

Maximise Angus How-to Guide



This guide offers more detailed information and advice for those who may be interested in adopting or adapting the initiative in their local area.

This document comprises the following sections (click hyperlink to skip to that section)

- [Initial Idea](#)
- [Early Development of the Project](#)
- [Accessing the Service and Engaging with Service Users](#)
- [Working with People with Lived Experience of Poverty](#)
- [Leadership, Governance and Partnership Working](#)
- [Links to Wider Policies, Strategies and Statutory Requirements](#)
- [Funding](#)
- [Staffing and Resources](#)
- [Monitoring and Evaluation](#)
- [Reach and Impact](#)
- [Learning from Experience](#)

Title	Maximise Angus
Organisation	Angus Council
Category	Fully Validated Practice
Poverty Impact	Mitigation
Introduction to the Project	
<p>The Maximise Angus! Project is a collaborative effort between Education and Lifelong Learning in Angus, managed by the Angus Council Welfare Rights Team. Initiated in July 2022 and predicted to run for two years, the project employs a holistic approach to develop and normalise advice to families and contribute towards reducing child poverty in the Angus area. Two Financial Wellbeing Practitioners work with schools to provide guidance on budgeting, debt management, and accessing financial assistance and charitable applications. The project encourages schools and education colleagues to prioritise financial wellbeing and poverty reduction in their work with families.</p>	

Maximise Angus How-to Guide

Initial Idea

Who had the initial idea?
Kim Banks.
How did the idea for the project come about?
The project was inspired by existing child poverty issues in Angus and the success of similar poverty alleviation projects in Scotland.
Did you draw on any published reports / papers / research evidence or practice you had seen elsewhere to inform your plans? <i>If so, please add details to the box below.</i>
No specific reports were used in the original planning of the project. However, research evidence by similar child poverty alleviation projects (such as the Maximise Edinburgh Project) encouraged the project's development in reflection of their implementation, success, and demand for financial wellbeing services in schools.
Who was involved in developing the initial idea of the project?
Kim Banks and Dawn Rennie.
Were those with lived experience of poverty involved in developing the initial idea of the project?
No
What funding was used, if any, to support the development of the initial idea of the project?
No funding was used in the planning of the project.

Maximise Angus How-to Guide



What in-kind resources were needed when developing the initial idea of the project?	
Facilities	N/A
Equipment	N/A
Local Knowledge	Dawn Rennie provided insight of poverty issues in schools and had pre-existing relationships and connections with school staff in Angus.
Food and Drink	N/A
What, if any, barriers did you have to overcome when developing the initial idea of the project?	
<p>The coronavirus pandemic had a significant impact on the initial planning and delivery of the project, leading to a temporary hold on its development. Kim Banks and Dawn Rennie prioritised alleviating poverty issues exacerbated by the pandemic before finalising the initial project idea. Once the project was established, two main barriers emerged:</p> <ul style="list-style-type: none"> - Time restrictions – issues while scheduling time to meet with head teachers and other school staff. - Emphasising the value of the Maximise Angus! service and financial advice in general during busy times. <p>Solution: simple referral forms and an easy/non-time-consuming referral pathway process.</p>	

Maximise Angus How-to Guide



What, if anything, was helpful when developing the initial idea of the project?

The pre-existing relationships and connections that Dawn Rennie had with education institutions, as well as Kim Banks' connections within the Angus Council Welfare Rights Services played a vital role in the development and initial success of the project. Open lines of communication with established charity organisations and community members.

What was the timeline between the initial idea and the start of the project?

The timeline from the initial idea for this project was impacted by the coronavirus pandemic. However, the application for this project was submitted in October 2021, and the project was initiated in July 2022, taking approximately 9 months for the project to be approved.

Who made the decision to introduce the project?

Kim Banks and Dawn Rennie.

