



Together for a brighter future

WITHERNSEA BIG LOCAL PLAN

June 2017 – May 2020



Withernsea Big Local needs YOU!

There is work to do to help make Withernsea an even better place to live. Please get in touch with us through our website www.withernseabiglocal.co.uk.

We will be delighted to discuss how you would like to be involved:

- **Stay in touch and share your ideas**
- **Help with a specific action to achieve its goals**
- **Propose an opportunity that meets our outcomes and vision**
- **Join the Withernsea Big Local Partnership Steering Group**

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Big Local

Big Local is a National Lottery funded programme run by Local Trust giving 150 areas around England £1m each to make lasting positive differences in their communities. Areas have 10 years to plan and deliver the best options for their community.

Over 10 years, the Big Local programme aims to achieve the following four outcomes:

- Communities will be better able to identify local needs and take action in response to them
- People will have increased skills and confidence, so that they continue to identify and respond to needs in the future
- Priorities identified will make a difference to the local community
- People will feel that their area is an even better place to live

With support from our local partners and the national Big Local programme, the Withernsea Big Local Partnership Steering Group has been working together since 2015 to implement the Withernsea Big Local Plan 2015 – 2017 and develop our new Plan for 2017 – 2020.

Thank you to all residents, community groups and partner organisations who took part in our initial Getting Started consultation, Visioning work and attended sub group meetings to shape and deliver our first Withernsea Big Local Plan 2015 – 2017, and to all those who have worked with us to develop this new Withernsea Big Local Plan 2017 – 2020.

We are committed to working with motivated individuals, groups and organisations to support and develop initiatives to make Withernsea an even better place to live and work.

Our Withernsea Big Local Partnership

Background

In March 2013 Big Local hosted a public meeting in Withernsea, introduced the programme as enabling residents to work in partnership with individuals, groups and organisations, bringing together local talent, skills and ambitions, and start working to develop Withernsea Big Local.

In April 2013 elections were held to appoint resident members to the Big Local Steering Group. The first meeting of the new group was held shortly after and the new Steering Group members began to understand the work ahead of them!

During the first year, the Steering Group:

- Appointed a Locally Trusted Organisation and partner organisations
- Formed the new group made up of residents and partners
- Undertook a community consultation starting in October 2013 with the "Withernsea Big Local Questionnaire" and consultations at local events
- Planned a Budget for the £20,000 Getting Started Grant from Local Trust

2014 saw the recruitment of new resident members, further development of the wider Partnership and a "Community Cash Award "small grants" scheme in October.

The initial Getting Started phase of funded development ended in May 2015 and Local Trust formally endorsed the Withernsea Partnership and the Big local Withernsea Plan from June 2015.

The Withernsea Big Local Partnership Steering Group is governed by a Memorandum of Understanding with Local Trust and a locally agreed Terms of Reference. The Steering Group has a resident majority.

Members of the Steering Group will help the Withernsea partnership to achieve their vision by:

- Developing, implementing and reviewing the Withernsea Big Local Plan
- Assessing impact and reporting back to the partnership and Local Trust
- Engaging a diverse range of people, in a thoughtful, continuous and inclusive way

- Promoting local activities and facilitating the support they need to improve Withernsea
- Building networks and identifying opportunities that can provide a benefit to Withernsea

Membership of the Partnership is open to:

- All residents in the agreed Big Local area (See map on page 19)
- All individuals who work in the agreed Big Local area and
- All constituted groups, organisations, public sector bodies or businesses who are based in or provide services to the agreed Big Local Area

The Withernsea Big Local Plan 2015 - 2017

The first Withernsea Big Local Plan, based on extensive consultation and research with local people, covered the two years from June 2015 – May 2017. The Plan outlined what we wanted to do and what we wanted to achieve; it set out our long-term Vision for Withernsea, our immediate, medium and longer-term priorities, and a two-year budget.

The Plan has been subject to continual review by our Withernsea Big Local team of Resident Members, Partners, Local Trusted Organisation, Local Trust Representative and our worker.

Reviewing the Plan

The first annual review of the Plan was completed by our Local Trust Representative in March 2016; subsequently Local Trust agreed a new grant payment schedule for the second year of the Plan.

The second formal Annual Review of our two-year Plan was completed in April 2017. The Review has informed the development of this new three-year Plan. Formal Annual Reviews will continue over the remaining eight-year funding period as will continual review by the Withernsea Big Local Steering Group.

Delivering the Withernsea Big Local Plan 2017 – 2020.

The Withernsea Big Local Partnership Steering Group remains committed to reflecting the aspirations and priorities of people who live and work in Withernsea.

In delivering this new three-year Plan we will build on lessons learned over the past two years.

