

Applications for Neighbourhood Fund 2022-23**Application No.1**

Area Committee	Neighbourhood Management Enforcement Project
Area Priority	Neighbourhoods/Love Where You Live
Name of Service	Neighbourhood Enforcement
Service Point of Contact (email)	Michelle Coates, michelle.coates@sunderland.gov.uk
Project Title/Cost Centre Title(s)	WA Neighbourhood Management & Enforcement Project
Project Description	<p>Extend the Enforcement Officer: The project has proven to be very effective re enforcement action and resident engagement in targeted neighbourhoods. All targets have been over-achieved and the project reports activity to each board. To date there has been (September 2022) 17 FPN, 124 investigations, 1889 written warnings, over 200 Section 46 notices. Additional partnerships are established as part of this project management. This extension will now manage the Together Clean & Green Partnership Group as a Project Management Steering Group for NMEP. The project will now liaise directly with Cllrs regarding redeployment of the street cams and identifying any new 'hotspots' for the project to target</p> <p>This additional funding will extend the project to March 2024 and allow the officer to roll out activities to other areas in Washington</p>
Start Date	June 2023
End Date	March 2024

Funding requested £35,000 (Neighbourhood Fund 2022/23)

Key milestones

Project Management Steering Group Schedule in place	June 2023
Attendance Neighbourhood Board (Schedule confirmed April 2023)	(April 23; July 2023; Oct 2023)
1100 Enforcement Actions delivered	March 2024
Project evaluation	March 2024

Outputs

Number of Enforcement Actions	1100
Number of fixed penalty notices issues	25

Number of investigations commenced	100
Number of written warnings	750
Number of Community Protection Warnings	10
Number of Community Protection Notices	5
Number of Section 46 notices	75
Number of camera deployments	25
Number of Enviro Crime Signs Installed	100
Number of Commercial actions taken	10

Recommendation – Approve £35,000 Neighbourhood Fund (2022/23 budget)

The Neighbourhood and Community Board recommend approval of this project, which delivers to Washington Area Investment Delivery Plan Priorities of Neighbourhood Management and Enforcement and Love Where You Live

Application No.2

Area Committee	Washington
Area Priority	Love where You Live
Name of Service	Environmental Services
Service Point of Contact (email)	Julie.McBurnie@Sunderland.gov.uk
Project Title/Cost Centre Title(s)	WA Delivering the Usworth Park Plan
Project Description	<p>A total of £234,000 has been allocated to delivering the Usworth Park Development Plan. More than £204,000 has now been allocated to deliver the refurbishment of the pavilion in the park. Contractors are due on-site with a 6 - 8week programme anticipated. The remaining £30,000 (Neighbourhood Fund) has been spent on additional elements of the Delivery Plan which includes locking and unlocking/security, support for the Friends of Usworth Park, additional landscaping and bulb planting, installation of additional bin, additional resources to encourage play activity and improvements to the tennis courts</p> <p>The development of a feature gateway/new entrance is seen as essential to support the Green Flag application. Following escalating costs to deliver capital improvements, additional funding is now required to continue to deliver aspects of the Usworth Park Development Plan as well as manage the site whilst the building works are completed. A number of actions/activities are still to be completed. This includes maintaining Park security, fencing, new gates, landscaping and support for the Friends. This funding will allow ES to continue to work with partners to deliver the approved Usworth Park Development Plan to support a future application for Green Flag Status</p>
Start Date	01.01.2023
End Date	30.09.2023

Funding requested £10,000 (Neighbourhood Fund 2022/23)

Key milestones

Building works completed	February 2023
Community Engagement Plan completed (VCSA CSW)	February 2023
Green Flag application	February 2023
Attend Neighbourhood Board	March 2023 (29.03.23)

Outputs

Healthy City	
Asset improved to contribute towards Healthier lifestyles	1
Greenspace improved (m ²)	

Recommendation – Approve £10,000 Neighbourhood Fund (2022/23 budget)

The Neighbourhood and Community Board recommend approval of this project, which delivers to Washington Area Investment Delivery Plan Priorities of Love Where You Live and Invest in Parks and Open Spaces.

Application No.3

Area Committee	Washington
Area Priority	Love Where You live – Invest in Parks
Name of Service	Highways
Service Point of Contact (email)	Graeme Hills
Project Title/Cost Centre Title(s)	WA Princess Anne Park Master Plan
Project Description	<p>Work has now commenced on site to deliver priority items as detailed in the Princess Anne Master Plan and this programme is expected to be delivered within the £100,000 budget already awarded.</p> <p>Building on an that investment to deliver mainly repairs to footpaths and surfaces, additional funds are now requested to carry out footpath maintenance to paths that have root damage / trip hazards to footpaths not previously identified. This is a request to approve a further £10,312 (Neighbourhood Fund 2022/23) to SCC to deliver additional works as detailed above</p>
Start Date	January 2023
End Date	March 2023

Funding requested £10,312 (Neighbourhood Fund 2022/23)

Key Milestones

Footpath Repairs commence	January 2023
Works completed	March 2023
Attend Neighbourhood Board	29.03.23

Outputs

Asset improved to contribute to healthier lifestyles	1
amount of highway, cycle, pathways improved by area (m2)	100m ²

Recommendation – Approve £10,312 Neighbourhood Fund (2022/23 budget)

The Neighbourhood and Community Board recommend approval of this project, which delivers to Washington Area Investment Delivery Plan Priorities of Love Where You Live and Invest in Parks and Open Spaces, and Highways & Traffic Management.