[Return to Introduction](#)

Maximise Angus How-to Guide



Early Development of the Project

Did you run a pilot project or carry out a feasibility study?	
Yes	
What did you do? Please describe the pilot project or feasibility study.	
<p>A small pilot study was conducted before the coronavirus pandemic as the barriers to families accessing and visiting the welfare rights office was clear. A small number of drop-in financial advice services were initiated at school events in low-income areas in Angus. These areas were identified by Dawn Rennie who had connections in the schools with the highest levels of deprivation in Angus, according to the Scottish Index of Multiple Deprivation Scale. However, the pandemic arrived and there wasn't enough time or opportunity to evaluate their work. The team was still in the experimental stage with the sole aim of discovering what they could do to meet the needs of low-income children and families within education.</p>	
Who was involved in the work of the pilot project?	
<p>Kim Banks and Dawn Rennie developed the project and hired a welfare rights officer to assist them with drop-in sessions in schools.</p>	
How, if at all, were those with lived experience of poverty involved in the pilot of the project or feasibility study?	
<p>People with lived experiences of poverty were only involved in providing feedback.</p>	
What funding was used, if any, for the pilot of the project or feasibility study?	
<p>No extra funding was used.</p>	
What in-kind resources were used for the pilot of the project or feasibility study?	
Facilities	Facilities were provided by schools across Angus.
Equipment	Banners/advertising equipment was used, as well as standard IT equipment such as computers.

Maximise Angus How-to Guide



Local Knowledge	Dawn Rennie suggested which schools were best to approach (low SIMD scale, knowledge provided by school staff).
Food and Drink	Provided by schools.
Was the pilot project or feasibility study evaluated? <i>If yes, please provide details</i>	
No – unable to complete work due to covid restrictions	
What evidence, if any, from the pilot project was used to confirm that it was working?	
Based on the number of referrals received, it was evident that there was a need for the service in Angus. Moreover, positive feedback from school staff as well as future referrals they recommended confirmed that the service is essential. Staff reported many cases of parents and families reaching out for emergency financial support..	
Who made the decision to continue with the project beyond the pilot or feasibility study?	
Kim Banks	
How did the pilot or feasibility study inform the final design of the project?	
The pilot project illustrated the negative labels attached to ‘welfare rights advice’ advertising in schools. The stigmatisation behind welfare rights advice and support was made clear by the small number of parents approaching the Angus team in school events. Consequently, the team decided to use a different approach to advertising/promoting their service. Instead of being ‘welfare rights advisors’, they changed their names to ‘financial wellbeing practitioners’, to decrease stigma, and developed a more ‘informal’ approach to gaining referrals, such as approaching families in casual conversation.	

[Return to Introduction](#)

Maximise Angus How-to Guide

Accessing the Service and Engaging with Service Users

Is there a referral process? If yes, how does the referral process work (self-referral, referred by other agencies, identified from an existing database)

Yes. The referral form is designed to be simple and easy to use, with a single page containing basic information such as the family name, address, and the nature of their needs. Referrals are typically made by schoolteachers, head teachers, or other senior staff members, and are sent to a designated inbox for the welfare rights team. From there, a member of the administration team assigns the referral to one of two workers, who then respond within a maximum of five working days. In practice, however, responses are typically provided within two to three days. In cases of emergency or crisis situations, referrals are marked as urgent and are mostly addressed on the same day

How are potential clients made aware of the project?

Information is sent out via Head Teacher Mail, which is a newsletter that goes out to all head teachers who then identify and spread awareness to clients. The Maximise Angus! staff are also available to raise awareness during head teacher cluster meetings and school events such as parents' evenings and social events. The team attends these events and also attends holiday provisions to ensure that staff members are available to support families and maximise their incomes during school closures.

How do you keep in touch with service users? Do your service users have a preferred method of contact?

