

Subject: Grants to outside bodies.

Status: For Publication

Report to: Cabinet

Date: 3rd December 2008

Report of: Deputy Chief Executive

Portfolio Holder: Communities and Neighbourhoods

Key Decision: No

Forward Plan

General Exception

Special Urgency

1. PURPOSE OF REPORT

To update Cabinet on the delivery of Council grants to outside bodies.

2. CORPORATE PRIORITIES

2.1 The matters discussed in this report impact directly on the following corporate priorities:

- Delivering quality services to our customers
- Keeping the Borough Clean and Green
- Promoting Rossendale as a cracking place to live, visit and invest
- Improving health and well being across the Borough

3. RISK ASSESSMENT IMPLICATIONS

3.1 Delivery of grants to outside bodies which are not in accordance to the grants policy could impact on Council performance and negatively impact on the Council's reputation.

4. BACKGROUND AND OPTIONS

4.1 **Direct grants awarded to third sector organisations through the Council Grants Policy**

Each year Rossendale Borough Council gives out approximately £200,000 in direct grants to various third sector organisations. The Council's Grants Policy introduced in 2005 provided organisations with the option of applying for two types of funds – 'one off' grants or grants covering a three year period.

The majority of the Council's annual grants budget was allocated to organisations over a three year period starting from April 2006 and ending in March 2009. Any unallocated funds were awarded throughout the year.

Appendix 1 details the organisations currently funded by the Council through the grants policy.

All grant funding agreements, including those covering a three year period come to an end in March 2009.

The allocation of grant funding for 2009/2010 has yet to be agreed by the Council.

Last years allocation totalled £175,144 - this excluded the £20,000 already offered to third sector organisations through the Neighbourhood Forums and also the additional £12,000 awarded to PEER by RBC Economic Regeneration Unit. The collective total is £207,144

The grants policy introduced in 2005 has been updated to ensure that any projects and activities funded by the Council contribute towards the Council Corporate Priorities and the outcomes in the Sustainable Community Strategy. Appendix 4 details the revised grants policy.

All organisations that currently receive a grant would be required to re-apply for the forthcoming financial year if they wish to be considered for future funding.

4.2 Grants Monitoring 08/09

To ensure that all organisations spend the funds according to what they stated in their application form, all grant applicants are required to complete an end of year monitoring form. The information provided enables the Council to build a picture of the overall impact of the grants policy to the people of Rossendale.

By increasing our understanding of what kinds of projects have worked well and what has been less successful, we are better able to assess future applicants' proposals and advise them on how their applications can reflect best practice.

To ensure effective monitoring of grants given in this financial year the actions in Appendix 3 are proposed.

4.3 Grants awarded to third sector organisation outside of the Grants Policy

Neighbourhood Forum Grants

Neighbourhood Forums give grants of up to £750 to third sector organisations. These grants are given out throughout the year and there is a separate policy and application process for awarding these grants which are currently managed by Democratic Services.

In 2007/08 a total of £19,490 was given out to third sector organisations through Neighbourhood Forums. Appendix 2 details the organisation that received funding, how much and for what purpose. For 2008/2009 there is a £20,000 budget allocated to Neighbourhood Forums.

4.4 Core funding expenditure

Almost 85% of the Councils annual grants budget is awarded to the following five organisations:

Citizens Advice Bureau £75,000 per annum

The objective of the bureau is to provide free, confidential, impartial and independent device to enable local residents to deal with a wide range of issues including, housing, financial, employment, consumer, relationships, taxation etc. Rossendale's contribution pays to cover overheads such as premises cost and essential staff salaries.

Research would suggest that the Rossendale branch of the CAB is one of the very few CABs who **do not** receive any funding from the Legal Services Commission (this is the body which administers Legal Aid).

There is a wide variation in the funding provided by District Councils within Lancashire ranging from £36,750 to £ 255,285.

* Please note that the figures quoted related to the financial year 2006-07.

Attached at appendix 5 is a report compiled by Rossendale Citizens Advice's Bureau

Support to People Encouraging Enterprise Rossendale (PEER)

The Council economic regeneration unit awarded £12,000 to PEER a year – a social enterprise focused on delivering sustainable regeneration. This funding is separate to the funds given under the grants policy.

The funding was used by PEER to support projects such as Adrenalin Gateway and also to help new business start-ups and existing businesses to expand. The Council have agreed to fund PEER £12,000 for 2008/09 with a review of funding for 2009/10. A service level agreement has been set with PEER.

Attached at appendix 6 is a report compiled by PEER support.

Spurgeons (Bacup and Whitworth Family Centres) £25,000 per annum

The Family Centres in Bacup and Whitworth undertake various activities for families ranging from playgroup sessions, family day trips and after school clubs. The centres help to enhance parental skills and strengthen family ties. The grant given by the Council pays towards the running and staffing costs.

Both family centres were run by Spurgeons - a national charity that works with children and families. In May 2008, Spurgeons undertook a major reconfiguration and decided to withdraw their services from Lancashire. This has had a major impact on both centres as they rely on support from Spurgeons. The Whitworth Family Centre has announced that it will close at the end of November 2008.

The Bacup Family centre is currently looking at options to remain open and ongoing talks are taking place with Greenvale Homes about possibility of continuing their service through them.

Attached at appendix 7 is a report compiled by the Bacup Family Centre.

Rossendale Enterprise Anchor Limited – Supporting the Community Network
£20,000 per annum

REAL is a social enterprise set up to support the third sector in Rossendale by offering access to advice, information, learning and training opportunities. It contributes to the delivery of various community driven projects that address inequalities particularly focusing on health related issues.

The Council grant contribution pays to administer and support Rossendale's Community Network (CN) – this includes maintenance of the community database; administration of CN meetings and events; represent third sector on issues relevant to Rossendale; recruiting new members to the community network.

***Attached at appendix 8 is a report compiled by the Chair of Trustees
Rossendale Enterprise Anchor Ltd (REAL)***

Credit Unions – £10,300 per annum - Bacup (£5,300), Haslingden & Helmshore (£2,250), Mid Rossendale (£2,750)

Credit Unions are local savings and loans co-operatives, serving local people within their local communities. A key objective is to provide a secure place for small regular deposits, acquire low costs loans, provide budget account facilities and keep local people's money local.

Rossendale is covered by three credit unions, each receiving grant funding to contribute towards office rent.

Attached at appendix 9 is a report compiled by Credit Unions.

Groundwork Pennine Lancashire £18,467 per annum

The grant funding awarded to Groundwork is primarily to support and develop partnership working and secure external funding for Rossendale projects. The funding is also used to develop guided walks programme in Rossendale and engage with schools and community groups to deliver environmental projects. Groundwork also administers and leads on the Environment theme group.

Members should note that the £18,467 grant Rossendale Council provides would appear to be a relatively small proportion of the funding Groundwork receives from its transactions with the Council.

Attached at appendix 10 is a report compiled by Groundwork Pennine Lancashire.

