320
- Employment & Support Allowance £18,377

5.3 Debt written off

£74,052 of debt was written off, includes 6 Debt Relief Orders totalling £50,703.56 average debt written off £8,450.59. £23,348.44 was written off through negotiation with creditors or challenging incorrect bills.

5.4 Debt identified and managed

£206,465 total debt identified. Including:

- | | |
|-------------------------------|-----------------------------------|
| • Rent Arrears £6,540 | • Unsecured Credit £48,093 |
| • Mortgage Arrears £2,646 | • Bank Overdrafts £11,589 |
| • Council Tax Arrears £15,075 | • Utility/Household Bills £27,891 |

6. Social Impact - Savings to the Public Purse

6.1 Savings to the public purse

Our advice work delivers hard financial outcomes for our clients. Maximisation of income, reduction in personal debt, management and budgeting of household income and expenditure and the successful support of clients to challenge inequitable benefit decisions. We can record, quantify and report on this using AdvicePro, a widely respected database for advice providers. The area that is more difficult to quantify is the wider benefits our advice service provides clients, partner and public services. For example, the longer-term positive changes in a Client's behaviour and health and any resulting reduction in their use of other services and savings this offers to the public purse.

For Clients this could include:

- the reduction in anxiety and stress and potential future use of health services and hospital emissions
- the ability to maintain and gain employment and plan ahead
- the ability to maintain relationships
- the ability to rebuild independence following domestic violence
- the reduction to the legal system of reduced numbers of court hearings for unpaid debts
- the saving of a tenancy through managing rent arrears and maximising income and reducing the risk of homelessness or help securing a new more affordable tenancy
- making a home affordable to run, by reducing energy and water bill costs
- making a home more energy and water efficient by upgrading heating, insulation and provision of white goods, new cooker and washing machine.

Headline figures against the 6 areas of improvement to client's wellbeing

- **Reduced anxiety and stress:** £6,256 saving to the NHS/public purse
- **Reduced fuel poverty:** £8481 saving to the NHS/public purse
- **Tenancy secured:** £56,780 savings to public purse
- **Ability to maintain tenancy:** £128,555 additional wellbeing social value to clients
- **Debt free:** £39,825 additional wellbeing social value to clients
- **Able to obtain advice locally:** £44,226 additional wellbeing social value to clients

More detail on the source of the figures and calculations are shown in appendices 01.

Area of value	HACT value to client & public purse saving per client	Analysis method	Dead weight 50%	Number of clients	Value
Reduced anxiety and stress	*(b) Kings Fund £544 based on savings to local health services	Advice Pro	£272	23 clients (disclosed poor mental health)	£6,256
Reduced fuel poverty	* (e) NEA cost of cold homes to NHS £1543 Common mental health	Advice pro	£771	11 clients with mental health support needs, received help with energy debts, grants and budgeting.	£8,481
Tenancy secured homelessness averted	*(c) Shelter £6679.88	Advice Pro	£3,340	17 clients supported with housing issues to prevent homelessness	£56,780
Ability to maintain tenancy	(a) HACT £7,347	Advice pro	(a)£3,673	35 clients received support with rent arrears, priority debts and budgeting)	£128,555
Debt free	(a) HACT £1,593	Advice Pro	(a)£796.5	5 clients, supported with Debt Relief Orders	£3,982.5
Able to obtain advice locally	(a) HACT £2,457	Advice Pro	(a)£1,228.5	36 client cases offered home visits, in total 99 home visits	£44,226

* See Appendices 01 for research sources used to estimate public purse savings and value to client figures.

7 Social Impact - Clients Wellbeing & Resilience

7.1 Referral Partner Consultation

As part of the advice process, we ask clients permission to contact them once their cases have closed to understand the longer-term impacts and outcomes of the advice process.

We asked 4 key questions:

- 1) Do you feel better able to cover your essential living costs like your gas, rent, and food shopping and bus fares?
- 2) Do you feel better, healthier in yourself since we first met you?
- 3) Do you feel more confident about managing your finances?
- 4) Do you feel more equipped if you came up against a financial problem in the future?

In April 2020 as part of measuring the longer-term impact of advice work, we identified 10 clients whose cases had closed in the previous six months who had granted us permission to contact them. We successfully engaged with 7 clients.

100% of clients reported feeling better able to cover essential living costs like gas, rent, and food shopping and bus fares.

They said:

- Yes has helped
- Paperwork still an issue
- Outcomes from Will's support has enabled her to cover day to day costs
- PIP finally awarded
- Far more confident
- Managing her finances well

57% reporting feeling better and healthier in themselves since we first met them.

