

23rd July 2020

Hello everyone,

Welcome the fortnightly briefing. We'd like to make this as useful and interactive as possible, so welcome feedback and suggestions about content.

If you know anyone else who'd be interested in receiving the briefing, feel free to forward, and encourage those to whom you forward to email nicola@devoncf.com to be put on the mailing list. Briefings will come out on a Thursday.

Click on the **BOLD COLOURED** links to be redirected to useful resources - Right click on the links if you want to open it in a separate window.





Safety in Numbers?

The Young Foundation has just published [Safety in Numbers? A Research Agenda with Communities, for Communities.](#) Drawing on a large-scale pre-COVID national ‘question-gathering’ exercise, along with their COVID-19 citizen research, this agenda aims to ‘bridge the researcher-participant divide’. The initiative is based on a series of principles that foreground the value of community collective action, and the consequent involvement of communities in setting research agendas, and in conducting the research itself.

The result is a series of carefully considered questions on interrelated themes that aim to be both broad-based, but also relevant to specific places and contexts. I thought they were worth reproducing in full:

Community in the 2020s

- How does community manifest and to what purpose?
- Why do some places have strong communities and others don't?
- How does the role of community change across stages of life?
- How does a sense of belonging and community affect and impact young people?
- How does the use of digital technologies for community organising change communities?
- How can we fully understand how national and global policies and trends enhance or destroy community life?
- How do we invest in communities in ways that ensure they will thrive?

Whose role is it anyway?

- Where does responsibility lie to support people who need help and assistance? How far does community commitment to this extend?
- In a society emerging from Covid-19, what is the most equitable and effective balance of responsibilities for supporting people who need care and support?
- What determines whether a community comes together to act on an issue which affects their collective safety and well-being?
- What role does community play in supporting mental health challenges exacerbated by Covid-19 and recession?
- Where are the successful new models for combining the power of community and remit of local government?
- How do we build informal community capital at local and national level?

Lost in Place and Local Economy

- How can we reinvent and reinvigorate the geographic 'centres' of our communities? What does a reimagined high street really look like?
- How can in-place inequality be addressed? How can communities and those in power work together to mitigate divisions 'by place'?
- How do we create community in changing & transient populations?
- How can we better understand the proven and emerging ways to involve communities in designing places which support lifelong wellbeing?
- How could community and local authorities engage better together to co-produce and continually connect on issues and priorities for a place?
- How does the strength of a community support and improve local economic resilience?
- What factors affect a community's ability to take part in and strengthen local economic resilience?

Bedrock of Inequality

- How can models for greater social inclusion start from within local communities?
- How can transition and change in local and national economies be prepared for and seized by local communities?
- How can structural investment understand and deliver community-level value when 'levelling up' local places?
 - How can communities make sure that a strong community is not unintentionally exclusive to 'others'?
 - How do communities recognise diversity as a strength and not a risk?
- What is the role of a community in tackling inequality and racism within a place?
- How can community and authorities work more effectively together to make people be and feel safe in a place?

Voice & Power

- How can trust be rebuilt between local communities and government? What can be done to strengthen when and how they connect with those in power?
- How can we effectively include new and marginalised voices in local strategies and priorities?
- How could government spending strategies be informed by local community priorities alongside national and regional policies?
- How can 'conflicts' in local priorities be resolved in a way which does not leave people feeling disenfranchised?
- How can people with diverse opinions come together and take action on community priorities?
- How do we mitigate competition over funding between different organisations and sectors to create local change that is greater than the sum of its parts?

Uncertain Futures

- How can communities be supported and empowered to look towards systemic, longer-term and less immediate challenges? And how can this be sustained?
- How can communities' awareness of and readiness for 'shocks' be strengthened?
- How can the local narrative about global issues and macro risks - such as environmental change - be developed/made visible and what is the local role communities can play?
- How can communities' lived experience of systems such as welfare or policing be fully understood and used valuably to identify needs and change the shape of system-based change?

Sitting behind these questions is a piece of analysis which draws out the nuances of these questions, and together points to some useful areas to explore locally.



Spotlight on ... Debt & Financial Inclusion

The World Bank [describes](#) financial inclusion as “access to useful and affordable financial products and services” including “transactions, payments, savings, credit and insurance delivered in a responsible and sustainable way.” A local community is more likely to think of it in terms of how to pay the bills on a small budget whilst avoiding loan sharks.

The Covid-19 pandemic has highlighted unequal access to mobile money, digital financial services and online purchasing. We already knew that if you are online you can access comparison sites to see if you can buy products cheaper elsewhere and if you want to access the best deals, you need an electronic way of paying for it. Or, what about chasing the best energy deals? Not accessible if you are on a key-meter. If your credit rating is poor you may find it difficult to get a credit card, whereas if your credit rating is good, and you know how to manage your money, you can get a credit card that pays you to use it. Being both financially and digitally able gives an advantage over those who are not so able. This [report](#) is an interesting read to see which groups are most financially excluded, including the 11.5 million people in the UK who have less than £100 savings.

Those people classed as high-risk and advised to shield are affected in different ways. Those who were digitally enabled with online banking services could register themselves on the Government list to receive either a weekly food-box delivery, or secure priority access to a supermarket delivery slot and then pay for supplies digitally. Those who weren't digitally enabled were reliant on others to either register them or deliver supplies to them with the associated worries of how to pay safely. There are stories of missed people who went hungry because they were already socially isolated and as a result of digital isolation they were unaware that many crisis-driven community groups had emerged to ensure a supply of food and medications would reach them. Those who could order supplies because they had a bank account, did so, whereas those operating in cash had to risk going out to local shops and perhaps paying more for their goods.

When pensions and other benefits were collected in person from the Post Office, it was part of our social infrastructure: a place to make connections to others, and an early warning system if a pension had not been collected as usual. The Post Office still plays its part facilitating small-scale financial transfers from migrant workers to recipients, particularly in rural and remote areas in home countries. [The “Fast PACE” initiative](#) by the UK Post Office allowed quicker and easier cash access to self-isolating customers during the COVID-19 crisis by way of a voucher system that could be given to a volunteer or friend to exchange for goods, but you still needed a bank account to access this. With the continuing threat from the virus and all this entails, lack of financial literacy is an ongoing challenge to the communities we live and work within.

The current pandemic has also had an effect on creditors and the ease in which we can access such services.

David, who deals with client enquiries at [DATA Tavistock](#) tells us:

“It's become increasingly difficult to pin down creditors for a response: since lockdown, maybe they are understaffed. Number of referrals since lockdown in March have been surprisingly and usually low: maybe referral agencies are not working as normal? It's expected that there will a huge demand for debt advice services as restrictions are further lifted and as creditors slowly return to work.”

So, if you are not financially-savvy or digitally-savvy, what do you do to pay the bills whilst avoiding the loan sharks? **This is what Community Organisations in Devon are doing:**

- Credit Unions offer a community-based alternative to banks and building societies. For example: [The City of Plymouth Credit Union](#) is an ethical, not for profit, member-owned financial organisation dedicated to the economic development of the community in Plymouth, Devon, Cornwall and the Isles of Scilly, providing financial services to all members including those who have been excluded from traditional services and who are often badly served by existing financial organisations. This means that they can offer affordable loans and assist members with budgeting and even pay important bills on their behalf. During the pandemic they have ensured that members could access cash by keeping one of their Plymouth offices open.
- Another credit union, [Westcountry](#), operates over the whole of the South-West, with some partnerships in place with several of the major housing associations in Devon. Local employers can join their payroll partnership scheme, and employees can choose to opt in.
- Money Advice [CHAT](#) in Tiverton offers confidential and tailored money advice on budgeting and debts. It predicts that debt will rise dramatically in the next 12 months and are looking for volunteers to help with debt advice. They are crowdfunding [here](#) to fund this need. They are also working in partnership with [Christians Against Poverty](#) job club.
- Loan sharks cash to fund projects The [Stop Loan Sharks project](#) is working hard to offer immediate and practical help and support to victims of loan sharks. They have set up a new online chat service to help victims of illegal money lending, alongside the existing 24/7 helpline, 0300 555 2222. You can also report a loan shark in confidence on their website. The project also has a '[Community Fund](#)', made up from money seized from convicted loan sharks, which is open for charities, voluntary organisations and community groups to bid for up to £5,000 towards projects. The closing date is 31st August 2020.
- [Wiser Money](#) operates across Mid & North Devon, Torridge and West Devon. It is a partnership between [Navigate Charity](#) and [Encompass Southwest](#). It offers training and courses on financial capability but only telephone and email services at the moment. In West Devon, it partners with [West Devon CVS](#) Transitions, which has just undertaken a survey among groups. It found a belief that financial hardship is set to rise with the ending of the furlough scheme, that many more people will be made redundant, and with the waiting time for Universal Credit, there will be a greater food poverty.
- [FAIR](#) (Financial Advice, Information & Resilience) is a Torbay multi-partnership project which aims to make advice and financial information services more accessible for people over 50. [Money Mum](#) is the financial education charitable arm of a financial services company based in Torbay. It aims to teach people from all backgrounds how to take charge of their finances, and works with community groups and schools.
- Energy prices will also be a concern. [Tamar Energy Community](#) is currently offering virtual home energy assessments. [Exeter Community Energy](#) offers help and advice to those in fuel poverty in and around Exeter. [Plymouth Community Energy](#) use investments to install solar panels on community buildings and schools and uses any proceeds from this in a community benefit fund. [South Dartmoor Community Energy](#) are doing their usual training and advice virtually at the moment.
- [Cosy Devon](#) is an energy-saving partnership between local authorities across Devon (excluding Plymouth) which offers energy tips and free lightbulbs.
- Refurbished Goods - [Collectrical](#) reuses and recycles white goods, computers, laptops and electrical items in Plymouth and area, donating them to community groups for distribution. [Devon and Cornwall Furniture Reuse Project](#), based in Plymouth, is also an option.
- Hardship Support Grants - local councils' funds may be able to assist. Such as this one in [East Devon](#) and this one in [Mid Devon](#).



Coronavirus | 
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Click to donate to the
Devon Coronavirus Response & Recovery Fund | 

Click to donate to the national appeal
#shouldertoshoulder #GiveLoveDevon | 

DCF Funding Update

Homestart Torrridge - £300

Torrridge and North Devon

PPE equipment for volunteers to restart home visits supporting families with young children.

City of Exeter YMCA - £1363

Broadclyst

Provision of food packs during the summer and support for single parents.

Chulmleigh Community College - £10,000

Chulmleigh

To purchase tablets to enable 50 disadvantaged pupils to access remote learning

Okehampton Coronavirus Support Group - £500

Okehampton and District

Contribution towards food and containers for provision of meals to vulnerable members of the community and activity packs for children to maintain wellbeing during lockdown

Pippins Community Centre - £5000

Axminster and area

Providing essential items (food, toiletries, baby items) to vulnerable individuals and families identified through contacts with local community support organisations and schools