

WARWICK TOWN COUNCIL

APPLICATION FORM

COVID-19 CHARITY FUNDING



- Please read Guidelines Parts 1 & 2 before completing the form.
- Please ensure the last 3 years annual accounts are submitted with your application alongside a signed copy of the Terms and Conditions (part 4)
- Closing date for applications: 10 days prior to Committee Meeting.
- Applications must be countersigned by the supporting Town Councillor
- Grants under £3,000 will go forward for approval by the committee.
- Grants more than £3,000 will be taken to the committee for recommendation and then to the following Full Town Council meeting for final decision.

If you can tick ALL the boxes below you are eligible to apply for a grant

- ✓ Your charity has got a bank account (we cannot pay money into individual's accounts)
- ✓ You are a registered charity with 3 years filed accounts. A copy of your 3 years annual accounts is required with this application
- ✓ Your project will benefit people in Warwick (CV34)

Section 6 of this application, Town Councillor Declarations, must be completed before submitting your application to the office.

Section 1: Contact Details	
Name of Charity applying	Citizens Advice South Warwickshire
Contact details of person completing the application form This person is responsible for: <ul style="list-style-type: none"> ● providing information if requested ● receiving the grant money if awarded ● signing the grant agreement ● providing evaluation/feedback and ensuring a representative is available to present at our Annual Town Meeting, should the application be approved 	Name Beth Nicholson
	Job Title Marketing and Development Manager
	Email address beth.nicholson@casouthwarwickshire.org.uk
	Telephone number 07748 182 543
	Postal address 10 Hamilton Terrace, Leamington Spa, CV32 4LY (operates in CV34 area)

Section 2: Charity Details

Briefly explain what your Charity does (e.g. – youth club, charity) & your aims and objectives

Citizens Advice South Warwickshire is an independent local charity giving people the knowledge and confidence they need to find their way forward - everyone with any problem. Our advice, support and advocacy service has been running in South Warwickshire since 1940, meaning that 2020 is a special year for us as we will be celebrating our 80th anniversary of supporting people in South Warwickshire.

Our main offices - in the largest settlements of Stratford and Leamington - provide a 5 day a week drop-in service. Our 131 strong volunteers workforce (supported by only 29FTE paid staff) saw 6,077 individual people in 2018-19, providing over 10,000 face to face appointments and helping with over 32,000 issues. Every day we rely on 24 volunteers to deliver face to face, one to one support at our drop-in service and 2 volunteers support people with advice over the phone. They are supported by four highly trained and qualified supervisors, one of whom is also a volunteer.

Our volunteers' contribution is enormous and without them, we simply couldn't continue to deliver such a robust service.

We help people with a range of issues thanks to our expert knowledge, rigorous auditing and excellent connections; namely in 16 separate specialist advice areas. We hold the Advice Quality Standard and we are authorised and regulated by the Financial Conduct Authority. We partner with a whole range of support agencies from homelessness, mental health and addiction charities to health visitors, arts therapy and social groups. Best known for our specialist support with benefits and debts, we also help people through specialist projects ranging from focused support for older people to ensuring people have access to fair representation in court when facing eviction from their homes. All of our projects rely on a significant number of volunteer hours for administration, hardship grant applications and collecting evaluation.

Wider benefits

In 2018-19 we delivered over £12million worth of difference to people in South Warwickshire. This was due to income gains, debts written off or repayments rescheduled. Not only is this a huge overall amount, but for individual people we supported with issues relating to benefits and tax credits - many of whom are below the low income threshold - securing the income that they are entitled to, relieves pressure on them and their families and improves mental wellbeing. The fiscal benefit of our work is even more staggering - over £2million and public value of over £11million (the value of both our volunteers' and clients' improved wellbeing).

We have grown over 80 years to meet the needs of an ever changing communities in Stratford District and Warwick District. The two Districts are so different: 77% of Stratford on Avon District's population live within towns and villages scattered across a predominantly rural area which is the largest District in Warwickshire and one of the largest in the country.