Application No.4

Area Committee	Washington
Area Priority	Love Where You Live – Invest in Play
Name of Service	Environmental Services
Service Point of Contact (email)	Rachel.Wood@sunderland.gov.uk Alan.Rowan@sunderland.gov.uk
Project Title/Cost Centre Title(s)	WA – Delivering Washington Play Strategy
Project Description	Both Washington Area Committee and SCC have already invested significant funds to deliver the Washington Fixed Play Strategy (WFPS). A total of £185,000 capital has been allocated – SCC £85,000 plus WAC £100,000 (NCIP) – together with S106 contributions for specific sites of £116,000. April 2022 Neighbourhood Board received a detailed report outlining progress with the majority of the works proposed in the WFPS completed and the procurement of new equipment still outstanding. In addition, at local Councillor request, SCC has been requested to complete a design options exercise for a new play area in Harraton. The Area Committee is asked to note the Procurement contract for the equipment is now completed – whilst the programme and timescales are still to be confirmed, it is anticipated that all equipment will be installed by 31.03.22. Officers have been asked to commence with the options exercise for the Harraton site. Also to be noted North East Community Forest orchard/plantation will also be planted at the Harraton site. This proposal is to recommend a further £40,000 (Neighbourhood Fund 2022/23) be added to the budget to deliver the Play Strategy – including new equipment at the Harraton site.
Start Date	January 2023
End Date	December 2023

Funding requested £40,000 (Neighbourhood Fund 2022/23)

Key milestones

Harraton Design Options completed	Feb 2023
Equipment contract completed – Washington sites	March – June 2023
Stakeholder Engagement Harraton	March – June 2023
Report to Neighbourhood Board	March 29 th 2023
Harraton Design agreed	June 2023

Outputs

Assets (play areas) improved to contribute to healthier lifestyles	15
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Recommendation – Approve £40,000 Neighbourhood Fund (2022/23 budget)

The Neighbourhood and Community Board recommend approval of this project, which delivers to Washington Area Investment Delivery Plan Priorities of Love Where You Live and Invest in Parks and Open Spaces and Play

Application 5

Area Committee	Washington
Area Priority	Heritage & Culture
Name of Service	Heritage, Museums and Arts
Service Point of Contact (email)	Trina Murphy – Service Manager for Heritage, Museums and Arts Trina.murphy@sunderland.gov.uk
Project Title/Cost Centre Title(s)	WA Albany Wheel – Installation & Enhancement
Project Description	<p>A project to relocate the existing pit wheel at Albany to Silksworth is moving forward to completion. A second part of the project to install a refurbished pit wheel in Albany as a replacement is now required. It is proposed that the pit wheel at Albany will be replaced by a wheel currently located at Washington F Pit Museum. This wheel will need to be refurbished prior to installation in Albany village centre as Phase 1 alongside an opportunity to enhance the existing location as a Phase 2 for consideration.</p> <p>Detailed drawings, calculations, and specifications for the pit wheel installation (Phase 1) have now been received.</p> <p>£93,396 - Costs for the physical removal, transport, and refurbishment of the pit wheel at F Pit. It is anticipated that the budget for the wheel relocation and refurbishment will be sourced from the allocation for the Washington F Pit project within the Council's approved capital programme.</p> <p>The council has also received an estimate of costs to undertake the Phase 2 landscape works at Albany. Refurbishment of the pit wheel presents an opportunity to explore an enhancement to its existing location. The pit wheel's current interpretation and setting lacks impact and could be improved with a landscape scheme more effectively</p>

	<p>commemorate Washington's rich mining and industrial heritage. Early indications are that improved landscape costs are likely to be in the region of £45,000. WAC are asked to consider the feasibility of contributing funding to support delivery of the phase two scheme via their Neighbourhood Fund. Subject to WAC approving £20,000 NF and a further £3,856 NCIP the balance (capped at a maximum total project cost of £45,000) for Phase 2 will be requested to be sourced from the allocation for the Washington F Pit project within the Council's approved capital programme.</p> <p>A communication plan will be developed with residents and stakeholders ensuring they are informed in advance of works commencing. The Lead is also committed to consulting with Gentoo re joint working to enhance landscaping of the village Centre (in line with Gentoo plans to demolish garages and enhance the area)</p>
Start Date	January 2023
End Date	December 2023

Funding requested £20,000 (Neighbourhood Fund 2022/23) and £3,856 (Neighbourhood Investment Capital 2020/23)

Key milestones

Appointment of SCC Landscape Architect and project designs discussed in consultation with Gentoo	30 January 2023
Consultation with Community and project designs (<i>to include street furniture</i>) shared by Landscape Architect and updated to reflect	February 2023
Attend Neighbourhood Board to update progress <i>to include Landscape Architect</i>	29.03.23
Landscape works commence	June 2023
Landscape works complete	September 2023
Installation of Street Furniture	October 2023
Unveiling community event	November 2023

Outputs

Number of assets improved to contribute to healthier lives	1
Number of cultural/heritage events supported and delivered	2

Recommendation – Approve £23,856 Neighbourhood Fund (2022/23 budget) and Neighbourhood Investment Capital funding

The Neighbourhood and Community Board recommend approval of this project, which delivers to Washington Area Investment Delivery Plan Priorities of Love Where You Live and Heritage and Culture

Application No.6

Washington Outreach Project: Extension

Washington Area Committee has approved a total of £68,750 to the Sunderland Youth Consortia to deliver the Washington Outreach Project. The project engages young people at hotspot areas re ASB and tries to address challenging and 'at risk' behaviours. Good partnerships in place with Police and SCC ASB Team. Outreach and base work as part of the programme plus referrals into services as required. To date over 5000 young people have been engaged with the programme - 1506 supported/engaged in 2020; 2856 in 2021; 636 up to June 2022. The project has been delivering outreach and centre-based sessions in areas identified as hotspots by partners including the Police and elected members since 4th July 2020. Since then, we have consistently overachieved on our targets engaging over 1700 Young People and working alongside local organisations to address youth ASB.

Considerable learning and development have been gleaned from delivering such an innovative and exciting project. Coming out of lockdown we experienced larger groups of young people engaging in anti-social and criminal behaviours. We believe that the periods of lockdown, alongside lack of interaction with appropriate adults such as teachers and youth workers who promote respect and discourage anti-social behaviour, have been contributory factors. Although progress is being made to get young people 'back on track', now is not the time to reduce provision, there needs to be a continuity of youth workers working across the areas in Washington and provision for young people to access. ODYPP have funding till the end of June 2023 to provide Safe spaces for young people and to access mental health counselling support – Good Vibes. This provision, whilst essential, is not enough to cater for the numbers of young people requiring interventions and youth sessions and doesn't address anti-social behaviour although it complements that provision. We fear that ending the Area Committee Neighbourhood funding and hence provision now will be detrimental, especially when the days get longer and warmer, and more young people are out on an evening. The Consortium is looking at various funding streams to extend the Good Vibes project and moving forwards an element of outreach work could be funded to complement that provision not just in Washington but City wide, taking its learning from the Washington Outreach Project.

Sunderland All Together Consortium in partnership with ODYPP requests three months of continuation funding totalling £7,000, enabling the project to continue till the end of June 2023. Continuation funding of the outreach project is matched to the lottery funded mental wellness sessions hosted in Washington by ODYPP. As the sessions have a health focus and mental health counsellors attached directly to them young people engaged via outreach will have a direct route into mental health wellbeing and support provided by the project and 'Good Vibes' counsellors. This project is funded for 3 years until the end of June 2023 and is a successful model of Counsellors delivering alongside youth workers in community venues at accessible times for young people.