COMMENTS FROM STATUTORY OFFICERS:

5. SECTION 151 OFFICER

- 5.1 Though financial implications are addressed, in the main, within the body of the report and the attached appendices, Members should be aware that the final approval for the allocation of a total grants budget to outside bodies rests with Full Council. This approval will be sought as part of the Council's overall 2009/10 Budget and Council Tax setting in February 2009.

6. MONITORING OFFICER

- 6.1 No legal implications arise from the report.

7. HEAD OF PEOPLE AND ORGANISATIONAL DEVELOPMENT (ON BEHALF OF THE HEAD OF PAID SERVICE)

- 7.1 There are no HR implications.

8. CONCLUSION

- 8.1 Grants to third sector organisations account for a significant element of Council expenditure. The Council has a duty to ensure that it allocates funds in a responsible manner and that it has in place arrangements which allow for fair and equal treatment of all applicants.

- 8.2 The Council must be able to demonstrate the best use of resources and any funding awarded via the grants system provides value and fulfils the purpose for which it was awarded.

9. RECOMMENDATION(S)

- 9.1 That Cabinet agree for the Communities Team to commence delivery of the actions detailed in appendix 3, subject to the Council's overall budget setting process.

- 9.2 That subject to the Council's budget setting process Cabinet approves the revised grants policy at appendix 4.

- 9.3 From April 2009, all approved grants to third sector organisations, including neighbourhood forum grants are administered and approved by the Communities Team.

10. CONSULTATION CARRIED OUT

- 10.1 Comprehensive consultation was conducted in 2005 when the grants policy process was first developed.

11. EQUALITY IMPACT ASSESSMENT

Is an Equality Impact Assessment required Yes

Is an Equality Impact Assessment attached Yes

12. BIODIVERSITY IMPACT ASSESSMENT

Is a Biodiversity Impact Assessment required No

Is a Biodiversity Impact Assessment attached No

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Background Papers	
Document	Place of Inspection
Grants awarded in 2008/09 through Grants Budget	Appendix 1
Neighbourhood Forum Grants Awarded 2007/08	Appendix 2
Action Plan	Appendix 3
Grants Policy 2008 – 2011	Appendix 4
Citizens Advice Bureau	Appendix 5
PEER Support	Appendix 6
Bacup and Whitworth Family Centre	Appendix 7
REAL	Appendix 8
Credit Unions	Appendix 9
Groundwork Pennine Lancashire	Appendix 10

Appendix 1 – Grants awarded in 2008/09 through the Grants Budget

COMMITTED EXPENDITURE	Total	Purpose	Ending
East Lancs Railway - Committee Support	2,500	Partnership agreement	Yearly agreements ongoing
Community Cohesion Pathfinder Project	12,000		
subtotal Committed Expenditure	14,500		
Discretionary Spend			
Burnley, Pendle & Rossendale Council for Voluntary Service	5,000	Towards staffing cost	3 year agreement ending 03/09
Helmshore & Haslingden Credit Union	2,250	Office rent	3 year agreement ending 03/09
Lesbian, Gay, Bi-sexual and Transgender – yet to pay	500	Admin support to LGBT group in Rossendale	1 year agreement ending 03/09
Citizen Advice Bureau	75,000	Maintain service	3 year agreement ending 03/09
Groundwork Rossendale	18,467	Maintain partnerships and deliver projects	3 year agreement ending 03/09
Rossendale Enterprise Anchor Ltd	20,000	Deliver and maintain community network	3 year agreement ending 03/09
Age Concern	1,000	Office Rent	Agreement ending 03/09
Bacup Credit Union	5,300	To help local residents of with financial advice and debts	3 year agreement ending 03/09
Mid Rossendale Credit Union	2,750	Office Rent	3 year agreement ending 03/09
Spurgeons (Bacup and Whitworth Family Centres)	25,000	Continued work / activities for young children in the Whitworth/Bacup	3 year agreement ending 03/09
Whitworth Historical Society	2,900	Office rent	
Rossendale Domestic Violence Forum	1,950	Admin and management of Rossendale Domestic Abuse Partnership; develop domestic violence strategy - CDRP link	1 year agreement ending 03/09
Edgeside and District Resident Association	527	Public liability insurance	1 year agreement ending 03/09
subtotal - discretionary spend	160,644		
Total	175,144		

Appendix 2

Neighbourhood Forum Grants Awarded 2007/08

Forum	Organisation Name	Proposal	Awarded
Bacup	Horse and Bamboo Theatre Company	Subsidy for shows for local families with young people.	£750
Bacup	Bacup Film Festival c/o Academy of Arts	Contribution towards film showcase in March 2008.	£750
Bacup	Sunnycrest Community	Costs for children's party for children who attend Moorlands	£500
Bacup	Stacksteads Riverside Park Group	Purchase of equipment to create miniature gardens - after school clubs.	£350
Bacup	Stacksteads Riverside Park Group	Purchase of bird boxes and distribution and involvement of after school clubs.	£400
Bacup	The Bacup Consortium Trust	Funding towards marketing materials, children's crafts and entertainer for the 2008 Easter Fair.	£750
Bacup	Weir Community Partnership	Purchase of kitchen units and worktops to provide community café in the Doals Centre.	£750
			£4250
Haslingden	Community Action in Rossendale	Contribution for funding towards Haslingden Street Fair	£500
Haslingden	Rural Leisure Trust	Contribution towards updating website and production of flyers to promote the Rossendale Walking Festival	£300
Haslingden	West View Community Action	To assist in putting on event and purchase of spring bulbs for children to plant.	£300
Haslingden	Grane Residents Association	Repair of footpath linking Heap Clough to Haslingden and improvement of signage.	£307
Haslingden	Edenfield and District Community Association	Purchase of folding tables to upgrade existing facilities.	£741.84
Haslingden	Edenfield Village Residents Association	Purchase of bench and base for children's play area.	£500
Haslingden	Stubbins Residents Association	Purchase of bench, memorial plaque and bulbs for the community memorial garden.	£500
Haslingden	Grane Residents Associatoin	Further funding towards improvement of Heap Clough footpath including planting of bluebells.	£300
Haslingden	Stubbins Residents Association	Funding for permanent flowering plants in memorial garden on Bolton Road, purchase of weed-killer, etc.	£250
Haslingden	43rd Rossendale Scout Group (St Thomas' Church, Helmshore)	Upgrading of land to side of churchyard - levelling and applying gravel to make better parking area and create area for use for camp fires etc.	£500
Haslingden	Free Lane Community Allotment Society	Provision of secure fencing, lockable gate and secure shed for tools for teaching garden for Haslingden and Helmshore primary schools.	£400