The service uses a mixed-methods approach to keeping in contact with its users. In terms of gaining referrals, the team approach families in person at school events. While keeping in contact with service users, the service offers face-to-face meetings in schools or at home visits, and through emailing or phone calls. Depending on the severity/complexity of cases, some clients prefer over the phone contact or in person contact. Therefore, no version of contact is most common/popular, the method of contact is individual to every case..

[Return to Introduction](#)

Maximise Angus How-to Guide



Working with People with Lived Experience of Poverty

Are those with lived experience of poverty involved in delivering the project? *If so, please describe below.*

The project does not aim to use people with lived experience of poverty in the delivery of the project, aside from feedback. However, one financial wellbeing practitioner happens to have a personal experience of poverty. According to Kim, the member of staff is particularly relatable to clients which has been helpful in creating strong relationships and trust with families, which is essential in 'breaking down barriers' and fully supporting those in crisis.

Are people with lived experience of poverty involved in managing the project or project governance? *If so, please describe below.*

No

Are people with lived experience of poverty involved in any other aspect of the project? *If so, please describe below.*

People with lived experience of poverty are only involved in feedback.

[Return to Introduction](#)

Maximise Angus How-to Guide



Leadership, Governance and Partnership Working

Who is responsible for managing the project?
Kim Banks
Is this the only responsibility of the person managing the project? <i>If not please describe the manager's wider roles and responsibilities.</i>
As well as managing the project, Kim gained additional funding for parents in immediate financial crisis as part of a discretionary fund. Managed by Kim, the team use a 'cash first approach' to alleviate financial emergency which provides families with funds to afford essential items (such as clothes or essential household items) or to pay off immediate debt in emergency situations. Similarly, the team also provide families with supermarket vouchers..
Is there a Project Steering Group? <i>If yes, who is involved in this and how does it work.</i>
No
If there is no Steering Group, what governance arrangements are in place to review strategy and performance?
Monthly performance reports are provided to the Angus Council.

[Return to Introduction](#)

Maximise Angus How-to Guide



Links to Wider Policies, Strategies and Statutory Requirements

Is the project part of a wider anti-poverty strategy? *If so, please give details.*

The project is part of the Child Poverty Action Group and Bright Futures strategy. The CPAG and Bright Futures group aim to reduce child poverty in Scotland and to alleviate wider poverty issues such as social mobility and educational attainment restrictions. The project is also part of the Scottish Government's Child Poverty Action Plan (aimed at reducing the number of children living in poverty to fewer than 5% by 2030)..

Is the project part of any other strategy? *If so, please give details.*

No.

Is the project delivering a service that is a statutory commitment. *If so, please give details.*

Yes, the Angus team have joined with local authorities to report their activity in reducing child poverty in line with the Scottish Government's Tackling Child Poverty Delivery Plan.

[Return to Introduction](#)

Maximise Angus How-to Guide



Funding

Who funds the project? <i>Please give details.</i>
The Scottish Government (provided via a joint application was submitted by Banks and Rennie for COVID19 recovery money.
How much does the project cost?
The team received £200,000 to fund two years of service. Both members of staff cost £40,000 per annum
Is future funding based on pre-agreed outcomes or outputs being delivered?
Due to being part of the COVID-19 recovery money, the team need to ensure that families are being lifted out of poverty, and that child poverty issues in Angus are being targeted.

[Return to Introduction](#)

