



CASH FIRST COMMUNITIES 2025

the
CHURCHILL
fellowship

Cash first in practice in Edinburgh – connecting the conversations



Edinburgh Cash First Toolkit: A Practical Resource for Change

Brenda Black - CEO, RD, Churchill Fellow

Mary Sinclair – Fundraising and Impact Manager



Cash First Tool Kit

Why do we need this toolkit?

- The Challenge
- Why a Cash First Toolkit?
- Practical –people first approach
- Complimentary approach



What is Cash First?

Cash first approaches provide people directly with money, pathways to money, or vouchers, making them an effective and dignified form of support for people facing hardship. Where appropriate, they are an alternative to food banks referrals or in-kind support.



Why Cash First?

Cash offers flexibility for people to decide what their immediate needs are, whether they be purchasing the essentials, buying school shoes for their child, paying an energy bill, or paying down debt to get on a more secure financial footing. It can have an immediate impact on people's lives.

What do we need to apply a Cash First Approach?

TRUST

Frontline staff need to be given the trust and autonomy to make decisions about how best to help individuals.

TIME

Time must be dedicated to embedding a cash first approach within the organisation, such as building procedures and applying for funding. Conversations about money also take time.

TRAINING

Training for staff at all levels within an organisation improves confidence and ability to deliver a cash first approach effectively.

KNOWLEDGE

A good knowledge and understanding of the services available within the city is essential to applying a cash first approach.



RESPECT

People must be treated with dignity and respect to know how best to use a cash grant for themselves and their family.



Developed with and for the community

- Co-production & partnerships
- Community members input
- Building a stronger local network
- Joining food, support & climate



Menu for All





What's inside the Toolkit?

- Who? Our teams
- Why? Supporting
- What? Resources
- Where? To signpost
- Who? Partners- Experts

INDEPENDENT
FOOD AID
NETWORK



As a community organisation, someone using your service may be facing financial crisis

How can you and your organisation support them using a cash first approach?

1. Start a conversation about money

✔ Speaking to someone can relieve feelings of worry about money and break the money-worry cycle.

❓ **Find out more** about building confidence of staff and volunteers in starting conversations



See the Purple Zone (Page 3) for example questions to start money worries conversations.



2. Offer a cash payment, voucher or grant to meet the immediate need

✔ Vouchers, cash or grants are a fast and effective way to meet immediate need with dignity and choice.

❓ **Find out more** about practical considerations such as helping people without a bank account.



See the Green Zone (Page 4) for practical tips on distributing vouchers or cash as well as crisis grants available from the council.



3. Signpost to the right support

✔ Signposting does not require specialist knowledge and can help someone access long-term support.

❓ **Find out more** about overcoming barriers and helping people to access support



See the Pink Zone (Page 5) for local signposting resources and training sessions



4. Practical help to take the next step

✔ When someone is ready to open up, practical help to access support can help speed up the process to resolve the crisis.

❓ **Find out more** on ways to provide practical help even for busy organisations, e.g. an internet room.

See the Blue Zone (Page 6) for suggestions and considerations



Purple Zone

Start a conversation about money



? How

- Use a compassion statement and follow with open questions (see below). Listen with empathy and reflect back
- Offer information
- Explore the information
- Avoid assumptions and being judgemental
- Ask 'what will help?'

Example compassion statements and conversation starters:

Here's some suggestions but make sure your words feel comfortable for you:

- Times are tough. How are you getting on with money at the moment?
- Lots of us are struggling with money at the moment. Do you know where to get support if you needed it?
- Some people have said they sometimes find it difficult paying all their bills. How are you finding it?
- You said you have been feeling very low lately. Do you have any money worries that might be causing this?
- Are you aware of anything that might be causing this anxiety? Is it money worries?

Case Study

Paul has fallen behind on his credit card and fuel bill payments. He's been avoiding dealing with threatening letters such notices about cutting his electricity off. The anxiety and stress has left him unable to work, meaning he's further behind on the debt and struggling to pay for food.

After a conversation with someone at a church community meal about his worries, he was signposted to an advice provider who supported him to contact his energy supplier. The supplier was happy to arrange a manageable payment plan and he could keep his electricity on. The advisor also helped him to do a benefits check and he found he was entitled to additional payments alongside his universal credit, due to his housing costs and because he hadn't been able to work.



Benefits

- Speaking to someone can relieve their feelings of worrying about money and break the money-worry cycle.
- Using empathy can reduce feelings of shame and stigma
- Open conversations build relationships and trust, opening the door to further signposting and support.

Things to Consider

- Training and support such as Money Counts (see page 7) can boost the skills and confidence of staff or volunteers.
- Conversations around money can take time and frontline staff may often be busy.

Green Zone

Offer a cash payment, voucher or grant to meet the immediate need



? How

- A cash first approach can be built into funding applications for specific projects, allowing organisations to have a pot of funding, prepaid cards or vouchers for administering to those in need.
- Support people to apply for grants:
- Crisis Grant – help with an unexpected emergency like a fire, flood, job or money loss. Accessible through the council.
- Community Care Grant – help for someone to start a settled home after experiencing homelessness, domestic abuse, imprisonment or leaving care. Also suitable for someone at risk of a home becoming unsettled. Accessible through the council.
- Emergency support is short term. Signposting to a benefits advisor for a benefits check (or to a free online benefits calculator) may prevent people from facing recurring crises.