Main objectives will include improving the way we:

- Actively engage the Withernsea community, community groups, voluntary organisations and partners to understand the issues which affect local people's lives
- Support people to assess local needs, set goals and respond to problems through active participation, learning and development
- Work in partnership to successfully implement, deliver and communicate about Withernsea Big Local and our Plan
- Explore and develop sustainable income streams that will support community initiatives and economic development

Financial Strategy

The Withernsea Big Local Partnership Steering Group know that we cannot realise our aspirations alone. We also recognise the wealth of skills and experience that exists in Withernsea amongst residents, voluntary and community organisations, the business sector and statutory bodies.

Our aim is to “Invest in Withernsea” by working with local groups, residents and partners.

For this reason, we are looking to work in partnership with anyone who shares our Vision for Withernsea and feels they can contribute towards our Outcomes. Where possible we are looking to use our investment to draw in funds from other sources (“match funding”).

We recognise how much small grants to voluntary and community organisations can contribute towards quality of life; however Big Local is not simply a grant making body looking to give away money.

We can invest in land and/or buildings that will contribute towards our Outcomes. We also recognise that none of this can happen without professional support, which also forms a part of our spending priorities.

During early 2017, we started to develop a Social Investment Strategy to inform and develop our thinking about social investment opportunities, the potential of offering loans to kick-start social enterprises that will benefit the Withernsea community, create employment and to commission services to meet local need.

Our immediate spending priorities were included in our first two-year Plan and following the first annual review Local Trust agreed a new grant payment schedule for the second year of the Plan. We have developed this three-Year Plan based on the experience of working towards delivering our priorities over the last two years.

Withernsea Big Local Partnership Steering Group are committed to learning from our experience of developing and delivering the Withernsea Big Local Plan. We are open to new ideas and are flexible about how best to invest in the local community.

Our aspirations remain true to the original Vision and have been developed to include new areas for improvement.

Aspirations, Changes, Actions and Improvements.

Aspirations

Our long-term aspirations for Withernsea are summed up in an overarching **Vision Statement**. This was initially developed from previous public consultations associated with the Renaissance Plan, Sea Front Plan, Community First Plan and the Withernsea Town Plan and enhanced by the results of a household questionnaire and public consultations over the Spring, Summer and Autumn 2015. Our Vision has been further developed to reflect lessons learned during the first two years of delivering our Plan.

Changes

The long-term changes we are working towards are described in our **Outcome Statements**.

During 2016, following increased involvement in partnership working with both the High School and local health partners, the Steering Group identified the potential benefit of including a fourth outcome "Active and Healthy Lives".

In working with community groups, active individuals and organisations to support a wide range of projects we have identified training, development and support needs for local groups, partners and ourselves. A fifth outcome "A Learning Community" has been added to reflect the potential benefits of developing the way we work to support our community groups, active individuals and our own partnership working.

Actions

Everything we do, invest in and support is designed to contribute towards our outcomes.

Working with local groups and people passionate about developing larger projects and initiatives, we have invested in professional Feasibility Studies and Business Plans. This work has and will inform our decisions about future investment in sustainable community assets that could provide a longer legacy for Withernsea beyond the end of our 10-year programme in 2025.

Supported by our Local Trust Social Investment Advisor we have agreed a Social Investment Strategy and are developing and introducing arrangements for using social investment, including commissioning services and developing mechanisms for social enterprise loans, to help deliver the outcomes in our Plan.

Improvements

What would we expect to see if we achieved our outcomes? What effect have our efforts and the efforts of the projects we support had? How well did we and our supported projects do, and are people better off?

In preparation for Withernsea Big Local's Celebration Event, held in November 2016, resident members of the Steering Group met with people involved in projects supported and funded as part of delivering the first year of our Plan. We used a Case Study template from the Local Trust publication "Checking your progress: toolkit with sample documents" <http://localtrust.org.uk/library/programme-guidance/reviewing-your-big-local-plan> to help us evaluate and reflect on how projects have been implemented, identify the impact made and capture any challenges encountered and lessons learned.

We have invested in 20 projects since our first Plan was published in 2015, we are completing Case Studies for all projects and our Investing in Withernsea Group will continue to use these as a basis for developing our Investing in Withernsea Monitoring, Evaluation and Impact Assessment process.

We will use our 5 outcome statements and goals identified in this Plan to improve how we collect relevant information effectively and use it to measure the impact of our activities.

Our Vision and Outcome Statements

Our Vision is of a clean and attractive environment with a thriving economy, people enjoying active healthy lives, gaining new knowledge, skills and confidence, in a town full of opportunities created by local people for now and for the future.

