

# Making Money Count

## Improving Financial Confidence

Making Money Count was a £1million Big Lottery funded partnership project delivered between 2013-2018 in rural Fenland, Cambridgeshire, with the aim of improving financial capability amongst social housing tenants. Partners were Clarion Futures, Citizens Advice Rural Cambs, CHS Group and Fenland District Council.

### *Working Together – working better with residents, practitioners and Partners*

This summary captures the learning from forming and working with our Partnership Project Board, from building a project delivery team, and from working with and being informed by our project beneficiaries.

### *Working with Partners*

#### Share the power

Ensure all Partners, during bid development and on the Board, have equal say even when funder requirements require one partner to endorse the approach. In our case, the Big Lottery funding requirements needed the Local Authority to approve the bid.

#### Have independent people on the Board

A Partnership Board works best when there is at least one independent member who is not in receipt of the project funding. Independent members need to be comfortable in providing challenge inside and outside of Board meetings.

#### If you're going to fail, fail faster

Despite all your planning, some aspects won't work in practice. Listen to practitioners and residents, and recognise that it's OK to change direction if parts of the project aren't working. For example, we continued to try to make the rural outreach bus work as a project delivery mechanism despite clear evidence to the contrary, because it was a key component of our planned project.

#### Plan what you need to measure

Think about what data you will need (outside of project requirements) in order to ascertain the effectiveness – and cost effectiveness – of your interventions.



### Project covered:

- One to one money coaching delivered in the home and through drop ins
- One to one digital support including equipment loan
- One to one employment support
- Community-based Love Your Home events
- Cross-Partner frontline worker training
- An online web resource

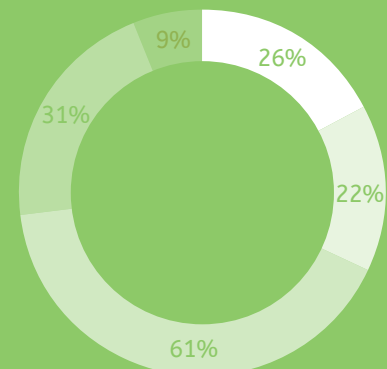


### About Fenland

- Population 99200
- 18 rural parishes
- 30% qualified to level 3 and above
- 12 LSOAs in the most deprived in the country



### Participants were



- Unable to work
- Speak English as an additional language
- Not in paid work
- No formal qualifications
- Retired

### Working with Partners – cont.

#### Data sharing is key

Make sure agreements are in place between Partners and with project participants, and if possible, use a database that can be shared between Partners. Charity Log has been subsequently used by CHS Group for other partnership projects.

#### Build strong referral mechanisms early on

Clear cross-Partner referral networks ensure that your target beneficiaries can access the project quickly. Getting the right information in the right format at both entry to and exit from the project is also essential

#### Improve the coordination of services

Harness the activity across money guidance services through developing a sense of shared purpose and shared outcomes. We developed a shared understanding of needs, challenges and solutions through cross-Partner frontline worker training, learning events and bulletins. Joint working also facilitates delivery in trusted settings such as children's centres, GP surgeries and libraries.

#### Divide the project into smaller “chunks”

Breaking the project down into its different aspects (e.g. volunteering, outreach, digital support) made it easier to change some aspects and to embed elsewhere by the end of the project.

#### Embed sustainability planning early on

We started sustainability planning two years before the end of the project, using the emerging learning to inform a wider bid into the Building Better Opportunities Fund and integrating other services into the core partnership offer. For example, the volunteering aspect of the project is now fully embedded in the Citizens Advice volunteering programme.



*“It’s been great to watch the Board evolve and form itself into a real collaborative partnership. The project wasn’t always easy and didn’t always go according to plan, and a strong sense of teamwork has been forged from picking our way together through the challenges that have arisen. People on the Board trust and support each other, and it’s this sense of trust that has allowed better sharing of successes, difficulties and new ideas without fear of being judged. This has really helped the project to adapt and succeed.”*

- Chair of the Project Board. -

### Working with practitioners

#### Build a strong team and a strong sense of team work

Practitioners may be drawn from several organisations and have different backgrounds and skill sets – they need a system in which they can support each other and learn from each other. There needs to be a strong framework around training, mentoring, team meetings, supervision, groupwork and peer to peer reflection.