Maximise Angus How-to Guide

Staffing and Resources

Which paid staff are involved in delivering the project?	
Other than Kim Banks and Dawn Rennie, there are two Financial Wellbeing Practitioners on 23-month contracts. They were introduced to schools through cluster meetings with head teachers, parent/child learning events and parent's evenings. Their role in these meetings was to emphasise the ethos behind the Maximise Angus! Project, rather than simply as financial welfare advisors due to stigmatisation. 'Very informal' strategy was used to break down barriers and to encourage engagement. The overall day-to-day role of the staff is to respond to emergency financial support cases as soon as possible, and to continuously support families in crisis through benefits, debt, and money advice.	
Are volunteers involved in delivering the project? <i>Please describe their role and their contribution.</i>	
No.	
What in-kind resources do you need to deliver your project?	
Facilities	Offices are provided by the Angus Council and meeting and event facilities are provided by schools.
Equipment	No equipment is required other than computers/internet access for the standard benefit calculators and patient recording systems.
Local Knowledge	Knowledge of families in crisis across the schools are identified and passed on by the schools.
Food and Drink	N/A
For each of the in-kind resources listed above, who provides it?	
Facilities	Angus Council and local schools.
Equipment	Angus Council
Local Knowledge	Local schools
Food and Drink	If used at school events, it is provided by the schools.

Maximise Angus How-to Guide



Did you have to buy or develop new IT systems, software (databases, apps) or technology to deliver your project? *Please describe below.*

No IT systems or software was purchased. The Angus Council provided the team with access to the benefit calculator and patient recording software

Was additional staff training required to deliver your project? *If so, please describe.*

No.

[Return to Introduction](#)

Maximise Angus How-to Guide



Monitoring and Evaluation

What information, if any, do you collect about your project?	
Number of users	Yes (314 total in the last year)
Profile of users	Yes, all demographic details are collected (e.g. gender, sexuality, age, marital status, ethnicity).
Experience of users	Yes, this is recorded by the financial wellbeing practitioners and by the schools.
Anything else	Most information is collected for each case. This data is collected following the initial referral process by a financial wellbeing practitioner.
How often is data collected? Who collects the data?	
The project uses a patient recording system 'Advice Pro'. The data for each client is recorded and uploaded by a financial wellbeing practitioner at the beginning of every case.	
Do you have baseline data on what things were like before the start of the project or before users started the project? <i>Please describe the type of baseline data that you have.</i>	
No baseline data was recorded. The knowledge of what individual cases were like prior to the project is anecdotally provided by clients in meetings and through feedback. Larger scale baseline data such as poverty rates in different local areas was accessed online and through insight from schools.	
Do you produce an annual report? <i>Please provide details of what this includes.</i>	
The project produces an annual improvement service report. They also provide monthly internal performance reports for the Angus Council.	
In what ways, if at all, do you use the data that you collect to adapt the service that you provide?	
Yes, in terms of demand for the service in specific areas.	



Maximise Angus How-to Guide



Have you employed an external organisation to formally evaluate your project? *If yes, please provide details.*

No.

Do you intend to employ an external organisation to evaluate the service that you provide in the future? *If yes, please provide details.*

This is something that the project is interested in, however this only depends on future funding which is not guaranteed.

[Return to Introduction](#)

Maximise Angus How-to Guide



Reach and Impact

What difference has the project made?

Positive financial benefits/effective crisis intervention for children and families. The project has increased the household income and entitlements for 314 children and their families in Angus. In many cases, it has provided families with additional gains to their income of up to £400 per month with a total of £702,200 of financial gains in one year. This additional income has had a positive impact on a number of areas, including reducing debt distress and mental health issues, improving housing security, and enabling access to childcare. The project has not only improved clients' financial wellbeing, but also their overall quality of life.

Decreased pressure for education staff/more effective educational support for children. Families are under far less financial pressure, which also decreases pressure for head teachers. Therefore, head teachers are able to concentrate on their role in education, rather than acting as welfare rights advisors. This also allows parents to support their children's learning more at home.

How do you know this? What evidence demonstrates impact (metrics, interviews, feedback)?

This is evidenced through feedback and meetings between clients and the financial wellbeing practitioners. Some impacts/feedback is reported by clients to schools which is then communicated back to the practitioners.

To what extent have the aims of the project been achieved?

The project has been highly successful in achieving its aims. It has provided support to numerous families in financial crisis, helping them maximise their income and providing them with connections and resources for long-term financial support. This is evidenced by the substantial financial gains made by the project in the first year alone. Families have gained up to £400 per month, amounting to a total of £702,200, which has had a significant positive impact on the financial security of low-income families with children in Angus

How, if at all, have conditions changed since the project was introduced?