Haslingden	Stubbins Residents Association	Upgrading of existing plant display.	£400
Haslingden	Edenfield Village Pre-School	Purchase of 2 laptop computers	£100
Haslingden	Edenfield Village Pre-School	Funding to create outside play area for children.	£500
Haslingden	Community Action in Rossendale	Funding towards the 2008 Haslingden Street Fair	£621.16
			£6220
Rawtenstall	Edgeside & District Residents Association	Improvement of Taylor Avenue Woods - creation of nature area with flowers, bat boxes, nature trail, entrances and exits.	£500
Rawtenstall	Edgeside & District Residents Association	New cooker for ESDRA and contribution towards upgrade of current facilities.	£500
Rawtenstall	Hall Carr and Balladen Community Partnership	Creation of corner garden - works to grounds, planting, etc.	£750
Rawtenstall	Crawshawbooth Community Association	Purchase of new furniture in coffee area to replace existing.	£500
Rawtenstall	Crawshawbooth Environmental Action Group	Contribution to area to start in Spring 2008 - hanging baskets, planters, cleaning of land.	£500
Rawtenstall	Civic Pride	Contribution to improve flower beds and gardens in Rawtenstall Town Centre.	£750
Rawtenstall	Water Village Trust	Purchase a bench and a bin (amended purpose as per Carolyn's email dated 20 June 08) - Purchase of replacement goalposts.	£750
Rawtenstall	Cribden Neighbourhood Association	Installation and safety surfacing of a hedgehog springer (play equipment)	£744
Rawtenstall	Cribden Neighbourhood Association	Supply and installation of bench for community use.	£695
Rawtenstall	Rawtenstall Public Welfare Committee	Purchase of equipment to launch a senior citizen's luncheon club.	£250
Rawtenstall	The Rossendale Rubicon	Purchase of equipment to provide an Introduction to Exercise course.	£750
Rawtenstall	Newchurch Methodist Church	Provision of facilities to attract lunch groups and reach out to community e.g. meeting/catering facilities.	£571
			£7260
Whitworth	Whitworth Juniors FC	Contribution towards set up costs for an under 7's football team.	£600
Whitworth	Meadowhead and Tonacliffe Way Homewatch	Setting up and purchase of 2 home-watch signs.	£35
Whitworth	Whitworth Historical Society (Museum)	Repair of 2 leaks in roof and ceiling, funding towards repairing external brickwork.	£350
Whitworth	Whitworth Playgroup	Purchase of new climbing frame to replace broken one.	£400

Whitworth	St John the Evangelist Church	Provision of wheelchair access to church to comply with DDA	refunded
Whitworth	Whitworth Valley Football Club	Purchase of mower to replace one stolen.	£300
Whitworth	Moorland Crecent and Moorland Avenue and Tonacliffe Way Homewatch	Room hire charges for Neighbourhood Watch meeting and costs of producing a newsletter.	£75
			£1,760
		Overall Total	£19,490

Appendix 3 – Action Plan

Actions (Delivery of grants for 09/10)	Due Date
Send out letter to all organisations currently funded by the Council, informing them that their funding agreement comes to an end in March 2009.	August 2008 Complete
Update and approve grants policy to reflect new Council and LSP Priorities.	October 2008 Complete
Update grant documents to reflect the priorities in the Sustainable Community Strategy and Corporate Plan <ul style="list-style-type: none"> ▪ Grant application form ▪ Monitoring Form ▪ Funding agreements. 	October 2008 Complete
Review and agree membership to grants advisory group	October/November 2008
Send updated grant documents to the grants advisory group.	October 2008
Publicity of grants to the third sector: Letter to all on VCFS database Information on Council and LSP website Press Release Advertisement in Free Press	December 2008 / January 09
Record all applications received onto excel spreadsheet	December 2008 / January 09
Arrange meeting to with Grants Advisory Group to decide which applications to support.	January 2009
Report to Cabinet regarding recommendations to approve supported applications for 2008/09 and beyond.	March – April 2009

Actions (Grant Monitoring 2008/09)	Due Date
Grant monitoring letter sent out.	December 2008
Analysis and evaluation of monitoring forms. (This will be done prior to approving any grants for 2009/10)	January 2009
Report to Cabinet about the impact of Council grants 2008/09.	March 2009

**Voluntary and Community Sector
Grants Policy 2008 – 2011**

1. INTRODUCTION

Rossendale Borough Council is committed to providing funding to support the voluntary and community sector and recognises that this investment will benefit the people of Rossendale.

Each year the Council will give grants to external organisations who can provide added value to the residents of the Borough. The work that the grants will fund, must fit in with or complement the Council's Corporate Priorities and/or the outcomes in Rossendale Partnership's (LSP) Sustainable Community Strategy.

The Council aims for its grant giving processes to be open and fair. The following policy will offer a framework for determining grant applications.

2. ADVERTISING OF GRANT AVAILABILITY AND DISTRIBUTION OF APPLICATION FORMS

In November of each year, the Council will place an advertisement in the Rossendale Free Press publicising the fact that there are grants available from the Council for the coming financial year. Applications will be determined within 6 weeks of the closing date for applications.

In addition, the neighbourhood forums and community network will be used to publicise the grants.

The LSP and Council websites will have details of this grants policy and application forms.

www.rossendalealive.co.uk and www.rossendale.gov.uk

If you would like to receive a copy of an application form in the post please contact the LSP Delivery Officer on 01706 252413.

Organisations already in receipt of grant funding will not automatically receive a new application form and will be required to apply for and submit a new application each year unless a three year funding agreement is in place.

Groups may approach the Council at any time in the year to seek grant support. However, the main application process will be in November and December of each year and once the annual allocation of money for grants to voluntary and community sector groups has been made in any year, the application process will be closed. The fact that all grant money has been allocated that year will be noted on the website.

Neighbourhood Forum Grants – The Council also give small grants of up to £750 through the neighbourhood forums. These grants are given out throughout the year and there is a separate policy and application process which is available on the Council website. If you require funding of less than £750 the Council recommends you apply for grant aid through the neighbourhood forums.

3. ADVERTISING WHO RECEIVES GRANTS

Each year when the Council produces its end of year accounts, the Council will also publish on its website details of all grants given in that year, which organisations received the funding and for what purpose. This will generally happen in about August each year.

4. CRITERIA FOR GRANT GIVING

Grants will be given to those organisations that are able to demonstrate their ability to add value to those services which are needed by the communities in Rossendale, and who provide services which fulfil an important social role which is not fulfilled by other statutory or not-for-profit organisations in the area. Grants may be given to organisations which are operating in a wider area than Rossendale, not just within Rossendale as long as there is a specific benefit to people from the Borough.

To be eligible to apply, grant applicants must:

- Be a not for profit, third sector voluntary or community group.
- It must be properly run and be able to produce income and expenditure reports and annual accounts if applicable
- Have a written constitution
- Have a bank account with at least two signatories

Grants will not be given to organisations that have in the past been found to be financially incompetent unless new management and procedures are in place.

Grants will not normally be given to organisations from which money has had to be clawed back in previous years due to impropriety or malpractice.

Grants will not be given to party political groups or groups who are deemed to be racist, sexist, homophobic or prejudiced in any way towards particular members of society.

