



# Making Money Work



## **REPORT ON MAKING MONEY WORK** **Financial Inclusion and Employability project** **2010/11**

In Dundee there is an employability framework of 40 agencies who are working towards helping people get back to work known as the Employability Pipeline. Making Money Work is a specialist intervention service for anyone to access at any stage on their journey to employment, education or training.

### Project Aims

To improve the financial knowledge and situation of those who are potentially financially excluded so that they can make informed choices about their future and be more ready to enter and sustain employment.

A drop-in service is available daily at Discover Opportunities Centre. Awareness sessions take place at various locations across Dundee at the request of partner organisations. Home visits are available for clients requiring one to one support in a non office environment.

The project aims to tackle these by providing a full comprehensive service including:

- Better off calculations – looking not only at benefits available but other hidden debt (debt which is not collectable whilst on benefits)
- Financial planning such as budgeting
- Help with banking issues such as opening bank accounts, dealing with bank charges
- Coping with changing finances
- Managing and talking debts

Referrals are also made to other agencies where appropriate when there are other issues such as eviction, representation at tribunals, legal advice and energy issues.

The project is funded through the Dundee Partnership, European Social Fund and Scottish Government Wider Role Fund.

<b>Output / Outcome Description</b>	<b>Annual Target</b>	<b>Cumulative Total</b>	<b>Comments</b>
Number of individuals on the employability pipeline receiving money / debt advice in relation to financial products / planning and income maximisation	800	<b>869</b>	<b>Over annual target</b>
Number of individuals not on employability pipeline receiving money / debt advice in relation to financial products / planning and income maximisation	150	<b>241</b>	<b>Over annual target</b>
Number of awareness raising events for people not on employability pipeline re: financial capability	12	<b>41</b>	<b>Over annual target</b>
Number of non-employability pipeline clients attending financial capability events	75	<b>700</b>	<b>Over annual target</b>
Employability Pipeline clients - Total amount by which income is increased per annum	£150k	<b>£196942.30</b>	<b>Over annual target</b>
Non-Employability Pipeline clients - Total amount by which income is increased per annum	£20k	<b>£105297.64</b>	<b>Over annual target</b>

## The future

Hillcrest has welcomed CraigOwl Communities into the group and the management of the project has transferred from Hillcrest Enterprises to Craigowl. Hillcrest Enterprises and CraigOwl Communities are subsidiaries of Hillcrest Housing Association.

Making Money Work goes from strength to strength and there is no shortage of demand for the service. We are aware that there are groups of people for whom employment may be a long way off and are therefore not engaging with the pipeline and accessing services therefore we are looking at ways of reaching the hardest to reach for example homeless people. We are involved in a number of networks across Dundee and are represented at the local Community Planning Partnership for Maryfield and there are potential opportunities to work with young people in the area who are not in employment, education or training.

We feel we have an excellent and unique service that supports people in Dundee overcome their financial barriers to employment and supports employment sustainability.

Joy Watson 28.04.11