



Performance Reward Grant Scheme

APPLICATION FORM

To be returned to:

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Email: wiltshirelaa@wiltshire.gov.uk

Area Board	<i>Salisbury Area Board</i>	
Form submitted by (contact for all queries)		
Name of initiative	<i>'Money Talk'</i>	
Brief Description of Initiative	<i>'Money Talk' is a free service available to anyone with money worries in the Salisbury Area. 'Money Talk' has been piloted since May 2009 and has supported clients with a variety of complex 'money' problems. Although agencies such as the CAB provide advice, they are unable to offer the ongoing intensive support on a 1:1 basis that many clients need. Trained volunteers - 'Personal Budget Coaches' - help clients look at their finances and prepare an effective household budget, supporting clients to make informed choices. If they have debts they are supported through the debt management process no matter how long it takes to resolve.</i>	
Please put a cross against the ambition(s) that this initiative will support	Building resilient communities	X
	Improving affordable housing	
	Lives not services	X
	Supporting economic growth	
	Safer communities	
	Protecting the environment	
	Action for Wiltshire – combating the recession	X
Amount of funding sought	<i>£59,415 for a 3 year initiative</i>	

What will this money be spent on? (please show split between capital and revenue. For capital expenditure guidance – see Appendix 1 in the Bid Pack)

There are no Capital costs for this initiative.

The money requested will fund the recruitment, training and support of a 'Money Talk' Co-ordinator to work 20 hours per week to continue the Pilot Project and extend the work of 'Money Talk' by providing additional 'Money Education' sessions.

The bid also covers the direct 'running costs' of Money Talk for 3 years. The indirect costs such as the office space, heating and main line telephone will continue to be provided by Salisbury Baptist Church.

'Money Talk' is carried out by trained volunteers and operates 1 afternoon and 1 evening weekly.

Currently the 'Money Talk' Co-ordination is undertaken by the 'Shine' Development Co-ordinator, but as the number of clients is rising on an ongoing basis a Co-ordinator is required specifically for Money Talk.

The pilot project has been funded by Salisbury Baptist Church, who pays the salary of the Shine Development Co-ordinator, but cannot also fund the additional costs of a 'Money Talk' Co-ordinator or the ongoing revenue costs.

'Shine' in the Community provides a range of Community Services staffed by volunteers.

(see separate information re. 'Shine in the Community' and 'Money Talk'.

Revenue **£**

ITEM	Yr 1	Yr 2	Yr 3
Co-ordinator Costs			
<i>Co-ordinator Salary</i>	11,300	11,639	11,988
<i>Advertising (post)</i>	750	-	-
<i>Training – initial and ongoing</i>	1,000	515	530
<i>Travel expenses</i>	400	412	425
<i>Office/stationary</i>	200	206	212
<i>Phone costs (co-ordinator)</i>	180	185	191
<i>Supervision of Co-ordinator</i>	1,660	1,555	1,602
Sub Total	15,490	14,512	14,948
Revenue costs of Money Talk			
<i>Professional Fees CMA</i>	600	618	637
<i>Volunteer CRB/Training - 8</i>	1,600	1,648	1,697
<i>Admin/marketing/literature</i>	600	618	637
<i>Volunteers expenses/travel</i>	500	515	530
<i>Money Talk mobile phone cost</i>	180	185	191
<i>PC Maintenance</i>	200	206	212
<i>Money Talk Education Material</i>	1,000	1,030	1,061
Sub Total	4,680	4,820	4,965
Grand Total	20,170	19,332	19,913

Please describe how your initiative will support the ambition(s) indicated above, and summarise the action that will be taken

A. Action for Wiltshire – combating the recession

The work of 'Money Talk' is directly linked to three of the items for action listed in 'The Impact of the Credit Crunch in Wiltshire: Extracts from a Report to the Wiltshire Assembly, Executive Summary, Actions and Proposals' by George Bright, March 2009.

Within this document the following is stated on p. 4 under 'Response' - 'Menu for Actions':

- 13) Provide new opportunities for Wiltshire's people to develop their skills
- 15) Help households to increase their income and manage their debts
- 18) Support voluntary services as personal and family problems increase

Money Talk operates through trained volunteers and was set up in response to a growing number of people needing help and support with their finances.