5. TYPES OF GRANT AVAILABLE

There will be two types of grant available:

- One off grants of less than £2,000
- Grants of more than £2,000 or which cover more than one financial year

5.1 One off grants

Organisations may apply for a one off grant of up to £2,000. An application form will need to be completed and some level of monitoring information will be required at the end of the financial year in which the grant was awarded. This will include information on who has benefited from the grant.

Organisations will not normally be awarded grants in consecutive years unless they can demonstrate that the two grants will have paid for different activities.

5.2 Grants of more than £2,000 or which cover more than one year

Where an organisation requires a grant of more than £2,000, the application process will be more rigorous and additional checks will be required on the organisation applying for grant aid.

Where organisations are seeking an annual grant allocation, they will be expected to enter into a funding agreement stating specifically what the money will provide for and the implications of non funding.

Monitoring will be rigorous and reports will be expected quarterly to the LSP Delivery Officer.

In the case of grants covering more than one year's duration, payment will be half yearly by invoice only. Invoices not received in time will not be paid.

Both of these grant types will be determined by the Communities Manager in consultation with in consultation with the Portfolio Holder for Communities and Neighbourhoods (councillor), or the Leader of the Council should the elected member be unavailable.

These will be the ONLY grants and financial support offered. No organisation will "automatically" receive grant funding based on the fact that they have done so before, nor will organisations be 'let off' rent.

If an organisation wishes to receive financial support, then it will need to apply through this grant application process. Groups and organisations who have received funding in the past will not receive preferential treatment and are not guaranteed ongoing financial support.

Where an organisation has written confirmation of an historic agreement which has been signed by a senior officer of the Council, this will be looked at on an individual basis. In general, these will be honoured in the short to medium term as long as the organisation supported remains bona fide and can demonstrate a commitment to the people of the Borough and the objectives of the Council and LSP. Annual monitoring will be required for these organisations.

Exit and forward strategies for funding should be considered by organisations as part of the application process.

6. CRITERIA USED FOR ASSESSING GRANTS & WHAT TO PUT IN YOUR APPLICATION FORM

Applicants must be able to demonstrate how their organisation will meet the priorities in the Councils Corporate Plan and the Rossendale Partnerships Sustainable Community Strategy.

The Council has five corporate priorities, these are:-

- Delivering quality services to customers
- Delivering regeneration across the Borough
- Keeping the Borough Clean and Green
- Promoting Rossendale as a place to live and invest
- Improving Health and Well-Being across the Borough

Rossendale Partnership has identified a number of key outcomes it wants to achieve which are detailed in the Sustainable Community Strategy.

- Increased health and mental well-being
- Reduction in health inequalities
- Increased physical activity
- Reduce outward migration
- Community Safety
- Strong, active and integrated communities
- Reduction in our carbon footprint
- Improved housing conditions
- Clean and well-maintained town centres
- Protect and enhance natural and built heritage
- Environment where everyone has opportunity to achieve their potential in education and employment
- Increased locally owned businesses in leisure, tourism and business service sector.
- Increase prosperity in all parts of Rossendale
- Encourage a shift in transport modes and improve connectivity

Applications which clearly link the activity of the applicant to these areas of work will be preferred.

Rossendale Borough Council is particularly keen to support organisations who work with disadvantaged and socially excluded groups. Your application should state clearly what groups you work with and in what way.

If your organisation delivers, either wholly or in part, specific Local Area Agreements, key national indicators or local performance indicator targets, you should state these within your application, including details of how you collect and monitor this information and feed it into the statutory sector.

You must detail exactly the user group you work with and whether they are Borough-wide or locally based. If locally based, you must state the area of the Borough.

You will need to provide evidence of how you engage with service users and non-users to improve your services. You must explain how you will monitor who is and is not using your service and report this back in monitoring reports to the Council.

You will need to explain how you will manage in future years when Council funding is not available and as such forward/exit strategies should be explained within your application.

You will need to show how the funding will be used specifically and the possible impact of not receiving the grant funding.

All funding sources over the previous 24 months must be declared as must the sums of money donated. Any other current applications for funds to other organisations/charitable giving bodies etc. must be declared in your application.

If the grant will be used to match funding that may be provided by other sources, please explain what resources they are and what the ratio of the Rossendale Borough Council grant to the other grant will be.

If other funding you receive is ring fenced by your donors/funders for specific activities/areas of work, then you will need to explain this within your application. If you fail to do so, you may prejudice your application by not providing enough evidence of need.

If you work exclusively with one group of people or one community within the Borough, you will need to explain why you are exclusive. Do not assume that the reason you work exclusively is obvious. If you are able to reasonably justify your decision, this will not necessarily prejudice your application. For example, grant funding would not automatically be withheld from a group working solely with women with mental health issues if the justification for excluding men from the sessions is explicit and understandable.

Rossendale Borough Council is keen to see local groups working together collectively to provide better links and ties and to achieve economies of scale. It is reluctant to fund a range of organisations doing the same thing in different parts of the valley. You should show how you are working together with partner organisations in the public, private and not-for-profit sector to deliver your service.

7. General

All grant-determining decisions will be final.

All organisations who receive a grant from Rossendale Borough Council will be required to sign a legally binding agreement detailing what the money will be spent on, who the beneficiaries will be and under what circumstances money may be clawed back. The responsible person within the organisation will be required to sign the agreement prior to the release of any funds.

All organisations working with children and young people or vulnerable groups will be required to have in place appropriate policies in respect of safeguarding of their clients. This will include appropriate levels of Criminal Records Bureau checks for volunteers and staff.

All organisations which employ staff will be required to demonstrate that they have in place appropriate employment and management policies, including a health and safety policy (where required) and a diversity or equal opportunities policy.

The Council retains the right to refuse funding to any organisation who it feels does not meet the criteria set out within the policy, any organisation which it feels may bring the Council into disrepute or any organisation which it believes to have been involved in any racist, sexist, homophobic or discriminatory practices.

The council recognises the good work and potential work that the voluntary and community sector can provide and would encourage groups to apply.