#### Bridge the hierarchy gaps

Make sure decision-makers listen to the staff on the ground – recognize where the wisdom lies. Give practitioners the space to change things and empower them to make suggestions for improvement.



## Some top tips

Relationships are important – between Partners, between practitioners and between residents and practitioners. A Board and a staff team who know each other and have worked together before provide a good springboard for the project to launch. A Board membership with strong trusting relationships enables future projects to be agreed and implemented quickly.

Don't underestimate the amount of time needed for bid development – this one took nearly two years.

Project Boards work best when there is a locally-rooted organisation with an understanding of the wider picture – a “community anchor” to embed the project within the local service arena.

How you do something is just as important as what you do – have clear values and keep measuring yourself against these as it is easy to lose sight of the ‘how’ when you feel under pressure to achieve targets.

Recognise and value what already exists in local communities. See the strengths and the potential – don't helicopter in.

Clear project branding is beneficial for Partners, practitioners and residents.

Building a trusting relationship with the project funder enables changes to the original design to be brought about faster.



## Love Your Home

Love Your Home was developed by a network of community enablers led by Cambs Community Reuse and Recycling network (CCORRN) and Making Money Count. The idea began as a furniture recycling event, and has now evolved into a monthly DIY, decorating and design event rolled out across Fenland. The events provide a friendly, practical space for anyone interested to get involved, try out new things safely and hopefully enjoy feeling more creative and inspired about other changes they may want to make in their lives. Love Your Home has gone from strength to strength and is now a tried and tested approach with ambitions to expand further.

### Working with practitioners – cont.

#### Enable test and learn

Stay curious – keep listening to what is happening on the ground and elsewhere. Be ready and willing to experiment then evaluate and modify and keep doing this until you hit on what works.

#### Have critical friends

Build in regular feedback and reflection from wider audiences, for example, existing practitioner forums to sense check and provide challenge and ideas.

#### Stability works

Having a core team who stayed with the project throughout, including the project manager, provided a supportive framework. When there were changes in roles and personnel across the partnership it did not place at risk the local relationships and knowledge networks that had already been built.

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*“We save each other a lot of time. So she will have seen people and save me so much time in preparing for the case.”*

- Staff -

### Working with Funders

This project was funded by the Big Lottery Improving Financial Confidence Programme. Their support and trust in us made an enormous difference to the project outcomes:

#### Length of project

A five-year funding span gave us the chance to develop an approach that really influenced local infrastructure and ways of working, enabling sustainable changes to how money support is delivered in Fenland.

#### Honest and open dialogue

From the outset we had a clear and transparent relationship with our Funding Officer – sharing all of our challenges as well as our successes. This created trust and a very positive working relationship which led to increased funding to help us with our evaluation of learning.

#### Flexible reporting

The reporting requirements were relaxed as trust developed and the impact of the project became clear. The Big Lottery utilised our existing internal reports rather than expecting additional layer of reporting – this released substantial time to invest in project development.

#### Communication with similar projects

Although the digital portal set up to support all of the Improving Financial Confidence projects was well used, we found that building our own regional network of projects funded by the same programme was very helpful in sharing learning, ideas and resolving issues.

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*“It’s refreshing to hear about learning from the challenges encountered as very often this can be more useful than what has worked well and we welcome this approach”*

- Big Lottery Fund, Knowledge and Learning Manager -



### The way ahead

Or – “what we didn’t do this time but will make sure we do in the future”

#### Develop a shared database

An up-to-date accessible shared database is crucial to facilitate handoffs, aid monitoring and track performance.