Our Outcome Statements

In ten years' time, we want to see a Withernsea where all people experience improved wellbeing and:

- Enjoy a clean and attractive environment
 - Benefit from a thriving and enterprising local economy
 - Enjoy active, healthy lives
 - Benefit from being part of a learning community
 - Live in an active, strong, fair and united community
-

Outcome Statement	If we achieve our Outcomes we would expect to see progress towards....
Enjoy a clean and attractive environment	<ul style="list-style-type: none"> • A diverse range of open spaces for recreational and leisure use • Clean and attractive public spaces in our town that residents and visitors will want to use and enjoy • A broader range of leisure activities
Benefit from a thriving and enterprising local economy	<ul style="list-style-type: none"> • An increased number of new business start-ups with an emphasis on opportunities for young people and social enterprises • An increase in inward investment evidenced by greater economic activity creating local employment • More job opportunities for local people • Activities to increase local people's chances of getting jobs • Increased income to individuals, families and groups, people receiving benefits to which they are entitled, opportunities for improved money management and to encourage saving
Enjoy active, healthy lives	<ul style="list-style-type: none"> • People taking more control of their health and its determinants and increasing their health • Increased involvement in active sport, health promotion and wellbeing programmes and social activities • People remaining healthier and more active as they age
Benefit from being part of a learning community	<ul style="list-style-type: none"> • A range of opportunities for people to learn from experience and gain transferable skills, knowledge and qualifications • More local people with the skills they need to collect and use information, organise, plan and manage better • A network of confident community activists with a belief that things can be changed and improved • Support for locally based community and voluntary organisations

Outcome Statement	If we achieve our Outcomes we would expect to see progress towards....
<p>Live in an active, strong, fair and united community</p>	<ul style="list-style-type: none"> • Local people active in community organisation • Community groups running services and activities bringing people together in a range of community facilities • Support and exchange networks • A wide range of volunteering opportunities and an increase in the number of people regularly volunteering • Projects and programmes have equal opportunity policies and promote equal opportunities • The needs of any excluded individuals and groups are understood

Three Year Finance Profile

Ref.	Activity	Year 1 2017 -2018	Year 2 2018 - 2019	Year 3 2019 - 2020	Total Value
1	Support and develop the Withernsea Big Local Partnership and Plan. (Including Staff, Steering Group expenses, operational overheads, access to Shores Centre facilities and media and communications)	£33,700	£36,300	£39,100	£109,100
2	Investing in Withernsea. (Including Technical Assistance, Our Town and Social Investment)	£75,000	£75,000	£75,000	£225,000
3	Seafront Initiatives	£191,000	£0.00	£0.00	£191,000
4	Local Trust Marketplace funding *	£10,000	£2,500	£2,500	£15,000
5	Local Trust 5% contribution to grant administration and partnership running costs. *	£14,985	£5,565	£5,705	£26,255
	Totals	£324,685	£119,365	£122,305	£566,355

*These activities are in addition to the £1m and are funded separately by Local Trust

The Withernsea Big Local Plan for 2017 – 2020

Three Year Activity and Budget

Ref	Activity	Total Value
1	Support and develop the Withernsea Big Local Partnership and Plan.	£109,100
1.1	<p>Staff</p> <p>Three roles:</p> <ul style="list-style-type: none"> • Mentoring and development (2hrs/month) • Strategic Development (12 hrs/week) • Community Link Worker (16 hrs/week) <p>Work will include:</p> <ul style="list-style-type: none"> • Development, delivery, monitoring and review of our Withernsea Big Local Plan • Developing and supporting Steering Group, Investing in Withernsea, Sub Groups, Task to Finish, community and partnership meetings • Representing Withernsea Big local and promoting joint working • Identifying and providing for the training, development and mentoring of Withernsea Big Local volunteers, partners, community groups and individuals who are prepared to actively support work towards delivering the outcomes identified in our Withernsea Big Local Plan • Promoting “Investing in Withernsea” including small grants, phased implementation of our Social Investment Strategy, exploring and/or developing local ideas, health checking potential applications, identifying associated development/support needs, enabling funding applications, monitoring, review and impact assessment of funded projects 	£76,500

