

Cashing in on good advice



Photography © Simon Veit-Wilson

Financial uncertainty affects over 1.3 million households in the UK. The lives of five percent of families are disadvantaged by having no access to banking and insurance services and this rises to 13 per cent of households on low incomes.¹ Northern Rock Foundation launched a grant programme this year - Managing Money - to tackle financial exclusion. We report here on one of the first projects awarded a grant under this new programme.

What does financial exclusion feel like? Trying to run a household budget without a bank account makes it hard to save and manage what you spend. Borrowing money becomes expensive. Saving for a rainy day becomes impossible. If your house is broken into lack of insurance adds to your difficulties. Without a bank account your lack of credit history limits your choice to expensive high cost credit when you need to borrow money. A spiral of debt then awaits where it becomes increasingly hard to balance income and expenditure. At the end of the road lies the danger of eventually falling into the hands of loan sharks.

People from ethnic minority communities have long been identified as likely to be at risk from not having access to financial services.² To tackle this problem locally the Foundation will be funding a Financial Awareness Officer to join the team at South Tyneside Citizen's Advice Bureau (STCAB). This develops an existing project there which has been highly successful in providing advice for the town's ethnic minority communities.

South Shields has a long multicultural tradition going back to the Romans and Danish settlers

and has the oldest mosque in Britain. The nickname of 'Sanddancers' for the people of Shields may even in part owe its origins to the Yemeni community of the town which was founded in the 1890s.

The 1950s and 1960s saw a number of people settle in the area from the Indian subcontinent to take up work in local manufacturing. In 2001 the Yemeni population stood at about 1,000 people with the Bangladeshi community at slightly more.

Thirteen years ago STCAB recorded just 60 enquiries from ethnic minorities. The Bureau recognised the needs of this community and recruited officers fluent in a range of languages. Today this includes Bengali, Arabic, Urdu, Hindi, Punjabi, Portuguese and Polish. By 2009 the number of ethnic minority clients the Bureau was helping had risen to 1,288. It was becoming apparent to staff there that this group, particularly the Bangladeshi community, would also benefit from help with financial advice.

Director Ian Thompson explains, 'This area is a hot-spot for unaffordable credit and we want to show that there are alternatives available, like the credit union, which can provide affordable loans. Through this new service we are hoping to break down the barriers that stop people from disadvantaged communities getting the services they need.'

'The Bangladeshi community is doubly disadvantaged,' Ian continues, 'through unemployment as well as cultural and language barriers. This new service will begin the process of making the ethnic communities more socially and financially included and allow them to

participate more fully in all the social and leisure activities the borough has to offer.'

Foundation funding granted

£110,273 over three years (£36,032 year 1, £36,753 year 2 and £37,488 year 3) to employ a Financial Awareness Officer to develop and implement a financial inclusion strategy for the Black and Minority Ethnic community in South Tyneside.



Sources

¹ 'Financial inclusion: the way forward' HM Treasury, 2007.

² 'Financial inclusion and ethnicity: An agenda for research and policy action' Friends Provident Foundation, November 2008.

Carol Candler, our new Director of Strategic Operations introduces our approach to learning on page three

Enabling independence and choice

Everyone has a right to lead a rich and fulfilling life. With the right support, advice and information, vulnerable people can live more independently and participate more fully in society.

The Foundation's Enabling Independence and Choice programme is designed to improve the range of services for people in these four groups:

- older people
- people with learning disabilities
- people with mental health problems
- carers

Louise Telford, Foundation Programme Manager explains, 'Within these groups are some of the most isolated people in our society. People with learning disabilities and mental health problems may only meet carers or paid workers. Older people often lack the confidence to leave their homes and carers looking after loved ones need support themselves.'

'The Foundation supports national charities and many small organisations in their charitable work. This is not just core and project funding but also capacity building through training and management development.'

Making sure that people are at the heart of everything is also vital.

'We like the people using the service to be involved in design and delivery, and in some cases the management, of the project – we always look for that when looking at funding applications.'

It's not only in set-up that clients should be consulted – it's throughout the whole project. 'People should have a say,' explains Louise again, 'It's about quality – about being client-focused.'

The organisations that the Foundation funds are of different scales and they use different tools to engage and support people. However they all put the people who use their services at the centre of what they do.



Photograph © Simon Veit-Wilson

These two projects that the Foundation has funded both place people at the centre of their work.