They said:

- No my health has got worse
- Still depressed and anxious
- Anxiety is no longer an issue
- Long term health issues
- Wellbeing has improved x 2
- Getting there

71% reported feeling more confident about managing finances

They said:

- Not sure x 2
- Lacks confidence
- Much more confident
- Definitely more confident
- Has knowledge and information to access support in the future should the need arise
- Far more confident

100% reported feeling more equipped if they came up against a financial problem in the future.

They said:

- But have an issue with an energy bill I can't pay.
- Aware of support available
- Absolutely amazing service and support from Will.
- Aware of what supports are available and who to contact if necessary
- Knowledge of where to get help and support if needed in future.
- Since the support from Anna, feel fully equipped to deal with any future financial problems.

Transition clients scored 100% for question one 'Do you feel better able to cover your essential living costs like your gas, rent, and food shopping and bus fares and for question four 'Do you feel more equipped if you came up against a financial problem in the future?'

Question two scored the lowest. Analysing why this is the case it is reasonable to surmise that if you say the word 'healthier' many will associate it with physical health, your weight, how much exercise you take, your blood pressure.

Research shows that increasing an individual's income, reducing and writing off debt does lead to improved physical and mental wellbeing. The additional money may mean the difference between living in a cold, damp home and living in one that is adequately heated and having the income to eat more regularly and healthier and take part in social activities. This is extremely positive and has the potential to increase a person's physical health and wellbeing, but these are longer term effects that might not feature in an under 6 months' time period and with a client group with high levels of long-term health conditions.

Our advice work is not going to improve long-term health conditions but it does improve the person's living conditions and reduce their anxiety and stress.

Looking at national research about the links between poor mental health and debt, the biggest positive health impact will be a reduction in anxiety and stress associated to worrying about paying your rent, putting food on the table and paying your bills. In other words, an improvement to client's mental wellbeing.

'Almost one in five (18%) people with mental health problems are in problem debt, three and a half times the rate among people without mental health problems (5%).

Half (46%) of people in problem debt also have a mental health problem.'

Money and Mental Health Policy Institute, March 2019, Debt and Mental Health a statistical update, policy note by Merlyn Holkar

Access to timely money and debt advice, from the first meeting when the client can talk openly about their financial circumstances, reduces anxiety, can improve sleep and enables the person to look beyond their immediate circumstances. This is highlighted in the results from question three and four which focusses on the client's confidence to deal with present and future changes to their financial circumstances.

Client quotes

'Much more confident, definitely more confident, far more confident.'

'Since the support of Anna, fully equipped to deal with any future financial problems.'

'Knowledge of where to get help and support if needed in future.'

'Aware of what supports are available and who to contact if necessary.'

We intend to continue to contact Clients on a regular basis to gather their feedback about the impact of the advice on their financial wellbeing. Out of the seven consulted two were also keen to take part in further conversations providing us with the opportunity to move forward with offering greater client involvement opportunities and access to training.

