

About Key Contact from Organisation	
1.	<b>Name</b>
	Richard Lister and Frances Havery
2.	<b>Employer / Organisation</b>
	Aberlour Children's Charity
3.	<b>Position</b>
	Financial Wellbeing Co-ordinators
4.	<b>E-Mail at Work</b>
	<a href="mailto:Richard.Lister@aberlour.org.uk">Richard.Lister@aberlour.org.uk</a> <a href="mailto:Frances.Harvey@aberlour.org.uk">Frances.Harvey@aberlour.org.uk</a>
5.	<b>Telephone Number at Work</b>
	07789455654 (RL) 077342714978 (FH)
6.	<b>Role in the Project</b>
	Richard and Frances lead the project.
An Introduction to the Project	
7.	<b>Which partner organisations are involved in delivering the project (local authorities, organisations, community groups, etc.)?</b>
	Dundee City Council, Perth and Kinross Council, Angus Council, Angus Alcohol and Drug Partnership, Perth and Kinross Alcohol and Drug Partnership, Welfare Rights, SCARF (energy provider), Brooksbank Money Advice Centre, Dundee Citizens Advice Bureau, What Matters to You, the Linlathen Fairness Initiative. Letham4All, Heat Team, Changing Realities, the Social SuperMarket.
8.	<b>Does the project have specific aims and/or objectives?</b>
	In partnership with Tayside Councils, the project aims to undertake a 'test-of-change' process to better support families struggling with their financial well-being. It considers if financial support for families with complex needs is a valid form of support and whether it enhances their well-being through practical, whole-family approaches. The project works with Tayside's existing financial wellbeing support providers (such as welfare advice) to design a shared vision on how to better deliver financial well-being support for families. It strives to implement new, innovative ways of delivering financial support within Aberlour's family support model. It also aims to deliver a Tayside Hardship Fund to pay off the public debt of families with unmanageable debt.

9.	<b>Does the project have a title?</b>
	Tayside Family Financial Wellbeing Project
10.	<b>When did it start?</b>
	February 2022.
11.	<b>Has it finished? Is it on-going? Does it have an end date?</b>
	It is a three-year project that is currently on-going and is due to run until the end of March 2025.
12.	<b>Which groups of people, if any, are targeted by the service provided?</b>
	The target group varies across the areas served by the project. In Dundee, the project supports any family that is supported by Aberlour Children's Charity. These families are often coping with disabilities, mental health challenges or substance misuse. The project also supports mums and babies within the Mother and Child Recovery House in Dundee. In Perth and Kinross and Angus, an early intervention model is used. Families experiencing social, behavioural and/or educational challenges are identified by social workers and allocated a key worker who will support the family to address those challenges.
13.	<b>How many people have been served by the project?</b>
	27 successful applications, supporting 90 people in total including family members.
14.	<b>Where is it delivered?</b>
	Tayside (Dundee, Angus, Perth and Kinross).
<b>The Initial Idea</b>	
15.	<b>Are you able to talk about the initial idea to introduce the project?</b>
	No.
<b>Pilot Project</b>	
16.	<b>Was there a pilot project?</b>
	This is the pilot project.
<b>The On-going Development of the Project</b>	
17.	<b>Has the project changed through time?</b>
	No.
<b>Accessing the Service and Engaging with Service Users</b>	
18.	<b>Is there a referral process?</b>

	Families can be referred by social workers or support staff.
19.	<b>How does the referral process work?</b>
	In general, families are referred by social workers. However, the Aberlour Children's Charity's outreach team, social providers, or other third-party organisations involved with the family can also refer. Additionally, Aberlour currently runs two family groups where families can come along, do activities with the kids, and have something to eat, and they can also refer from these groups.
20.	<b>How are potential clients made aware of the project?</b>
	Through their key worker or social work.
21.	<b>How is contact maintained with service users? Do service users have a preferred method of contact?</b>
	Families are contacted 3–6 months after receiving support to assess the impact the project has made and check how the families are getting on. There is a mix of communication methods, but usually the method of contact is via phone or Microsoft Teams.
<b>Working With People with Lived Experience of Poverty</b>	
22.	<b>Are those with lived experience of poverty involved in <u>delivering</u> the project?</b>
	No.
23.	<b>Are people with lived experience of poverty involved in <u>managing</u> the project, <u>supervision</u> within the project, or project <u>governance</u>?</b>
	No.
24.	<b>Are people with lived experience of poverty involved in <u>any other aspect</u> of the project?</b>
	No.
<b>Leadership, Governance and Partnership Working</b>	
25.	<b>Who is responsible for managing the project?</b>
	Heather Kelly (Line Manager).
26.	<b>Is this the only responsibility of the person managing the project?</b>
	She is assistant director at Aberlour's Children's Charity and manages several projects across Tayside.
27.	<b>Is there a Project Steering or Advisory Group or Organising Committee?</b>
	There is a steering group made up of people from Welfare Rights across Tayside, social workers, internal staff at Aberlour and the Financial Wellbeing co-ordinators.

