

Annex A

Financial Inclusion projects funded to 31/3/20

Organisation / Project Title/Duration/Funding	Aim/Key Outcomes to end of March 2020																					
<p><i>Citizens Advice York</i></p> <p><i>‘Specialist Debt Support Service’</i></p> <p><i>2 yrs: 1/7/17 to 30/6/19, extended to 31/3/20</i></p> <p><i>Grant: £48,875 + £6,234 to extend to 30/9/19 + £12,469 to extend to 31/3/20</i></p>	<p>Aim - Provide a specialist debt caseworker to support residents to manage debts / budgets / build confidence in money management for future. Appointments at CAY, community venues and via phone.</p> <p>Outcomes –</p> <p>163 clients supported from 333 appointments 1,102 debts valued at £1.802m handled (£468k written off [for 21 clients], £1.334m managed [48 clients]) 99 people had income gains of £89k 44 clients were referred from other advice agencies supporting vulnerable people Top 3 debt issues: LA rent arrears, council tax arrears, debt relief orders Top 3 benefit issues: deductions, PIP, HB 67% of clients reported better well-being 83% reported increased confidence with money 100% said they were better able to manage debts</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Outcome</th> <th style="text-align: center;">No.</th> <th style="text-align: right;">Amount</th> </tr> </thead> <tbody> <tr> <td>Income Gain (Benefits)</td> <td style="text-align: center;">(32)</td> <td style="text-align: right;">£77,063</td> </tr> <tr> <td>Income Gain (Charity Awards)</td> <td style="text-align: center;">(46)</td> <td style="text-align: right;">£4,670</td> </tr> <tr> <td>Income Gain (Other)</td> <td style="text-align: center;">(21)</td> <td style="text-align: right;">£7,475</td> </tr> <tr> <td>Debts Managed</td> <td style="text-align: center;">(67)</td> <td style="text-align: right;">£1,334,636</td> </tr> <tr> <td>Written Off</td> <td style="text-align: center;">(48)</td> <td style="text-align: right;">£468,024</td> </tr> <tr> <td>Total</td> <td style="text-align: center;">214</td> <td style="text-align: right;">£1,891,868</td> </tr> </tbody> </table>	Outcome	No.	Amount	Income Gain (Benefits)	(32)	£77,063	Income Gain (Charity Awards)	(46)	£4,670	Income Gain (Other)	(21)	£7,475	Debts Managed	(67)	£1,334,636	Written Off	(48)	£468,024	Total	214	£1,891,868
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<p><i>Older Citizens Advocacy York (OCA Y)</i></p> <p><i>‘Benefits advocacy’</i></p> <p><i>1 year: 1/10/18 to 30/9/19, extended to 31/3/20</i></p> <p><i>Grant: £4,901 + £2,046 to 31/3/20</i></p>	<p>Aim - Deliver comprehensive advocacy (emotional/ practical) support to residents who are at risk of not receiving full entitlement to benefits and falling into poverty. Will help to manage the difficulties experienced by making claims, which can aggravate existing health difficulties e.g. assist with form filling and supporting at appointments.</p> <p>Outcomes - Provided support to 153 residents across a range of benefit issues</p>																					

<p><i>Experience Counts</i></p> <p><i>'50 Plus project'</i></p> <p><i>15 months: 1/10/18 to 31/12/19 extended to 31/3/20</i></p> <p><i>Grant: £28,892 + £4,815 to 31/3/20</i></p>	<p>Aim - Skills and training programme for over 50s - unemployed /at risk of redundancy/ returning to work, to help with employment prospects e.g. work on self-esteem, CVs, mock interviews. Will provide 6 X 6 week programmes (a 2.5 hour workshop per week with wraparound support). Each programme can take up to 10 participants</p> <p>Outcomes - Delivered 7 programmes as planned. 65 registered, 55 participated (others found work, unable to attend ill-health etc) 32 found work, 7 volunteering, 4 took up training/studying. At least 50 hours of additional 1-2-1 support provided outside the sessions Positive feedback from attendees (good case studies)</p>
<p><i>Changing Lives</i></p> <p><i>'Financial Inclusion and Pre-Employment'</i></p> <p><i>12 months: 1/11/18 to 30/10/19, extended to 31/03/20</i></p> <p><i>Grant: £24,500 + £6,125 to 31/3/20</i></p>	<p>Aim: Work with clients across the Changing Lives service to improve ability to deal with and understand their financial situation and their access to financial products and services. Delivered through 1:1 appointments and weekly drop ins for clients. Support them to develop skills to avoid future crisis. Both 1:1 appointments and drop ins.</p> <p>Outcomes - 66 clients supported to date 37 supported into education (9), employment (6), training (17) and volunteering (5) 15 helped with money management issues (incl 4 new bank accounts and 5 proof of ID established) 3 pre-employment workshops held</p>
<p><i>York Advocacy</i></p> <p><i>'Advocacy Support- benefits and debt advice'</i></p> <p><i>12 mths: 1/12/18 – 31/11/19, extended to 31/3/20</i></p> <p><i>Grant: £15,587 + £5,196</i></p>	<p>Aim: Work 1-2-1 with people to access benefits /debt information / advice to help them make informed decisions, maximise their income and manage existing debts. Will help increase confidence and skills to reduce the risk of being in poverty in the future.</p> <p>Outcomes - 99 referrals (half one-off in nature, half on-going support) 54% of clients have MH issues Positive feedback from clients</p>