8. Social Impact - Community Engagement

8.1 Referral partner survey results

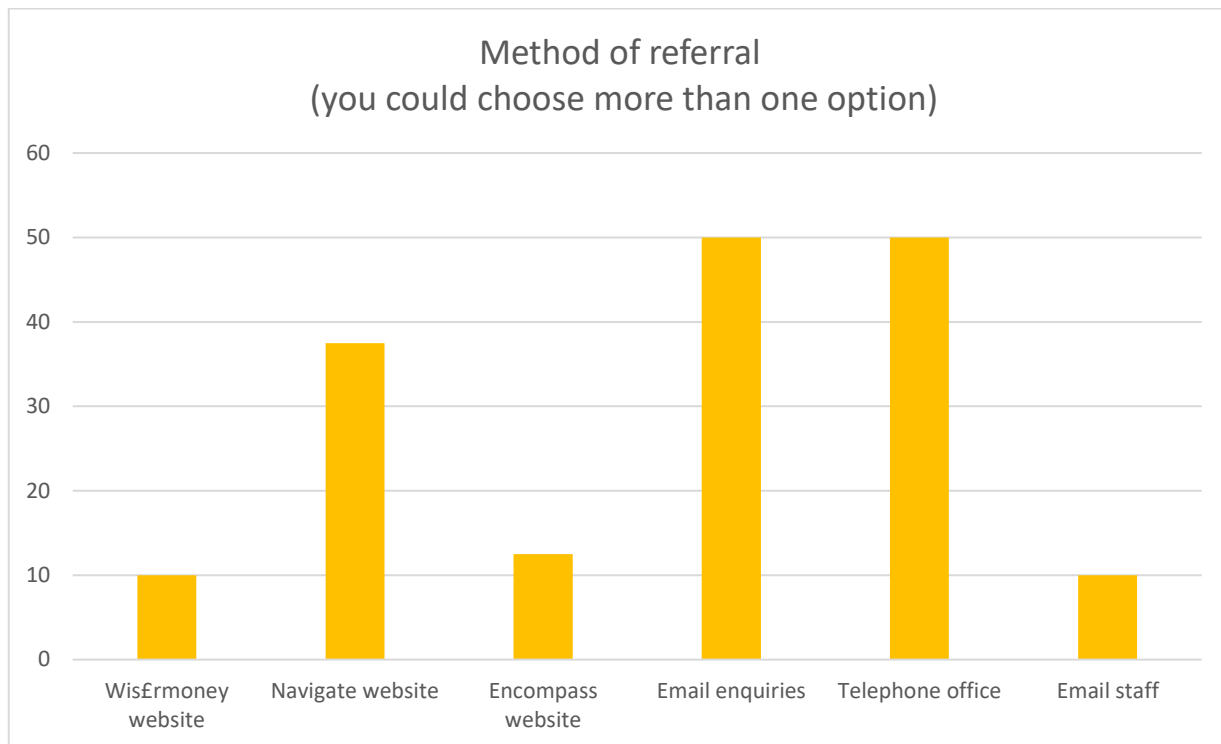
In May 2020 (during the Covid 19 lock down) we sent out an invitation to referral partners who had made a referral within a 6-month period from October 2019 to the end of March 2020 to take part in an online survey. The response rate was lower than we had hoped but we recognise that some individuals may have been furloughed or as health key workers, they were under a lot of pressure and/or had been relocated to deal with the pandemic.

- We had 8 responses from sending the survey link to 30 referral partners, of these four opted out and one email bounced back leaving 25 possible responses. Giving us a 32% return rate.
- Those responding gave permission to include their organisations name, Devon Carers, Exeter Community Initiatives, North Devon Sunrise, Stroke Association, Tamar Energy Advice Service, Tavistock Area Support Services, Westward Housing Group, and West Devon CVS social prescribing.
- Local authority areas: Torridge: 2, West Devon 3, Devon wide 3.

8.2 Outcomes from Consultation

- 88% would recommend to others,
- 63% felt it was an essential service and 37% very important = 100%.
- 86% felt the service was good (very good 57%, excellent 29%) 14% poor
- How did you hear? Word of mouth 37.5%, network meeting 62.5%

How did you refer?



Referral partners were evenly split between using the enquiries email and telephone (50%), followed by using the online referral portal on the Navigate website (37.5%) and Encompass website (12.5%). This is reassuring as the Navigate website is relatively new having been launched 12 months ago.

How easy was it to refer?

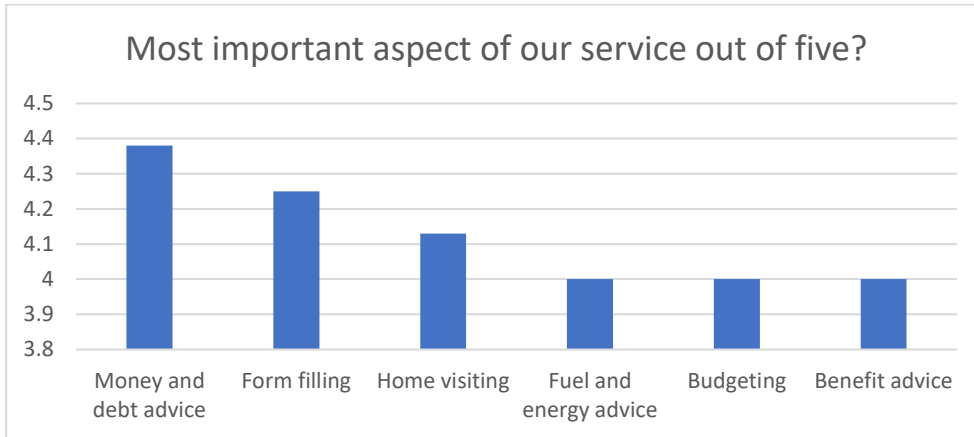
Very easy 50%, easy 25%, neither easy or difficult 25%. We would have liked to have scored more highly in this area. It is a small survey response and we have made changes to our referral process to speed up the time it takes but as one of the referral partner comments on we have also found it difficult to recruit a replacement for our West Devon Money and Debt Advisor who left in February. We have now successfully recruited for this position.