Budget

Item and Description	Total Costs	Match Costs	NF Contribution
Outreach Salary costs	1940.00	0	1940.00
Transport & activity	700	0	700
Springwell/Sulgrave/Pitstop/Oxclose Outreach Base + Activity Salary costs	5902.15	3310.15	2592.00
Building Costs	1500.00	500	1000
Management Costs	768		768

Total	10810.15	3810.15	7000.00
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Additional outputs

Output	Qtr 1 April-June 23
No of young people in hotspots engaging with workers	25
No of young people referred to support services	5
No of young people accessing youth outreach bases	100

Exit Strategy

As mentioned above Sunderland All Together Consortium is actively looking at a variety of funding streams to continue the Good Vibes, safe space sessions and to retain its clinical counsellors. The Washington Outreach Project has shown us that the young people it engages with on the streets who do not access 'traditional youth provision' will access support once the positive relationship between youth worker and young person has been established. This is something we would like to encourage across the City of Sunderland and have built it into our funding strategy. We would hope to have funding in place from July 2023.

Recommendation – Approve £7,000 Neighbourhood Fund (2022/23 budget)

The Neighbourhood and Community Board recommend approval of this project, which delivers to Washington Area Investment Delivery Plan Priorities of Supporting Young People

Application No.7

Washington Events Programme 2022/23 (Extension)

Washington Area Committee approved £70,000 at the June 2022 Area Committee to Community Opportunities to deliver the following programme of events:

Miners Picnic 2022

Summer Carnival 2022

Illuminations November 2022

Christmas Fayre Dec 2022

1940s event June/July 2023

Miners Picnic August 2023

Planning for Summer Carnival 2023.

Councillors then requested that the lead agent consider what was required to **deliver** the September 2023 carnival as well as pre planning – in order to avoid tight timescales and turn around of plans etc., based on confirmation of new budgets (2023/24) which are not accepted by Area Committee until the June Area Committee.

The programme delivered to date has included the summer Carnival 2022, the Miners Picnic 2022, the Switch-on/Illuminations and the Christmas Fayre.

The cost of running the annual Washington events package has increased due to supplier costs, with some areas of work seeing a significant rise including the cost of marquees that was driven up by demand during covid19 and such as generators for power provision which rely on diesel to fuel them, costs of running vehicles to deliver staging etc. A number of companies are now only installing and de-rigging around a weekend rather than being

available of a weekend day, resulting in new security costs that were not envisaged when the application was submitted. We have also noticed an increase in entertainment costs, the number of suppliers providing a quality offer has decreased as some didn't restart after covid and this again has pushed prices up. Further, the 2022 events packaged included the preparation of the 2023 Carnival but not all of its delivery costs and hence an extension to budget is required to include the additional delivery requirements. This is in addition to anticipated rises in staffing, insurance and cleaning costs. This proposal requests a further £10,000 is allocated to the events budget to ensure the programme can accommodate the delivery of the 2023 Carnival.

Additional Outputs

- 203 – number of children and young people benefitting – 1000
- 309 – number of community events support – 1
- 311 – number of visitors footfall at neighbourhood events - 3000

New milestones

- Compile and submit safety and event plans – 15th July 2023
- Complete risk assessments and publicity – 15th August 2023
- Advertise and market event to residents/visitors – 1st September 2022

Recommendation – Approve £10,000 Neighbourhood Fund (2022/23 budget)

The Neighbourhood and Community Board recommend approval of this project, which delivers to Washington Area Investment Delivery Plan Priorities of Supporting local Events, Heritage and Culture.

Application No.8

Washington Area Committee: Funding Opportunity

Project Brief for Washington Youth Matters

Washington Area Committee would like to invite interested local Voluntary and Community Sector (VCS) groups and public sector partners to submit proposals to deliver projects in the local community which support delivery of their Supporting Young People priority (Washington Area Committee Neighbourhood Investment Delivery Plan). Wards covered are Washington Central, Washington East, Washington North, Washington South and Washington West.

There is an opportunity for organisations with a proven track record in delivering grant funded projects to deliver this project on behalf of the Washington Area Committee. Formally constituted and 'not for profit' groups which include charities, schools, voluntary and community groups and public sector organisations can be involved. CICs can apply but must have **three or more Directors that are not related**. Registered organisations must be up to date with governance requirements. Applications demonstrating partnership working are encouraged.

Project Description

Washington Area Committee have agreed funding to deliver a financial inclusion and education project for **young people**, targeting education and courses with regards to money management, budgeting, and debt management. Within the context of the Councils Financial Wellbeing and Financial Resilience Project 'Being in control' this Call for Projects is requesting applications to deliver a Washington pilot working with our 4 senior schools and relevant youth providers to deliver engagement and messaging to support our young people to develop financial resilience and develop age-appropriate resources. At the same time the programmes will also need to assist young people to build confidence and raise aspirations with regards to career choices and 'life after school'.

Project outcomes

All proposals should identify **how** it will:

1. **Work in all 4 'senior' Washington schools and with the relevant youth providers delivering Washington to deliver innovative engagement programmes, messaging and age-appropriate resources.** All applicants to evidence how they will
 - Place financial education into the curriculum and key stages within the secondary education setting
 - Target Year 7 and Year 10 students with age-appropriate content and methodologies that is inclusive to students from different socio-economic backgrounds – please provide some examples of the proposed content
 - Link financial wellbeing and resilience to aspiration and attainment, exploring links to careers events/advice as well as pastoral care
 - Include Reality Check events in the schools and also community settings where young people what it takes to manage finances in the real world
 - An engagement plan clearly identifying how the organisation will work with schools is required - this should outline approach and methods

It is important that positive messaging is used throughout the project and that engagement activity is interesting to young people, with a creative and novel approach. Please tell us how this will be achieved by your proposal

2. **Work with and co-ordinate all activity with the Council's 'Being in Control' project**
The applicant should show how their proposal will align with the Councils wider Financial Resilience Programme (FRP) offering an integrated offer and collaborative approach to ensure a blended delivery using recognised branding, existing relationships. This will include opportunities for co-production of sustainable resources including downloadable

web resources for other schools and community providers to use or to include in their financial education in their offer, for example, the Reality Check Event Programme and materials (see below)

Applicants are encouraged to consult with Alison.aisbett@sunderland.gov.uk to understand the planned and existing offer and to be able to orientate their proposals within that context

3. Improve and support emotional resilience, community cohesion and enable young people to make informed choices and raise aspirations.