	<p>While deemed an affluent place to live, it is widely recognised that significant inequalities exist. High level statistics mask single streets and households experiencing poverty, hardship and isolation. Warwick District comes with its own complexities: it is home to the largest diverse population; the biggest non-white population in Warwickshire, a relatively young population it is undergoing huge expansion which will change the towns and villages enormously. Worryingly, Warwick District sees the highest suicide rates in the whole of the County.</p> <p>Isolation and mental health issues present significant hurdles. In response, CASW has developed different home visiting services to find and help those who are vulnerable. By visiting people at home, we overcome the mental, physical and logistical obstacles preventing them from taking advantage of our expert advice and support to them.</p>										
<p>Please provide the charity & VAT number for your group, if applicable</p>	<p>CASW's registered Charity number is 1106631</p>										
<p>How many people are currently involved in your Charity?</p>	<table border="1"> <tr> <th colspan="2">Members / service users</th> </tr> <tr> <td>Women (18+) =</td> <td>Men (18+) =</td> </tr> <tr> <td>Girls (0-17) =</td> <td>Boys (0-17) =</td> </tr> <tr> <th colspan="2">Staffing</th> </tr> <tr> <td>Paid staff = 29FTE</td> <td>Volunteers = 131</td> </tr> </table>	Members / service users		Women (18+) =	Men (18+) =	Girls (0-17) =	Boys (0-17) =	Staffing		Paid staff = 29FTE	Volunteers = 131
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<p>What is your charity's annual gross income? Please attach your last 3 annual accounts to this application form</p>	<p>£770k</p>										
<p>Section 3: Funding Information</p>											
<p>Tell us about your charity:</p> <ul style="list-style-type: none"> • This should describe what you want to do with the money • Planned timescales • Who will the funding benefit and what age groups? 	<p>Designed and developed in 2015 for the Woodloes estate, Warwick, Reach Out Warwick has highlighted significant need in all CV34 Warwick wards. The project delivers an at home service (currently restricted due to Government Guidelines) through specialist case workers providing advice, advocacy, support, crisis escalation and specialist partnership referrals for some of the most vulnerable and isolated people in our community. Some people have significantly complex issues requiring either long term or intensive support - sometimes both. The project continues to be in high demand. The last 12 months has highlighted the need for us to deliver more robust support through 2020/21. In this proposal, we present a fortified plan following significant project design and in close consultation with our dedicated caseworker, whose 10</p>										

	<p>year service and significant experience has guided the project since its inception.</p> <p>Warwick Town Council is a partner in this project, having given grants to the project for several years.</p> <p>Project expansion</p> <p>The 2020-21 project design attaches a dedicated home visiting debt worker to the project - only working in CV34 - to expand the specialist caseworker capacity and breadth to benefit clients in significant debt. The debt team, currently funded by the Money Advice Service, is at maximum capacity and has no remit to make home visits. When the ROAH project refer through to them, these vulnerable people do not have the capacity to come into the offices - by virtue of their referral onto our home visiting case workers - and debt remains unaddressed and unmanaged. This results in people returning to the project in a more serious situation and greater stress or dropping off with their debt issues unresolved.</p> <p>Leading the team of two highly experienced case workers, the home visiting debt adviser will offer complementary skills to meet the issues presented by people in crisis. Building upon the trust developed by the caseworkers the project will seek a more financially stable situation for people in very vulnerable crisis situations. The debt worker will be supported by a well established debt team (who work in our Leamington office and will provide supervision and wider team dynamics) and will also join a tight ROAH Warwick team of case workers. The debt worker will benefit from CPD and be subject to the same rigorous auditing to meet our high Quality of Advice Standards as well as regulation by the Financial Conduct Authority.</p> <p>The caseworkers are quality audited and managed by supervisors and a Quality Group to maintain our high Advice Quality Standard and offered CPD and speciality training opportunities.</p> <p>We are asking for Warwick Town Council to support the introduction of a 15hr/week debt adviser to start this autumn to join the well established project of specialist caseworkers working with people in the aftermath of the current pandemic.</p>
<p>How do you know there is a need for the work covered by your charity?</p> <ul style="list-style-type: none"> Describe the evidence you have got and the 	<p>As populations and society changes, so does our service. Still providing our core office-based services to thousands of people in Warwick District every year, 5 years ago we developed a service which was launched in the Woodloes ward of Warwick Town. Seeking to reach those who - for a variety of reasons - do not come to our offices or who are disadvantaged, vulnerable or isolated in any way, we developed an at home service specifically for people in crisis. Thanks to our highly skilled caseworker, we actively seek out those who need our help.</p>

source (e.g. survey, statistical data etc)

We anticipate that due to Covid-19 there will be a significant rise in debt, housing and relationship issues. We have already seen a rise in clients requesting support to fill in divorce papers, which will impact on mental health and vulnerable families.

Since the beginning of lockdown we have seen a rise in employment issues by 104% and Universal Credit initial claims (and issues post initial claim) by over 80% compared to the same period last year. We have also seen a 30% rise in foodbank voucher needs in Warwick District.