Case Study

Pilton Community Health Project (PCHP) is a Community Hub in North Edinburgh. They created a Crisis and Wellbeing Fund specifically to mitigate the impact of the cost of living crisis. The Fund provides a quick response and can provide cash or vouchers for crisis or wellbeing support.

For example:

- A lone parent bought winter clothes for her children and depleted her food budget. Generational poverty left her unable to lean on family for support. The PCHP Crisis and Wellbeing Fund helped with a food shop for store cupboard staples, and she was signposted to an advice provider.
- Another person's relative fell ill and they needed to travel to England. PCHP were able to pay for train tickets, ensuring they still had money in the budget to feed their children.



Benefits

- Fast and effective way out of an emergency.
- Can be administered as bank transfer, payment to an energy provider, prepaid bank cards, shopping card for specific retailers or physical cash.

Things to Consider

- Is a payment or voucher the best solution for the person at this stage?
- Vouchers, rather than cash, may be more useful for some, such as: those who are overdrawn, in a financially controlling relationship, or those without a bank account or address.
- Provide signposting along with one-off payments to offer more sustained support.
- Cash-in-hand can impact on someone's safety where an active addiction is present.
- Keep GDPR-compliant records of money/vouchers given out for auditing purposes.
- Charitable payments do not impact on Universal Credit as they are not specified income.

Purple & Green Zones

Blue Zone Practical help to take the next step



? How

- Provide people with a place to access the internet and with support to use a benefits calculator, or check their eligibility for payments they may not be receiving. Sitting with someone or helping them with language or literacy barriers may be really beneficial.
- Supporting someone with an immediate need such as a food parcel can help to build a trusting relationship and allow for further conversations about finances or other needs.
- Acknowledge that not all questions may be fully answered and consider signposting to an accredited advisor.

Benefits

- Its not easy to speak up about money issues, so when someone does, being able to provide immediate support is important as they may not speak up again.
- Organisations can be equipped with all the resources and knowledge to enable someone to access the support available.

Things to Consider

- Training such as Money Counts (See page 7) can support team members to feel equipped to discuss money worries and provide the right information.
- Supporting people can take time and frontline staff may often be busy.



Case Study

As the host of the Edinburgh Community Cafes Network, Edinburgh Community Food launched a programme of support for Community Cafes called **Take 5 Access**. Alongside food support in the form of Take and Make DIY meal kits and access to free meals, Edinburgh Community Food supported Community Help and Advice Initiative (CHA) and Granton Information Centre to provide "Ask & Act" information points within the warm, friendly, inclusive local setting of community cafes. Tablets were supplied to cafes, allowing people to receive supported signposting using the cafe's internet access. Staff were empowered to take people through online benefit eligibility checks and help with the process of applying for financial support.



Pink Zone Signpost to the right support



? How

- There are many ways that someone can manage their debt, maximise their income and reduce their stress around money. Provide opportunities for someone with money worries to speak to a trained professional.
- Signpost someone as quickly as possible by giving them a leaflet, directing them to a website or place or simply telling them about an organisation. If needed support them through the process. We can also make direct referrals to other organisations with the individual's permission. Choose the option which is the best fit for the situation.
- The welfare support and grants system is complex and hard to navigate and understand. Providing training and resources for team members can improve their understanding of the benefits system and create a route to financial support for those who use their service.

Benefits

- Anyone can signpost someone to an organisation. No special training is needed.
- This sort of help can make a big difference to someone's life.



Use the QR code or visit our webpage to find useful links and resources providing cash first support and training

Things to Consider

- Sensitive and empathetic conversations can reduce feelings of stigma and shame around poverty, and may encourage people to seek further support when signposted.
- Providing a 'listening ear', support and guidance may lead to people feeling less overwhelmed and helpless.
- Reading through resources together or accessing materials in other languages can help overcome language/literacy barriers.
- Providing internet-ready devices will assist those without access to the internet.

Case Study

Edinburgh Community Food and VOCAL partnership project - carers support



Edinburgh Community Food and VOCAL came together in support of the health and well being of 303 carers from across Edinburgh. Carers were supplied with a weekly nourishing food box delivered to their homes containing the IFAN 'Worrying about Money' leaflets, information about Edinburgh Community Food training courses supporting employability and were signposted to VOCAL for further support and income maximisation advice. They also received financial support towards their energy bills plus cooking equipment, such as slow cookers to reduce energy costs. The cash first aspects of this project (cash payments and signposting) were integrated from the outset.

Pink & Blue Zones



What's Next?

How you can get involved.

- Increasing awareness
- Encouraging implementation
- Policy & advocacy
- Download – Implement - Share



<https://www.edinburghcommunityfood.org.uk/cash-first-information-and-resources>

Thank you for
listening



www.edinburghcommunityfood.org.uk



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