Applicants will need to ensure that the skills they give to the young people increase their confidence and encourages behaviour change to choose financial services and products that suit them. Please include **how** you will measure this and provide evidence.

(This will involve working with SCC on the concept of “reality checks” to give young people students foresight into what life may be like as an adult including responsibility and career choices)

4. Complement and add value to existing young people’s provision and where appropriate, work in partnership with existing initiatives.

Applicants must evidence that they have strong links with young provision in the area and clearly describe how they can work in partnership to make the activity attractive and interesting to young people to ensure maximum take up, complimenting school-based activity

5. Build skills and confidence amongst young people

The applicants to show how they will embed skills they give to young people to build confidence to manage their finances and encourage behaviour change to choose services and products that suit them. (MAPS UK Strategy for Financial Wellbeing - Financial Foundations.

6. Evidence knowledge of relevant local provision, projects, activities, and initiatives.

The proposed programme(s) must make use of existing networks, programmes and activities to create opportunities for wider engagement. Please include information and evidence of the opportunities you have sought, or contacts already approached

7. All materials and content must be adapted to include Sunderland information and link to the Sunderland identity

All proposals must be able to

- Evidence the organisation’s experience and understanding of ‘Financial Resilience’ and the current challenges affecting financial stability
- Evidence the organisation’s experience in working with young people and have an understanding of the role of ‘Financial education’.
- Evidence the organisation’s experience of delivering advice to young people, e.g. for careers guidance
- Show how it will compliment and add value to other initiatives being delivered across the area (not just young people’s projects)

Applicants should evidence their knowledge of

1. Washington Area Committee Neighbourhood Investment Delivery Plan
2. SCC Projects delivering Financial Resilience initiatives and resources, and other age-appropriate resources already available as detailed in the Project Outcomes outlined above
3. Sunderland’s City Plan
4. Community Wealth Building Strategy (SCC)
5. Low Carbon Sunderland

Application No.1 (Youth Matters)

Name of Project	Making Money Work - Fun with Finance
Lead Organisation	Shiney Advice and Resource Project (ShARP)

Total cost	Match funding	NF Requested
£45,000		£45,000
Project Duration	Start date	End Date
2 years	January 2023	December 2025

Taken Verbatim from the application form

Project Proposal

The Making Money Work - Fun with Finance is an innovative project educating young people in everyday financial matters developing financial resilience, building confidence and raising aspirations for the future. The project will benefit young people within the Washington area and will be located within a number of Washington Schools & Youth Provision venues;

- 1) Washington Academy
- 2) Oxclose Community Academy
- 3) PITSTOP
- 4) Oxclose District Young Peoples Project (ODYPP)

The Making Money Work - Fun with Finance project will be delivered through a partnership arrangement providing a unique, invaluable experience and learning opportunity for the young people participating and will use practical maths to deliver financial education and build financial resilience to young people, using digital resources including Young Money, Money and Pension Service (MaPS) resources and literature.

Additional to this is the project will raise awareness of gaming & gambling, mobile phones with applications (apps), advertisement inducements including digital apps for example TIKTOK & World Cup betting adverts etc. Helping young people to understand how this can lead to exploitation including scamming, money laundering, illegal money lending through Loan Sharks and how this can spiral into an individual believing they are financially trapped, and at the mercy of the money lender. We will address these issues by raising awareness on how to access specialist services via online platforms or in person to advice providers. We will do this through liaising with specialist providers e.g. NECA Gambling & Advice Service and the IMLT bringing them into the project and using their resources for benefit of the young people to develop an understanding of the potential for gaming and gambling addiction. Supplementary to the Making Money Work - Fun with Finance project is the existing provision in the Washington area of the First Tier Welfare Rights Advice Team. The Advice team will add additional benefit to the Making Money Work - Fun with Finance project when it is apparent families are struggling to cope financially. They can be referred and additional support can be offered via the to ensure a smooth and seamless wrap around support is provided to maximise their income and full benefit entitlement is in place.

The Making Money Work - Fun with Finance project will provide the following programme as follows:

Financial Activity Programme 1

12 beneficiaries per year - Washington Academy delivery programme during a school day.
10 to 15-year-olds
2023 Year 1 * 1 session (4 hours per session) per month = 12 sessions
2024 Year 2 * 1 session (4 hours per session) per month = 12 sessions
Jan 2023 – Dec 2024 (2 Years) = 24 sessions

12 beneficiaries per year – Oxclose Community Academy delivery programme during a school day 10 to 15-year-olds

2023 Year 1 * 1 session (4 hours per session) per month = 12 sessions
2024 Year 2 * 1 session (4 hours per session) per month = 12 sessions
Jan 2023 – Dec 2024 (2 Years) = 24 sessions

Delivered by ShARP Advice Worker and supported by Youth Provision (ODYPP)

Financial Activity programme 2

12 beneficiaries per year– within a youth provision setting. Post 16

2023 Year 1 * 1 session (3 hours per session) per month = 12 sessions

2024 Year 2 * 1 session (3 hours per session) per month = 12 sessions

Jan 2023 – Dec 2024 (2 Years) = 24 sessions

12 beneficiaries per year– Community Delivery. 11 – 15

2023 Year 1 * 1 session (3 hours per session) per 1½ month = 8 sessions

2024 Year 2 * 1 session (3 hours per session) per 1½ month = 8 sessions

Jan 2023 – Dec 2024 (2 Years) = 16 sessions

Provisionally - (Guides) 12 beneficiaries per year– Community Delivery

2023 Year 1 * 1 session (3 hours per session) per quarter = 4 sessions

2024 Year 2 * 1 session (3 hours per session) per quarter = 4 sessions

Jan 2023 – Dec 2024 (2 Years) = 8 sessions

Delivered by Youth Provision and supported by ShARP Advice Worker

The project is aimed at a wide range of young people's age groups and the programme will ensure age-appropriate materials, tools and information will be provided, accessed and utilised. The schools programme partnership arrangement will liaise with the Director of Personal Development at Washington Academy who has already been contacted and indicated interest in the project. She will work with us to determine how best the programme will fit the needs of the school students working within the curriculum. We expect Oxclose Community Academy will also support delivery of the project and expect to have this confirmed soon.