North Tyneside Live at Home Scheme, North Shields

NTLAH targets its support at older people who live alone in their own homes or in sheltered accommodation. People who might benefit are referred by social services or by neighbours or friends who are concerned that an elderly person may be lonely or feel neglected.

'There are two strands to our work,' explains Val Liddell, who manages the scheme. 'The first is befriending the housebound. Our volunteers visit on a weekly basis to do all that a friend would do. Shopping, helping in the garden, playing games or just having a good natter!'

'The other strand is providing opportunities to meet other people. We host two luncheon clubs each week and find that people get their appetite back. They eat more in company than when they are alone.'

There are also monthly groups for men and women. The men take part in activities such as tenpin bowling and then go on to enjoy a pub

lunch. The ladies exercise their right to shop!

Val explains how important this work is to families who are often spread across the country and beyond. 'One of our ladies died today and her son, who is out of the country, rang to offer his thanks to NTLAH. "You were a real life-line to mam" he said.'

Middlesbrough and Stockton Mind

MSM is a local charity that is a member of a national organisation, Mind, which helps people take control of their mental health. MSM Chief Executive Emma Howitt tells us more.

'The benefit of our work', she explains, 'is that it's open access. People can come along themselves. They don't need to be referred by their doctors. They may be struggling emotionally, not feeling well, suffering depression or anxiety.'

MSM works in non-medical ways. 'We provide emotional support, social support and mentoring and get our clients involved in practical activities in the local community. Last summer we tended part of the flower gardens at Ormesby Hall and this year we've been helping out on local allotments growing vegetables'.



North Tyneside Live at Home Scheme

Photograph © Simon Veit-Wilson

Looking for funding?

This year, the Enabling Independence and Choice programme has already given grants totalling £1.3 million to organisations across the North East and Cumbria.

We are looking for well thought through applications under all the programme's priority areas. We would also be interested in receiving more applications to support advocacy work with older people, and work with people with learning disabilities who use non-verbal communication.

For an informal discussion contact Louise Telford at the Foundation.

Learning from what we do – together

Photographs © Simon Veit-Wilson



Carol Candler

Our new Director of Strategic Operations, Carol Candler, joined us in March to build on the Foundation's principles of learning from what we do and sharing our learning.

Carol says, 'At Northern Rock Foundation we are proud to be able to support the wide range of excellent organisations that work with thousands of people across the North East and Cumbria. Because of this, we take seriously our role to help them grow stronger and be better able to deliver their services to the people who need them. We want to support them to deliver the very best projects they can!'

The Foundation has always encouraged organisations to involve the people they support in designing and delivering projects to meet real needs and in understanding how to keep on improving. 'This is a solid basis for good projects,' Carol explains.

'We also believe that a good project is one that is based on learning from what has worked well – or not so well – before, or that is set up to test out new approaches to difficult problems. Successful projects are those which continue to learn and review throughout their lifetime.'

To support organisations in 'Learning from your Grant', the Foundation provides guidance and practical advice on evaluation and learning, running learning seminars for all new projects.

'Over the coming months, the Foundation will be building on our work to support sharing of learning. We will be taking a close look at what we ask organisations to report back to us and carrying out work to ask our recent grant-holders how we are doing. This will improve the help we give to all our grant-holders.'

Carol will drawing on a broad range of experience in similar work in health, social care and community development. Her previous work has included finding new ways to demonstrate the value of projects and the difference they can make to their local communities.

Further information on all our learning projects is available on our website.
www.nr-foundation.org.uk

case studies

As part of our work to share learning we are publishing findings from some important research projects including those illustrated here.

Developing a tool for understanding progress with young people

In August 2009 the Foundation commissioned and funded research by Harrington Young to explore tools for working with young people involved in youth projects in the North East and Cumbria to measure their progress.

It is a condition of every Foundation grant for work with young people that the applicant demonstrates the progress each person makes as a result of the work funded. However, measuring the progress young people make as a result of any intervention is a difficult and complex process, and it is the Foundation's experience that many voluntary sector projects working with young people have found it difficult to put effective systems in place to achieve this.

With 44 youth projects receiving Foundation grants, understanding, and helping them understand, how best to measure their effectiveness is crucial.

The central aim of this research was the need to ensure that young people have clear ways of tracking their progress and that projects have systems in place to use this tracking to understand and evidence the changes that result from their work.

The research demonstrated that at all stages, young people must be at the centre of their own progress. They need to understand their project's purpose and relevance and what it is

they are learning. Practitioners need support to develop greater creativity and confidence in ways of recording and reporting outcomes, so that young people are supported to understand for themselves the benefits of what they are learning.