Whilst people come to us with many issues, debt affects one in every 3 people on this project. In many cases people come to us with a relatively small amount of debt, however, when on a low income, this small debt is completely unmanageable. It is widely acknowledged that money problems, no matter how large or small, can cause significant stress. Many people tell us it is a contributing factor to poor mental and physical health. Low mood coupled with low income leads to people's inability to socialise which further exacerbates health problems. We have found that in some cases this can lead to a suicide attempt. The case workers are able to deal with debt to a point, however, this specialist advice and advocacy is provided at our Leamington Spa offices under a DWP contract.

To date, all of the people experiencing suicidal thoughts supported by this project have been experiencing money problems.

Debt work is one of the most well known services provided by Citizens Advice. Our Money Advice Service (MAS) helps people work towards a debt free life. Debt Relief Orders (DROs), Individual Voluntary Agreements (IVAs) and Bankruptcy applications are all currently provided by the MAS team. Sadly, there is currently no provision for this service to make home visits. Although our caseworkers attempt to bridge the gap between office and home, trust and formality, debt is a highly regulated process. Debt is scary and money is a taboo subject in British society. Mixed with mental health, depression and anxiety, the rigid MAS service structure is not adequate. MAS are heavily targeted to deliver a quick and efficient service, not tailored or trained to adapt to the complexities seen in people being supported by ROAH. If a referred client is brave enough to call/attend the office, they often leave before their appointment or entirely disengage. Most frequently, they do not engage at all.

While we look for a new normal, the threat of recession, the withdrawal of the furlough scheme, reopening of courts (currently there is a moratorium on evictions), re-engaging of creditors and relationship breakdowns all result in further debt issues. Even if there had been no Covid-19 pandemic, CASW would be highlighting that the lack of dedicated, correctly trained and focused debt specialism on this team was it's biggest stumbling block to providing people with the support they really need. Now, we are saying it is an even bigger problem.

	<p>How the debt caseworker will fit with our team</p> <p>All caseworkers - including the new debt caseworker - complete the Citizens Advice rigorous training course and be an approved adviser. Their cases will be quality checked and supervised by highly trained managers and will have full access to CASW's ongoing monthly training sessions to keep abreast of changes to advice. In addition to project support through the well established ROAH team, headed up by Wendy, the debt caseworker will also be linked into the MAS debt team, which will provide the professional support of the team and the two experienced and qualified Technical Supervisors.</p> <p>Wendy will remain the project lead, triaging and receiving all referrals (from partners, internal and self-referrals) to ensure the right caseworker is assigned. If debt is the primary issue, the new debt worker will be assigned the case and will support the person with all issues including providing their Financial Conduct Authority approved, Institute of Money Advisers' qualified support. With significant vulnerability, the 'ping-pong' experience of being referred to another team has proved too disruptive. Embedding debt specialism in the team will significantly reduce this and drive more effective outcomes for those most in need. The debt cases taken on by the debt worker will be ones requiring intensive support for formal debt work (bankruptcy, debt relief orders) processes requiring an Institute of Money Advice (IMA) accredited worker.</p> <p>After debt support the caseworker will spend time to help equip people with the skills to budget and live within their means. This includes ensuring benefits (to which they are entitled) are maximised, preferential tariffs on water and electricity and hardship grants are explored and secured and financial capability work is carried out with everyone who receives formal debt support.</p> <p>As always, a period of disengagement helping the client to move towards independence is possible with referrals within the team reducing reliance and greater success when people move on from this intensive service.</p> <p>We are not the experts in everything, but through our close relationships with key partners in other specialist organisations (listed below), we are able to deliver warm referrals and joint appointments to ensure holistic support is provided as needed.</p>
<p>Partnership Working</p> <ul style="list-style-type: none"> • What other partners are involved in supporting your charity financially? 	<p>Of particularly high priority, we continue to strengthen our links with Mental Health Matters, Samaritans, local Community Centres and GP surgeries, the MP's office, Adult Social Care at the County Council to name but a few. Our close working relationships with these key services ensures awareness of our services to provide fast and effective referrals for vulnerable people. We attended the Mental Health Partnership forum in Leamington Spa, The Joint Strategic Needs Assessment steering group with Warwickshire County Council and the Child Accident Prevention Steering Group.</p>