The 'Money Talk' service helps individuals and households by:

1:1 Personal Budget Coach Support

- *Support clients in recognising what exactly their financial problems are*
- *Identify any income maximisation and cost reductions and support clients to be able to take advantage of these*
- *Support clients in establishing a realistic workable household budget*
- *Provide clients who have Utility Debts with information on alternative ways to pay and the most cost effective supplier for their situation (including showing clients how to use comparison sites)*
- *For those clients who have debts, we will support them through the Debt Process, providing information and enabling them to make informed choices and decisions, whilst supporting them in negotiations with creditors if necessary.*

For clients who are unable to negotiate directly with debtors (for a variety of physical, mental or learning difficulties) we will support them through this process, seeing a client as many times as necessary to resolve the problems.

- *Clients are provided with information about Credit Unions as a means of saving and are encouraged, where possible, to consider saving to build up an emergency fund and for larger items.*

The personal and family problems that are likely to increase during recession are frequently related to financial issues and if these can be resolved, family breakdown, stress-related health problems and many other family difficulties can be alleviated.

'Money Education'

The second strand of 'Money Talk' is the Money Education aspect. A Co-ordinator will enable 'Money Talk' to reach a wide audience to deliver Financial Literacy and Financial Capability initiatives. Currently we are asked to provide budgeting and benefits information and resources to a variety of organisations – e.g. Home Start Volunteers, Children's Centres, U2 Young Mums to be, Health Visitors etc. There is an enormous amount of education and prevention work that can be done - linking in with schools and colleges etc. Educating and preventing future problems is central to making a difference in future – this additional work would be undertaken by a paid Co-ordinator.

B. Lives not Services:

There is no direct mention of personal finances in the section on 'Lives not Service's of The Local Agreement for Wiltshire (LAW), yet it is clear that money worries have a huge impact on many of the targets of this area: supporting people to make positive choices; helping people stay in control of their lives; general wellbeing, especially mental health. In addition, concerns over money are frequently linked to crises of all sorts.

The LAW states on p.9 that it is committed to SUPPORTING PEOPLE TO MAKE POSITIVE CHOICES. If people have concerns over their finances and feel unable to resolve them, poor decisions frequently worsen the debt by resorting to expensive loans or changing utility providers with the unfulfilled promise of reduced bills. A healthy lifestyle can also be compromised, including poor dietary patterns to save money.

Another aim of Lives not Services (p.9 LAW) is to HELP PEOPLE TO STAY IN CONTROL OF THEIR LIVES. If personal finances are not in control, this can affect many other parts of their lives. We already know from the 'Money Talk' pilot project that many people suffer serious stress and/or depression and even thoughts of suicide as a direct result of their money worries. People can become socially and financially excluded, e.g. having no bank account prevents them from living a full life. There are frequently links between financial problems and lack of control in other areas of their lives, such as addictions. 'Money Talk' can enable individuals to regain control of their finances and 'Money Education' talks aimed at the most financially vulnerable will enable people to stay in control of their money. Not only does this meet the aim listed above but it can also have a huge impact on MENTAL WELLBEING (p. 12 LAW).

Lives not Services also aims to HELP PEOPLE RECOVER FROM A CRISIS (p.9 LAW). Many crises can lead to the need for support in money matters. For example, bereavement or the break-up of

	<p><i>relationships can lead to people who struggle to understand financial concerns being financially responsible for the first time. Illness can lead to an inability to work and consequent mismatch between income and spending. Incidents that may be perfectly manageable for most in society can become a serious crisis for those who are struggling financially; for example, someone in low-paid work who relies on their car may lose their job as a result of inability to pay for car repairs.</i></p> <p><i>Working through a household budget plan with the help of a Personal Budget Coach enables clients with a complex range of problems to understand clearly how they spend their money and helps them to see how POSITIVE LIFESTYLE CHANGES could have an impact on their ability to balance income and outgoings as well as improve other aspects of HEALTH AND WELLBEING (p. 12 LAW).</i></p> <p>C. ‘Priority Actions for the Resilient Communities Partnership’, states under point 1 that there should be a Financial Exclusion Taskforce established to look at debt advice, benefits take-up and informed choices – all areas that Money talk is involved in.</p>
<p>What makes this initiative a local priority (eg evidence from research and local support)</p>	<p><i>George Bright’s ‘Credit Crunch’ report was a result of the trends developing in Wiltshire.</i></p> <p><i>At the time of writing this report, the following effects of the recession had already been seen and it is likely that this has continued to worsen:</i></p> <ul style="list-style-type: none"> • <i>Increased unemployment in Salisbury – reducing vacancies and increasing redundancies</i> • <i>Citizen’s Advice Bureaux had seen a 17% increase in people needing help with social issues, especially debt and benefits</i> • <i>Increase in housing repossessions, rent arrears and evictions</i> • <i>Increased cost of credit to those people already marginalised.</i> <p><i>The pilot work of ‘Money Talk’ has highlighted a number of clients whose income has been affected by the recession e.g. overtime bans, reduced working hours for part-time staff.</i></p> <p><i>‘Money Talk’ has clients referred by CAB who, due to the very great demand for their service, cannot spend the time that some clients require. If clients are stressed about their money issues then they are even more unable to cope in trying to sort out the problems/issues and need 1:1 personal help rather than a telephone number for a free help-line. e.g. National Debt Line, which, after initially speaking to someone on the phone, sends out a very large pack for the client to read and act upon. Clients we have seen have these packs but have not got any further than opening the envelope because it was ‘all just too much’ to cope with, and they didn’t know where to start. Having someone to explain the process and walk through it with the client has</i></p>