Quotes/comments about referral process - areas for improvement

- Due to personnel shortages it did seem to take a longer time to hear back on progress of referral, but I imagine once staff recruited this may be cleared up.
- I have always found the employee's that I have spoken to informative and helpful

Most important aspect of the advice service

Most important aspects of our service were scored out of five. Money and debt advice scored the highest with 4.38, form filling scored 4.25 home visiting 4.13 and Fuel and energy advice, budgeting to maximise money and welfare benefit advice all scored 4.

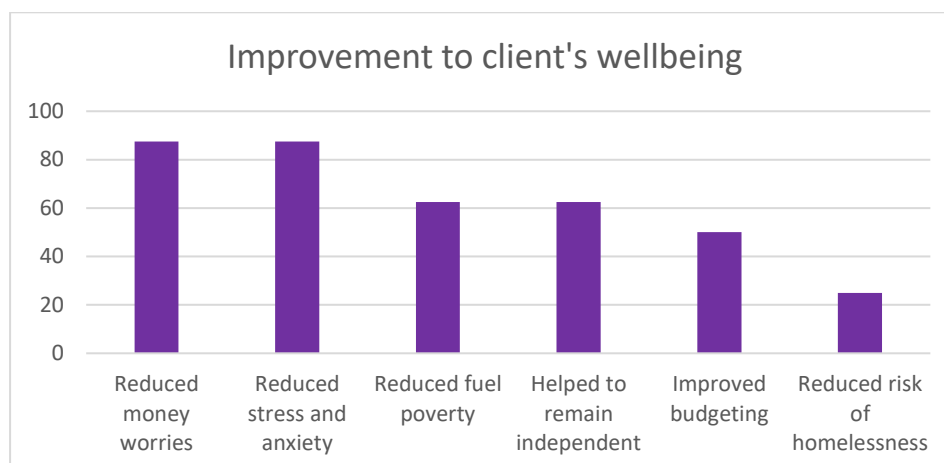


Barriers clients face



Interestingly 'difficulty in understanding advice given' scored the highest at 3.71, potentially reflecting the vulnerability of the clients we work with and the complexity of the benefit system for those with disabilities and caring responsibilities, second was 'lack of confidence talking to others' at 3.63, third caring responsibilities 3.43 and poor mental health and lack of money (for transport etc) 3.38 and lack of computer skills and lack of transport scored 3.25

Did advice offer any 'significant improvement' to client's wellbeing?



The two most significant areas of improvement to wellbeing were both focussed on the improvement to client's mental wellbeing. 62.5% reduced money worries (total including 'quite a lot of improvement' 87.5%), 50% reduced stress and anxiety (total 87.5%) Third was 37.5% reduced fuel poverty (total 62.5%) followed by 25% ability to remain independent (total 62.5%) 50% improved budgeting quite a lot of improvement and 25% reduced risk of homelessness quite a lot of improvement.

Money capability training and community development

We used the opportunity to promote and gauge referral partners interest in our money capability training Navigate the Money Maze (NtMM) and a new community development piece of training, Navigate Money and Mental Wellbeing choices encouraging and informing people living in rural Torridge and West Devon to make some small changes to their lives that will help them to improve their mental and financial wellbeing and signpost to advice and community opportunities.

- 50% of those surveyed were interested in hosting or attending NtMM
- 100% were interested in finding our more about Navigate Money and Mental Wellbeing choices.

Service gaps impacting on your service users.

We asked those surveyed to list any service gaps that were affecting their service users. Interestingly two focussed on benefit advice and form filling. Services outside working hours could be highlighting the needs for those that are working and cannot access advice during office hours and the need for accessible translation services.

- Benefits advice
- Lock down has affected every service
- Lack of access to translation/ language barriers are significant
- Help completing benefit forms for those of working age
- Services not available outside working hours

Post survey

It was a small response and we did not receive feedback from some of our partners who under normal circumstances make multiple referrals for example the children's centres and NHS services. We note that one partner had not had a good experience of our advice service and we contacted them to explore the reasoning behind this to find out that the most recent referral they had made had not been responded to as they contacted our old telephone number at Wessex Resolutions over Christmas/New year time and it went to answer phone and for whatever reason we did not receive it. This has now been resolved.

We did advertise our new number for some months before we took over the full administration of referrals, but this call slipped through the net over the Christmas period which was unfortunate. Hopefully our contact number and ability to make referrals using the Navigate website has now bedded in with community partners though we recognise that some of our old publicity leaflets will still be in circulation in community settings. Reminding us that we need to do our best to consistently promote the project and not assume community partners have up to date contact details.

