



moneywise plus



Celebrating
achievements
3 years on



15 Wellington Street, Leicester LE1 6HH
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Reaching People is the trading name of Leicestershire Voluntary Sector Resource Agency

The Moneywise Plus approach

Three distinctive elements contribute to the continued success of Moneywise Plus. To begin, **access to the programme** must be as easy as possible. Then there is the **new kind of support** we offer, qualitatively different from the services that people are likely to have encountered previously. The following section discusses these elements, along with the final element, describing how participants are **prepared for the future**.

Ease of access

For Moneywise Plus to succeed, the service it provides must be easy to access. But accessing help and support is not always easy. It is particularly difficult for our target clients. People who are out of the job market, older or disabled can be very isolated. Even finding out what is on offer takes contacts or inside knowledge they probably do not have. It can take courage to begin to think about trying something new. It can also take hard cash, just to get on a bus into town. Those resources can be in short supply after the multiple setbacks that have been part of many people's life experiences.

We try to make every part of the process as easy and frictionless as possible. To help that vital first contact, we have established links with a wide range of relevant agencies including Jobcentres, libraries, Sure Start centres, community centres and faith organisations.

Where I heard about moneywise plus:

“At the Gurdwara on East Park Road”

“At Sure Start, Saint Matthews.”

“At the Jobcentre. It was easy to get involved.”

“At Loughborough library.”

“At the Caribbean Centre in Highfields, Leicester.”

“At Oadby library, I saw the poster.”

Once people have made the decision to seek help, and taken the vital first step, it is crucial that they are not let down. Many of our participants have faced false starts in the past, or been frustrated in dealings with organisations and services that should be

there to help. That's why we have advisers available to answer questions right from the start and to be there as people negotiate the options they have available.

Moneywise Plus feedback shows that people really value having help with the sign-up:

"The adviser helped me to sign up—that is what made the process easy."

"It was easy to sign up because the adviser helped me to fill in the forms"

"I did not mind the place for sign up, however it was difficult to find a suitable car park."

"It was easy to sign up because some one helped me, the adviser"

"The adviser helped me to sign up, which made it easy for me."

New kind of support

Once participants have joined the Moneywise Plus programme we aim to provide everything necessary for them to reach their goals. Many have a long journey ahead in order to get to where they want to be. This may be because of illness or disability, economic pressures or some other barrier that has prevented them living the life they wanted, often for many years.

This means the support offered by Moneywise Plus cannot be determined in advance. It cannot follow a pre-set formula. It has to be geared to the particular needs of each client.

One-to-one sessions with an adviser are key to this process. It can take time to build up a relationship, to feel safe talking about financial worries, debts and the limitations of mental health conditions. Once trust and confidence has been established, people can say things that they wouldn't be comfortable raising in a group or to a stranger.

Importantly, appointments are arranged at a time to suit the individual. Many have caring or other responsibilities. Others are managing health conditions that limit their options.

The sessions with an adviser can focus on what matters to the individual. For instance, the varied range of support one participant received included digital help to update his CV and enhance his email skills and also to develop his knowledge of job search sites in the construction industry. The one-to-one sessions also have increased his confidence in prioritising bills.

Another participant, on the other hand, looks after young children and is not currently seeking work. Her adviser focused on helping her with financial and digital skills and with getting a training course that could fit alongside her childcare.

Experience has taught that the Moneywise Plus sessions are best held at a place that suits the individual. If a journey is complex, expensive or tiring, appointments may be missed. Feedback suggests that reimbursing travel costs is crucial for people whose financial resources are rock bottom. One frustration for the project is the difficulty of letting people know this in advance.

When Faiza and Josephine, now the Moneywise Plus ambassadors, were participants on the programme they both valued the continuity of seeing the same adviser. Consistency and familiarity makes a massive difference says Josephine. “Otherwise you have to explain yourself and your situation again and again.”

Prepared for the future

By September 2019, 100 participants moved into education or training, or into active job search from being economically inactive. Alongside this highly impressive achievement, was a further unexpected success. A total of 42 people moved into employment or self-employment.

Getting people into work has not been a priority target for Moneywise Plus. As we and our funders know, the starting point for most of our participants makes employment an unrealistic target to aim for. It is a great credit to the Moneywise Plus team that expectations have been exceeded in this way.

Getting work is a clear and obvious achievement. But there are many other successes which are not so easy for an outsider to discern. A lot of change is incremental and subtle. It involves decisive but small alterations in attitude and behaviour. And, of course, achievements depend on starting points. To say that someone is now motivated to do job searches can represent a massive shift from their low point, months ago, when they joined the programme.

As the above statistics show, our main success still lies in helping people move closer to the job market. For instance, Priya, who has had two interviews for work, now feels much more confident about the prospect of work. Edward, managed to do eight weeks' contract work in construction since working with Moneywise Plus and says he feels more motivated and positive.

One satisfied participant paid tribute to the work of advisers. Lynette said to our ambassadors, “Do not change the Moneywise Plus programme. Everything is fine as it is.”

We, of course, cannot resist making improvements. We are confident that our feedback system helps us continue to adapt and change to create even better outcomes for our participants.

