



A Cash First Approach to Poverty

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- For almost 35 years Bute Advice Centre has provided welfare rights and money advice services in the Bute & Cowal region within Argyll & Bute. During the pandemic we needed to change our front facing approach to a telephone based system.
- The Argyll & Bute Community Food Forum, made up of all the independent foodbanks and community fridges across the region, was launched in February 2020, we didn't realise a pandemic was on its way and within a few months the foodbanks were asking for a bespoke advice service, they could see the relationship we had with Bute Oasis, our local foodbank and wanted that replicated across the region.
- We approached ABC for funding, at the same as they were looking to mitigate the effects of the pandemic for those on a lowest income with a cash first approach so it seemed a perfect collaboration. The relationship between ourselves as an advice provider, Allenergy as an energy advice service, Argyll & Bute Council and the foodbanks has been fundamental in developing support strategies across the region.

- The Flexible Food Fund project was created in Jan 21. It would support low income households right across Argyll and Bute with a cash first approach. A priority was that every recipient of the foodbank would be given information on how to access the project. Individuals could apply for a grant directly to the Council or be supported to apply. If successful they would receive half of the grant, the second payment would only be awarded if they engage with Bute Advice Centre in the first instance. This give an opportunity for a benefits check to ensure that the client is in receipt of all appropriate benefits, grants and rebates. A referral can also be made to our partner organisation ALLenergy who offer energy advice and support with energy vouchers, white goods etc. The grants range from £160 - £1060 depending on the size of the household. This is about putting cash into the pockets of those who need it most and ensuring adequate income on an ongoing basis. The success of the project has been, that so many clients believe they are getting everything they are entitled to and would never have approached for a benefits check. However being of the project raises awareness of things they didn't know existed. Welfare Reform has become a very complex thing. With the combination of UK, devolved Scottish benefits, local authority and charitable funds available. It is unlikely that lay people will have an understanding of what is available. Therefore I always promote a check with a qualified WRO.
- As the project was rolling out we had the pleasure of being contacted by IFAN who suggested that a leaflet being used in another region could be useful in Argyll & Bute. The Money Worries leaflet became a corner stone of the roadshow that took place as we travelled across Argyll & Bute promoting the project. The leaflet highlighted the FFFF, BAC and ALLenergy but also the range of other support services across the region. We delivered 6000 leaflets during the roadshow. The leaflets have been so successful that foodbanks regularly pop them into foodbags and many organisations have asked for supplies to give to clients. More agencies such as Health Visitors and teachers etc are having conversations around finances as the Cost of Living crisis bites alongside fuel challenges.

- Since the start of this particular project with 2 FT WRO and 2 Energy advisers the client gain has been fantastic. Bute Advice Centre have been able to access £1.8 million through benefits, grants and rebates for clients and Allenergy alongside the energy advice has been able to achieve a client gain of over £600K. This combined client gain of almost £2.5million is a testament to the effectiveness of the project.
- The project was supposed to finish in March of this year but it will come as no surprise that the support is needed more now than ever and ABC have been able to secure funding to allow the project to continue.

Thank you for your time.