The Post 16 partnership delivery aspect will be led by Oxclose DYPP with an emphasis aimed towards the 17- 19-year-olds, of which some may be young carers, and they or their family/carer may be living with debt, fuel poverty, impact of Cost of Living or affected by the ongoing energy crisis. If needs become apparent ShARP will engage through FTWR provision to maximise a family's income and ensure full benefit entitlement is in place. The resources used will link to Young Money and MaPS resources and associated literature for example

- Young People and Money: A review of young people's use of online information and advice
- Skills & Confidence amongst young people MaPS UK Strategy for Financial Wellbeing.
- Existing resources presently being used in School

The Making Money Work - Fun with Finance project, will utilise the resources adding a fun twist to budgeting i.e. budgeting for birthdays, days out, events i.e. going to the cinema, watching a sports event. We will also include information in how to go about opening a bank account. We will provide delegated budgets to the group using the Keyfund approach to budget for and plan activities in real time.

The Making Money Work - Fun with Finance project will support individuals with their aspirations such as School Careers events and information on Higher Education including College & University and the associated costs. We will use practical activities to provide a reality check on budgeting for food, rent, heating & lighting and planning for costs of independent living.

The Making Money Work - Fun with Finance project, post 16 programme elements will look at gaming, gambling and apps. The ease of access to phone betting apps and the pitfalls associated and where it can lead including Loan Sharks and unregulated financial activity. In addition, we will use the Strength & Difficulties questionnaire at the beginning, middle and end of their involvement in the Making Money Work - Fun with Finance project. We will complete financial reality checks through planned activities, using real time budgets and resources. Surveying the young people each year which will help us shape the project. This will also help us to understand how they are experiencing the project and will influence development of the project and future programme delivery. This will shape the 'live' project. We will use the results to inform us in each year's project evaluation report. The young people will also produce Case Studies with completed evaluation reports.

Legacy:

The Making Money Work - Fun with Finance project will inspire a cohort of young people in the community to be more financially resilient. Attaining a developed sense of awareness of risks around unregulated financial activity. They will be empowered to make the right choices for themselves and know when and where to ask for help.

We expect we will have a project that could be taken to scale across the City using resources co-designed and developed with young people. The evaluation report will evidence learning gained from the 2-year pilot project.

Partnership

The partnership arrangement will be a combination of ShARP (Advice Services) as Lead Partner, Youth Provision services, Washington Academy and Oxclose Community Academy. Phil McAloon Chair Person of Youth Council Washington, Oxclose Community Academy & Nicola Williamson (Business Partnership) & Kelly Oakland (Director of Personal Development) Washington Academy are all invested in creating an environment within their venues for the young people to be involved. Both ODYPP & ShARP as the principal leads will work together to deliver all core elements of the project including input into Washington Academy and Oxclose Community Academy.

Oxclose & District Young Peoples Project is a youth organisation delivering training, support and social activities to young people in Washington. Teaching and youth work staff have worked in Washington for over fifteen years and have a sound understanding of the issues faced by local young people and the population of Washington in general. We have well established working relationships with the Attendance and Careers, Job Centre Plus, local schools and community organisations. Staff are qualified youth workers working in youth clubs and out on the streets on outreach and are well known to young people in Washington. As the major provider of youth work services in Washington we have been able to recruit to programmes without difficulty. Staff at Oxclose & District Young Peoples Project provide a welcoming, supportive and fun environment where young people can learn, gain skills and improve confidence. Support is also available for learners with mental health difficulties through our Good Vibes Counsellors who are available for counselling sessions and there is currently no waiting list. Through Oxclose DYPP the project will benefit from access to the wider Youth networks across Sunderland which will aid strategic development and help generate wider interest in the work which will be useful if the Pilot moves to scale up.

We have established contact with Nicola Williamson from Washington Academy and Kelly Oakland (Director of Personal Development) Washington Academy who have both confirmed that the project is needed and they will work with us to deliver it. This confirmed support from school is vital to reach young people and deliver core elements of the project. We have reached out to Oxclose Community Academy and not finalised arrangements yet but from past contact with the school we know that they will welcome additional support and information for their students.

We have good partnership arrangements with Community Opportunities and will use those links to support any work-related training /seeking employment/apprenticeship or other relevant support needs will be met through link up or referral into Community Opportunities REACT.

We have spoken to a representative from the Illegal Money Lending Team and gained agreement in developing links which would include awareness sessions/age appropriate training on the dangers associated with the use of illegal moneylenders or other unregulated financial matters.

We will develop similar links with North East Council on Addictions (NECA) to raise awareness of gambling hook ins, gaming, Apps and advertising.
An important aspect of raising awareness is also knowing where to get help and support should that be needed.

This Pilot project is new but it will not stand alone as we will work with and through the Washington Area VCS Network to develop awareness and support for the project. The First Tier Welfare Rights Advice Team will add additional benefit to the Making Money Work - Fun with Finance project when it is apparent families are struggling to cope financially

The positive implications for SCC are that we expect this pilot to demonstrate the effectiveness of partnership working to maximise engagement and participation of young people, targeted work, co-design, deliver to educate and embed learning. We also expect that there will be extended reach into families who may need additional support which can be delivered through the First Tier Welfare Rights provision.

Outputs

Outcomes - our young people will:

- Be made aware of and encouraged to use resources available through SCC.
- Be linked to the 'Being in Control' initiative to support individuals' wellbeing and financial resilience.
- Know how to find and access a wealth of financial information for everyday budgeting and the knowledge, if needed, of where and when to access advice and support
- Be more knowledgeable about everyday finance, how to budget and how to access digital tools and materials that might help
- Feel more confident about their future in line with their aspirations, gaining an understanding of the finances associated with further study, the world of work and future life as an adult.