Meet the ambassadors: Faiza and Josephine



Faiza and Josephine have a unique view of Moneywise Plus programme. They currently interview participants as they leave on the programme, getting vital feedback that helps improve the service. As they themselves are “graduates” of the programme, that gives them a unique view of the value of Moneywise Plus.

Faiza first made contact with Moneywise Plus in the spring of 2018. Asked to describe the difference it made to her life since then, she says simply: “a miracle”.

She joined the digital skills programme and after receiving help with her CV and covering letters, began applying for jobs.

Now she works 16 hours a week with Moneywise Plus, interviewing participants about their experience and feeding back responses to help improve the service.

“I couldn’t believe it when I was called for interview. You send so many applications and get nothing. Now I work with a great team of people in a job I really enjoy.”

For ten years, Josephine was employed part time as a care support worker. Then she had an accident, injuring her left knee and shoulder. That meant a period of operations, recovery, and physiotherapy before she could return to work. It was a difficult and uncertain period of her life. She says. “As time went by I’m thinking—how am I going to be able to go back and bath patients?”



Coming from hospital one day she met a friend who recommended the Community Advice and Law Service as a place she could get help to sort out her finances. That was her route into Moneywise Plus.

These experiences have equipped Faiza and Josephine with a good understanding of the realities of life for many Moneywise Plus participants

Josephine and Faiza agree that knowledge of what is available is one of the key benefits participants receive from Moneywise Plus. They themselves were in expensive contracts with energy suppliers that they had not reviewed for years. Knowing how to switch, and having the confidence to do it, made a significant difference to both of them.

But as they know first-hand, you sometimes need someone to encourage you to act on issues that you are aware of but do not have the motivation to tackle alone.

Faiza and Josephine, known as Moneywise Plus ambassadors, also know from personal experience some of the other practical and emotional reasons why people might not seek help or might miss appointments. Josephine had to cancel appointments with her Moneywise Plus adviser when they clashed with hospital appointments.

This is the background to the sensitive, painstaking work that Moneywise Plus advisers undertake to reassure, build trust and confidence. The ambassadors' work, interviewing participants towards the end of their programme, helps all staff realise how many reasons, from personal setbacks, illness, insufficient credit on a phone, might cause people to go quiet and reject contact. The complexity of the psychological influences is illustrated when Faiza points out that, having established a relationship that they value with their adviser, some participants will not want to let them know about failure they experience. "They do not want to let the adviser down," she says.

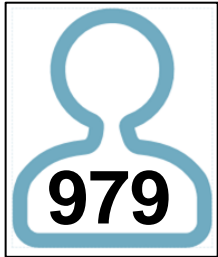
Sometimes clients disengage, disappear and don't respond to messages and calls rather than have to admit that they are struggling. The ambassadors may encounter the same disengagement when they carry out their interviews. Not all appointments that are made with them are kept. Even when they are, participants are sometimes unable to focus for longer than a few minutes on reviewing their experiences, current situation and aspirations. "They just walk away from the interview," says Faiza. "We understand. They're fidgeting and trembling, and we don't want to make their situation worse."

Both ambassadors feel they have increased their respect for and understanding of Moneywise Plus clients and the challenges they face. "When you find out the reasons for people's situations you understand more, it makes you more aware," says Josephine.

Faiza agrees, "You have more respect for people, more understanding. You look at the world differently. You are definitely less likely to judge."

Moneywise plus 3 years on

Participants



Number of women:



Number of men:

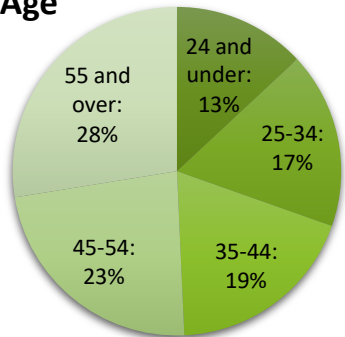


Achievements

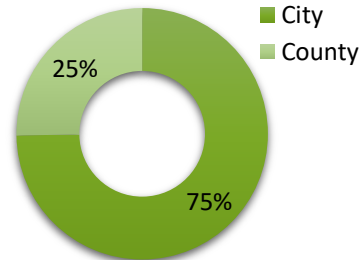
Employment

Goal	Number
Moved into Education or Training	62
Found work or are actively looking	80
Overall	142

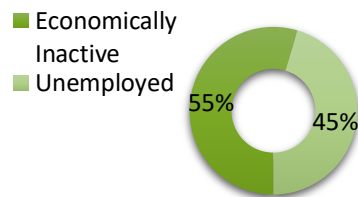
Age



City / County Split



Economic Status



Skills and confidence developed

Of 979 participants - improved skills and confidence in at least 3 of the following areas:

Skills and confidence developed:	No of clients:
Manage personal finances	372
Increased access to the internet	344
Using the internet differently	416
Increased use of the Internet	469
Regular attendance	471



52% have a disability



41% from ethnic minority



We can help, if you:

- Are currently out of work
- Have the right to live and work in the UK
- Want to move towards finding work, education or training

Get in touch:

Call us on:

0300 003 7004

Email us at:

info@moneywiseplus.co.uk

Find out more:

www.moneywiseplus.co.uk

