

Appendix 1 – Innovation Fund Projects



'Quids in' financial workshops 2016/17

- 484 individuals attend financial education group-work
- Completed 431 Financial Health Checks
- Helped 484 private tenants apply for a total financial gain of £116,047.37 this equates to an average gain of £239.76 per person in this financial year

The Bond Board delivered 26 Workshops throughout 2016/17. The workshops covered topics around financial inclusion, budgeting in the private rented sector, money saving apps and websites, income maximisation, accessible bank accounts.

Living Well officers attend, offering blood pressure tests and other basic medical advice; some residents who attended have identified health problems, visited their GP and have received treatment which has prevented further use of emergency health services.

A worker from MIND also attends to advise of the services they offer. They chat to all attendees, to help improve mental wellbeing and to involve attendees in different activities, so as to extend their social interactions and help with social isolation.

Case studies – (names have been changed)

1. *Carol is 68 years old. She came to the group with a friend. She was suffering from Chronic Obstructive Pulmonary Disease, mobility issues and depression. She had been to an advocate service to see if she could claim any benefits, but they told her she was not entitled to anything. Carol had been a council worker and received a pension. We applied for Attendance Allowance for her which is non means tested. She was awarded the lower rate at £55.10 per week backdated two months which is helping with transport costs and help from a cleaner.*

Financial gain for first year £2,865.20

2. *Joanne was first contacted by the Bond Board as she was subject to benefit cap and living in a flat with her four children. She had health problems that meant she could apply for Personal Independence Payment which in turn would exempt her from the benefit cap. Joanne was awarded PIP Daily Living £82.30 per week. PIP mobility £21.80 per week plus Severe Disablement Allowance £74.65 per week to be reviewed in three years. We have also helped her move into a three bedroomed house in Milnrow near to schools with a garden for her children.*

Financial gain for three years £27,885.00

Petrus: Volunteer report April 2016 – April 2017

Project Outcomes

- Over the past 12 months we have worked with over 200 volunteers (across Petrus Incredible Edible Rochdale (PIER), Community store, Petrus Hub, Middleton Hub, Rochdale shopping exchange, recruitment, annual satisfaction survey, female befrienders, fundraising events and community engagement)
- Across the above projects, volunteers are providing an average of 205 hours per week.
- The Petrus community store volunteer team were nominated and recognised at the Rochdale CVS annual volunteer awards.
- PIER has successfully secured funding of almost £35,000 through various small bids and grants and including £10,000 from the Tesco bags of help project for which customers vote for local community projects.
- Volunteers supported us to fundraise over £4,000 through several activities throughout the year.
- 8 individuals with significant barriers to employment successfully completed at bespoke Warehouse level 1 course at the Petrus community store.
- A programme of training for all volunteers has been rolled out training over 50 volunteers.
- We continue to offer supportive volunteer placements through the Mencap Step Up project which allows young people with learning difficulties and an offending background to reach their potential. This has been a strong partnership which has resulted in some very positive outcomes for the young people involved.
- We continue to work with 'NCS the challenge' engaging young people into volunteer activities in their local area.



Candidates from the Warehouse level 1 course receiving certificates from their Mantra learning tutor. The course was bespoke to the Petrus community store and provided a relevant employability course to individuals who have struggled to access or engage with mainstream opportunities. The course was very successful and enjoyed by all.



Citizens Advice Bureau: Complex welfare benefits and debt advice and support for people with life changing or long term health conditions

The project aimed to maximise people’s income by ensuring they are receiving the appropriate benefit support, advice and payments they were entitled to.

Project Outcomes

Outcome	May – Sept 2016	Oct 16 – March 2017	Total	Target
No. of individuals advised	108	128	236	150
Increase in household income (annual)	£190,503	£236,162	£426,665	£150,000
Debt re-scheduled	£36,465	£33,371	£69,836	£100,000

Case Studies:

1. *Mr B was referred to the service via the foodbank. He was single, spoke no English and had had no income at all for some months. He suffered from a number of both physical and mental health problems and had been relying on a friend to help him.*

We were able to establish that Mr B had his ESA terminated some months earlier but the decision had not been challenged and he had not claimed an alternative benefit. We were able to help Mr B submit a late challenge to the ESA decision, known as a mandatory reconsideration. Whilst the outcome for his Mandatory reconsideration was awaited we were able to assist Mr B with a claim for Job Seekers Allowance, enabling him to have an income for the first time in months and we continue to support him with his benefit entitlements.