The research offers three models as examples of best practice: the Radar/Spider Chart, the Personal Development Plan and the Outcomes-focused Profile. These models are available on the Foundation's website. They are designed to be flexible and allow for the young person and the worker to monitor, record and reflect on activities and achievements.

Initiatives on domestic abuse

One in four women experience domestic abuse and yet it can on average take 35 incidents before this is reported to the police.

In 2004, Northern Rock Foundation launched a £4 million, seven-year initiative on domestic abuse. The ambitious approach was developed by a group of senior practitioners, policy makers and academics. It was based on previous research that highlighted the need for rapid-response advocacy services for victims and their children.

Two consortia were selected to run services, one urban and one rural. Gateshead Domestic Violence Forum and Cumbria Domestic Violence Strategic Management Board, both launched in summer 2005 and between them employed 15 new full-time staff.

Alongside the consortia's work, the Trustees commissioned a seven-year study by the International Centre for the Study of Violence and Abuse at Sunderland University to evaluate the impact of the initiative.

Learning from the evaluation has been used to help improve the services throughout the lifetime of the initiative.

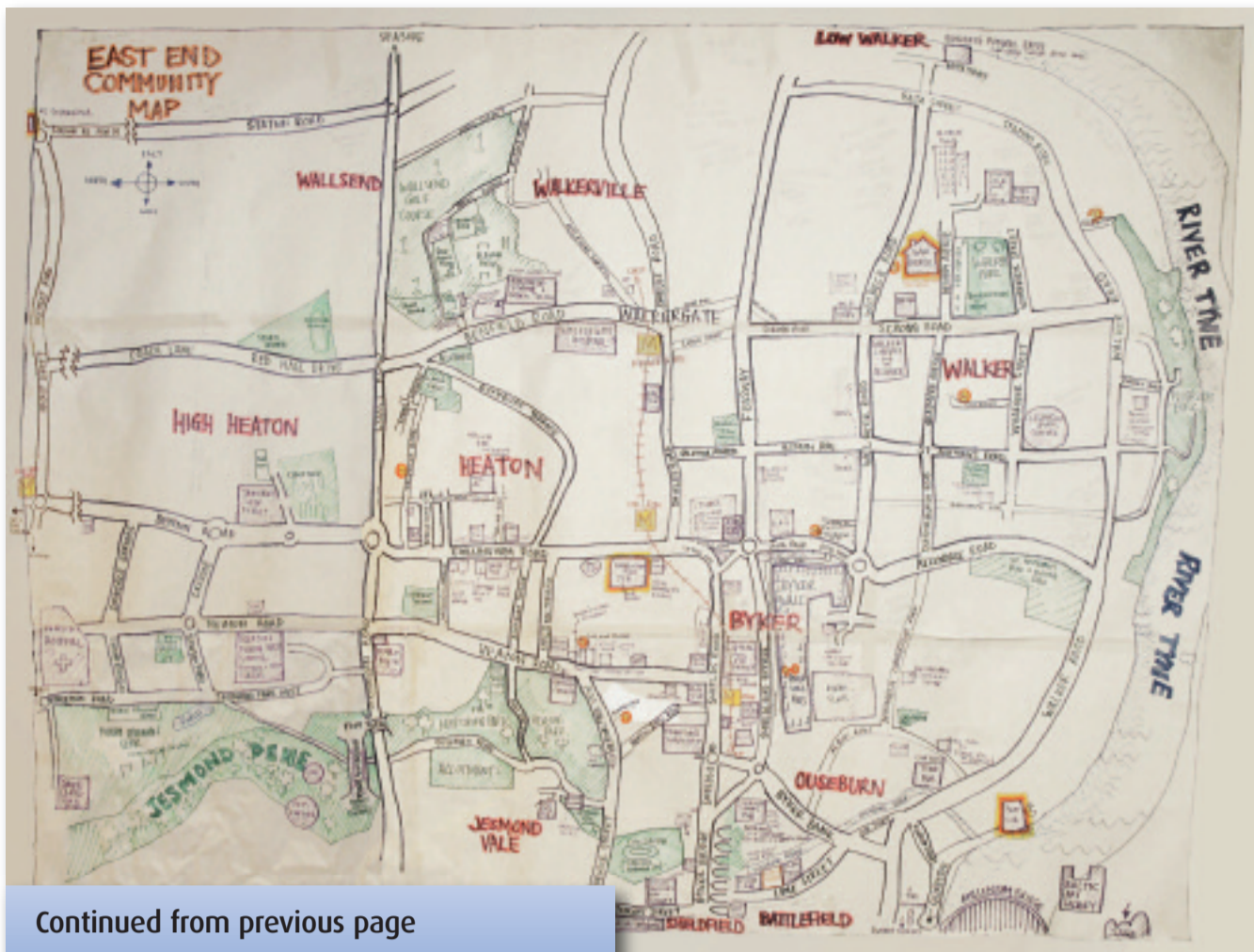
The work has shown that early intervention worked well in both cases but that there is no 'one size fits all' solution. Services must also be based on effective local partnership. The final evaluation report will be published on our web site this autumn.

