

Financial Inclusion Project

Helen Winspear, Foodbank Project Manager
07583 575522
info@billinghamstocktonborough.foodbank.org.uk



Registered charity: 1177777

The Trussell Trust Financial Inclusion Project started in 2022.

We work alongside Stockton and District Advice and Information Service (Citizen's Advice Bureau) to connect our clients to a Financial Inclusion Welfare Adviser.

Our aims are to :

- Provide specialist advice and support
- Maximise financial gains for clients
- Address the cause of their crisis
- Reduce foodbank visits

Between 2022 and 2025 the Financial Inclusion project has:

- Worked with 900+ new clients
- Maximised financial gains to £1.5 million+
- Helped to manage more than £800,000 of client debt



Image by: Gareth Lightfoot (Teesside Live)

Billingham and Stockton Borough Foodbank was established on 1 April 2018.

We provide food to people in financial crisis in Billingham and Stockton.

We are supported by an amazing team of volunteers across our Billingham and Stockton centres.

For more information about our achievements or to book a talk, please contact:

Helen Winspear, Project Manager
Contact: 07583 575522 or
info@billinghamstocktonborough.foodbank.org.uk

Providing emergency food is only a sticking plaster...

In the long term, sound financial advice is key to helping people in crisis. By improving a person's financial position, they are less likely to need to use the foodbank.

We now have a full time advice worker who works solely alongside us to support our foodbank clients.

We are currently seeking funding to continue this valuable project. Please contact us if you have information that could support this endeavour.

Financial Inclusion Project

2022 - 2025 Review

Project aim: to reach new people

- Target: 300 per year
- **3 year total: 903**

Project aim: to enhance client financial gains

- Target: £750 per year, per client
- Annual target: £225K in year 1, increasing to £262K
- Year 1: £675,429 : 300% of target
- Year 2: £436,877 : 167% of target
- Year 3: £449,645 : 172% of target
- **Total: £1,561,951**

Project aim: to support management of client debt

- Target: £500 per year, per client
- Annual target: £150K in year 1, increasing to £175K
- Year 1: £128,572 : 86% of target
- Year 2: £293,183 : 168% of target
- Year 3: £382,530 : 219% of target
- **Total: £804,285**

Summary

- Exceeded targets year on year
- Supported local people out of crisis
- Reduced foodbank dependency
- Established sound working relationships with SDAIS and other local referral agencies

Michelle Llewellyn, Trussell Trust
Financial Inclusion Manager for
Cumbria, North East and Yorkshire says:

"Billingham and Stockton Borough Foodbank have seen excellent results from the Financial Inclusion Project."

"The direct impact to the lives of local people and families is clearly demonstrated by the financial gains and debt management totals."

"Both Billingham and Stockton foodbank centres and SDAIS should be proud of their achievements and the impact they are having on the lives of local people and families."

“ I am so grateful for the foodbank support. I've already felt a big improvement in my mental health. It's meant that I can look for a job again and I've signed up for a course to get new skills too. ”

David*, age 52, had worked all his life from leaving school when his firm closed without warning in January 2023. He was shocked at how hard it was to find a job and it quickly started to affect his mental health.

Our Financial Adviser helped him to apply for Universal Credit. He was also referred to the Citizen's Advice Debt team who helped him organise a mortgage repayment holiday for 6 months, and a local job club to help him with his job search.

*Names have been changed to protect client confidentiality.

Meet our Financial Inclusion Adviser



Diane has been working at SDAIS since 2012. Initially a volunteer, within just one year she had gained enough knowledge to become a full time employee.

Involved with a wide range of projects, Diane has previous experience with:

- Warm Homes, Healthy People with Stockton Borough Council
- Multi Disciplinary Service with Stockton Borough Council
- Advocacy
- Energy Adviser
- Children's Social Services with Stockton Borough Council
- Help to Claim - Universal Credit

In 2022, she started work on the Financial Inclusion Project with Billingham & Stockton Borough Foodbank.