	The group meets once every quarter to discuss any developments, challenges, and the direction that the project is moving in.
<b>Staffing</b>	
<b>28.</b>	<b>Are there any paid staff?</b>
	The financial wellbeing co-ordinators (Richard and Frances) are the only full-time paid staff members. However, other members of Aberlour and stakeholders are involved in the steering group.
<b>29.</b>	<b>Are volunteers involved in delivering the project?</b>
	No.
<b>30.</b>	<b>Was additional staff or volunteer training required to deliver your project?</b>
	Aberlour work closely with teams of social workers and key workers as the financial wellbeing co-ordinators do not work directly with the families. Conversations around debt will be had with the key workers and social workers. Staff have attended CPT training and stay updated with current trends and events. Additionally, support staff have been trained on the financial wellbeing checklist and attend staff training and staff meetings.
<b>Links to Wider Policies, Strategies and Statutory Requirements</b>	
<b>31.</b>	<b>Is the project part of a wider anti-poverty strategy?</b>
	Yes, the project is aligned with Scottish Government policy initiatives, such as The Promise, Child Poverty Action Plans and CashFirst. The project is also part of Dundee's Advice Strategy and Aberlour feeds back to Dundee City Council on things that are happening locally.
<b>32.</b>	<b>Is the project part of any other strategy?</b>
	No.
<b>33.</b>	<b>Is the project delivering a service that is a statutory commitment?</b>
	No.
<b>Funding</b>	
<b>34.</b>	<b>Who funds the project?</b>
	The Robertson Trust, the Corra Foundation, and Aberlour Children's Charity.
<b>35.</b>	<b>How is the project funded?</b>
	The project is funded in two ways. The Robertson Trust provided three years of funding for the project. The Robertson Trust, the Corra Foundation and Aberlour provided further funding to set up a £150k Tayside Hardship Fund to support families with debt.

36.	<b>What is the budget for the project / how much does it cost to deliver?</b>	
	There was £150,000 allocated to the Tayside Hardship Fund, which is part of the project.	
37.	<b>Is future funding based on pre-agreed outcomes or outputs being delivered?</b>	
	Unknown if the pilot will continue after 2025. There is one year of continued funding from 2024 with the possibility of extended funding beyond this via The Robertson Trust.	
<b>Resources</b>		
38.	<b>What in-kind resources do you need to deliver your project?</b>	
	<b>Facilities</b>	N/A
	<b>Equipment</b>	Computers.
	<b>Local Knowledge</b>	N/A
	<b>Food and Drink</b>	N/A
39.	<b>For each of the in-kind resources listed above, who provides it?</b>	
	<b>Equipment</b>	Aberlour
40.	<b>Did you have to buy or develop new IT systems, software (databases, apps) or technology to deliver your project?</b>	
	A software package called Power BI is used. It uses information about the financial circumstances of families to generate a reports.	
<b>Formal Monitoring and Evaluation</b>		
41.	<b>What information, if any, do you collect about your project?</b>	
	<b>Number of users</b>	Yes.
	<b>Profile of users</b>	Yes, gender and the make-up of the family is recorded.
	<b>Experience of users</b>	Yes, questionnaires completed with families involved are recorded.
	<b>Anything else</b>	N.A.
42.	<b>How often is data collected? Who collects the data?</b>	
	The key worker will maintain records. All the information will be logged in a system called Dynamics. The additional financial detail is recorded in an app which is then submitted into Power BI where information surrounding gender and family make-up can be extracted.	

43.	<b>Do you have baseline data on what things were like before the start of the project or before users started the project?</b>
	No.
44.	<b>Do you produce an annual report?</b>
	No. Partners in Change report biannually. A report for Aberlour Children's Charity, titled <i>Evaluation of Tayside Family Financial Wellbeing Project</i> , has also been released and is available to the public.
45.	<b>In what ways, if at all, do you use the data that you collect to adapt the service that you provide?</b>
	It has been used to shape project development. For example, it became apparent early on that most families were experiencing council tax debt and rent arrears. This information was used to shape support offered.
46.	<b>Have you employed an external organisation to formally evaluate your project?</b>
	Yes. An external evaluation was conducted by Social Value Lab and published in February 2024. It is available to the public and titled <i>Evaluation of Tayside Family Financial Wellbeing Project</i> . It can be found here: <a href="https://web-backend.aberlour.org.uk/wp-content/uploads/2024/03/Evaluation-of-Tayside-Family-Financial-Wellbeing-Project.pdf">https://web-backend.aberlour.org.uk/wp-content/uploads/2024/03/Evaluation-of-Tayside-Family-Financial-Wellbeing-Project.pdf</a>
47.	<b>If yes, in what ways, if at all, have you used the External Project evaluation to adapt the service that you provide.</b>
	The external evaluation was used to report back to the steering group at Aberlour Children's Charity. They will use the evaluation to inform partners on what has been learned so far and how they intend to work during the final year of the project.
48.	<b>Do you intend to employ an external organisation to evaluate the service that you provide in the future?</b>
	Not now, but this might change towards the end of the project.
<b>Impact</b>	
49.	<b>What difference has the project made?</b>
	The project has had a significant impact on the mental health and well-being of family members. Families involved feel they can now cope with and manage their finances. The Hardship Fund has ensured families can 'reset' financially and not spiral into further debt. Additionally, all the families have been able to stay free of debt because of the project.
50.	<b>How do you know this?</b>
	The impact the project has had is evident from feedback from the families. Families were asked to report how they were feeling about their debt prior to support. Families reported negatively prior to report, often using very negative language to articulate

	<p>their stress and anxiety. After receiving support, family members reported how positive they felt due to the project. Families reported higher levels of confidence and that familial bonds were strengthened. Only one family has fallen into debt again after receiving support from the Hardship Fund.</p>
<b>51.</b>	<p><b>To what extent have the aims of the project been achieved?</b></p> <p>The aims of the pilot have been achieved so far. The evaluation of the pilot's first two years evidenced a change in the delivery of financial wellbeing support and better outcomes for families with unmanageable public debt. Additionally, the collaborative approach between statutory and third sector partners, alongside families, has delivered improved financial wellbeing support for families affected by public debt. Furthermore, work is being carried out to influence change around Dundee City Council's corporate debt policy.</p>
<b>52.</b>	<p><b>How, if at all, has the demand for the service changed since it started?</b></p> <p>Support workers have become more comfortable with the service and are now more confident when referring families. At the beginning of the project, there was a little bit of resistance from the key workers who already had a large workload. They have now seen the positive impact to families.</p>
<b>53.</b>	<p><b>If yes, has the project had the capacity to meet these changing conditions and demand?</b></p> <p>Yes, the project has been able to manage the increase of referrals by social workers with the available funding and staff.</p>
<b>54.</b>	<p><b>Has the project had any unexpected or unintended outcomes?</b></p> <p>No.</p>
<b>55.</b>	<p><b>In your opinion, is the project having an impact on tackling poverty? If so, please describe in what ways.</b></p> <p>Yes. The project has improved the financial situation of some of the most vulnerable and impoverished families. It has therefore reduced poverty and mitigated its effects by improving service users' well-being and financial circumstances.</p>
<b>Learning from Experience</b>	
<b>56.</b>	<p><b>What is working well?</b></p> <p>Engagement from staff is working well, and interest in the project has increased across the country after the project was reported in the media. Partnerships with other organisations has also been helpful to avoid duplicating work, enabling everyone to use resources more effectively and respond quicker.</p>
<b>57.</b>	<p><b>What, if anything, is working less well?</b></p> <p>There are differences in the three local authority areas that are served by the project. One locality has focused more on system changes, another on direct financial support to families and the third on getting quick access to financial advice. Going forward, cohesiveness between the three areas would be beneficial. Additionally, the</p>

	steering groups have not worked well due to their lack of feedback, suggestions, and industry insights. Another challenge is ensuring financial well-being remains a priority for key workers as they have many differing demands.	
58.	<b>What are the key learning points that you would like to share with other practitioners? For example, is there anything that you would do differently?</b>	
	Staff training is important to ensure staff feel confident when having conversations around money advice. It is not necessary for staff to know everything about money advice; however, they need to know when a situation becomes an emergency and how to reach out to third sector organisations and access appropriate advice.	
59.	<b>What plans do you have to develop or expand the project in the future?</b>	
	It is still uncertain.	
60.	<b>How easily do you think your project could be replicated in another setting?</b>	
	It could be replicated, especially for those working in the advice sector. However, for those working in other social care services it is may not as much of a priority.	
<b>Social media</b>		
61.	<b>Please enter social media contact details and weblinks to supporting documents or resources below:</b>	
	<b>Web Pages</b>	N/A
	<b>Facebook</b>	N/A
	<b>Instagram</b>	N/A
	<b>Twitter</b>	N/A
	<b>Tik-Tok</b>	N/A
<b>GDPR Consent (Add yes or no in the box)</b>		
<b>I give my permission to be named in the tackling poverty locally directory and associated public outputs.</b>		Yes.
<b>I give permission for our organisation to be named in the tackling poverty locally directory and associated public outputs.</b>		Yes.
<b>I give permission for me to be contacted by directory users.</b>		Yes.
<b>I am willing to be contacted if more details are required</b>		Yes.
<b>Request to review (Add yes or no in the box)</b>		
<b>Did the interviewee request to review a draft before it is sent to referees for review?</b>		Yes.





**Tackling Poverty Locally Online Directory  
Proforma for Researchers to Complete**



**Did the interviewee request to review the final version – after referee review – before it is uploaded to the Directory**

Yes.