	<p><i>proved to be very successful for the client as issues start to be resolved.</i></p>
<p>How will you know you have been successful?</p>	<p><i>'Money Talk' will respond to the needs of each individual and continue to see them until they feel able to fully manage their own finances without our support. During the pilot study we have seen some clients only 3 – 4 times and their issue was resolved, most clients have had 6-7 appointments and 1 client has been seen 15 times as the issues are very complex and keep changing as the client goes through different crises. For some clients the important measure of success is their own confidence to manage their finances without worry and stress. For others, more tangible things such as an agreement with a creditor on how payments will be met will indicate success. Success will also be measured by the number of people attending any 'Money Talk' workshops who give feedback saying that they feel 'enabled' to deal with any specific issues or are signposted to a specialist agency/organisation or department.</i></p>
<p>• How will you measure the impact? (may have more than one measure)</p>	<p><i>Confidential records will be kept for all clients seen in 'Money Talk'. This will allow us to measure a large number of variables e.g. no. of telephone enquiries, clients seen, age, gender, location, family size, details of income and expenditure, no. of visits, nature of problem, how problems were resolved, referrals to other agencies etc. We would also ask clients to complete a questionnaire when the service was terminated, collecting information about satisfaction with the service and the impact on their life. Professionals who refer clients would also be asked to provide feedback on the changes to the lives of their clients – eg, Midwives, Health Visitors, Children's Centres, CAB. The amount of income maximised, take up of additional benefits, and savings on Utilities would also be recorded as well as the amounts of resolved debt.</i></p> <p><i>For the 'Money Education' work, records would be kept of:</i></p> <ul style="list-style-type: none"> <i>• number. and location of sessions</i> <i>• how many people attended each session</i> <i>• topics covered eg. benefits, budgeting, tax credits, child trust fund, housing benefit, rent arrears, debt</i> <i>• main issues that crop up from attendees</i> <i>• outcomes of any referrals to Personal Budget Coaches</i> <i>• feed-back from any professionals involved</i> <i>• clients would also be asked to complete a short questionnaire about the usefulness of the information</i>

	<i>provided and the impact it has on the family financial situation</i>
What is your improvement target (s), and when do you expect to achieve this/these?	<p><i>In some cases improvement may be achieved in stages, so you may want to give more than one improvement target</i></p> <ul style="list-style-type: none"> • <i>75% Increase in ‘ Money Talk’ volunteers being recruited, trained and operational = another 12 volunteers – 4 each year</i> • <i>Average number of visits of each client is decreased to 5. For budgeting or non-debt–related issues this should resolve the need/issue. This shows clients increasing ability and confidence to sort out their own finances and allows more clients to be seen</i> • <i>50% of clients to be able to increase income or decrease outgoings, therefore increasing net household disposable income</i> • <i>50% increase in clients being ‘self- referrals’ (this will show that people know about ‘Money Talk’ and feel confident enough to make contact directly, rather than through a referral from a 3rd party)</i> • <i>Waiting time for a client to be seen for 1st appointment to be no longer than 2 weeks from initial contact</i> • <i>45 ‘Money’ Workshops to be provided per year for people to attend ‘Money Education workshops/courses (15 per year)</i> • <i>30 ‘Money Workshops’ to be provided each year to front line staff agencies/organisations eg. Health Visitors, Home Start etc.(10 per year)</i> • <i>Contacts with all senior schools and Wiltshire College in the Salisbury area to carry out ongoing work on a joint basis, to improve Financial Literacy.</i> • <i>Increase Partnership working with key agencies to raise awareness of ‘Money Talk’ and the help available to the most vulnerable in the area via the Money Workshops for front-line workers.</i> • <i>Liaise with Action for Wiltshire and the Resilient Communities Partnership to raise the awareness of the strategies of Wiltshire Council</i> • <i>Continue to be involved with Wiltshire Money in furthering Financial Inclusion and Financial Capability</i>
How will you ensure that the improvement continues after the end of the initiative?	<i>At the end of the initiative it is hoped that the recession will have recovered. However, not all clients to Money Talk will be a result of the recession as some of the most vulnerable in society will continue to have circumstances that result in financial</i>