Objectives/Milestones

Objectives and goals	Forecast Dates
To induct project team into project brief, to ensure understanding of targets	January 2023
Launch project from 16 th January 2023 ongoing	16/01/2023
To meet and engage stakeholders: Oxclose Community Academy and Washington Academy	

Confirm use of venue, role, remit and responsibilities with new partners with first month. Start delivery of project immediately from current venues	16/01/2023 then ongoing
Launch project:	23/01/2023
Establish links with the Sunderland City Council wider Resilience programme	23/01/2023
Promote new project through VCS Area Network, VCS Alliance, neighbourhood social media	23/01/2023 then ongoing
Agree delivery pattern and venues with key stakeholders and delivery partners	23/01/2023 then ongoing
Establish a youth participation forum for the project	23/01/2023 then ongoing
Promote the project at various venues using support from stakeholders	23/01/2023 ongoing
Produce End of Year 1 Project Evaluation Report	Jan 2024
2023 – 2024 ongoing project delivery	
Preparation of final evaluation Report and create an opportunity for the young people to present to Washington Area Committee	Jan 2025

Outputs

A Dynamic Smart City Output	CODE	
number of people accessing digital support	102	30
A Healthy Smart City Output	CODE	
number of children and young people benefiting from this project	203	60
number of people receiving information, advice and guidance	206	60
A Vibrant Smart City Output	CODE	
number of people more resilient and able to help themselves in a crisis	301	30

Budget

Item and Description	Total Costs	NF Contribution
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Salaries	14,996	14,996
Mileage	2,732	2,732
Project costs	9,498	9,498
Room Hire	1,360	1,360
Management Fee	12,458	12,458
Craft & Materials/ Budgeting	3,956	3,956
Total	45,000	45,000

Experience of the organisations and partner

ShARP is a registered charity and a company limited by guarantee with 40 years' experience delivering welfare rights, benefit and debt advice and other community projects. We have a strong track record of engaging local people and working collaboratively to address local need and priorities. We are confident that by working in partnership with Oxclose DYPP we have the relevant level of skill and experience to deliver this project. Both organisations are funded by a mix of grant funding and contracts all of which require that we perform to a high standard and manage all aspects of the service delivery safely and effectively to achieve agreed outcomes. ShARP has a qualified and experienced leadership team comprising of Chief Officer with +35 years management experience gained in Local Authority and Voluntary Sector, Lead Advice Worker with +40 years' experience in Advice, Probation and Education. The Advice team have the necessary qualifications and experience to carry out their role to the required standard. Regular supervision and annual appraisal are in place to support staff and manage performance.

Oxclose DYPP has an experienced leadership team and qualified experienced Youth Workers in place to deliver this contract. They have a good track record of delivery in a range of projects to meet the needs of local young people

Assessment & Consultation

This application met the minimum threshold via formal Neighbourhood Fund scoring and assessment procedures, scoring 94/125.

- Does the application provide a clear project description and explain how the proposal meets the Project brief and specified outcomes:
 - Clear project description with evidence of HOW the project will be delivered
 - Links made with **two out of the four** senior schools in Washington area and existing youth providers as partners.
 - Proposal seems innovative while utilising existing resources from national providers – particular interest in the inclusion of digital platforms and how they target young people.
 - Range of ages are targeted including post-16 which adds an extra element to the project. Key fund approach is innovative, putting young people in charge of a budget and planning activities.
 - Clear focus on financial education and linking financial resilience to aspirations and attainment with career and higher education focused events with costs associated as a 'reality check'.
 - Engagement plan sets out how they will work with schools and in youth provision however **would have liked to see more differentiation for ages 10 – 15 as one session monthly appears to target all year groups.**
 - Positive messaging and innovative approach runs throughout, focusing activities on real life situations that young people find themselves in.
 - The application states that the project will work alongside the FRP and there is specific date in the timeline to engage with the council's 'Being in Control' project. Clear understanding of existing provision and evidence of current and future links with SCC

- Specific mention of the project supporting mental health and that will support emotional resilience.
- Project will definitely complement and add value to existing young people's provision as a local youth provider is a partner in the project.
- Skills and confidence will be built within young people participating as they will have a greater awareness and skills to manage their finances as they move up through school and on leaving.
- Identifies how it will work in partnership to ensure duplication is avoided
 - Strong partnership application with relevant experience evidenced. Clear information given as to the project activity and who will deliver with clear differentiation between school and youth project delivery.
 - Strong links with youth providers/consortium and Washington VCS Network
 - Good description of understanding of other organisations in the area and how they will work together to avoid duplication. Adds value to, and compliments, existing provision
 - Links made with 2 out of the 4 schools and youth provider prior to submitting the application and clear plans for how they will work together to avoid any duplication and complement one another.
- Realistic milestones and outputs
 - Timeline appears to be realistic, particularly with links already made with schools and youth provider in the area as this would likely take up planning time.
Clarification on Outputs - **may be too low based on planned activity of 1 session per month in schools and youth organisation – require more information about how many young people would access each session and age ranges.**
- Robust project management and monitoring systems in place, Identified risk and mechanisms to deal with them
 - Strong on project and performance management. Clear explanation of performance monitoring with regular questionnaires to participants and links between youth workers and management within ShARP and ODYPP to feedback.
 - Budget management appears reasonable and both organisations have experience of managing funding. **Recommend request more detailed breakdown for staffing costs (per organisation) and 'project costs'.**
 - Experience exceeds expectations with additional qualification of youth workers.
 - No risks identified but positive impacts well explained. Experience of financial resilience from advice background. Qualified youth worker demonstrates experience of working with young people and clear explanation of the role financial education and access to advice plays in preparing young people for life after school. Marketing strategy includes promotion via school and youth providers with recruitment via the same sources. There is mention of the council's FRP and specific action within the timeline to link in with FRP which will include discussion around existing branding and how this will be utilised within the project.

Officer Recommendation: Approve subject to the following conditions:

- **Clarification re age-appropriate engagement planning given broad range age identified for each session**
- **Plan to engage the other 2 x Secondary schools**
- **Further detail re budget breakdown**

Application No. 2 (Youth Matters)

Name of Project	Be Moneywise Financial Health
Lead Organisation	Moneywise Credit Union

Total cost	Match funding	NF Requested
£46,850	£1,850	£45,000
Project Duration	Start date	End Date
2 years	January 2023	December 2025

Taken Verbatim from the application form

Project Proposal

This project will be delivered in the 4 Secondary schools and youth projects in the area. As a Credit Union Moneywise has a strong understanding of the need for Financial Resilience amongst both adults and young people. This proposal is about developing and delivering Financial Future Proofing for young people, some of whom are already aware that they lack the financial knowledge and skills necessary for independent adult life. The pandemic has led to job losses, an increase in personal debt and a rise in Loan Shark activity. Some people are struggling financially for the first time as they have lost their jobs or been furloughed. They did not have savings and are carrying existing loans and credit card debt. This situation has now been exacerbated by the current Cost of Living crisis. Families in particular are experiencing difficult financial choices. Young people have become increasingly aware of their family's financial worries and this has had an impact on their mental, physical and emotional health.