APPENDIX 5 Lancashire District - Citizens Advice Bureau				
Authority	LA contribute	Core Funding from LA	Other funding from LA	Funding from Other Sources
Burnley	Yes	£255,285	None	£17,000 core funding from Lancashire County Council and approx £85k from Legal Services Commission to provide specialist advice.
Chorley/South Ribble Joint Service	Yes	£65,600 from Chorley Council and £40,000 from South Ribble	Chorley - Core funding taken from Corporate resources budget. £26,000 to fund housing and homelessness advice paid for by Strategic Housing	Legal Services Commission - provides £95k for debt advice service between both bureaus and 2 prisons.
Hyndburn	Yes	£58,600	No	Legal Services Commission provides £50,900 for specialist advisors.
Lancaster	Yes	£87,300 plus £7,200 rent for Lancaster. £88,300 for Morcambe	No	Legal Services Commission - £90k for specialist advisors to Lancaster and £133,800 for SQM to Morcambe.
Pendle	Yes	£103,000	No	Legal Service Commission gives £135k for debt and welfare benefits advice.
Ribble Valley	Yes	Approx £53,000	No	No
Preston	Yes	£49,620	No	Legal Services Commission provides £61,445 for debt advice
Rosendale	Yes	£75,000	No	LA funding accounts for 47% of total funding. Big Lottery (£49k), Lloyds/TSB (£6k), Awards for All (£10k) plus other misc' income & bank interest
West Lancs	Yes	£36,750	No	Legal Services Commission provides £42,953 for debt advice.
Wyre	Yes	£100,000	No	Yes - no details

CAB - Report to Rossendale Borough Council Cabinet – December 2008

What we are doing to help the Council meet current and future challenges

Tackling the major economic challenges faced by the Borough

As Members will be acutely aware, Rossendale, with its high percentage of small to medium sized private sector enterprises and self-employed people, is particularly vulnerable to the current economic problems. Most Rossendale residents work and many have a mortgage making them extremely vulnerable. Indeed, with the Governor of the Bank of England announcing on 22nd October that we are entering a recession, it is critical that we work on these issues strategically to minimise adverse consequences.

As the only providers of debt advice in Rossendale we are already seeing the effects of what is happening. We helped **1,276 different clients in 2007/08** with over half of these receiving help with debt. **242 of those had mortgage or rent arrears**, putting them at risk of homelessness. **In the first half of 2008/9 we helped 737 different clients**, again over half with debt problems. **148 of those had mortgage or rent arrears.**

Typically a client receives an initial assessment interview and a one hour appointment with follow-up. However, some people receive much more help than that, particularly those with debt problems.

Rossendale CAB is working with the Service Assurance Team and Capita to help people prioritise debts and so improve council tax collection rates. One Stop Shop staff have reported a large increase in people with problems paying their council tax due to debt. Some of the measures that have been agreed so far are:

1. a leaflet about help with debt to go in council tax reminders in April
2. a publicity campaign on paying council tax and prioritising debts
3. better communication between us and RBC/Capita to help people pay council tax arrears
4. CAB self-help debt packs to be made available to frontline RBC/Capita staff
5. CAB taking direct referrals from both front-line and back office RBC/Capita staff.

Using the Council's investment to attract additional funds for improved services

To tackle these issues, this Bureau, along with others, has contributed to an initiative of the Department for Communities and Local Government. This has helped secure the allocation of £10,000 to the Council to fund a court desk service delivered by ourselves aimed at tackling threatened homelessness as a result of mortgage and rent arrears. We allocate a specialist worker to Court sessions involving housing costs arrears.

In addition we have:

1. developed a partnership with East Lancashire Primary Care Trust to deliver advice in health centres. We have worked with the PCT on the design of this project to maximise positive mental health impacts for patients.
2. put in a funding proposal to the Lottery for a debt advice and financial capability project to replace the current lottery funded project that ends in March 2009.
3. secured funding for locally-focussed self-help packs, primarily with a money focus, from LCC Local Gateway and the PCT.
4. developed a partnership with Green Vale Homes involving the delivery of advice to Green Vale tenants.

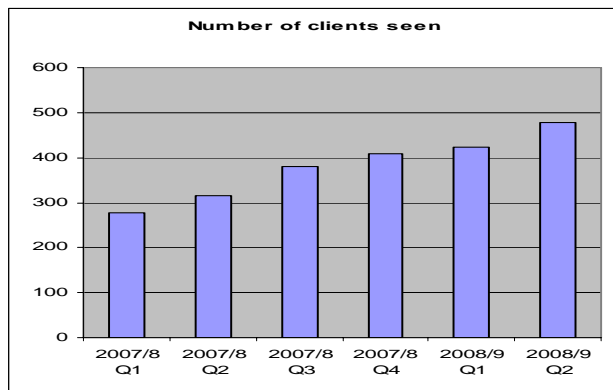
5. made proposals to increase debt advice capacity to LCC and the private sector.
6. made a proposal to HMRC to fund a further money advice project over 3 years.

NB None of these funders would replace the Council's funding. This is because funders expect new work to be done with their money. No funder would be willing to replace withdrawn or reduced statutory sector funding. The Council's investment provides a foundation which we can use to attract other money.

Currently, for every £1 the Council invests, another £1 is raised elsewhere and on top of that another well over £1's worth of volunteer expertise is utilised. **This means the Bureau triples the value of the Council's contribution.** On top of that, large amounts of additional money enter the economy in the form of new benefits and tax credits claims as well as residents' spending power being increased through better management of their finances.

Some of what we have achieved during the course of our current 3 year Service Level Agreement – ends March 2009

We have increased the number of people we help by improving telephone access as well as running drop-in and appointment sessions. We run sessions in Bacup, Rawtenstall, Haslingden and Whitworth.



These figures have been achieved by using a mixture of paid and voluntary staff.

Our total turnover last year was £149,038

The value of volunteer time, calculated at an equivalent rate for paid staff, was £106,159.

Many clients require multiple interviews and specialist casework support. This includes negotiations with creditors and representation at Court.

Over half our clients have debt problems. It is widely accepted that debt can damage mental health.

Research undertaken with 374 individuals seeking debt advice from Citizens Advice found that 62% reported that their debt problems had led to stress, anxiety or depression, and over a quarter of the total reported seeking GP treatment for this.

Over the last 3 years, we have been running a debt advice project funded by the Big Lottery Fund. So far the project has:

- helped **928** people with multiple debt
- Renegotiated **£1,948,835** of priority debt (e.g. council tax arrears, mortgage arrears and rent arrears)
- Renegotiated **£10,725,951** of non-priority debt (e.g. unsecured personal loans, catalogue debts and credit card debts).

A proportion of this money comes back into the economy as people have more disposable income once their debts are brought under control.

Feedback from debt clients from July 2006-October 2008 participating in our own survey showed a marked improvement in people's health and well-being after they had received advice. All respondents indicated that their mental health had improved as a result of receiving advice and assistance from the Bureau.

In terms of how people feel about life in Rossendale, it is critical that we continue to develop money advice services.

APPENDIX 6

What is PEER Support?

PEER Support is a Community Enterprise Board, one of Pennine Lancashire's leading social enterprises. PEER (People Encouraging Enterprise in Rossendale) Support was the first Enterprise Facilitation project in Europe. Our mission is simple – to play a part in making Rossendale a better place to live and work by giving guidance and support to anyone wanting to start or grow a business or project in the Valley who asks for our help. PEER has been operating for over five years now and over that time has worked closely with more than 300 local clients – ranging from individuals to larger organisations and including major projects and social enterprises. In 2007 PEER was recognised by the NWDA as the most enterprising project in the NW by winning the regional Enterprising Britain competition. We have just been asked to join the national Enterprising Places Network, in recognition of our work in helping Rossendale grow its enterprise culture.

