**INFORMATION SHEET**

**Maryhill and Possilpark CAB**

Maryhill and Possilpark Citizens Advice Bureau opened in 1981. It exists to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them or through an inability to express their need effectively and, equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

During the 33 year history we have achieved £23 million in financial gains for our clients, dealt with around 450,000 issues and represented 2,950 clients at tribunals. The financial gains achieved, which put hard cash into our clients’ pockets, far outstrip the funding we have received. This means our work produces a significant and measurable net economic gain to the area.

This targeted approach will foster stronger bonds with the practices / money services; create better pathways between the two and embed money advice/debt in the practices by attaching / hosting the posts to the practices thus making any referral between the practice and the Project a seamless process. If successful the Project could be scalable, replicable and transferable so that its benefits could be experienced in other areas. The process of working on this bid has been well supported by a wide range of partners recognising both the level of need within this neighbourhood and the opportunities that it could create.

**How the Project will be delivered**

Negotiations are currently underway with each of the practices to determine if either an attached or hosted money advice resource model will be adopted. Both models will aim to integrate the money advice workers into the practice function ensuring an embedded change of practice and culture weaving money advice seamlessly into primary care delivery.

The Project will be readily accessible to families- project staff will be co-located in the GP practices provide on-site delivery so that people can be seen directly after seeing their GP avoiding the danger of potential drop out often encountered with referrals. Project staff will also provide an out of hours provision in the Possilpark Health Centre (up to 8pm) to help people that are working or who find early evening meetings easier to attend. Home visits will be undertaken if required. Families will be able to access the Project face to face, over the phone and via both text and email, whichever they find most suitable.

The Project will be based on prevention/early intervention – Project staff and health care professionals( including GPs and health visitors) will work systematically through GP patient registers to identify and make contact with vulnerable patients(families) in order to help them avoid getting into money problems but also to help those that have money/debt problems.

Project staff will also work closely with the two Community Links workers. These workers will be able to connect families to other sources of help in the community such as volunteering, development and learning opportunities and other forms of emotional support.

Project staff will link specifically to health visitors. This will include providing training for health visitors in order that they can identify families that would benefit from the services of the Project, strategies for raising the issue of money/debt in a tactful/supportive way and some basic knowledge about the sort of benefits that can happen for a family when they build their financial skills/knowledge and/or deal effectively with debt.

In all circumstances Project staff will feedback to health care professionals on the outcome of their work with families as part of the process of re-enforcing why health care professionals should make best use of the Project. Regular meetings will take place with health care professionals to promote the Project and to build relationships of trust and respect. In time the intention is for health care professionals to see the Project workers as fully fledged colleagues.

**Range of Financial Capability work to be provided and why**

The Project will provide group sessions on financial skills to low income families as well as one to one sessions. Evidence from Toynbee Hall, and our own experience, shows both one to one intervention and supported follow up sessions are the most effective approaches to improving a family’s financial situation and skills/knowledge. Group sessions will take place both within the Health Centre but also at other appropriate locations such as local nurseries/schools. The intention is to allow families to access the Project while they are doing another activity for example taking children to school or nursery. Part of the Project budget will be used to pay childcare costs for families that might not otherwise be able to make use of the Project

Families will be provided with services that will help them to take better control over their money matters and at the same time help them better prepare for paid employment. The Project staff will help clients on a one to one basis, but occasionally in group settings, with the following

1. Budgeting skills and money management

2. Banking

3. Affordable credit and savings

4. Promotion of home contents insurance

Affordable credit and savings –families will learn the benefit of regular savings, how to develop their savings plans and understand how credit unions operate. Families will understand concepts such as APR and how this translates to their own use of credit.

**Project Staff**

The Project will employ two members of staff, a Senior Money Advice worker and a Money Advice worker.