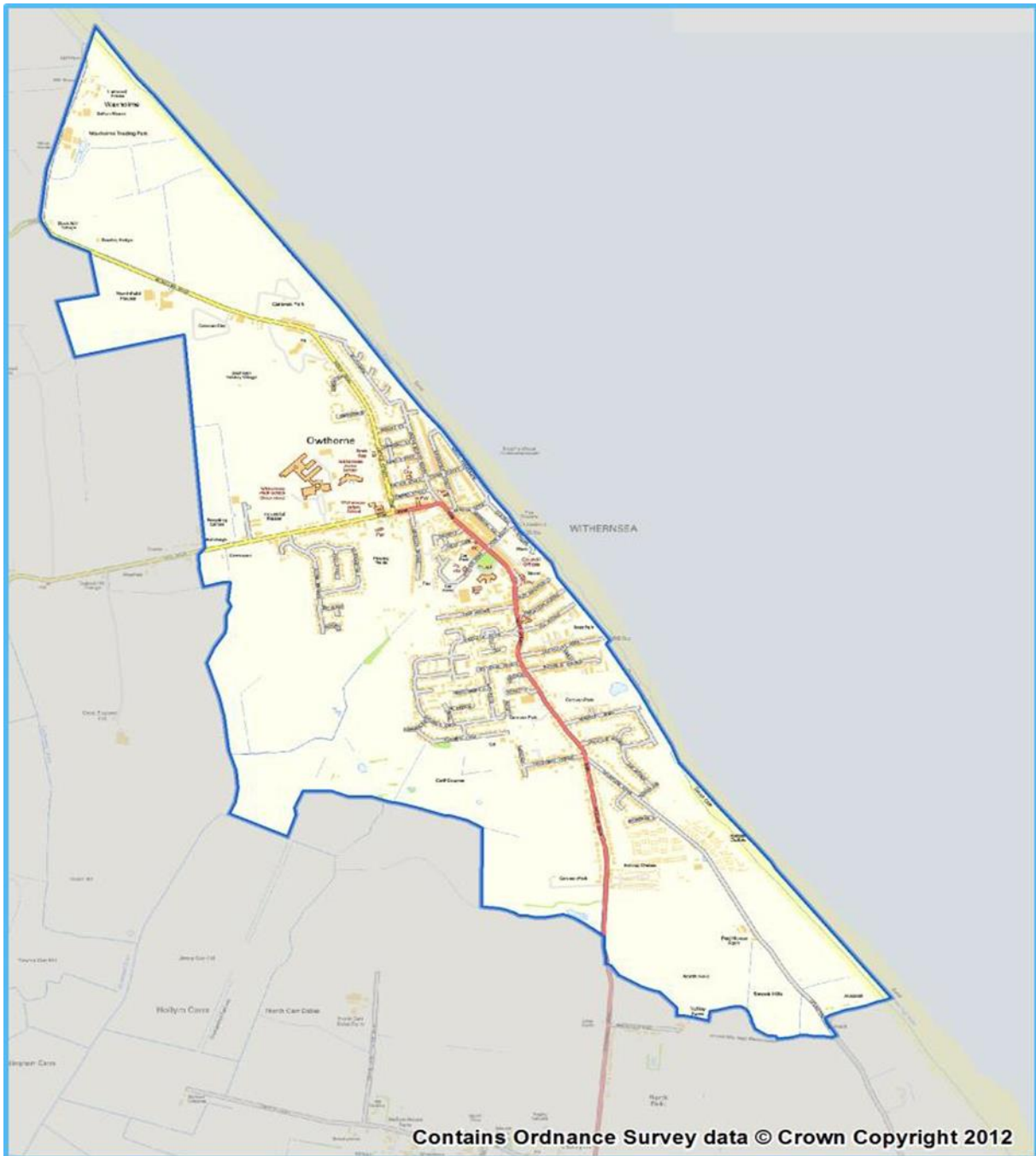
Ref	Activity	Total Value
	<ul style="list-style-type: none"> Maintaining positive communication via the Withernsea Big Local web site, social media, local press and radio 	
1.2	Steering Group Expenses <ul style="list-style-type: none"> Incidental expenses, hospitality for public meetings, workshops and events 	£6,000
1.3	Operational overheads and access to Shores Centre facilities <ul style="list-style-type: none"> A fixed price monthly package covering office rent, telephone, IT, photocopying, meeting room hire and refreshments for all regular and ad hoc Steering Group meetings and sub groups 	£16,100
1.4	Media and Communications <ul style="list-style-type: none"> Work in partnership to develop and successfully implement a communications strategy to improve local awareness and understanding about the Big Local programme and our Withernsea Big Local Plan. Promote the achievements of funded projects, publicise joint working, encourage wider public engagement and participation in developing and delivering our Withernsea Big Local Plan 	£10,500
2	Investing in Withernsea.	£225,000
2.1	Technical Assistance and Experience Purchase specialist support for Residents, Community Groups, Businesses and Agencies to enable them to achieve their goals in support of the outcomes identified in our Withernsea Big Local Plan. This could include: <ul style="list-style-type: none"> Feasibility studies and Business Plans Access to external funding Training and development support Creating new opportunities for social enterprise 	