The demand for the service is high across Angus, with many families reporting to be in financial crisis. However, a lack of long-term funding restricts the number of clients that the team can take on.

Maximise Angus How-to Guide



If yes, has the project had the capacity to meet these changing conditions and demand? *Please describe and explain below.*

No, as mentioned above, the number of clients the project can support is restricted by a lack of long-term funding.

Has the project had any unexpected or unintended outcomes? *If so, whether positive or negative, please describe.*

Dawn Rennie acknowledges the project's achievement in raising a significant amount of money for low-income families. However, she also highlights the unexpected scale of unclaimed funds that these families were entitled to. However, Kim Banks, with her background in welfare rights, was not surprised by the scale of unclaimed benefits and the number of families suffering from financial crisis.

In your opinion, is the project having an impact on tackling child poverty? If so, please describe in what ways.

This project directly tackles poverty in schools by providing families with additional financial support. It also has wider poverty alleviation impacts, such as family crisis intervention and prevention, increased educational attainment, social mobility, and crime reduction..

[Return to Introduction](#)

Maximise Angus How-to Guide



Learning from Experience

What is working well?

- Rebranding the names of the financial advisors to 'financial wellbeing practitioners' and creating an informal approach was essential to engaging with families facing hardship. According to Kim, breaking down the barriers upheld by stigmatisation surrounding debt and benefits advice, and approaching parents in a casual conversation were crucial for the success of the project.
- Similarly, strong relationships between the team and school staff are effective at 'breaking down barriers' and providing the best possible support for children and their families. Additionally, strong workplace relationships have encouraged a high standard of work/service.
- The straightforward referral process is very effective in engaging schools and families.
- Offering families in immediate financial crisis access to emergency funding and supermarket vouchers was also influential in engaging with families in emergency situations.

What, if anything, is working less well?

The demand for the project has made the lack of staff (due to funding restrictions) a major issue. This has also had an impact on the project's advertisement, as the team is only able to take on a limited number of people at a time.

Maximise Angus How-to Guide



What are the key learning points that you'd like to share with other practitioners? For example, is there anything that you would do differently?

Be realistic and plan carefully. Do not oversell a project if you cannot keep up with demand

- The scale of your project is completely dependent on funding. If the service is too heavily promoted/advertised, you may risk being 'swamped' or 'overrun' which will result in a bad reputation and negative outcome for your clients. Instead, plan carefully on how you design, deliver, and overview your project.

Have a clear idea of the project and how to engage with authorities

- Involving head teachers and promoting the services from the beginning of the project was crucial for engagement. By sharing information about the project as soon as funding was secured, the head teachers were aware of the project and what it would entail. This approach allowed for a gradual introduction of the project to the school staff, rather than overwhelming staff with information. The project team lessened the welfare rights aspect of the project to avoid stigma and instead emphasised the Maximise Angus! ethos in supporting families facing financial hardship. This approach changed the mindset around the project and made it more approachable for school staff.

A simplistic referral pathway is essential in maintaining engagement

- It should be clear and easy to use, without the need for complex information. Basic guidance should remind school staff that it is an opportunity for them to use and a resource they can take advantage of. Given the busy schedules of teaching staff, it is important to provide clear and concise reminders to ensure the project does not fall off their radar.

What plans do you have to develop or expand the project in the future?

The future of the project is dependent on securing long-term funding.

How easily do you think your project could be replicated in another setting?

This project has the potential to be easily replicated in a different setting, provided that sufficient funding is available. Kim recommends that in order to replicate the Maximise Angus! Model, practitioners must have a clear understanding of their target audience, know how to effectively engage and contact them, and have the necessary time and resources to support them.

Maximise Angus How-to Guide



[Return to Introduction](#)