<p><i>Peasholme Charity and York Foodbank</i></p> <p><i>‘Community Advice Service’</i></p> <p><i>12 mths: 1/10/18 – 30/9/19, extended to 31/3/20*</i></p> <p><i>Grant: £9,484 + £3,161 to 31/3/20</i></p> <p><i>* note - project finished early on 31/12/19 - staff member left, unable to fill post for short remaining time.</i></p>	<p>Aim: Provide an Advice Worker at the food bank on weekdays to deliver a community-based advice / guidance drop-in service. Build on the learning from previous partnership projects, both in York and nationally; aiming to reduce reliance on food bank provision. Includes referring repeat clients to mainstream support services, and signposting clients to appropriate service providers.</p> <p>Outcomes (to 31/12/19) - 130 sessions provided 155 people accessed support 56 returned for further support 173 instances of support via meetings in the community, telephone, text and email. 47 supported with UC.</p>
<p><i>Citizens Advice York</i></p> <p><i>‘GP Surgeries Advice Service’</i></p> <p><i>12 months: 1/7/18 to 30/6/19, extended to 31/3/20</i></p> <p><i>Grant: £24,054 + £6,013 to extend to 30/9/19 + £12,027 to 31/3/20</i></p>	<p>Aim: The project delivers advice to clients and continues to develop co-ordinated advice services delivered within GP surgeries in York. Clients will be referred by GPs in the practises or via the CVS-run ‘Ways to Wellbeing’ project.</p> <p>Outcomes - Appointments at 5 surgeries through Priory Medical Group (Cherry Street and Cornlands Road); and York Medical Group at Acomb, Tower Court and York St John 334 people given in depth support 73% of clients had a disability or long term health issue 1,830 benefit issues dealt with Top three benefit issues: PIPs; ESA; DLA Top three enquiries: benefit and tax credits, UC, housing Increased income of £716k (annualised) for 94 residents</p>
<p><i>Citizens Advice York</i></p> <p><i>‘Advice York Network’</i></p> <p><i>12 months 1/6/18 – 30/5/19, extended to 31/3/20</i></p> <p><i>Grant: £10,390 + £3,463 to extend to 30/9/19 + £5,195 to 31/3/20</i></p>	<p>Aim: Provide a part time coordinator for the Advice York Network to deliver key priorities and objectives of the JRF funded review of the ongoing coordination and running of AY. Promote closer working of advice agencies in the city through meetings, directory, and service development fund raising.</p> <p>Outcomes - Regular e-bulletin produced for the sector Refocused work plan and prioritised aims Regular meetings of network with guest speakers Membership increased to 31 Advice Guide refreshed and updated Continued to make connections and links providing a platform for closer working.</p>

<p><i>Citizens Advice York</i></p> <p>'Information & Budgeting Cafes'</p> <p><i>12 Months: 1/7/18 to 30/6/19, extended to 31/3/20</i></p> <p><i>Grant: £38,452 + £9,613 to extend to 30/9/19 + £19,226 to 31/3/20</i></p>	<p>Aim: Building on the well-received 17/18 project and to continue presence (at Sanderson Court in Chapelfields, and Bell Farm) and to extend to two other venues (St. Luke's in Clifton and Travellers' Trust in Falsgrave Crescent). Will increase resident's financial capability through support with IT, signposting, finding useful information. Works very closely and flexibly with CYC's community hubs initiative.</p> <p>Outcomes - 674 people received help with 1,477 benefit issues Detailed advice given to 240 clients, 434 needed less intensive help and were given straightforward help or signposted £387k income gains for 144 clients. £334k debts for 78 residents handled Top three benefit issues: PIPS, ESA, tax credits, child benefit Top three debt issues: Council tax; Debt Relief Orders, LA rent arrears.</p>
<p><i>Welfare Benefits Unit</i></p> <p>'Universal Credit Focus'</p> <p><i>12 months: 1/6/18 – 30/5/19, extended to 31/3/20</i></p> <p><i>Grant: £10,908 +£3,636 to extend to 30/9/19 + £5,454 to 31/3/20</i></p>	<p>Aim: build on and continue to offer general and case-specific second-tier support to advisers dealing with issues from their clients about UC. It will offer in-depth advice to advisers as well as providing support with complex issues and challenging decisions. The project will use evidence of problems facing residents to bring issues to the attention of the DWP and other stakeholders.</p> <p>Outcomes - 265 UC queries on advice line 10 briefing sessions for advisers delivered Regular email briefings 16 detailed case support provided</p>