2. *Ms C is disabled and a lone parent of a 6 year old child who is also disabled. We were able to identify a potential entitlement to Disability Living Allowance (DLA) for the child. After helping Ms C complete the DLA form, she was awarded both components of the benefit at the higher rates, equating to £139.75 per week. In addition, the DLA award allowed Ms C to claim Carers Allowance for looking after her child resulting in an additional £34 to her weekly income in the form of a Carer’s Premium.*

Comment from a client:

“I would like to thank the CAB for changing my finances and hence my life.”

The British Legion - Rochdale Veterans Breakfast Hub

Project Outcomes:

- an average of 27 members of the Armed Forces family attend each week
- 74 individuals have attended the Rochdale Veterans Breakfast Club
- 9 Armed Forces charities have attended the Breakfast Club to work with attendees, these have included the Royal British Legion, Veterans in Communities and the Parachute Regimental Association.
- we have held a veterans Christmas lunch at Rochdale Town hall as part of the Rochdale Veterans Breakfast Club. Over 100 veterans attended the Christmas lunch.
- a special remembrance breakfast was held on 11/11/16 prior to the service at the Cenotaph; and
- the Rochdale Veterans Breakfast Club now forms the backbone of the Rochdale Armed Forces family network. For two hours on a Thursday morning veterans, dependants, widows, wives, husbands, charitable organisations and the MOD come together.

Case Study

I have been attending the Rochdale Veterans Breakfast Club since it began last year and I am happy to outline the benefits that I have gained and the difference it has made to my life as requested.

When I initially started to attend the Breakfast Club my daughter and I were experiencing a number of personal difficulties which had resulted in us becoming isolated, the only interaction we had in addition to each other was my mother who was in a care home with advanced Dementia. However, that soon changed thanks to the welcoming and inclusive atmosphere at the Breakfast Club and we became regular attendees.

The benefits were many, not only did we start to get out of the house once a week on a Thursday morning for a breakfast with like-minded people who made us feel like family, but our social circle grew, we both became members of the Rochdale Hornets Wheelchair Rugby Team and I secured a full time job working for a veterans charity helping other veterans.

In the last 12 months I have seen many new people come through the doors and each one that I have spoken to has had nothing but positive comments to make about the venue, the setup, the organising and the opportunity to meet up with other veterans.

I would like to take this opportunity to say a huge thank you to all who have had a hand in both the development and the weekly running of Rochdale Veterans Breakfast Club. It has quite literally changed my life for the better and I'm sure it has done the same for many others too. As such, I am always happy to promote the Breakfast Club to new potential members and I would like to offer any assistance I can should you need it.

The Bond Board: Financial Re-engagement Worker -Private Rented Sector

The Financial Re-Engagement Worker has worked with more complex and chaotic tenants who live in the private rented sector and who are not comfortable in accessing support or engaging services.

- Total number of clients – 85
- **Total financial gain £76,938.12**

Case Studies

1. *B and D*

This chaotic couple were in a privately rented property with a rent of £380.00. As a couple they were entitled to the Local Housing Allowance for Rochdale at £363.61. At the end of their first six month tenancy agreement the landlord put the rent up to £425.00 per month. The couple were claiming Universal Credit with a joint income per month of £395.20 plus housing costs of £364.00. This left them with a rent shortfall of £61.00 per month which when paid reduced their joint income to just £77.12 per week. We have supported them to move into a new flat that is at the LHA rent meaning they have no top up of rent and also within a newly converted property which is more energy efficient, making it all round more affordable for them. They have now started working with our new Progression Coach who works with 18-24 year olds and they have now engaged in apprenticeship seminars and to training to support them into work.

2. *H was referred to the Bond Board in June 2014 as she was fleeing harassment; we rehoused her and offered initial resettlement support. In July 2016 we were contacted by her letting agent to say her Housing Benefit had stopped. Contact was made with her and we discovered her Employment and Support Allowance had also been stopped. Due to mental health issues she felt unable to sort this out without help. The “Mandatory Reconsideration” deadline had been missed, so had to go straight to appeal; after three months this appeal was upheld and she got her benefit backdated. Her rent payments were also backdated preventing eviction.*

Financial gain £4,939.38