	<p><i>problems and who cannot initially sort out their problems themselves for a variety of reasons.</i></p> <p><i>It is anticipated that through other initiatives, there will be further funding to continue this work. Also there will be many front line workers who will have the information and knowledge themselves to be able to help their clients and/or signpost them to statutory agencies for help.</i></p>
<p>Who will benefit from this initiative?</p>	<p><i>Consider the number of people likely to benefit and the impact on disadvantage or vulnerability in your area</i></p> <ul style="list-style-type: none"> <i>• 12 additional trained volunteers</i> <i>• 200 telephone enquires helped just by telephone support</i> <i>• 100 new clients – mixture of both debt and non-debt clients who work with a Personal Budget Coach</i> <i>• 200 ‘at risk’ people who attend ‘Money’ Workshops</i> <i>• 200 young people who attend ‘Money’ Workshops through partnership working in schools/college</i> <i>• 120 Front- line staff to have benefited from attending ‘Money’ workshops</i> <p><i>The impact that this initiative will have is:</i></p> <ul style="list-style-type: none"> <i>• A greater awareness amongst people in the Salisbury area that there is somewhere to get free, ongoing 1:1 support through financial issues</i> <i>• There is somewhere to help the very vulnerable and disadvantaged who very often have tragic circumstances and do not have the ability or capacity to be able to sort out any of their problems – there have been many such ‘tragic’ circumstances amongst the clients in the Pilot Project who just need ongoing support to help resolve their situation.</i> <i>• Clients who work with ‘Money Talk’ and a Personal Budget Coach will have the confidence to be able to sort out any further issues/money problems over the longer term</i> <i>• Poverty will reduce as people have greater knowledge and information in resolving their financial problems and will have more disposable income as they have been helped to maximise income, reduce outgoings and take control of what is left</i> <i>• People will be less ‘stressed’ by their situation and depression, suicide, and family breakdown should reduce</i> <i>• More people will fee ‘empowered’ to be able to take control of their lives – if they have control of their money, they are more likely to feel like taking control of their lives and participate in their’ local’ community.</i> <i>• Rent + Mortgage arrears and repossessions should reduce in the longer term as people will know the process to go through to obtain help if necessary.</i> <i>• Through the ‘Money’ Education programme people will gain information and knowledge about dealing with their</i>

	<p><i>finances and any situations that could occur to make them vulnerable and future financial problems will be reduced</i></p> <ul style="list-style-type: none"> • <i>Fewer people should get into debt as they have emergency savings through the Credit Union – this should also reduce the number of people who rely on the loan sharks and unofficial money lenders that prey on those most vulnerable</i> • <i>More people will have opened Credit Union savings accounts and will have developed a savings habit</i>
<p>Confirm no unfunded commitments from this initiative</p>	<p>Please delete the statement that does not apply: 1. I confirm that there will be no unfunded financial commitments arising from this initiative.</p>
<p>What are the key risks to success and how will these be managed?</p>	<p><i>Key risks to success are</i></p> <ul style="list-style-type: none"> • <i>Funding not being obtained and 'Money Talk not being able to continue</i> • <i>The correct level of funding for the initiative being obtained</i> • <i>Being unable to attract the right person for the position</i> • <i>Being swamped by demand and not being able to deliver the amount of help required</i> <p><i>These risks will be managed by the 'Shine' Development Co-ordinator obtaining the required funding and advertising the position of Co-ordinator as soon as funding is obtained and through the most appropriate channels.</i> <i>Demand will be managed by the use of the telephone appointment and organisation and co-ordination of the whole service on an ongoing basis.</i></p>
<p>Who will manage the initiative</p>	<p><i>Alison Butterfield 'Shine' Development Co-ordinator Salisbury Baptist Church Salisbury SP1 2AS Tel 01722 427123 m. 07934442414</i></p>

Signed:

Chairman of Area Board

Dated: