

‘Worrying About Money’ cash first referral leaflets.



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)

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Title	‘Worrying About Money’ cash first referral leaflets.
Organisation	Independent Food Aid Network (IFAN).
Category	Fully Validated and Adopted Elsewhere.
Poverty Impact	Prevention. Reduction. Mitigation. Awareness.
Introduction to the Project	
<p>‘Worrying About Money?’ cash first referral leaflets are co-designed as straightforward resources both for people facing money worries, and frontline support workers. The step-by-step guides identify which local agencies are best placed to help people maximise income and access any existing financial entitlements. Their design is based on learning from Scotland’s <i>A Menu for Change</i> project.</p>	

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Initial Idea

Who had the initial idea?			
The initial idea for the cash first referral leaflet project was developed by <i>the A Menu for Change</i> project in Scotland alongside partners in Dundee, Fife and East Ayrshire. IFAN took the lead with the project in the Autumn of 2020. IFAN collaborated with one of the <i>A Menu for Change</i> partners (Nourish Scotland) to progress work to co-develop and disseminate leaflets in areas of Scotland.			
How did the idea for the project come about?			
The idea emerged as part of efforts to address food insecurity and financial crisis.			
Were plans informed by any published reports / papers / research evidence or practice from elsewhere?			
No.			
Was anyone else involved in developing the initial idea of the project?			
A Menu for Change, Nourish Scotland alongside IFAN, IFAN then progressed this work.			
Were those with lived experience of poverty involved in developing the initial idea of the project?			
Yes, the original version of the leaflet was co-developed with people with lived experience in Dundee as part of the <i>A Menu for Change</i> project.			
Was funding required to support the development of the initial idea of the project?			
No	<input type="checkbox"/>	Yes	xxx
Please provide details of the funding that was used to support the development of the initial idea of the project.			
Which organisation provided funding?	The Scottish government and the National Lottery.		
How much was required?	Not specified.		
What was the specific source of funding? (e.g., particular grant or policy)	Not specified.		

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Were specific resources – other than funding - needed when developing the initial idea of the project?	
No	Yes xxx
Please provide details of the resources that were required when developing the initial idea of the project.	
Staff/Volunteer Time	N/A
Facilities / Workspace	N/A
Equipment	N/A
Local Knowledge	In-Design and graphic design skills and ability to work with local partners to gather key local information be included in the leaflets.
Food and Drink	N/A
What, if any, barriers had to be overcome when developing the initial idea of the project?	
Making initial contact and identifying key stakeholders in individual areas can be challenging. Another challenge is checking the accuracy of information with some stakeholders in individual areas and keeping information up-to-date when staff members change.	
What, if anything, helped enable development of the initial idea of the project?	
The success of the project in individual areas has been the willingness and interest of local stakeholders in co-developing their own leaflet.	
How long did it take between having the initial idea and starting the project?	
A few months. The project developed very quickly.	
Who made the decision to introduce the project?	
IFAN’s director, Sabine Goodwin.	

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Early Development – Pilot Project or Feasibility Study

Was there a pilot project or feasibility study?	
No	XXX
Yes, a pilot project	
Yes, a feasibility study	

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Accessing the Service and Engaging with Service Users

Is there a referral process?	
No	XXX
<i>Yes (please provide details in the space below of how does the referral process works, e.g., self-referral, referred by other agencies, identified from an existing database)</i>	



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Other than referral, how do potential clients come to know about the project?

- IFAN often collaborates with local partners to organise launch events for individual leaflets to raise awareness. Each local launch event is an opportunity to invite frontline workers and volunteers in the area to hear more about the new leaflet and how to use it.
- Speakers from local agencies can highlight the services that they offer to help someone facing financial crisis or money worries, and representatives from partner organisations who have worked together to co-develop the leaflet can share their experiences and thoughts.
- The launch events have proven useful in raising awareness about the leaflet, increasing uptake, and alerting IFAN to the need to develop alternative versions.

Other ways in which IFAN regularly raises awareness of the resource is by:

- Liaising with stakeholders in each area, offering the alternative versions as additional options to accompany the leaflets.
- discussing distribution plans.
- Sharing best practice from others areas.
- Attending local partnership meetings and establishing new relationships.
- Providing online promotion material.
- Money Counts training which was originally developed by the Highland Money Counts Partnership when the Highland ‘Worrying About Money?’ leaflet was being co-developed and published. The training provided within this, aims to provide participants with confidence in starting conversations about money worries and in using the leaflet as a supporting tool. The training is directed towards frontline staff and support workers, and we usually have participants across all sectors join the sessions. The three main aims of the session are (1) being fully aware of local financial advice and cash first support options in the area, (2) feeling confident about using the local 'Worrying About Money?' leaflet when starting conversations about money worries and guiding them to appropriate support and (3) understanding the importance of a cash first approach to food insecurity.

What is the most common way through which users typically access the service?

Not specified.

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Do you take steps to keep in touch / reach out to service users?	
No	
Yes	xxx
<ul style="list-style-type: none"> • IFAN is regularly in contact with local partners in terms of keeping the ‘Worrying About Money?’ resource up-to-date and other activities linked to the project. • IFAN’s feedback form can be filled out by anyone. This could be someone using a particular leaflet to find support or a support worker. • IFAN has also commissioned <i>ScotCen</i> to conduct a second impact evaluation on the ‘Worrying About Money?’ leaflets. The aim of the research project is to explore and understand the impact of ‘Worrying About Money?’ resources on members of the public/people struggling to afford food. <i>ScotCen</i> is directly interviewing people who have used the ‘Worrying About Money?’ leaflets. 	

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Working with People with Lived Experience of Poverty

Are those with lived experience of poverty involved in <u>delivering</u> the project?	
No	
Yes	xxx
People with lived experience were involved in the co-development of the original Dundee leaflet during the <i>A Menu for Change</i> project.	
Are people with lived experience of poverty involved in <u>managing</u> the project or project governance?	
No	
Yes	xxx
Involved in the co-development of the original ‘A Menu for Change’ project.	
Are people with lived experience of poverty involved <u>in any other aspect</u> of the project? <i>If so, please describe below.</i>	
No	
Yes	xxx
IFAN has commissioned <i>ScotCen</i> to conduct a second impact evaluation on the leaflets. <i>ScotCen</i> is directly interviewing people who have used the ‘Worrying About Money?’ leaflets to explore and understand the impact of the resources.	

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Leadership, Governance and Partnership Working

Who is responsible for managing the project?	
Sabine Goodwin, the Director of IFAN.	
Is this the only responsibility of the person managing the project?	
Yes	
No	xxx
No, Sabine has wider responsibilities within IFAN.	
Is there a Project Steering or Advisory Group?	
No	xxx
Yes	
Are any other governance arrangements in place to review strategy and performance?	
No	
Yes	
IFAN’s Board of Trustees are involved in reviewing IFAN’s performance across its work streams. With funding from the Scottish Government, IFAN commissioned ScotCen to evaluate the impact of the ‘Worrying About Money?’ leaflets in November 2021 and again in 2023 (work ongoing). IFAN reports to the Scottish Government in terms of the project work in Scotland, as well as the William Kessler Family Charitable Trust and LondonPlus.	

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Links to Wider Policies, Strategies and Statutory Requirements

In your opinion, is the project aligned with national and/or local anti-poverty strategies and priorities (e.g., local authority or health board priorities)?	
Don't know	
No	
Yes	xxx
<p>Action 6 in the Scottish Government's plan Cash-First: Towards Ending the Need for Food Banks in Scotland refers to investment in IFAN's 'Worrying About Money?' leaflet project in order to ensure information on cash first support is readily available for both frontline workers, and people experiencing financial hardship. IFAN is grateful for the inclusion of the project in the plan and the increased visibility the Scottish Government's work towards ending the need for food banks has given, and continues to give to the 'Worrying About Money?' leaflet project.</p>	
Is the project part of any other strategy?	
Don't know	
No	
Yes	
<p>IFAN's general strategy to promote advice and support to maximise income across the UK as part of the charity's advocacy on a cash first approach to food insecurity.</p>	
In your opinion, has the project benefitted from being part of this strategy?	
Don't know	
No	
Yes	
Not specified.	



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Is the project delivering a service that is a statutory commitment?	
No	xxx
Yes	

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Funding

Has external funding been secured to support the work?	
No	
Yes	xxx
Please provide details of the external funding that was used secured to support this work?	
Which organisation provided funding?	Scottish government, local government and local stakeholders, general public, the William Kessler Family Charitable Trust, and LondonPlus.
What was the specific funding stream/source/scheme?	Not specified.
How much funding was secured?	Not specified.
For how long has funding been secured?	Not specified.
Is future funding from the same external source a possibility?	
Don't know	
No	
Yes	xxx
Is future funding from the same external source based on pre-agreed outcomes or outputs being delivered from this work?	
No	xxx
Yes	

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Staffing and Resources

Do existing staff from the host organisation contribute toward the work of this project as part of their broader work for the organisation?	
No	<input type="checkbox"/>
Yes	<input type="checkbox"/>
Not specified.	
Are existing staff from the host organisation paid extra (for example, taking on extra hours) to contribute toward the work of this project?	
No	<input type="checkbox"/>
Yes	<input type="checkbox"/>
Not specified.	
Have additional paid staff been employed to contribute toward the work of this project?	
No	<input type="checkbox"/>
Yes	<input type="checkbox"/>
Not specified.	
Are volunteers involved in delivering the project?	
No	<input type="checkbox"/>
Yes	<input type="checkbox"/>
Not specified.	



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Are specific resources – other than staff/volunteer time and money - needed to support the delivery of the project?			
No			Yes
			xxx
Please provide details of the resources that are required to deliver the project?			
Facilities / Workspace	The majority of IFAN’s other promotional ‘Worrying About Money?’ leaflet material is developed with <i>Canva</i> which allows flexibility in designing brand specific material. <i>In-Design</i> is used to design the ‘Worrying About Money?’ leaflets.		
Equipment	IFAN uses a database called <i>Airtable</i> that hosts the interactive versions of the ‘Worrying About Money?’ leaflets.		
Local Knowledge	At the initiation phase of the ‘Worrying About Money?’ leaflet project, IFAN received generic graphic design training and support from a Nourish Scotland colleague. Sharing knowledge about different processes at IFAN is streamlined as IFAN has created toolkits that encompass everything that goes into the leaflets.		
Food and Drink	N/A		
Are any of the resources needed to deliver the project provided in-kind, rather than budgeted from project funds?			
		No	
		Yes	
Not specified.			



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Were new IT systems, additional software, or upgrades existing software (databases, Apps) required to deliver this project?	
No	<input type="checkbox"/>
Yes	<input type="checkbox"/>
<i>In-design</i> was downloaded by IFAN team members to design the leaflets. <i>Canva</i> is used to develop additional leaflet material as it allows flexibility in designing brand specific material.	
Was additional training – for staff or volunteers - required to deliver this project?	
No	<input type="checkbox"/>
Yes	<input type="checkbox"/>
Not specified.	

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Monitoring and Evaluation

Is there baseline data to describe what things were like before the start of the project?	
No	xxx
Yes	
Is the difference that the project is making measured or monitored by the host organisation?	
Yes	xxx
No	
Who within the host organisation is responsible for monitoring the impact of the project?	
IFAN team members.	
How often is the impact of the project monitored or measured by the host organisation?	
Not specified.	
What methods, techniques or strategies are used by the host organisation to impact of the project?	
IFAN has used feedback from <i>ScotCen</i> 's report on the impact of the leaflets published in 2021 in increasing the availability and frequency of Money Counts training sessions linked to the resources.	



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What information is collected by the host organisation about the project?				
Number of users	Yes		No	xxx
Profile of users	Yes		No	xxx
Experience of users	Yes	xxx	No	
Outcomes for users	Yes		No	xxx
Anything else	Yes	xxx	No	



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Has the data that has been collected by the host organisation been used to adapt the way the project works?	
No	
Yes	
IFAN is continually updating (approximately every six months) the ‘Worrying About Money?’ resources to keep the information included up to date.	
Has an external organisation been employed to formally evaluate the project?	
No	
Yes	xxx
IFAN has commissioned <i>ScotCen</i> to evaluate the impact of the leaflet work in Scotland, first in 2021 from the service providers perspective and, more recently in 2023, from the leaflet users’ perspective	
Has the insight from the external organisation’s evaluation been used to adapt the way the project works?	
No	
Yes	xxx
One example of how IFAN has used feedback from <i>ScotCen</i> ’s report on the impact of the leaflets published in 2021 is, increasing the availability and frequency of Money Counts training sessions linked to the resources.	
Is there an intention to employ an external organisation to evaluate the impact of the project in the future?	
Don’t know / no current plans	
No	
Yes	xxx



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Is there an intention to undertake your own formal evaluation in the future to estimate the impact of the project?	
Don't know / no current plans	
No	
Yes	

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Impact

To what extent have the aims of the project been achieved?	
Fully met	xxx
Making progress toward meeting Aims	
Not making progress	
<p>The aim of the project is to help people and support workers while reducing the need for charitable food aid. These aims have been achieved but it is difficult to measure the impact in quantitative terms. Food insecurity has generally worsened during the time of the project which means that any improvements may be subsumed by worsening poverty levels.</p>	
What difference has the project made?	
<p>The work in Scotland exemplifies community impact. It is important to note that the ‘Worrying About Money?’ leaflet project is an integral part of the Scottish Government’s plan, ‘Cash-First: Towards Ending the Need for Food Banks in Scotland’. One action references investment in IFAN’s ‘Worrying About Money?’ leaflet project to ensure information on cash first support is readily available for both frontline workers and people experiencing financial hardship.</p> <p>IFAN has received positive feedback from staff and volunteers. Sophie Padgett from Shropshire Food Poverty Alliance Coordinator says, “The new ‘Worrying About Money?’ leaflet for Shropshire has been really well received, people have told us it is straightforward and easy to use. We’re so pleased to be able to offer people this resource. The leaflet has really helped to empower local groups and individuals to know what cash-first support options are available in Shropshire.”</p> <p>Another example of the project impact is IFAN’s collaborative work in Cornwall. IFAN’s joint report, ‘Finding ways to improve availability and access to financial support in Cornwall’, explains how this work led to transformative changes in terms of how Cornwall Council promotes available financial support based on a joint willingness to reduce poverty through a cash first (income-focussed) approach.</p>	

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Have conditions or demand changed since the project was introduced?	
No	
Yes	xxx
The need for 'Worrying About Money?' resources has increased in recent years across the board as food insecurity has deepened and the need for help and support has increased.	
Has the project had the capacity to meet these changing conditions and demand?	
Yes	
No	
IFAN's project does its utmost to keep up with demand but the worsening crisis means that help to maximise income is needed more than ever: Even when help and support is accessed people aren't necessarily able to manage on the levels of financial support available. IFAN's project is indispensable but is limited in its capacity to succeed given the existing rate of social security payment and wage levels, alongside the cost of housing, food, and other essentials.	
Has the project changed through time?	
No	
Yes	xxx



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<p>What changed</p>	<p>In January 2021, work started to expand the project into an interactive online resource. IFAN began working in partnership with Time to Spare (now Plinth) to create the interactive leaflets.</p> <p>In March 2021, IFAN sought feedback from the Ethnic Minority Law Centre on the design of the leaflets. Based on these responses and alongside feedback from experts by the experience the leaflet design was updated.</p> <p>Toward the end of 2023, IFAN commissioned a focus group of people with lived experience working with Disability Connect to access the interactive version of the ‘Worrying About Money?’ leaflets.</p> <p>IFAN is taking forward recommended changes, including making the navigation font and colour contrast of the interactive leaflet more user friendly for screen reader users as well as adding alt text to images on the pdf versions of the leaflets, and exploring the use of structural tags to establish a local reading order for people who are blind or partially sighted.</p>
<p>Why has it changed</p>	<p>The project is constantly evolving as a large part of the project work is to ensure that the information included on the leaflets is current and accurate. IFAN revisits each leaflet at least every six months and engages with the local stakeholders to update any information where necessary.</p>
<p>Has the project had any unexpected or unintended outcomes?</p>	
	<p>No</p>
	<p>Yes xxx</p>
<p>There have been numerous unintended outcomes from the project as it is co-developed and extended in particular ways according to the needs of individual communities. One example has been sharing the leaflet with council tax bills which has increased its reach significantly (first practised in Ryedale, which inspired other local authorities to follow suit).</p>	



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In your opinion, is the project having an impact on tackling poverty?	
No	
Yes	xxx
The project is having an impact on poverty and anti-poverty advocacy. It helps IFAN advocate for, and share the message on, a cash first approach to food insecurity and the need for an income-focused and long-term solution to poverty both nationally and locally. It also helps people as well as support workers to identify ways to maximise income, reducing the numbers of people struggling to afford food and other essentials.	

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Learning from Experience

What is working well?	
Working collaboratively with local partners to put together, use and promote individual leaflets. Money Counts training sessions linked to individual leaflets have proved to be an effective way to promote resources, income-focused referral pathways, and a cash first approach to food insecurity.	
What, if anything, is working less well?	
The scale of the project, and IFAN’s capacity, limits the ability to promote the work in each individual area.	
What are the key learning points that you’d like to share with other practitioners?	
Always taking the time to carefully talk through the needs of each individual area. Identifying and ensuring that all the relevant stakeholders are involved in key conversations.	
Are there plans to develop or expand the project in the future?	
	No
	Yes
	xxx
IFAN plans to continue to expand the reach of the leaflets, maintain their accuracy and find ways to embed a cash first approach to food insecurity through various means, including Money Counts training.	
How easily do you think this project could be replicated in another setting?	
The project is based on the ability to replicate the leaflet in other areas.	

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