Financial Education – as previously stated we view financial education as an imperative in future proofing young people's financial decisions and choices. They need to be prepared for adulthood and have a knowledge of the costs they will need to meet as adults – accommodation, utilities, Council Tax, transport, food and clothing etc., and an understanding of affordable credit. The project outcomes will contribute to the following:

- WAC Neighbourhood Investment Delivery Plan – supporting young people building financial resilience
- Sunderland Community Wealth Strategy – improving community resilience, community empowerment, engagement and involvement
- Sunderland's A Healthy Smart City – improving access to equitable opportunities and life chances and people enjoying independent lives
- Sunderland City Plan – Families are resilient and resourceful to respond to challenges and achieve the best possible outcomes for their children. Our proposal will prepare and support young people to make informed financial choices and decisions, thus ensuring that if, and when, they become parents they will be able to provide a more stable financial household
- Working in partnership with Sunderland's Financial Resilience Team

BE MONEYWISE

Working in all 4 secondary schools and relevant youth providers:

To explore with Years 7 & 10 pupils and young people in youth projects

- What they currently know about money matters
- What they will have to pay for in the future as independent adults
- What jobs they might be aiming for and what their future monthly income might be based
- Financial planning, budgeting etc
- Their knowledge of credit/loans
- What financial information and financial skills they think are critical for themselves and their contemporaries as they prepare for adulthood

The pupils/young people's suggestions/ideas will then lead to a co-developed Financial Awareness/Education Package specifically for young people with age-appropriate resources such as mock money, budgeting cards, quizzes etc.

To train pupils in schools and young people in youth projects to be Peer2Peer Deliverers of the co-developed Young Person's Financial Awareness/Education Package

To train staff in schools and youth projects to deliver Young Person's Financial Awareness/Education Sessions thus embedding it in the school curriculum and enabling youth projects to deliver to future young participants.

Work with and co-ordinate all activity with the with the Council's 'Being in Control

Project: Work with the SCC Financial Resilience Team and the local VCS to ensure that existing SCC financial branding and Financial Resilience resources are explored and critiqued by young people and relevant resources are included in the co-developed Financial Awareness/Education Package. The Final Package will be a mixture of hard copy resources and digital resources that can be shared and downloaded by other schools and community providers.

Improve and support emotional resilience, community cohesion and enables young people to make informed choices and raise aspirations.

By co-developing a specific Financial Awareness/Education Package with, and for young people, the Project will improve young people's ability to make sensible financial decisions and prepare them for the world of work/further education.

- To deliver financial education sessions to young people in schools and Youth Projects.
- As part of these Sessions young people will evaluate and critique the existing financial resources available to them and consider what other financial information should be added that will be useful to young people
- The young people's suggestions/ideas will then be included and subsequently lead to a new co-developed Financial Awareness/Education Package specifically for young people.
- Reality Check activities will form part of the Sessions – they will explore potential future incomes based on their present career aspirations. They will then have a 'real life' future monthly income to work with.
- The Financial Pack will contain a real- life Budgeting Exercises based on their projected monthly income that covers Housing Costs, Utility Bills, Water Rates, Council Tax, Mobile Phone/ Broadband costs, Food, Clothing, Transport, Leisure etc.
- The Financial Education Pack will also contain Evaluation Sheets that are used at the beginning and end of session delivery. The Evaluation questions are designed to establish the level of financial understanding/knowledge at the start of the session and establish what knowledge they have gained from the session and identify any changes they may make to their financial behaviour in the future. The results of the Evaluation Sheets are entered onto an Excel Spreadsheet – this enables us to monitor how well the Session has been received and identify changes to future financial behaviour/spending/saving etc
- To train young people in schools and youth projects to be Peer2Peer Deliverers of the co-developed Young Person's Financial Awareness/Education Package. As well as leaving a legacy of trained young people to assist future generations, this project will also develop transferrable skills and confidence in the young people
- To raise awareness with young people of the careers information and support that is available to them, not just through IAG in schools but also through on-line resources such as National Careers Service.
- Our Project proposal can also be seen to fit within PHSE in schools

Complement and add value to existing young people's provision and where appropriate, work in partnership with existing initiatives: Moneywise already works with Sunderland MIND and has delivered the Be Moneywise Financial Awareness Sessions to young people who access Sunderland MIND Project. Integral to this Project would be the involvement of not only the secondary schools, but also existing youth projects such as Sunderland MIND, Together for Children and the VCS and Youth Projects in the local area. We would seek to include these young people in the co-development of the Young People's Financial Awareness/Education Package and also to train young people as Peer2Peer Deliverers of the co-developed Training Package and train Project staff as deliverers of the Financial Training Package.

Build skills and confidence amongst young people. Co-development of the financial pack – information and resources, will enable the young people to take ownership of the material and to become financial ambassadors amongst their peers, as they will be trained to deliver the Financial Education Package to their peers. They will increase their financial knowledge, thus increasing their confidence in making sensible financial choices in their adult lives.

Knowledge of relevant local provision, projects, activities and initiatives, Moneywise already works with Sunderland MIND and has delivered the Be Moneywise Financial Awareness Sessions to young people who access Sunderland MIND Project. We have also worked with Sunderland CAB in delivering a joint Financial and Loan Shark Awareness Project in Sunderland Primary Schools.

Partnership

The Final Education Pack will include information on all relevant Sunderland Council services, web content etc. The Pack will also include a list of useful financial support websites, such as CAB, MAPS, Illegal Money Lending Team, Debt Counselling and Support, Price Comparisons, Mental Health etc.

Moneywise is a member of Washington VCS Area Network and Sunderland Wellbeing Network and works with Sunderland MIND and has delivered the Be Moneywise Financial Awareness Sessions to young people who access Sunderland MIND Project. We have recorded a Podcast with MIND about Moneywise Credit Union, the dangers of loan sharks and the risks attached to taking out high interest credit.

We have established a Credit Union Collection Point at Mickey's Place, Sulgrave, Washington and we have delivered Financial Awareness sessions to Headway clients. We work with SSC Financial Resilience Team.

Integral to this Project would be the involvement of not only the secondary schools, but also existing youth projects such as Sunderland MIND, Together for Children, Washington Millennium Centre, and the VCS and Youth Projects in the local area, such as Oxclose Young People's Project. We would seek to include these young people in the co-development of the Young People's Financial Awareness/Education Package and also to train these young people as Peer2Peer Deliverers of the co-developed Training Package. We will also train Project staff to deliver the financial education Package.