Ref	Activity	Total Value
2.2	Our Town Initiative <ul style="list-style-type: none"> • Work with partners to develop funding criteria and encourage applications towards improving our town's public spaces 	
2.3	Social Investment <ul style="list-style-type: none"> • Ongoing Small Grants Programme and phased implementation of our Social Investment Strategy. (Appendix 3) • Investigate and be open to opportunities for developing a legacy beyond Big Local financial support • Coordinate proposals to link with existing initiatives, avoiding duplication and attract investments • Investments will help build a learning relationship that offers a support structure to develop the idea • Support existing and emerging social entrepreneurs • Support active participation, empowerment and capacity building • Explore and develop sustainable income streams that will support community initiatives and economic development • Ongoing review of opportunities for further partnership working towards meeting identified outcomes in the Withernsea Big Local Plan and plans that impact on Withernsea 	
3	Seafront Initiatives	£191,000
3.1	Monitor the progress towards the completed installation of the Promenade Fountains and work with partners to celebrate the completed project.	
4	Local Trust Marketplace funding	£15,000
4.1	<i>N.B In addition to the £1m, Local Trust has added £22,500 over the 10-year Big Local programme to each Big Local area. The Marketplace is a central list of organisations that</i>	

Ref	Activity	Total Value
	<p><i>areas can use to help them deliver their plans. Big Local areas can use any organisation including those not listed on Marketplace to deliver activities.</i></p> <p>Explore and secure support to develop work on improving our approaches to:</p> <ul style="list-style-type: none"> • Effective communication, engagement and participation • Needs assessment • Capacity building 	
5	Local Trust contract with Local Trusted Organisation SHoRes	£26,255
	Contribution (5% of the total spend) in addition to the £1m paid by Local Trust towards Big Local partnership running costs and grant administration.	

Appendix 1

Withernsea Big Local Map



Withernsea Profile

This profile offers an insight into where we are now and what people are saying about our community It has been collected and categorised from several sources; Town Council, East Riding of Yorkshire Council and Local Policing Priorities.

The Steering Group made good use of the following community plans, making links whenever possible to ensure this plan complements other initiatives:

“Withernsea - it’s our future - Town Plan”; Withernsea Town Council (2010)

“Withernsea Renaissance Plan”; Withernsea and South East Holderness Regeneration Partnership (2011)

“South East Holderness Community First Plan”; South East Holderness Community First Panel (2012)

“Withernsea Seafront Improvement Plan”; Withernsea & South Holderness Regeneration Partnership (2014)

“Community Economic Development Strategy” Withernsea & South Holderness Regeneration Partnership (2012)

“Withernsea and South East Holderness Skills and Employability Plan”; Withernsea and South East Holderness Regeneration Partnership (2016)

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People

According to the 2015 population estimates, Withernsea has a population of 6,363. Of which 9.4% are aged 16 – 24, 19% are aged 25-44 and 27.2% between the age of 45 and 64, with 26.4% of the population age 65 or over.

Almost 18% of the population are under the age of 15.

During the visioning work, local pupils shared thoughts about Withernsea and would consider leaving if there are no training or employment opportunities.

There is a need to create opportunities that support young people, as well as new services and shops for a growing older population.

Natural Built Environment

Withernsea is deeply rural, lies within the South-East Holderness ward and acts as the service centre and central hub for the wider residents of South East Holderness. It is a historic seaside town with sea-defences to protect against coastal erosion.

Local responses to the visioning work confirmed most people are proud of the natural environment, particularly the beach, open spaces and air quality.

People would like public spaces improved, while ensuring they are looked after and enjoyed by everybody. For example, Valley Gardens, Promenade and Millennium Green Play Park. These spaces are often used for festivals and one off events, attracting visitors into the town and supporting the local economy.

Housing

There are around 4,300 homes in Withernsea. 8% are flats or maisonettes, compared with 28% caravans. Terraced houses and bungalows make up 32% of Homes, while Semi-detached is 22% and detached just under 10%.

Most homes are private homes (60%), the rest are private rented or rented from the local authority (or Housing Association).

Jobs

According to the 2011 Census 58.4% of people aged 16-74 (2,527 people) were economically active.

This percentage includes:

7.6% that were unemployed and a further 1.7% that were full-time students seeking employment. A person is considered to be 'economically active' if they are actively seeking employment and ready to start work within two weeks.

Economic inactivity accounts for 41.6% of people aged 16-74 (1,801 people), which includes 22.4% that were retired.

Withernsea is included within the Hull Travel to work area. According to the 2011 Census, 81.9% of people work either in Hull (28.1%), Withernsea or along the A1033.

Over half of all employment in Withernsea parish is concentrated in four industries: Retail (16.1%), Health (16.0%), Construction (11.1%) and Manufacturing (8.6%).

Please note that these are residence-based figures – the industries that people in Withernsea are employed in.

*All statistics are drawn from the 2011 Census and 2015 updates.

Local businesses

There are many locally owned small businesses, suggesting Withernsea has entrepreneurial spirit; however, the range of shops is perceived to be limited by local people. Demand is often met by retail offer from other towns and cities nearby (Hedon and Hull).