Other research funded by the Foundation in this area can be found at www.nr-foundation.org.uk/publications_domabuse.html



Fairbridge, Teesside

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Continued from previous page

Keyring – evaluating a community co-operative

Keyring was set up in the wards of Walker, Byker and Heaton in the East End of Newcastle upon Tyne as a community co-operative providing an alternative model of supported living.

The co-op provided 24-hour, paid live-in support through recruiting local people to share their lives with people with learning disabilities. It was hoped that within three to five years of its start-up it would establish itself as an independent co-operative.

A Northern Rock Foundation-funded evaluation of the co-op was published earlier this year. It

showed that the co-operative did have a positive impact on the lives of people with moderate and severe learning disabilities. This was principally through its approach to connecting people to community life combined with genuine person-centred planning with individuals.

The co-op closed in December 2008 before the planned end of the evaluation period in July 2009 because it was not possible to recruit live-in supporters and the financial model based on live-in support proved to be unrealistic.

However the evaluation provided valuable learning showing that the work undertaken by the co-op, particularly in its approaches to community development, could be used and replicated in other areas.

Third Sector Trends Study

The voluntary and community sector is seen as having a major role to play in the Coalition Government's plans for a Big Society. Research funded by Northern Rock Foundation published in September 2010 provides a detailed regional statistical portrait for the first time of the scale and scope of the voluntary and community sector in the North East and Cumbria.

The study shows that the North East and Cumbria are home to more than 9,000 charities and formal third sector organisations. Together they had expenditure of £1.8 billion in 2007/08, making this sector an important contributor to the economy. The research also showed that there are fewer national charities based in the region compared to the average for other parts of the UK and that the North East has a higher representation of charities working in economic and community development.

Previous research on the voluntary and community sector has been at a national level. This work, led by the University of Southampton in collaboration with the NCVO, used innovative approaches to gather together and analyse data in the region. Further work to be published in the autumn by the University of Teesside will provide greater insight into the structures of the voluntary sector and its capacity to contribute to community life.

Penny Wilkinson, Chief Executive of the Foundation said: 'As local organisations face the challenge of meeting needs and strengthening local services within the government's vision of the Big Society, and in a stringent financial environment, these studies provide essential information about the capacity of the sector and its strengths and weaknesses, which will be invaluable for realistic local planning'.

Our aims are to tackle disadvantage and improve quality of life in North East England and Cumbria.

We give grants to organisations which help people living in the region who are vulnerable, disadvantaged, homeless, living in poverty or are victims of crime or discrimination.

We target our funds through five grant programmes each of which has criteria to help applicants decide if their project is suitable for a grant. The criteria for each programme are presented here.

In summary: If you want to apply for a grant, you should:

- check our **exclusions**: organisations and activities we will not fund.
- make sure that your work is in **our area**.
- read the descriptions of the **programmes** to see whether you fit within our current priorities, and to check for any additional guidance that describes in more detail the kinds of proposals we wish to support.
- read the **general information** about our grants.

Current grant programmes

MANAGING MONEY

helps people who are in debt or have other financial problems and needs.

HAVING A HOME

helps vulnerable people who are homeless or at risk of becoming homeless.

ENABLING INDEPENDENCE AND CHOICE

helps older people, people with mental health problems, people with learning disabilities, and carers.

SAFETY AND JUSTICE FOR VICTIMS OF ABUSE

supports people who experience domestic abuse, sexual violence and exploitation, child abuse and hate crimes.

CHANGING LIVES

helps people who face prejudice, people who misuse alcohol or drugs, and young disadvantaged people.



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Full details about all our grant programmes, and how to apply are available on our website.

www.nr-foundation.org.uk

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Registered number: 1063906