Diane says:

"Being able to help people in genuine need is so rewarding."

"No two days are the same. Every client is different and their crises and needs are so varied."

"I also love working with the teams at Billingham and Stockton and have great relationships across both foodbank centres."

Helen Winspear, Project Manager says:

"Diane is absolutely invaluable to us. Her wealth of knowledge and experience is incredible and she brings so much value to our foodbank centres."

"The Financial inclusion Project has been so worthwhile for us."

"This project and enhanced relationships with referral agencies has led to a 30% decrease in foodbank usage."

“It totally knocked me off my feet and just shows that anyone can fall into crisis at any time. Diane has been amazing and her support has helped me through the toughest time in my life.”

Andy*, age 48, was forced to stop working due to a stage 2-3 cancer diagnosis and subsequent treatment. He is single and lives in privately rented accommodation. His savings quickly disappeared as he faced no income and business debts. His new claim for Universal Credit took 5 weeks and resulted in a shortfall of £240 per month to pay his rent. His PIP claim was subject to the usual assessment delays and inaccuracies with the initial application meant a challenge to backdated payments that Andy was owed. By this point he feared he would lose his home and was at crisis point.

Our Financial Adviser helped with multiple benefit applications and claims to enhance his income. Due to their assistance, Andy's income has increased by £288 per month. He is also expected to receive the £2.4K lump sum for backdated PIP. With our advice and support, Andy's home is now secure in his long road to recovery.

*Names have been changed to protect client confidentiality.

In-depth case study

Ben*, age 33, is a single male living in a Housing Association property. After years of regular work, he had recently lost his job and needed to make a new claim for Universal Credit. Affected by the delay as this was processed, he was forced into using the foodbank for the first time when he found himself with no income.

Concerned about how he was going to manage on benefits alone, Ben was worried about losing his home. He had an under-occupied bedroom that he needed to keep for his daughter who regularly stayed with him, and was potentially going to move into full time. He was also worried that he would have a shortfall in rent, and was paying off previous arrears at an agreed £50 per month on top of his regular rent payments to his landlord.

*Names have been changed to protect client confidentiality.

I was in a really bad place with my mental health. After years of struggle and time off, I agreed with my employer that I needed to leave. I'd made no plans for it, had no savings, and was so worried I was going to lose my house and my security.

When first referred to Diane, Ben mainly wanted advice and support with the preliminary UC claim and anything he could do to keep the security of his home.

Following further appointments, Diane supported Ben to:

- Apply for Discretionary Housing Payment. This would help to cover the under-occupied bedroom charge until he felt well enough to be able to return to work. The same payment could also be applied for as a lump sum to help clear his rent arrears
- Keep his landlord up to date with his changing circumstances to maintain a good relationship
- Apply for a Fit Note and to be assessed for Limited Capability to Work
- Request easement restrictions in his work search due to his ongoing mental health struggles
- Apply for Council Tax support
- Apply for fuel bank vouchers from the Fuel Bank Foundation until his UC claim was awarded
- Apply for a reduced water payment tariff
- Any additional benefits he would be eligible for if his daughter did move in with him full time
- Made an in-house referral to the Citizen's Advice Debt Recovery team who could also support him with a Debt Relief Order to become debt-free
- Consider potential support with MIND for his mental health

With our support we expect Ben's income to increase by £164 per month alongside his UC. He could also be debt free. With more financial security, he can focus on his mental health to feel well enough to return to work.

By providing Ben with financial advice and helping to identify unclaimed benefits that would increase his income, he felt he would no longer need to use the foodbank.

Both these financial gains and being clear of his rent arrears relieved Ben of the stress and worry from his mounting debts that were impacting on his mental health and wellbeing.

He can now focus on prioritising his health to feel well enough to return to work.

We want to see a future where foodbanks aren't needed.
We know that together we can make that happen.