#### Recruit rather than reallocate

Holistic support delivered on an outreach basis in the home requires practitioners strong on person-centred skills and flexibility. This has not always been a requirement of traditional advice roles and therefore you cannot assume that existing staff can deliver in this new way. Prioritise interpersonal skills, resilience and ability to cope with change in your recruitment of staff.

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*“I’ve always thought that when recruiting for a role like this it may be better to look outside of the more obvious sources of candidates, perhaps even looking at people who have experience working in mental health.”*

- Staff -



### What makes a good project manager?

Our project manager was critical to the success of Making Money Count. For a project about financial capability, the person specification should include:

- A background in money guidance services, with grassroots experience
- Person-centred with good emotional intelligence
- Flexibility
- Able to manage competing agendas carefully and impartially.

Project management is no longer simply about the application of a structured approach (for example, PRINCE2). It is about the ability to demonstrate agile project management, taking a test and learn approach to project delivery.

### Working with residents

#### Always seek input from local communities from the outset

Seek the views of residents when designing the project, and continue to check back with residents to develop insight and understanding of their actual experiences.

#### Make support ordinary

People don't like to be singled out as "problems". Build support into regular check ins or link to other reviews – make the issues ordinary and the support normal.

#### Focus on moments of change

Recruit participants at key moments of change – moving house, having a child, benefit changes – when they are more likely to have the motivation to make changes.

#### Provide holistic support

Offer support that looks at all of a person's experiences, capabilities and fears. Offer advice that is broad enough to deal with a range of issues around work, benefits, housing, and money.

#### Relationships matter

Have one key named practitioner to work with an individual and to build trust, coordinating access to the range of support provision behind the scenes.

#### Find quick wins

Finding some quick solutions and quick routes to experience success and feel more confident is vital and enables significant change.

#### Be flexible

Delivery in the home allows participants to suggest times that fit in with their other responsibilities.

### Working with volunteers

#### Think carefully about the skillset required from volunteers

We planned to recruit 50 volunteer Money Mates over the course of the project, with minimal entry requirements to encourage engagement from a wide range of people. Initial induction training was short and volunteers were encouraged to 'learn on the job', supplemented by monthly training and supervision. However, whilst this encouraged involvement many found the role hard and needed a more specific set of skills.

#### Match volunteer recruitment to demand for services

Our tenants often needed a higher level of intensive support than volunteers were able to provide. Many of the money questions raised on the bus required a level of knowledge that assumed at least six months experience in financial capability.

#### Ensure the required knowledge and skillset is clearly defined

At first, some volunteers felt frustrated by working within the confines of what is appropriate information and signposting. Once we strengthened the role definition there was a decline in interest from potential volunteers, as the skillset required is one at the level of paid workers. In fact, we created some part-time paid posts so that our volunteers could build skills and knowledge and make the transition into paid work.

#### Recognise that the basic triage needed for money support is no different than the basic Citizens Advice client triage

So by including financial health questions within the Citizen's Advice triage, we were able to reach more people and extend the existing Citizen's Advice volunteering programme. This has the added benefit of embedding this part of the project into core business going forward.

### We exceeded our project targets!

PROJECT OVERALL TARGETS	5 year target	Progress
Numbers individuals supported with money	2000	2342
Numbers individuals supported with digital	150	207
Numbers employment support sessions	200	238
Numbers frontline workers trained	250	334
Number reached through outreach / website / conference	5000	17234

Everyone involved in Making Money Count is deeply grateful for the support, insight and encouragement that has enabled our project to flourish and deepen understanding about what works in building financial confidence. Thank you.

### Recognition of good practice

2015 - Reached final 12 in Big Lottery Peoples Award for achievement in education and training

2016 - Centre For Responsible Credit Promoting Financial Inclusion in Low Income Communities

2017 - Ecorys - Final report on the Improving Financial Confidence Programme

2017 - Learning and Work Institute - Report on the role of the New Horizons Officer

2017 - New Horizons Officer - Runner up in Guardian Public Servant of the Year awards

For more help and information please go to [www.makingmoneycount.org.uk](http://www.makingmoneycount.org.uk)