The High Street is lined with shops that cater for tourism, with charity shops and convenience stores for local people. There is an indoor market.

We acknowledge local conditions such as seasonal trading and bad weather have an impact on the high street. Businesses by size band:

Micro-sized (0-9 employees) = 85.5% Small (10-49 employees) = 13.0% Medium (50-249) = 1.4%

Large (250+) = 0.0%

Source: Nomis, 2014

Play

The council run Pavillion Leisure Centre offers indoor exercise and a swimming pool. Next door is The Hut, also managed by East Riding of Yorkshire Council, with seasonal youth workers offering out of school activities.

Public parks include; Belvedere, Italian Gardens, Memorial Gardens, Millennium Gren Play Park and Valley Gardens. The Play Park has charitable status with good links with the local authority. Helping the trustees raise funds to maintain and install new equipment. There is also a skate park nearby.

Services

The local library is registered as a UK Online Centre, offering free internet access.

Job search and tailored support is available from the SHOREs centre. Community services provided within the refurbished Meridian Centre.

Withernsea has a Primary School and a High School with a sixth form. The High School currently specialises in Humanities and has undergone a rebuild and refurbishment programme.

The area has a lifeboat station managed by RNLI. There is also a Fire Station manned by local volunteers. Health services are available from the Community Hospital, but this does not meet the full needs of the community, i.e. acute services.

There is a Children's Centre and a number of voluntary organisations offering local people sporting activities, drama, arts and craft, social activities and seasonal events. These events are often promoted within the Gazette, public notice boards and Seaside radio. However, these groups welcome further support to encourage greater local involvement and awareness.

History

History of Withernsea goes as far back to 1086 (recorded within the Domesday Book). For more local history visit: www.hidden-holderness.org.uk

A single line railway line was constructed in 1854; connecting the town to Hull Paragon Station. The seaside resort grew thanks to this train service, however the service ceased in 1964.

The town had a pier which was a successful tourist attraction, however storms and ship collisions meant the pier was eventually demolished. The large Pier Towers are conserved and a key part of the town's identity.

The town has received its first blue plaque, honouring movie actress Kay Kendall who was born in Withernsea.

Safety

Police have consulted residents to identify Policing Priorities and actions for the local area. Currently they are working with community partners to tackle criminal damage, antisocial behaviour and theft.

Common items being reported as stolen are bikes left unlocked. Patrols are being increased and owners encouraged to lock up their belongings. For latest crime statistics and local priorities go to: www.Police.uk

Health

There is a Community Hospital with a Neighbourhood Community Team. The Pavilion Leisure Centre offers residents health checks, fitness classes and health related training such as first aid and lifeguard courses.

There are 12 public funded care organisations that offer; Home Care, Dementia care, support for people with learning difficulties, Mental Health and physical difficulties. See www.cqc.org.uk for full list of local providers.

See also The East Riding of Yorkshire, Health Profile 2012 published by the Department of Health www.healthprofiles.info

Transport

There was once a railway line connecting Withernsea to larger towns and cities.

East Yorkshire Bus Services offer 3 services to Hull. There is a community transport scheme managed by HART operating a service from Flamborough to Spurn Point.

According to 2011 census, 67% of residents own at least one car and 33% do not (above the national average of 26%).

Local Government

Withernsea Town Council and East Riding of Yorkshire Council oversee statutory services as well as some community services.

The newly refurbished Meridian Centre is a multi-functional community hall funded directly by Big Lottery prior to the launch of this Big Local Programme (managed by Local Trust). The building was opened in 2015.

**Withernsea Big Local Social Investment Strategy.
Summary.**

a) Introduction

What is Social Investment?

From the Big Local Guide to Social Investment:

“A social investment is a loan or other financial investment that aims to make a positive economic, social or environmental impact in a community, as well as earning income. However, it is different from a traditional loan you might receive from a high-street bank. What does ‘a positive impact’ mean? It means that social investments will aim to make your money work for you, but also to improve the world around you. Social investments will only work if they reach individuals and organisations that are doing good in their communities. How a social investment works You can make a social investment loan to a person or an organisation. In both cases, they must use the loan to make an economic, social or environmental impact. For example, you might decide to make a loan to someone to set up a local window cleaning business that will employ residents who have struggled to find work. Or you could make a loan to a charity that manages local garden allotments, which provide good quality, affordable food to residents and healthy activity for people in the local area. Social investments are also different from high street bank loans because they are often available to people and organisations who What is social investment? cannot borrow money to support their plans from traditional banks. If someone can get a loan from a high-street bank, they should not need to use Big Local money”.

b) Possibilities for Social Investment for the next Withernsea Big Local Plan:

