

**SMALL DISADVANTAGED AREAS FUND**

**Application Fund**



**Closing date for this fund:** 1 December 2010 (Applications to Local Partnership Team by 1 October 2010)

<b>Contact details</b>	<b>Help Notes</b>
<p>Q1 <b>Name of Local Committee: Surrey County Council Local Committee – Goldsworth East</b></p>	<p>The name of the Local Committee submitting the bid</p>
<p>Q2 <b>Name of recipient organisation: Lakeview Community Action Group</b></p>	<p>This is the name of the organisation which will carry out the activities funded or hold the funds on behalf of a partnership</p>
<p>Q3 <b>Contact person: Andrew Hargreaves</b> <b>Title:</b> Community Development Officer <b>First Name:</b> Andrew <b>Surname:</b> Hargreaves <b>Position held in the organisation:</b> Manager <b>Contact address:</b> Eastcroft Rd. West Ewell, Epsom  <b>Post code:</b> KT19 9TX <b>Telephone:</b> 01483 750403 <b>Fax:</b> <b>E-mail:</b> a_harg@hotmail.com</p>	<p>This is the person we will contact if we need information about this application</p>
<b>What are you seeking funding for ?</b>	
<p>Q4 <b>Describe the area where the funding applied for would be spent</b> Lakeview Estate is in Goldsworth Park in Woking. It is an area of some 613 dwellings housing an estimated 1420 residents (2008 estimate) with some of the highest concentration of local authority housing in the borough of Woking most sited within the loop of Sythwood Road. Sythwood School and Children’s Centre are directly adjacent the estate. Close by is the new Salvation Army Center which is another focus for community activity. Lakeview is an area of relatively high disadvantage in comparison with Woking overall illustrated by the 2007 IMD figures where key indicators income and employment were relatively high. Lakeview is surrounded by the relatively more affluent areas of Horsell and Goldsworth Park which provide a stark contrast in terms of social and economic opportunities. It is a Community learning objective of the project to ensure that the skills we deliver will be taken up and passed on to others in the community so that they become embedded and sustainable. Our project aims to steer residents away from</p>	<p>Give details of the neighborhood or locality which is being targeted by this proposal</p>

<p>using illegal / informal lending e.g. loan sharks!</p>	
<p><b>Q5 Provide evidence of the local needs which the funding would address</b></p> <p>Through our community networks and our experience of Community Development on Lakeview since 2004 we constantly encounter people in financial difficulty that, through some targeted financial education and guidance would be able to make better financial decisions. The evidence from the IMD figures on Lakeview for 2007 as an area of low employment and low income are persuasive that financial literacy is a necessary service which most people would benefit from.</p>	<p>Provide data, e.g. Index of Multiple Deprivation, Joint Strategic Needs Assessment, and details of any local consultation which support your application for this area.</p>
<p><b>Q6 Describe the project or activities you are seeking funding for</b></p> <p><b>Delivery of Financial literacy courses (Prevention)</b></p> <p>This will be a course of fun and interactive sessions using skills and outside tutors to show participants how they can save money through budgeting, financial planning, online shopping, comparison websites etc This will be delivered by our in house team of tutors and with external providers of financial literacy training.</p> <p>The course content will include:</p> <ul style="list-style-type: none"> <li>• Numeracy, learning financial basics household budgeting – ingoing's / outgoings, credit card, loan interest rates.</li> <li>• Shopping, working out change, assisting homework, credit ratings and how to improve credit ratings.</li> <li>• Making a financial plan.</li> <li>• Understanding of tax codes and the benefit system. Welfare rights.</li> </ul> <p><b>Financial help referral Service</b></p> <p>This would provide practical help to people already in difficulty. There would be a financial helpline service linked to an answer machine which could record contact details out of hours for possible clients to refer. This service would also feed a weekly one on one session where people can bring financial problems to project staff in confidence and be given direct advice or referred to partners in CAB or other partners who may be able to help resolve the difficulty.</p>	<p>Briefly describe the proposed actions and the activities that will be undertaken; explain how the project would offer something new to the area</p>