We now have a new Transition partnership leaflet and poster and have distributed these widely. We are also exploring options to promote the service through leaflets/brochures and the media.

9. Stakeholder Forums

Transitions facilitates 6 monthly stakeholder forums. This provides an opportunity to share our project findings, experience and knowledge with stakeholders, understanding our service better from their experience of it and encourages networking and the strengthening of local partnerships. We ran three stakeholder forums over the first year, two in November 2019 in Bideford and Tavistock and a virtual one in September 2020. There are three separate reports for all three that have been shared with our Lottery Officers and all those organisations participating. In total 30 organisations were represented plus Navigate, Encompass SW and WDCVS, a total 59 individuals took part.

At each stakeholder forum we spend 50% of the time talking to each other, discussing issues that impact on our ability to deliver quality advice, information and support services to vulnerable and hard to reach clients in rural areas, sharing solutions and good ideas and we always include a question on how to strengthen our partnership work.

The key messages from stakeholders:

Barriers client's face:

- Poor mental and physical health
- Digital exclusion
- Lack of transport
- Fuel and water poverty
- Lack of services - job centres, learning opportunities, banks, employment/jobs

How stakeholders can support each other, build stronger partnerships and improve services to clients?

- Understand and experience each other's services so we can explain them to others and make informed referrals
- Improve signposting and directories
- More partnership working, bringing services together to support clients (fire safety, energy and water advice, digital learning, literacy, practical skills, money management, cooking, employment)

The impact of lockdown and the pandemic

- Having to think out of the 'box' and become more creative
- More use of video conferencing with own team and clients, some of this has been positive and saved travel time and reduced environmental footprint.
- Telephone advice takes longer, is harder to get the 'full picture' of an individuals' wellbeing when you can't see them or visit them in their own home and for some it just doesn't work especially for those with poor mental health or short-term memory loss.
- Communication with other services has been difficult and slowed down progress (staff on furlough, reduced opening hours)
- It has speeded up 'digital by default' and left a lot of individuals behind.

10. Money Capability training

As part of the Transitions project plan and key performance indicators we aimed to deliver 15 financial capability packages Navigate the Money Maze (NTMM) within a group setting reaching 90 learners and 10 Navigate Money and Wellbeing Choices (NM&WC) reaching 100.

Due to covid19 and lockdown we did not achieve this outcome. We delivered 2 NTMM workshops engaging 14 learners, in Bideford and Tavistock and 4 Navigate Money & Wellbeing Choices were delivered reaching 79 individuals, 1 in Tavistock in partnership with Learn Devon with 8 participants, 1 in Bere Alston in partnership with the local church and foodbank with 15 participants, 1 in Bideford delivered as a network event with TTVS, with 46 participants and 1 in Barnstaple with 10 of the 40 participants living in Torridge at a health event facilitated by Macmillan Cancer audience covering Torridge and North Devon (One Northern Devon).

Navigate Money and Wellbeing Choices (NM&WC) is new, we piloted a workshop in August with Drink Wise. It can be delivered in a number of different ways and is an ideal partnership initiative. It aims to prevent future financial hardship and social isolation through encouraging, informing and empowering people living in rural Torridge and West Devon to make some small changes to their lives that will help them to improve their health and financial wellbeing, reduce the risk of fuel and water poverty, help connect them to local advice and community services and consider 'green' environmental lifestyle choices.

Audience - up to 20 individuals per workshop who may be experiencing some financial hardship themselves or are supporting others who are. Individuals who, given timely information would be able to take their own action and who may share the knowledge and information gained with friends, family and the wider community. The workshop is also designed to inform individuals involved in paid or unpaid social prescribing and signposting services to others.

Age group - the content of the training is suitable for adults of all ages but particularly relevant to those who may be facing a change in their circumstances or health or caring for someone who is. We are particularly keen to deliver this training in rural locations.

Delivery style - an informal, lively and interesting learning workshop that can be held in a local and accessible venue or virtually. It aims to raise individual's awareness of local opportunities and local contacts to enable them to make decisions to improve their physical health, mental and financial wellbeing. Each learner receives a directory of useful and local wellbeing information. The original concept was we would offer a 2 hour workshop but in reality NM&WC has been delivered as a 2 hour workshop, a half day network event and as part of a health event.