Objectives/Milestones

Objectives and goals	Forecast Dates
Establish contact with the 4 Secondary Schools and agree a timeline for delivery within the schools	January – February 23

Commence delivery of Be Moneywise Financial Awareness Sessions in schools	March 23
Delivery of sessions in secondary schools from March 23 – December 23	March 23 – Dec 23
Establish contact with Youth Projects and agree a timeline for delivery within Youth Projects	January 24 – February 24
Commence delivery of sessions in youth projects	March 24 – May 24
Commence re- design of Financial Awareness Package based on young people's comments, suggestions and ideas.	June-July 24
Present re-designed Financial Awareness Package to those young people who contributed for further comment/amends.	Sept- Dec 24
Co-Develop Evaluation Resources that can be used by young people to enable them to evaluate the effectiveness of the Training Package at the end of each session they subsequently deliver	Sept- Dec 24
Organise production of completed Training Package	Jan - Feb 25
Deliver Peer 2 Peer Training in schools, to young people and staff	Feb – July 25
Deliver Peer 2 Training in Youth Projects to young people and staff	Feb – Sept 25
Collate Evaluation Returns from Subsequent Training sessions delivered by Trained deliverers	Sept – Dec 25
Deliver follow up Evaluation sessions with Peer 2 Peer Trainers and adult trainers to establish if they require further training or training materials need to be amended	Nov 25- Dec 25

Outputs

A Healthy City	CODE	Output
Life Chances	203	735 number of children & young people benefiting
Independent Lives	206	735 number of people receiving information, advice and guidance
A Vibrant City	CODE	Output
People Participation	306	12 number of external organisations involved or supported
People Participation	307	498 number of hours spent delivering this funded project

Budget

Item and Description	Total Costs	NF Contribution
Staff delivery time for sessions with young people including content development and finalisation of contents.	22,540	22,540
Staff delivery time for delivery of Peer 2 Peer and staff training. Staff delivery time for delivery of Evaluation sessions with trained Trainers to review Evaluation Returns and training delivered. To identify any amendments/additions required to Pack content	£7360	£7360
Development of final Financial Awareness/Education Pack	2,100	2,100
Marketing Material Production & Financial Education Resource Pack Production costs	10,000	10,000

Project administration inc staff time	160	
Travel costs	3000	3000
Project Management	1,690	
Total	46850	45000

Experience of the organisation

Moneywise Credit Union is currently delivering the same Project in both Stockton and Redcar – co-developing Young People's Financial Awareness/Education Package and training Peer 2 Peer Trainers.

We are currently working with schools, youth projects, Care Leavers and Young People's Council in Redcar and Stockton.

We have delivered our existing Be Moneywise Financial Awareness Package in primary and secondary schools, colleges, and youth projects. We have also delivered it to adults via the Recovery College, Mental Health projects, and family hubs.

Moneywise already works closely with the Council to raise awareness amongst local people of the benefits of joining a credit union. We also work with the VCS to promote the credit union and deliver financial resilience messages

We work closely with the England Illegal Moneylending Team to raise awareness of the dangers of Loan Sharks and their increasing targeting of people through social media sites. Our proposed Financial Awareness project will incorporate raising young people's awareness of loan sharks, Illegal Moneylending and high interest lenders.

Assessment & Consultation

This application only just under minimum threshold via formal Neighbourhood Fund scoring and assessment procedures, scoring 74/125 – therefore recommended full assessment. (Threshold is 75)

- The application did not explain fully how the proposal will meet the Project brief and specified outcomes:
 - Does not evidence HOW the project will be delivered and HOW engagement with users will be ensured/sustained
 - No existing relationship with schools and no information provided on how they intend to get schools involved.
 - Engagement approaches not innovative - utilising resources developed from previous projects in Redcar and Stockton but no examples of resources provided.
 - Assumption that all year groups will be targeted but no indication of differentiation for different age groups (eg. sessions targeting year 7s would not be engaging to Y11s).
 - Focus is on financial education and mention of 'reality check' events to link to aspirations and attainment but little detail given.
 - Engagement plan is limited to testing existing resources and students/youth group attendees being involved in re-design/co-development of these.
 - Little to no information about positive messaging however peer to peer training could be considered interesting to young people.
 - Little evidence that the project will work with the Council's 'Being in Control' project or how the offer is different than that already available
 - **Intention** to improve and support emotional resilience, health and wellbeing by co-development and education?
 - Proposed methodology Implies that co-developing the resources and delivering peer to peer training has the potential to build skills and confidence amongst young people.

- Identifies how it will work in partnership to ensure duplication is avoided
 - Weak on partnership section. Little evidence of knowledge of existing organisations and services
 - Little information given about existing young people's provision in the area – some mention of groups and venues but no information as to how the project will complement and add value. Mention of previous work with Sunderland MIND – not Washington based.
 - Some mention of organisations in the area but no detail as to their activity and how this project will complement therefore it is unclear if there will be any added value.
- Realistic milestones and outputs
 - No existing relationship with schools will make engaging them and arranging a delivery timescale difficult, particularly starting within two months of initial contact. No information as to whether this will fit into existing timetables or be one off events which may impact schools' desire to participate.
 - Outputs - Unclear where the 735 figure came from in relation to C & YP benefitting and people receiving IAG. Estimates given regarding outputs but these appear to be based on assumptions (rather than experience in similar projects).
- Robust project management and monitoring systems in place, identified risk and mechanisms to deal with them
 - Mention of a project officer in performance management arrangements but no clear information about whether it will be a single officer coordinating the entire project. Some information on how the activities will be delivered (using an existing resource and re-developing with students in schools) and that this will achieve a new co-produced resource to be used by students for peer to peer training.
 - Project performance management - seems sufficient with regular reporting to MW SMT and Board and AC as required. Budget management arrangements appear reasonable.
 - Experience – reference to similar projects in other areas. Feedback and evaluation of these may have been useful in how these were received.
 - Risks are identified regarding schools engaging but no information as to how they will be managed – if relationship with schools is not made, would the project be able to proceed?
 - Financial resilience experience is referenced well as well as previous experience delivering financial education however reliance upon previous resources used but not shared as part of the application. Evaluations of previous work with schools would have been useful to assess impact.
 - Marketing strategy is touched upon briefly, making links to share and promote via existing networks. Reference is made to the council's FRP and use of existing resources however MW's own resources are mentioned earlier in the application so it is unclear which resources will be used as a starting point and critiqued by students to develop new resources.

Officer Recommendation: Decline