<p><b>Q7 What outcomes and outputs will you be aiming to achieve and how do they help SCC achieve its strategic priorities ? Please also say what SCC services are involved and the named contact(s).</b></p> <p>The project will use online resources extensively i.e. Martins money tips, eBay, switching services in the sessions which will also help people to acquire it and online communication skills.</p>	<p>An outcome is the direct difference your project will make. The outcomes and quantifiable outputs you specify will form part of our funding agreement with you and progress against these must be detailed in the report which you will be required to submit at the end of the funding period.</p>
<p><b>Q8 How would you involve residents in the project ?</b></p> <p>Residents would be recruited throughout the project and invited to become financial mentors for other residents facing similar difficulties. Where we have been able to help clients we would offer training to continue this work in the future with their friends and neighborhood networks to embed financial literacy practice in the community and ensure the projects future sustainability.</p>	<p>Describe how you would establish a relationship with residents and voluntary organisations</p>
<p><b>Q9 The fund is available for one year only; how will any project initiated during this period be sustained in the longer term?</b></p> <p>Residents would be recruited throughout the project and invited to become <b>financial mentors</b> for other residents facing similar difficulties. Where we have been able to help clients we would offer training to continue this work in the future with their friends and neighborhood networks to embed financial literacy practice in the community and ensure the projects future. Further amounts of match funding would be applied for in order to continue the project for as long as possible.</p>	<p>Explain how you intend to develop local capacity to sustain the project after the funding ends.</p>
<p><b>Q10 How will you measure your success in carrying out the activities and achieving the outcomes you have set out above ?</b></p> <p><b>Project Monitoring data</b></p> <ul style="list-style-type: none"> <li>• Financial monitoring of savings for residents involved in the project</li> <li>• Numbers of financial mentors recruited and who they have helped</li> <li>• Information on how spending patterns of project participants have modified over the course of the project</li> <li>• Educational and confidence building outcomes of project participants detailing what they can now do for themselves which they couldn't do before ie switching their gas / electricity provider</li> <li>• Collect information on the use of credit and the operation of informal lenders (loan sharks) in the Lakeview area.</li> </ul>	<p>We don't want to create reporting burdens so do keep systems simple, realistic and informative.</p>

**Q11 Please set out the project timescale and key project milestones****First Quarter**

- 1 community financial mentor recruited
- Quarterly financial data on money saved for residents using the service
- 3 people have joined the course and are learning to take control of their finances and plan their family budget

**Second Quarter**

- 1-2 community financial mentors recruited
- Quarterly financial data on money saved for residents using the service
- 5 people have joined the course and are learning to take control of their finances and plan their family budget

**Third Quarter**

- 2-3 community financial mentors recruited
- Quarterly financial data on money saved for residents using the service
- 8 people have joined the course and are learning to take control of their finances and plan their family budget

**Fourth Quarter**

- 3 -5 community financial mentors recruited
- Quarterly financial data on money saved for residents using the service
- 10 people have joined the course and are learning to take control of their finances and plan their family budget

We will be requiring a brief quarterly update on progress and these milestones will form the basis of that update

**Q12 Who are your key partners and how are you developing a shared approach to the area ?**

We have a strong working relationship with a number of local organizations in Woking servicing Goldsworth Park, such as the salvation Army, Sythwood school and the Children's centre. All the managers have agreed to fully support our project by referring members of the community that would benefit from our assistance.

We also work closely with Surrey lifelong learning that can provide material for training so that we can encourage and enable our residents to tackle their numeracy problems in a trusted controlled fashion. We have just been introduced to the Maths4us scheme which is a joint initiative between Unionlearn, NIACE and NCETM.

Another independent agency that we have support from are Moneymadeclear which was formed by the Consumer Financial Education Body. (CFEB).

One of their representatives will support our groups by providing hands on professional advice to residents also by introducing us to a number of external organizations who may be able to support us further or to who we can refer our residents too for more detailed support in getting free from high debt demands.

We have discussed our project with the Surrey welfare rights unit who have given us some advice and guidance and has advised that we have their full support with the launch and delivery of our project.

We are also working closely with the Tenants and Leaseholders Services and the rent arrears session based on and around the Lakeview area.

Please list the partner organisations you are working with and the strategic and local objectives you wish to achieve; explain how partners' contributions will represent an integrated solution to the needs of the area.