PEER is run on a voluntary basis by a 40 strong Community Enterprise Board that employs Andy MacNae as Enterprise Facilitator. Members of the board use their contacts, knowledge and experience to support Andy as he works directly with client businesses. The Board meets for two hours every month to hear reports and updates from Andy and to respond to requests from clients. Obviously any requests for help do not have to wait for the monthly meeting. All PEER Members have agreed to email communications so that help and support can be given on an 'as needed basis'. In working with clients Andy's aim is to understand their needs and help them to develop their own solutions to their business challenges. Andy has a great deal of business experience and is able to bring this to bear in helping clients make informed decisions about their businesses. PEER's service is free, open ended and confidential and is designed to be entirely responsive to needs.

This has been a pivotal year for PEER. We have worked directly with more clients than ever before, whilst supporting partners to develop services that ensure Rossendale businesses have the right environment in which to succeed. A number of major projects have taken important steps forward and we are seeing exciting new enterprises emerging as Rossendale people seek to turn dreams into reality.

Supporting Enterprise in Rossendale

PEER Support has now substantially assisted has over **300** clients with over **30** new businesses/clients coming to us during the six months since April 2008. Amongst our 28 currently active clients are the following community projects:

- Adrenaline Gateway
- Bacup Leisure Centre
- Buildings for Community Use (Regeneration Board)
- Tourism Marketing and Rossendale Pride
- Bacup Carnival
- REAL (Rossendale Enterprise Anchor Ltd)
- NW Academy of the Arts
- Sophie Lancaster Foundation
- RELI (Rossendale Enterprise Loan Initiative)
- Valley at Work

This is in addition to the many local people we are helping to start and grow local businesses. It is still the case that the great majority of our clients come from the more deprived areas of Rossendale and over half of them are female.

Developing Partnerships

As well as responding to the specific needs of clients PEER Support is also always ready to work with partners to meet wider structural needs that have been identified through our contact with clients. In past years REAL and RELI are good example of this. During 2007-2008 a new initiative was launched – Valley at Work – to meet the networking and business to business needs of local enterprises. In order to improve signposting to services we have worked particularly closely with Kingfisher and supported relevant administration costs.

RELI

Now 18 months old this enterprise loan scheme has supported **30** businesses of which **25** are start ups with nearly **50** jobs being created. RELI is a partnership between PEER, LCDL, RBC, ELF and Kingfisher and makes available micro loans of up to £4000 to businesses with good business plans unable to borrow from banks or other lenders. Over £78,000 has been loaned out and LCDL are currently considering increasing their support for what they see as a very successful initiative. During the year PEER has invested over £5000 in the scheme so as to ensure its sustainability during periods of change in the business support structures.

REAL

In the past year REAL has made great strides forward and is now established as a highly credible organisation supplying a wide range of quality services. Of particular note are invitations to support the development of Social Prescribing and Extended Schools pilots in Rossendale. This shows the extent to which REAL is valued by partners and the feeling that through REAL ‘you can get things done in Rossendale’. In the coming year REAL will be able to further expand services as funding from its successful BASIS bid comes on line. Recently a free community Accountancy Service has been launched for local voluntary organisations, which has helped to fill a substantial financial management need identified over the years.

Valley at Work

Launched in September 2007 this free network for Rossendale Businesses has gone from strength to strength. VAW is run by a steering group of local businesses and PEER funds running costs (investing over £2000 in 2007). Membership is currently (10/08) at 150 businesses and the initiative is clearly meeting a significant need. Monthly meetings are currently attracting 30-40 attendees and already we are seeing businesses doing significant trade with one another.

Supporting Strategically Important Projects

PEER Support helps several projects in Rossendale that are judged to be of at least sub-regional importance. Examples of these include:

Supporting Regeneration and Tourism in Rossendale

PEER continues to contribute to the work of the Regeneration Board and Tourism Working Group. As well as contributing at meetings PEER has supported priority leads in moving forward areas including Bacup Renaissance, Marketing Rossendale, Business Support, Economic Inclusion and the Rossendale Visitor Guide.

The Adrenaline Gateway

This project has developed significantly in 2008. PEER worked very closely with RLT and LCDL to acquire development funding from the NWDA and funding for Lee Quarry Mountain Bike Trails from Aggregates Levy, LCDL et al. This has brought over £300k investment into Rossendale and will hopefully be the foundation for much more. Currently a great deal of work is going on around building the case for further investment and support amongst regional stakeholders.

Arts in Bacup

This includes supporting the work of the North West Academy of the Arts and the development the Bacup Film Festival. The first festival was held in October 2007 and a bigger event is planned. PEER Support has also worked closely with the Academy and Rossendale Leisure Trust to explore the feasibility of an Arts Centre in Bacup. PEER has also been supporting the Royal Court Theatre as its volunteer board seeks to develop a sustainable business plan.

Sharing Good Practice With Our Neighbours

In early 2007 PEER, and its subsidiary Helping Hands, was asked to support the development of enterprise facilitation projects in Burnley, Hynburn, Pendle and Blackburn as part of the Pennine Lancashire No Limits Programme. To enable this PEER has negotiated a licence with the Sirolli Institute which allows us the use of their intellectual property. PEER is the only organisation in the world with such a license.

We have been instrumental in the creation and development of Hyndburn's Community Enterprise Board, BOSS (Business Opportunities Skills Support), whose Enterprise Facilitator will start work in November. Burnley's Community Enterprise Board, BOB (Burnley Opportunities Board) is now in the process of selecting their Enterprise Facilitator. We are running an awareness campaign in Pendle with a view of getting their Board underway before the close of this financial year. There are plans afoot to start boards in Blackburn with Darwen and Ribble Valley next year.

PEER Support continues to host visits from other communities and attend regional and national events to share learning with others. Most recently PEER has been asked to join the new national Enterprising Places Network.

Financially, some of this work contributes to our continuing sustainability, but the principal impact is that sub-regionally more people are looking at Rossendale as a place to learn from and a source of good practice. Nationally, it is putting us on the map.

Sustainability

We are grateful for the contribution that RBC has made to our sustainability over the last three years. This has enabled us to continue to offer a free service to local people with a dream to start or grow a business or a project. Our annual costs are very low, something like £35,000 to maintain our service. A proportion of this comes from the work we are undertaking for No Limits, but we still need your help. We request a contribution of around £15,000 a year over the next three years. This will help to ensure that more than **40** local

clients get the help they need every year to move their plans forward, to maintain Rossendale as one of the most enterprising places in the country.

Chair PEER Support

APPENDIX 7

Bacup and Whitworth Family Centre

The Family Centres in Bacup and Whitworth undertake various activities for families ranging from playgroup sessions, family day trips and after school clubs. The centres help to enhance parental skills and strengthen family ties. The grant given by the Council pays towards the running and staffing costs.