	<p>Agencies we work with (to name a few) include:</p> <p>CASW General Advice Team Coventry Law Society Orbit Hardship and Orbit Money Advice Bromford Housing WDC's Housing Advice, Housing Benefit, Council Tax and Income Recovery teams Warwickshire County Council's Localities Partnership Team including Community Development Worker, Kath Bannister Parenting Project and Children's centres South Warwickshire Foundation Trust's Midwives and Health Visitors Social prescribers Local GP surgeries St Basil's TS under 25s P3 TS over 25s Springfield Mind Recovery Partnership Relate Trussell Trust (Foodbank) and many other voluntary groups DWP Local schools Oken's Community Nurses</p> <p>We have begun discussions to work closely with the Springfield Mind Active Monitoring Project, which is soon to commence in Warwick to work together to support the lower level mental health issues we see in clients.</p>
<p>Equality of access</p> <ul style="list-style-type: none"> How will you ensure your target population will directly benefit from this funding? 	<p>This service is entirely flexible and accessible, receiving referrals from a wide range of partners and self-referral. Delivery is by any method that is suitable to the target audience, at home, community venues, children's centres schools etc.</p>
<p>What age group(s) will benefit from the funding?</p>	<p>Tick/indicate all that apply:</p> <p><input type="checkbox"/> 0-8 <input type="checkbox"/> 9-14 <input type="checkbox"/> 15-24 <input type="checkbox"/> 25-35 <input type="checkbox"/> 36-50 <input type="checkbox"/> 51-65 <input type="checkbox"/> 66+ ALL APPLY</p>

Section 4: Financial Details

How much money are you requesting from Warwick Town Council?	Total amount applied for £5,000																	
Please provide a simple itemised breakdown of how this money will be spent	<table border="1"> <thead> <tr> <th data-bbox="663 300 1278 459">ITEM</th> <th data-bbox="1278 300 1485 459">COST September 2020 - April 2021</th> </tr> </thead> <tbody> <tr> <td data-bbox="663 459 1278 551">IT equipment (laptop, scanner, printer, phone) and IMA accreditation/training</td> <td data-bbox="1278 459 1485 551">2,900</td> </tr> <tr> <td data-bbox="663 551 1278 781">Salary for 15hrs/week trained FCA regulated and supervised debt worker including NI and Pension working with supervisor support ensuring quality of advice and pastoral and safeguarding</td> <td data-bbox="1278 551 1485 781">9,100</td> </tr> <tr> <td data-bbox="663 781 1278 920">Mobile phone with 'safe' app, follow up calls to clients, referrals and working on case on behalf of the client</td> <td data-bbox="1278 781 1485 920">150</td> </tr> <tr> <td data-bbox="663 920 1278 1012">Stationary, headed paper and postage for people we help</td> <td data-bbox="1278 920 1485 1012">200</td> </tr> <tr> <td data-bbox="663 1012 1278 1104">Traveling to people's homes (within Government Guidelines)</td> <td data-bbox="1278 1012 1485 1104">200</td> </tr> <tr> <td data-bbox="663 1104 1278 1196">TOTAL:</td> <td data-bbox="1278 1104 1485 1196">£12,550</td> </tr> <tr> <td data-bbox="663 1196 1278 1249"></td> <td data-bbox="1278 1196 1485 1249"></td> </tr> </tbody> </table> <p data-bbox="663 1294 1485 1420">We have received agreement in principle from the Charity of Thomas Oken and Nicholas Eyffler of £7,550 to fulfill the funding requirements of this project.</p>		ITEM	COST September 2020 - April 2021	IT equipment (laptop, scanner, printer, phone) and IMA accreditation/training	2,900	Salary for 15hrs/week trained FCA regulated and supervised debt worker including NI and Pension working with supervisor support ensuring quality of advice and pastoral and safeguarding	9,100	Mobile phone with 'safe' app, follow up calls to clients, referrals and working on case on behalf of the client	150	Stationary, headed paper and postage for people we help	200	Traveling to people's homes (within Government Guidelines)	200	TOTAL:	£12,550		
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Is this the total cost of funding required?	Yes																	
If no, please give details of funds raised or applied for from other partners, agencies, groups etc:	Other funds applied for/secured (including amount):																	
What is the total cost of funding required?	Total cost £																	

Section 5: Declarations

Signature of main contact person

Date form completed	
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Please attach a signed copy of the terms and conditions to confirm all the information given on this form is correct and you have the authority to make the application on behalf of the registered Charity.

This section must be completed before submitting your application to the office.

Section 6: Town Councillor Declarations	
Town Councillor supporting the project (name)	
Have you been or will be actively involved with this charity?	
Town Councillor's signature	
Date:	
Town Councillor's additional comments (if applicable)	

'Councillors Charity Funding Application' form must also be completed by the supporting Town Councillor to indicate their support and submitted at the same time as this completed application.

Completed forms and any supplementary sheets should be sent to:

Warwick Town Council
 Court House
 Jury Street
 WARWICK
 CV34 4EW

Electronic Copies: clerk@warwicktowncouncil.org.uk