1) Tackling Debt with Credit Unions	1. CU investment financial resilience training and developing loans
Big local Plan	Benefit from a Thriving and Enterprising Local Economy
Evidence of Need	General increase in level of debt. CU and CAB stats. Police evidence of illegal lending. Repossessions, bankruptcies IVAs etc. Consequent reduction in local spending power, repayments go out of the area. Social, health issues arising from debt.
Expected outcomes	<ul style="list-style-type: none"> • Reduction of debt, criminality etc. • development of savings and increased amount of money kept locally, • helping to stimulate local economy. • Developing financial literacy and well-being

<p>Project details: how will it be done</p>	<ul style="list-style-type: none"> • HEYCU suggest a “Subordinated Loan” see attached appendix for details of this. Possible £20/25k • CU need a subordinated loan to maintain their capital ratio. Don't need a deposit because that won't help this • Will also need a grant to expand visibility: to pay for up to 3 half days a week: could be up to £15k • The Grant would taper off as more income is generated, so a 3-year grant starting at £15k reducing down over 3 years. • Increased digital access is key. There maybe be a need for a separate piece of work looking at levels of digital inclusion in Withernsea and how this might be tackled. • Potential Grant to local CAB to develop local financial literacy and money management session and junior savings clubs in schools.
<p>Project activities</p>	<ul style="list-style-type: none"> • Increase CU in sessions at SHORE Centre offering advice and support (lined to CAB possibly) and spending up CU accounts for people. • Increased Marketing and partnership work, linking in to Health, Police and other community services. • Develop local programme to develop financial literacy and well-being: activities in schools inc. junior savings clubs, local money management session etc. • Partnership visits/contacts with other areas e.g. Winterton, Greatfield etc.
<p>Who will do this?</p>	<p>HEYCU Local Citizens Advice Bureau.</p>
<p>How will they be contracted?</p>	<p>The grant part would be between the Partnership/LTO and HEYUCU, based on your existing processes. The Loan would be an agreement between Local Trust and the HEYCU, directed by the requirements of the Partnership. There would be a contract and agreement between Local Trust and the HEYCU. Example contracts can be provided.</p>
<p>How will it be measured?</p>	<ul style="list-style-type: none"> • Number of residents to receive informal advice on how to budget when setting up a jam jar budgeting account • Number of adult residents to open new savings accounts • Number of children to open savings accounts (provided volunteers come forward to set up Junior Savers Schemes in schools)

	<ul style="list-style-type: none"> • Reduction of interest paid as a result of borrowing from the credit union compared to a doorstep lender. • Number of sessions run to train volunteer 'champions' and raise general awareness of Eastern Savings & Loans. • Number of sessions run to inform community group treasurers (and management committees) of the option to deposit their funds in a credit union.
Is there a social investment income?	A Subordinated loan will be paid off over a period of time tbc (7 years?)
Will this come back to the partnership? How?	Repaid debt over the term. Withdrawal of corporate deposit Ongoing reporting based on measurements identified above
Options: how else could you do this and why choose the preferred option?	Corporate deposit Just Grants (HEYCU)

Issues:

Subordinated Loans:

On the capital, there is a precedent in Big Local which is an evergreen subordinated loan to East of England CU - "Heads of Terms" of that agreement are available, but the basic details are:

"£20k loan for a period of seven years, to be reviewed and renewed for a further year on an annual basis, subject to NW Ipswich Big Local being satisfied with the performance of the credit union; interest to be paid at the same rate as the annual dividend paid to ordinary members, plus 1%APR."

Technical and legal issues:

- the regulators set a level of capital required for each credit union but it's difficult for credit unions to raise capital because they are not set up to pay returns to investors

- a subordinated loan is a loan which, if the credit union went bust, is well down the list of creditors to be repaid - only after everyone else was paid off.

- if the loan is longer than five years, 100% of it counts as capital with the regulators. However, if the loan runs for a year and the remaining term is then 4 years, only 80% counts as capital. After another year, it's only 60% etc. so it's less and less useful to the credit union.

- What was done in NW Ipswich was say to the credit union is that the term is seven years. At the end of the first year, when there are six years remaining (so 100% counts as capital), if the BL area is happy with the behaviour of the credit union, they agree to increase the term again by one year, back up to seven years. If they are not happy, they don't extend the term so eventually the term goes down and the capital is less and less useful to the credit union.

It's basically a rather weak way of keeping some control on the relationship with the CU.

NW Ipswich got their first interest payment on the loan this year - the grand sum of £200 which is now their own money, free and clear!

Other examples:

- St Matthews now talking to Clockwise CU about opening a local information point
- Latch Ford Big Local has prioritised financial well-being and set up a Financial Wellbeing Group which meets monthly and implements their Action Plan. This covers access to a full range of fair price loans; money skills, money saving tips (including utilities switching) and debt advice. They work with a range of partners including Warrington BC, local credit unions and Fair For You.
- Winterton is working with local Credit Union to establish schools savings club. Sponsoring local apprentices with local businesses. Developed “Buy Winterton” campaign and brand in partnership with local traders Supporting local business sector as well as unemployed young people through apprenticeship scheme.

