

## Llandrindod Wells Working Together **Money Advice Clinic**



### **Background**

The ideas and potential solutions behind this project arose from partnership working with Powys County Council Supporting Communities Team, the Foodbank, Pobl, Red Kite Credit Union and the service Moneysaviour CIC. The project has arisen because families have said that they want a safe and confidential place they can go to access impartial advice on benefits, debt and managing their finances, as well as other issues. Families have repeatedly said that they want to be able to speak to someone face-to-face to discuss their issues and they do not feel confident relying on on-line information or phone helplines.

During the outbreak of COVID-19, we know that there are a large number of families in Llandrindod Wells and Howey who will be isolated at home with very little support. From our research and development of the Llandrindod Wells Working Together (LWWT) project, we know that some of these families were vulnerable and struggling to make ends meet before the outbreak of COVID-19 but are now facing additional pressures such as loss of income, increased food bills and having children at home with limited time and resources to spend on keeping them safe and occupied.

Against this background, several partners would like to support families locally, such as the Foodbank, Red Kite Credit Union, the Samaritans and staff and governors at Ysgol Trefonnen, as well as Sorcha Kennedy from Moneysaviour.

Once the COVID-19 outbreak is over, LWWT will work with partners, including those listed above, to explore how an advice point could be located within an accessible location in Llandrindod. Families will continue to be involved in discussions regarding the project to ensure that it meets their requirements.

## What LWWT would like to do

Working with local partners we would like to deliver an online and phone-based money advice service for people living in Llandrindod Wells and Howey.

### Partners involved include:

- Powys County Council through their Supporting Communities team
- Red Kite Credit Union (Regulated by the Financial Conduct Authority - FRN: 213592)
- Moneysaviour (Authorised and regulated by the Financial Conduct Authority - FRN: 618806)
- Ysgol Trefonnen (promotion through their Facebook page)
- Cefnlllys Primary School (promotion through their Facebook page)
- Llandrindod Wells Foodbank
- Health visitors and other professionals to promote the project.

### The main activities that will take place are:

1. Provision of online advice and phone contact for people who live in Llandrindod Wells or Howey and need support with money advice from specialist money and debt advisor Sorcha Kennedy from Moneysaviour CIC;
2. Support from Red Kite Credit Union to offer the benefit of joining a saving and loans co-operative to clients and to offer the opportunity to save and to apply for loans where this is appropriate;
3. Up-to-date key information and resources on LWWT Facebook page provided by Moneysaviour and administered by the Place Co-ordinator.

### The main issues to be covered:

- Entitlement and applying for benefits;
- Budgeting;
- Basic debt advice;
- Where to go for other help, local and otherwise, e.g. foodbank, DWP, HMRC, mental health services etc.

## Delivery period

This project will run for three months from April to June 2020 or until COVID-19 restrictions are lifted and a face-to-face project can be developed.

## Referring into the scheme

To refer clients to the services available, use the following contact details:

### Red Kite Credit Union for savings and loans

Telephone: 01597 824000

Email: [info@redkitecreditunion.co.uk](mailto:info@redkitecreditunion.co.uk)

Website: [www.redkitecreditunion.co.uk](http://www.redkitecreditunion.co.uk)

### Moneysaviour CIC for financial advice

Telephone: 07969 164283

Email: [info@moneysaviour.org.uk](mailto:info@moneysaviour.org.uk)

Facebook: [www.facebook.com/MoneySaviourCIC](https://www.facebook.com/MoneySaviourCIC)