<p><b>Q13 Provide details of reports received by the Local Committee which have contributed to an understanding of disadvantage in your borough/district as a whole and in this area in particular.</b></p> <p>IMD statistics for Super Output Area 005b (2007) provides the economic background data which underpins the need for this project on Lakeview Estate. Particularly with reference to indicators on lower than average levels of income and employment.</p> <p>Integral to our approach to delivering this project is to build peoples confidence in using online and interactive services which will save people money. This fits with SCC drive to tackle the digital divide and to find new and innovative ways to reduce disadvantage in priority areas.</p> <p>We feel that the aims and objectives of our project fall within the achievement plan for Surrey Strategic Partnership Plan 2010 – 2020 for service delivery to disadvantaged communities.</p> <p><b>Phase 2 Making it Real (To deliver) KPI</b></p> <p>Point D. Supporting more vulnerable people to live independently and have greater choice and control over their lifestyle and support arrangements.</p> <p>Point G. Helping people in Surrey achieve more sustainable lifestyles</p> <p>Point J. To strengthen local communities through targeted public and voluntary sector activity, active citizenship and work to tackle inequality.</p> <p>Members of the Local Committee receive information on the areas of disadvantage, for example areas of disadvantage were covered at an annual away evening for county and borough members on the local committee.</p>	<p>Demonstrate that the Committee has developed an understanding of the profile of disadvantage locally and of the opportunities for joint working and leadership.</p>
<p><b>Q14 What has the Local Committee done in the past to support multi-agency activity to respond to the needs of disadvantaged communities?</b></p> <p>Surrey County Council has in the past contributed generously to the initial phase of LCAG's successful community development work on Lakeview Estate with donations of £5000 between 2004 – 2008. The overall LCAG project has given residents the opportunity to influence local policy to a greater extent on a whole range of issues, including, childcare (including the sighting of the Children's Center close to Lakeview at Sythwood School) policing, housing, street lighting, environment, waste disposal and community engagement with building better play facilities and youth work.</p> <p>In particular in 2008 the Local Committee gave us a grant of £1700 to start the Lakeview Family Craft Club to purchase equipment to get the project started. This proved to be good value for money and is a sustainable project still running today with a significant number of families helped with play and parenting skills on Lakeview each week.</p>	<p>Describe any projects supported in high-need areas and initiatives which have increased the influence of their residents on local services and opportunities.</p>

**Financial Questions**

Q15 How much are you applying for ?

### **Financial Budget Breakdown**

**Tutor Fees £20 per hour x 4 hours per week x 50 - £4000.00**

**Independent agencies fees approx 6 x 2 hourly sessions annually £30 per hour - £360.00**

**Support line costs - £300.00**

**Hall hire costs £60 flat rate per week - £3000.00**

**Stationery, postage, photocopying - £250.00**

**Laptops x 10 and Printers x 2 - £8,750.00**

**Service & maintenance of IT equipment - £2200.00**

**Volunteer Training £1000.00**

**Volunteer Expenses £1000.00**

**Total Project Cost £20,860.00**

This should be the total amount of money you are requesting from this fund.

Q16 How will this funding help the project or initiative? What are the implications of not receiving the funding you have requested from SCC ? What are the implications of receiving part of the funding you have requested from SCC? *(Please keep answer brief)*

This is the main source of funding for the project without which it will not proceed.

If we receive part funding, depending on the figure achieved, this will reduce the tuition hours for delivery of the project and we will also reduce the amount of equipment purchase accordingly. We will also try to make up for any shortfall in project expenditure with alternative sources of match funding.

With part funding we will try to progress some elements of the project to enable members of the community to better understand family budgeting in order to make better buying / credit decisions in future. This is something which many people on Lakeview Estate who end up in financial difficulties do not have skills to practice.

Q17 What resources are available from other partners in the project and how far are these dependent on SCC funding ?

As stated in question 12 we do have some online material and professional advice from governed bodies e.g. Consumer Financial Education Body.

Our charity is well established and trusted by many residents of Lakeview so ongoing support from our local organizations will be imperative for general networking within our community.

However financial funding is essential for us get this project launched and sustainable.

<p><b>Q18 Has the area received financial support from any part of SCC (including Local Committee allocations and funding from the former self-reliance budget) in the last 2 years? If yes, please give brief details.</b></p> <p>None</p>				<p>This information helps SCC to continue to monitor its support to Surrey organisations and promote collaboration between departments.</p>
<b>Name of Funding</b>	<b>Name of Manager</b>	<b>Amount</b>	<b>When</b>	



<b>Completing this form does not guarantee success when applying for funding All successful projects will be required to complete an evaluation form outlining the outcomes of the project</b>	
<b>I confirm that to the best of my knowledge the information contained within this Application Form and the enclosed supporting documentation is accurate.</b>	
<b>Print Name:</b>	<b>Organisations and Status:</b>
<b>Signature:</b>	<b>Date:</b>

**Bids should be submitted electronically to [localpartnerships.woking@surreycc.gov.uk](mailto:localpartnerships.woking@surreycc.gov.uk)  
by 1 October 2010**

<b>Office Use</b>	
<b>Grant Programme title: Local Committees Small Disadvantaged Areas Fund</b>	
<b>Date received and who by:</b>	<b>All documents attached:</b>