Key achievements over the last 12 months:

- Support to over 100 families within their own homes. This ranges from parenting support to issues around housing problems and mental health.
- Bacup Centre holds two parent/toddler sessions every week. On average 30 people (children and adults) attend the sessions to take part in various activities such as crafts, music, play, speech and language support.
- Two after schools clubs are held every week. Up to 16 children aged 4-11 attend each session. Activities include confidence building, citizenship lessons, improving social skills.
- The Bacup Centre also provides a befriending service. Over the last 12 months two young people with specific personal issues have been given supported through the centre.

Challenges going forward

Both family centres were run by Spurgeons - a national charity that works with children, young people and families. In May 2008, Spurgeons undertook a major reconfiguration and decided to withdraw their services from Lancashire. This has had a major impact on both centres as they rely on support from Spurgeons. The Whitworth Family Centre has announced that it will close at the end of November 2008.

The Bacup Family centre is currently looking at options to remain open and ongoing talks are taking place with Greenvale Homes about possibility of continuing their service through them.

The key challenge for the Bacup family centre is the continuation of the vital support they provide to families and children in Bacup.

APPENDIX 8

REPORT TO ROSSENDALE BOROUGH COUNCIL: ROSSENDALE ENTERPRISE ANCHOR LTD (REAL)

What have we achieved in the last 12 months

Rossendale Enterprise Anchor Ltd was set up in April 2006 and initially took in three existing projects which were unsupported. These were the residual Bacup and Stacksteads SRB work, East Lancashire Integrated Health Care, also known as Holistic Resources which had previously been part of Rossendale Hospice, and the Rossendale Community Network.

In November 2007 the Board agreed that REAL should concentrate its activities in three areas:

- Holistic Resources
- Support to the VCFS
- “Brokerage” across the health and wellbeing agenda

In each of these areas we have a mix of income generation and charitable activity in line with our charitable objectives which are:

to develop the capacity and skills of the members of the socially and economically disadvantaged community of Rossendale in such a way that they are better able to identify and help meet their needs and to participate more fully in society.

Holistic Resources

In September this year we were awarded a new contract by Blackburn with Darwen PCT to provide Condition Management Programmes to Incapacity Benefit claimants who are part of Job Centre Plus’ Pathways to Work. The new contract will run for just short of three years and follows a successful pilot and 4 years contracted work. An exciting part of the project is the opportunity to use “graduates” from previous courses as Support Workers offering them a stepped return to work.

Building on the work we have done on Condition Management in the pilot phase we have developed two new courses which were trialled with funding from RBC under “Spearhead” and ELPCT. “Manage Your Health” was offered only in Rossendale and “BLAST” (Building Life and Skills Training) was provided across East Lancashire. BLAST has shown itself to have huge potential as a generic platform for bespoke courses, especially for young excluded people, and we are currently working with North Lancs Training Group and Connexions (now Young Peoples’ Service) offering BLAST to NEETS (Not in employment, education or training). This is an exciting opportunity for REAL and we recognise that there is a UK wide need for this type of service.

Support to the VCFS

Our work with the VCFS was initially supported by RBC through a three-year grant to service the Rossendale Community Network and by REAL through its charitable arm, but since December 2007 we have also been in receipt of a grant from the Big Lottery under the BASIS programme. This has enabled us greatly to expand our work. Since the start of this year we have provided advice and support to almost 20 different Rossendale organisations in areas such

as business planning, bid writing, marketing, identifying funding streams, negotiations with HM Revenue and Customs and building sustainable businesses. REAL has also represented the 3rd sector on the Project Team for the new health facility and successfully pressed for community and information areas to be included in the layout.

We are currently developing a Community Accountancy Service for our VCFS to greatly improve their sustainability that will be unique in Lancashire.

We have developed and maintained the VCFS database and used it to disseminate information to the sector. We are currently working with RBC to develop a strategy to engage the 3rd sector in Neighbourhood Management.

“Brokerage”

Social Prescribing – JustGo!

We have been funded by the PCT to develop a Social Prescribing pilot for Rossendale which is to be formally launched on 28 November as Just Go. The model is based on an extensive data base, developed from the RCN database, of everything in Rossendale which a person could access to improve their health and well being. The database is available through a website (www.justgo.org.uk) and promoted by staff and volunteers at drop in sessions at a variety of locations from Haslingden Community Link and the One-Stop-Shop in Rawtenstall to Asda and Tesco cafes. LCC have just funded us to buy a laptop and dongle to enable us to take the service to locations without dedicated IT access.

Help Direct Gateway

We were asked to support the bid for the East Lancashire PCT footprint by Calico Housing, featured prominently in their promotional literature, and were even invited to help with their final presentation to LCC. We are now in discussion about how we can develop, promote and deliver the service in Rossendale.

As part of our charitable activity REAL volunteers work closely with RBC and the PCT on the health and wellbeing agenda as a whole.

Challenges for the Future and what are we doing to address them

In the current economic climate we see the challenges as two-fold

As employment becomes tighter it will be vital for Rossendale’s economic and social regeneration that the population is equipped to take advantage of opportunities that arise. This gives added emphasis to our work with people suffering from chronic conditions such as anxiety and depression, as well as physical conditions such as Irritable Bowel Syndrome, and to our proposals to develop programmes for NEETS.

We are currently seeking funding from the Department of Health Social Enterprise Investment Fund to exploit these and other opportunities to target health inequalities in Rossendale and Pennine Lancashire. We are also seeking to partner other bodies with an established track record in working with young people in bids for programme funding.

As far as the VCFS is concerned the challenge will be to continue to support local groups to become sustainable at a time when funding streams will become more difficult to access and,

potentially, demands on their services increase. It will also become even more important for those groups to become part of the local strategic and decision making forums.

We will continue our work within the constraints of our Big Lottery funding and our matched contribution, which includes a large element of volunteer time from our “Professional Pensioners”. We will be looking to increase the number of these volunteers. We will continue to work with partners to encourage participation and engagement by the 3rd sector and will actively seek opportunities to broker co-operation between statutory bodies to save duplication of effort and expense.

Heather Massie
Chair of Trustees
Rossendale Enterprise Anchor Ltd

APPENDIX 9

Rossendale Credit Unions

Background:

Rossendale is covered by three credit unions - Bacup Credit Union, HHH Credit Union and Mid Rossendale Credit Union; each operates within a 'common bond' whose membership criteria determine that anyone who lives or works in a designated area, e.g. Bacup and Whitworth, Haslingden, and Rawtenstall. Each credit union is owned and controlled by its members. Day-to-day management is the responsibility of a Committee of Management who is elected by the membership on an annual basis. Likewise the membership also elects a number of supervisors who maintain an internal audit function separate to the external audit that is conducted on an annual basis.

Credit Unions are local savings and loans co-operatives, serving local people within their local communities. One of the key objectives is to provide a secure place for small, but regular deposits, including people's benefits / pensions, acquire low cost loans, provide budget account facilities for the larger annual bills, and keep local people's money local. Members are provided with free life insurance on their savings and loans. Other products, including home insurance, funeral plans etc are also available.