Partners involved, the workshop promotes and signposts to many local and national organisations. There is a focus on the link between mental wellbeing and financial wellbeing. Resources and information from the NHS, Mind and Money and Mental Health Policy institute are highlighted. Community partners feature highly promoting, energy and water efficiency benefit, money and debt advice and Devon based health and wellbeing services. We plan to promote local services and opportunities and work in partnership with our voluntary sector partners, community groups, parish councils and health forums to organise training events to attract local people. Local partners are encouraged to participate and promote their services.

Future

With the continuation of social distancing we are looking at development of a virtual modular version to share with partners/learners as we come out of lock down. Splitting the wellbeing, budgeting and money saving and green sections into smaller modules or units. Offering shorter virtual learning and discussion opportunities that can tailored for particular audiences (younger, older, families, those with health needs) and support the work of our partners. The content and the local knowledge element fit very neatly with local social prescribing initiatives and we are discussing this further with WDCVS and our voluntary sector partners.

We have also just employed a new member of staff a 'Communication and Learning Officer' who starts in October and replaces Sandra Smith our Community Development Officer who left in June. We anticipate that our new colleague will embrace the potential of NM&WC, build on the good work done in the first year and creatively develop and adapt it further.

Comments from learners

'Good pace and use of slides. Wide variety of areas where support and help can be found. Easy to listen to.'

'Rich in information.'

'It was fine, nicely structured power point and well delivered, Thank you.'

'Can we PLEASE have these sessions run more at least twice a year.'

'Good to know extra help is available.'

'Have agreed joint visit with 361 energy to help further our understanding of each other.'

'Networking and up to date awareness of what is available.'

'Very comprehensive list of organisations to access it need be.'

11. Project Finances

	Year 1	Year 1		Year 2	
Revenue Costs	Budget	Actual	Over/Under Spend	Budget	
Salaries, N I and Pensions	£122,672	£100,157	-£22,515	£124,512	<ul style="list-style-type: none"> • Overall an underspend of £27,641 • Recruitment & Salaries: Costs will increase again as the project is fully staffed after recruitment of MAC & CDO. • Staff travel: significantly overspent by £1978 at the end of Q2 but due to the lockdown the overall position is underspent by £2,488. • Training: invested heavily in training to ensure compliance with regulatory frameworks/best practice including safeguarding, lone working, etc. An overspend of £510 for this year. • IT: Overspend on IT & telephones relates to new equipment for staff new team member, the cost of PPE for home visits to resume etc. • Volunteers & Wellbeing Events: training and expenses relating to Rural Connectors and Agency training were put on hold due to Covid19. Wellbeing events were planned but placed on hold due to Covid-19.
Recruitment	£500	£472	-£28	£0	
General running expenses	£5,225	£9,661	£4,436	£4,275	
Training	£850	£1,360	£510	£850	
Travel	£9,450	£6,962	-£2,488	£9,450	
Sessional Workers	£ -			£0	
Consultancy & advice (Inc. eval)	£ -			£0	
Overheads	£14,590	£14,588	-£362	£15,109	
Other - Volunteers	£3,600	£0	-£3600	£6,600	
Other - Wellbeing Events	£3,600	£6	-£3,594	£5,400	
Total Revenue	£160,847	£133,206	-£27,641	£166,196	

12. Staff Updates

Money Advice Caseworkers

Will Hatton left the project and has been replaced by Kim Akhurst, Kim joined the team in February 2020.

Community Development Officer

Sandra Smith left the team in June 2020 and Rose Hunter retired on the 30th September 2020. Julie Matthews has been appointed at the Transitions Community Development Officer and joined the team on the 5th October 2020.

13. Year One Activity & Year Two KPI's

The pandemic has impacted on a number of our KPI's for year one, due to the lockdown earlier in the year and the continuing restrictions, group workshops and events have been on hold since March 2020 and home visits only resumed in September.

However, despite the restrictions, the Transitions team have exceeded a number of the annual targets and the number of male applicants has increased during this year (36%).

During year two we will focus on our partnership and community work, aim to reinstate group workshops and community events (subject to restrictions) and build our online and virtual presence.

We will also focus heavily on raising additional funding to continue the work of the project. Fundraising has been a particularly challenging time for us as a partnership, many funders who would support our combined charitable purposes have suspended applications for grants. Some have introduced "Covid Crisis" funds, with short term projects (usually 3 months) to provide basic essentials to those at risk of financial crisis. These funds support an immediate crisis for clients, but do not provide any longer term support to help build resilience as we all move towards the "new normal". Many of the funds released by central Government were restricted by specific criteria and not accessible by smaller/medium sized charities, for example only available to those paying rates so we have been unable to apply for these funds due to being a home based charity prior to Covid. However we are reviewing the funding strategy and will invest heavily in this area of work during year two.