2) Supporting local enterprise	
2) Supporting local enterprise	Local business support training and capacity and loans to people who want to set up local business
Big local Plan	An increased number of new business start-ups with a particular emphasis on opportunities for young people and social enterprises
Evidence of Need	Stats around economic activity, no of VAT registered businesses, jobs created etc. Also, that applicants can't get loans elsewhere, postcode discrimination or people are seen as bad risks.
Expected outcomes	<ul style="list-style-type: none"> • New businesses • New jobs • Diversify towns offer etc.
Project details: how will it be done	A Community Development Finance Institution is identified, who are experienced in managing enterprise loans and support projects. Local examples include Chamber Acorn Fund, (http://www.chamberacornfund.com/); Sirius (http://www.sirius-hull.co.uk/). The Big Local Partnership decides what it wants out this, how it will be measured see below. Is it a case of providing the CDFI with more capital, in which case a loan is arranged and a contract between Local Trust and The CDFI is set up. It might also consist of a grant to provide an outlet in Withernsea or this might be paid for via the loan income or at risk by the CDFI.
Project activities	A local outlet providing sessional opening hours for advice around setting up businesses. This might consist of training to develop ideas, become enterprise ready and then the

	<p>development of a business plan and a loan and ongoing support.</p> <p>The whole process should be left to the CDFI although it can be built in that the Partnership is involved in some way in the process. This could be a learning opportunity for someone from the Partnership.</p>
Who will do this?	<p>The CDFI reporting to the Partnership/LTO.</p> <p>Sirius http://www.sirius-hull.co.uk are interested in working with the Partnership. They would be happy to work with the Partnership on loans, grants or combination of the two programme, with training offered as part of this. Alan Freeman from Sirius says that there is a gap in terms of helping local potential businesses with social media marketing. The St Matthews Leicester model below is worth considering. Also, worth looking into is whether a joint approach with other Big Local areas nearby (e.g. Winterton, Greatfield)</p>
How will they be contracted?	<p>Loan contract with Local Trust, possible grant via normal processes or as part of loan agreement.</p>
How will it be measured?	<p>TBC, e.g.:</p> <ul style="list-style-type: none"> • Number of people engaged • Number of people supported with training on business and enterprise • Number of business plans developed • Number of loans provided • Number of businesses set up and jobs created • Value of loans repaid • Number of bad debts
Is there a social investment income?	<p>The loan element. If it works it sets up a loan fund for an indefinite period of time and should become sustainable.</p>
Will this come back to the partnership? How?	<p>Via repayment of the loan. It doesn't necessarily come back to the partnership although the contract can include the option for the Partnership to withdraw and take its cash back.</p>
Options: how else could you do this and why choose the preferred option?	<p>How else can you support businesses?</p> <p>The local CDFIs suggested that capital would be useful to help it offer an increased service locally possibly combined with grant support to develop a local offer, including training in areas such as social media marketing where this is lacking.</p> <p>It may become clear that time will be needed to develop local skills around enterprise and business management before you get any new businesses set up.</p>

	Can be risky and a result can be that the value of the partnerships loan investment can diminish and disappear.
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Issues

A range of offers are already available inc:

<http://www2.eastriding.gov.uk/business/starting-growing-and-re-locating-your-business/funding-and-support/>

Other examples:

- **Riverside Community (Grays)**

Partnership between RCBL, UnLtd, Thurrock Council, Thurrock Adult Community College, NWES, EE Hub and Local Business Network to support new business start-ups through training, loans, grants and mentoring. Kickstarted by a soup project.

- **St Matthews Leicester**

£15,000 capital with MCF loans a CDFI for local business loans - APR 12% - MCF keep the 12% the capital returns to the pot and belongs to St Matthews - loans out at present and being repaid. New product Interest free with a management fee that works out 12% some initial enquiries so far. MCF loans have come back asking for money to cover their costs as the 13% doesn't meet their needs - being discussed at present.

- **Inner East Preston** have been interviewed by That's Lancashire TV, about their shop front scheme which they have included as part of their Year 2 plan. This builds on their existing relationship with Lancashire Community Finance, offering low cost loans to local residents. This new scheme is for providing interest free loans to local shop owners to improve shopfronts on the arterial road that goes through the middle of the big local area. This is intended to complement a £1m City Deal road improvement scheme.

- **South Bermondsey Big Local** social care grants work with Guys and St Thomas hospitals and Community Action Southwark and UnLtd has now led to about 15 people going self-employed offering social care services