During the past four years the three Rossendale Credit Unions have been working together in partnership with both statutory and local agencies in a concerted effort to develop the profile, membership, and services for all residents and employees, particularly those who are deemed to be financially excluded. The three Credit Unions were instrumental in establishing, with the support of Lancashire County Developments Ltd [LCDL], an 'umbrella' company called East Lancashire Finance Ltd [ELF]. The purpose of ELF has been to assist in promoting the services of the Credit Unions and also to develop partnerships with other statutory and community-based groups.

Present:

During the past two years ELF has assisted in the promoting the ethos of the Credit Union movement through: -

- Developing a partnership between Rossendale Borough Council [RBC], Citizens Advice Bureau [RCAB] and the three Credit Unions. This has enabled a referral system to be created to help those in financial difficulties;
- Developing a partnership between the Borough Council, LCDL, PEER, and Kingfisher Consultancy. This initiative enabled 18 individuals who live in Rossendale to access an enterprise loan (total £95k) to start up or develop their business within Rossendale;
- Developing a partnership between Green Vale Homes and the three Credit Unions. This has enabled GVH tenants to access 'handy loans' to enable them to carry out home improvements etc following refurbishment by the RSL;
- Following the outcome of a successful scheme in Birmingham, the Credit Unions are actively working with LCC Trading Standards in a campaign to beat loan sharks. Many of whom are charging in their clients in excess of 1000%;

- Since the collapse of the Farepak hamper scheme, Credit Unions have been providing support to local people affected by that situation and offering a viable alternative;
- With support from LCDL the three Credit Unions are actively involved in a pilot project to introduce and develop a common IT system which will enable them to record and process members' accounts more efficiently and securely including storage of data;

For the past two years the three Credit Unions have been participating in the Growth Fund initiative sponsored by the Department for Work and Pensions. This has proved to be an overwhelming success, particularly in Bacup, where many people have accessed their benefit payments via the Credit Union and also taken out low cost loans.

Each Credit Union is authorised and regulated by the Financial Services Authority. They are also covered by the Financial Ombudsman Scheme and the Financial Service Compensation Scheme.

Future:

The active membership continues to rise, at 30/9/08, adult membership of the three Credit Unions has increased by 150% and now has over £0.5m in savings, loans have increased six-fold during same period. Plans are in place to continue the membership drive. New leaflets will be circulated to residents publicising the cost of our loans (12.68 – 26.82%) compared to that of doorstep lenders (183 – 500%). We are planning to double the adult membership during the next two years. Likewise we are also planning to increase the promotion of our activities in local schools within the Valley.

Working with the Credit Unions, ELF is planning to conduct a feasibility study into the possible merger of two or more Credit Unions across East Lancashire. The three Rosendale Credit Unions are participating in this study. The outcome is unlikely to be effective before October 2010 at the earliest.

The Credit Unions are planning a publicity drive to encourage local businesses and the local authority to encourage their employees to open a credit union account via payroll deduction.

With no sight of improvement in the financial situation nationally we anticipate a continued growth in the demand for small personal loans during the next couple of years. We also plan to continue and extend our partnership agreements with RCAB, PEER, Kingfisher Consultancy and GVH, to provide residents with access to low cost loans, and where appropriate to enable residents to access enterprise loans to develop their businesses locally. We also intend to develop and extend our relationships with other registered social landlords who have tenancies across the Valley.

The Credit Unions would welcome the opportunity to support the energy efficiency initiative that is now being promoted by the Borough Council. We have submitted a response to the Council Leader proposing the development of a 'green loan' scheme whereby residents could obtain a loan for replacement of white goods to a more efficient product, loft insulation etc. A similar scheme has been operating successfully in Burnley for the past 10 years.

To continue the development and respond to the demand for our services across Rossendale we now have three offices strategically situated in Bacup Rawtenstall and Haslingden. It is however essential that we have the ongoing support of the Borough Council and other agencies so that we can meet the anticipated demand. Each of the main offices are open six days a week and at other outreach centres by arrangement.

Each of the Credit Unions received a limited amount of funding from DWP to employ staff to undertake credit management and debt control in regard to loan applications. The management and administration of each Credit Union continues to be provided by volunteers (78 people covering 11010 hours @ 30/9/08). Each year we marvel at the continued commitment of our volunteers. In addition to their 'normal' activities they also attend various training events to ensure they are up to date with all regulations, rules and procedures.

The next twelve months will also inevitably bring a number of new challenges to the Credit Unions and their members as legislative changes are introduced to amend the Credit Unions Act 1979. This will also mean amendments to CRED, the FSA sourcebook which governs the regulation of Credit Unions.

Bacup Credit Union Ltd
9 St James Square
Bacup
Rossendale OL13 9NH

HHH Credit Union Ltd
Credit Union House
15 Greenfield Street
Haslingden
Rossendale BB4 5TG

Mid Rossendale Credit Union Ltd
5 Bacup Road
Rawtenstall
Rossendale BB4 7NG

Groundwork Pennine Lancashire Activity with Rossendale Borough Council during 2008/9

Level of activity

- 29 Rossendale projects progressed during 2008/9 by Groundwork Pennine Lancashire.

Financial aspects

- Core funding from Rossendale BC is £15,716
- The forecast value of Groundwork's 2008/9 work programme in Rossendale is £1,022,877
- RBC contribution to the project costs is, c£125,000 from Council budgets. In addition funds from ring fenced sources such as Elevate, S106, Playbuilder and Lottery may be added to these, some of which have been secured by Groundwork on behalf of Rossendale BC.
- In most projects Groundwork pays subcontractors from these project budgets, there are a few where Groundwork is paid a design fee by Rossendale and the contractors are directly paid by the Council.

Example projects

- Whitaker Park Toddler Area. A £150k state of the art toddler play area has recently been opened as part of the Parks Improvement Programme that Groundwork is working with Rossendale BC to deliver.
- Natural Play Workshops as part of Love Parks Week Groundwork Staff managed a programme of events in Haslingden, Rawtenstall and Bacup parks to promote the enhancement works that Rossendale BC has commissioned. This included the importation into Victoria Park of a temporary beach, 75% of children attending claimed never to have played on a beach before.
- Guided Walks Programme As part of the £500,000 Heritage Lottery Funded Valley of Stone Project, Groundwork delivers a programme of Heritage Walks guided by trained volunteers. Many are "Tramper walks" which can be accessed by people who have impaired mobility by booking the use of a Tramper vehicle at no charge.

Public Relations

- Protocol agreed with RBC Press Office and a programme of press releases on Rossendale BC/Groundwork projects is being delivered. Information provision and proof reading by Groundwork with release and editorial control by RBC.
- Regular coverage of Rossendale projects in the Free Press with credit for Rossendale BC and other sponsors.

Other benefits

- Chair and secretariat for Environment Theme and Countryside Working Groups of Rossendale Partnership
- Provide reports and evidence for surveys, complaints and assessments to support work undertaken by RBC Officers.
- Provide support for Rossendale Projects in regional for example, the recent Playbuilder and Play Pathfinder bids