We expect a significant surge in demand for advice services following the UK lockdown being lifted and Furlough schemes come to an end. Many individuals and families who were "just about managing" will be catapulted into poverty and require advice and support to enable them to build financial resilience. Mental health and wellbeing will be a significant factor to consider as the demand for services increases. We all recognise, and are planning for, a significant surge in demand as a result of Covid-19. We expect to meet and exceed our year two KPI's and will keep The National Lottery Community Fund Informed of any trends and changes in referral activity as a result of the pandemic.

The below table summarises the annual project years, the actual achieved during year 1 and our planned activity/targets for year 2.

Activity	Description	Annual Target	Year 1 Actual	Year 2 Target
Funding / Sustainability	Identify national and local funders whose funding strategies are aligned with the aims and objectives of the Transitions Project.	£32,159	£10,000	£22,159
Funding / Sustainability	Invite potential funders to visit the project/ stakeholder forums or community events to gain a greater understanding of our work	Natwest Senior Relationship Manager attended Torridge Stakeholder event on 5/11/19		
To work with 110 clients	Work with clients on a variety of issues including; Debt, Welfare Benefits, Budgeting & Fuel Poverty	110	92 (84%)	120
Debt identified/managed	£250,000 of debt identified/managed each year	£250k	£206.5 (83%)	£300k
Debt written off	£83,300 of debt written off each year	£83.3k	£74k (89%)	£93k
Income maximised	£266,666 of income maximised for clients each year	£266.7k	£280.3 (105%)	£280k
Reduction in stress and anxiety	60% of clients report reduction in stress & anxiety	60%	57%	60%
Improved budgeting skills	50% of clients surveyed report improved budgeting skills	50%	100%	50%
Improved confidence to manage money	70% of clients surveyed report improved confidence to manage money	70%	71%	70%
To signpost referrals to more appropriate advice and support	46 referrals each year	46	42	50
To deliver financial capability packages within a group setting	50 clients each year engaging with “Navigate the money maze” course.	50	14	50
To deliver 10 wellbeing workshops	Across Torridge and West Devon to attract 100 individuals	100	79	100
Service user involvement	Promote and recruit 4 service users in year one to be part of a new service user involvement forum with the aim of supporting continuous improvement to our service.	4	0	2
To develop our website and social media presence - explore face book	To reach a wider audience and promote our advice, community development activities and training opportunities and signposting resourcing.	In progress. New WisErmoney website completed and launched www.wisermoney.org.uk Have developed a social media policy and procedure.		
Attract more male service users to “ask for help”	Identify, design and develop marketing material to attract more male service uses. Work will also be carried out within the	N/A	64% female 36% male	55% female 45% male

	stakeholder forums and community wellbeing events.			
Regular engagement with key stakeholders via the community development role	Run 2 stakeholder forums each year to support the development of better pathways for clients requiring advice and support and to raise awareness among professionals to identify the early signs of financial difficulties.	2	3	2
Develop referral pathways for social prescribing with GP surgeries across the districts	Based on recommendations from Advice UK external evaluation we will work with 2 GP practices to promote referral pathways for social prescribing.	2	0	2
Engage with the “One Northern Devon” which includes Torridge concept.	Engage with “One Northern Devon” as a voluntary sector party and to feed into the new 10 year wellbeing strategy with a strong focus on health inequalities for our service users.	Claire Fisher on the management committee. Received invitation to attend social prescriber’s quarterly meetings. Was to deliver a presentation but meeting was postponed due to lock down. In communication by email.		
Community wellbeing events	Run 8 community events over 3 years to enhance partnerships working, share knowledge and skills and promote networking across the 2 districts	2	0	3
Train and deploy rural connectors	Actively engage and recruit rural connectors across the 2 districts - 6 each year	6	6	6
Community Engagement	10 presentations each year to improve signposting/referral and sector knowledge	10	20	10
Advice & Wellbeing service maps	8 localised wellbeing tool kits - service maps, researched and mapped by volunteers and partners.	0	4	4
Evidence of injustice/inequality	Identify 6 areas of inequality or good practice through raising awareness of the challenges faced by individuals and the difference made when sustainable solutions are found and communities work together.	3	0	3

14. Summary

Transitions targets those unable to access mainstream advice and support, rurally isolated individuals and families at risk of, or facing poverty. The overall outcomes to date have been outstanding, with huge financial gains, debt written off and managed and clients building self-reliance and resilience to manage their finances into the future. We are extremely proud of the work being completed across the partnership. The outcomes for the individuals accessing the service are life changing. The delivery methods are right for the client groups that we work with, the service is accessible and targeting those most in need - the ‘hard to reach’, we have maintained high-quality timely advice for those in need, even during these unprecedented times!

