



MANCHESTER
CITY COUNCIL

BIG Lottery Improving Financial Confidence

Introduction

- Susan Parkinson – Resource Procurement and Programme Management;
- Neela Mody – Lead Commissioner Directorate of Adults.

Purpose of briefing

- To advise partners regarding the development of bids;
- To outline a shortlisting process to ensure the best possible bids are developed for Manchester;
- To prompt discussion and partnership development.

What's on offer?

- £30m programme to help people become more confident in managing their money;
- Grants of £500k to £1 million available to projects lasting between 3 & 5 years;
- Open to partnerships of organisations delivering housing and financial services - led by a voluntary sector organisation and including at least one non-profit housing association and supporting LA;
- Applications accepted from areas identified as having the most financially excluded residents. Manchester can submit 2 bids.

What's required?

- Focus is on Social Housing tenants;
 - First time SH tenants
 - 16 – 24 years
 - In and out of work
- Goal is to improve access, skills and engagement of social housing tenants in using financial services;
- Delivery needs to be from well rounded Partnership;
- Outcomes should focus on Improvement, Continuation & Learning.

Bids

- Only 2 can be submitted for Manchester;
- MCC must be a partner but not lead;
- The 2 bids should complement each other;
- A partner could be named in both bids;
- Bids should be evidence based;
- Should be innovative not a duplication or existing projects.

Bids should be....

- Focussed – not spread too thinly;
- Preventative;
- Pre-emptive – take into account Welfare Reform changes;
- Encourage volunteering and mentoring;
- Consider sustainability beyond the programme lifetime.

Partnerships

Big Lottery want to see:

- Appropriate lead partner;
- LA engagement and support as a partner;
- A mix of skills and a clear flavour of what the partnership offers.

National Context

- 11% of the UK population do not have a bank account with transactional capabilities;
- 2.3 million people in the UK borrow from the home credit industry at rates of interest of 189% or more;
- The number of people borrowing from loan sharks has increased by 22% in the last 3 years, to around 200,000;
- Over half of those in the poorest fifth of UK households do not have home contents insurance;
- People on low incomes pay a poverty premium for financial services, other goods and services and in terms of the financial cost of adverse events such as fire, flood and theft.

Welfare Changes

- 21st Century Welfare looking to simplify the benefit system in order to improve incentives to work from 2013;
- Benefits conditional on claimants willingness to work;
- Reassessing all long-term Incapacity Benefit claimants for their readiness to work;
- Reducing age of young child for lone parents in receipt of income support from age 7 to age 5 in 2012;
- Reduction in Local Housing allowance and housing benefit rates will reduce disposable income rates.

Manchester context

- Social housing tenants on Housing Benefit;
- Financial inclusion levels in Manchester;
- Couples with child poverty stats;
- Worst affected wards;
- Loan shark activity;
- High Street providers.

What is already there that might be linked into?

- Registered Provider initiatives on financial inclusion;
- LA commissioning of debt advice;
- Credit Unions;
- National MAS and Money Mentors;
- Illegal Money Lending team;
- Manchester strategy to reduce dependency.

To summarise...bids need to indicate

- This is the evidence
- This is the partnership
- This is the difference the bid can make

The Big Lottery will simply score bids on:

- Need and outcomes
- Delivery

Proposed Process

- Partnerships submit expressions of interest to fundingopportunities@manchester.gov.uk;
- Panel to meet and shortlist 2 bids/ partnerships.
- The 2 shortlisted partnerships meet to develop the Expressions of Interest to submit to the Big Lottery

The Panel

- A representative from Resource Procurement;
- An MCC officer with extensive bid experience;
- An officer from Strategic Housing;
- A 3rd Sector Representative;
- Private Sector Representative;
- As advisors: 2 potential beneficiaries.

The Proposed Timetable

Task	Date
Workshop session held (MCC)	26 July 2011
Expression of Interest submitted	5 August 2011
Shortlist Expression of Interest	8 August 2011
Successful partners notified by (MCC)	16 August 2011
First Partnership meeting held	19 August 2011
Outline proposal submitted to BIG Lottery	16 September 2011
Confirmation to go forward to full bid development	30 November 2011
Full application to be completed	31 May 2012
Confirmation of success	31 August 2012

The tasks highlighted in grey are BIG Lottery Fund deadlines

Thank You Questions

Contact Details:

Email: fundingopportunities@manchester.gov.uk

Queries can be raised to Resource Procurement Team
0161 234 3717

To be fair and transparent any questions that are answered will be shared with organisations who register their interest as a lead organisation.