Wis£rmoney will continue to adapt and amend service delivery in response to the current pandemic. We will keep clients and stakeholders engaged with the advice process through regular communication and through diversifying our communication tools.

We expect a significant surge in demand for advice services following the UK lockdown being lifted. Many individuals and families who were “just about managing” will be catapulted into poverty and require advice and support to enable them to build financial resilience. Mental health and wellbeing will be a significant factor to consider as the demand for services increases.

In response, our community development team have concentrated on consultation, measuring social impact and updating the signposting advice service directories creating ‘Covid 19’ versions to send out to community and referral partners and making sure stakeholders were aware of what advice and Covid response services are available. We will continue to build on this work to focus on our year two targets to reach more men, engage more partners and focus on our partnership and community work, aim to reinstate group workshops and community events (subject to restrictions) and build our online and virtual presence.

Fundraising has been a particularly challenging time for us as a partnership, many funders who would support our combined charitable purposes have suspended applications for grants. We are reviewing the funding strategy and will invest heavily in this area of work during year two.

The Transitions project continues to meet its aims and with a fully resourced staff team we are ready to tackle year two head on, recognising that we are operating in an ever-changing environment, we will be flexible and adapt to ensure that we continue to meet the Transitions aims - to improve the lives and financial wellbeing of individuals and families living across both districts, to strengthen the resilience of their partners, build community cohesion and reduce social isolation.

APPENDICES 01

Methodology & References

Appendix 1

The HACT social impact tool uses deadweight calculations from the Homes and Community Agency's 2014 Additionality Guide* and these vary from 15% for training and access to the labour market to 27% health and 28% for development schemes. The Citizen's Advice 'modelling the value of Citizen's Advice 2016/17' standardised their deadweight as 50% and we have followed their example.

* HCA Additionality Guide

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/378177/additionality_guide_2014_full.pdf

* Modelling the value of Citizen's Advice 2016/17

<https://www.citizensadvice.org.uk/Global/Public/Impact/Modelling%20the%20value%20of%20the%20Citizens%20Advice%20service%20in%20201617%20-%20FINAL.pdf>

* (a) HACT Measuring the Social Impact of Community investment 2014 page 14

<https://www.hact.org.uk/measuring-social-impact-community-investment-guide-using-wellbeing-valuation-approach>

* (b) Kings fund report 'paying the price' 2008 using 2007 figures page 45 Supporting public service transformation April 2014 MN Treasure, New Economy, Public Service Transformation <https://www.kingsfund.org.uk/publications/paying-price>

* (c) Shelter briefing 2010/11 prices immediate costs to government of loss of home

https://england.shelter.org.uk/_data/assets/pdf_file/0003/415596/Immediate_costs_to_government_of_losing_a_home.pdf page 6

* (d) National Schedule of Reference Costs 2011/12 for NHS Trusts and Foundation Trusts page 54 Supporting Public Service Transformation

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/300214/cost_benefit_analysis_guidance_for_local_partnerships.pdf

* (e) Under one roof, NEA June 2018 page 24 referencing Stafford B 2014 The social cost of cold homes in an English city. <https://www.nea.org.uk/research/under-one-roof/>

Appendix 3 Christian Van Nieuwerburgh <https://theconversation.com/hope-isnt-merely-wishful-thinking-its-a-valuable-tool-we-can-put-to-work-in-a-crisis-146271> Sept 21 2020

Navigate to Financial Wellbeing

Phone, email or website referral to Navigate for free and independent money, debt or benefit advice



Identify need

If more appropriate, signpost to partner

Give advice, benefit check, no further action needed

Case opened, contacted by your Adviser. Appointment made for telephone or face to face meeting.

Look at issues together

Appointment, your adviser will ask you what your aims are and work with you to understand your whole situation and what options and actions can be taken.

Action plan agreed

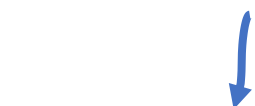
Steps taken to meet your aim and help you maximise your income, reduce and manage debts and improve your money management skills

Finding your feet

Budgeting and strategies to build confidence and resilience to stay independent and plan for the future



Budgeting and financial capability training.



Access volunteering and additional support to increase wellbeing



To make a referral:

Tel Mon – Fri 8.30 to 4.30

01823 299050

Email:

enquiries@navigatecharity.org.uk

Visit:

www.navigatecharity.org.uk/make-a-referral/