

Welfare and Financial Advice Team (W&FA Team) – Action Plan

This action plan shows the activities to be undertaken by the Welfare and Financial Advice Team during 2025/26. It is made up of key areas of activity

Action 1	Administration
Action 2	Awareness
Action 3	Proactive – internal & external
Action 4	Proactive Support
Action 5	Preventative

Activity 1: Administration		
1a) Case Management	Purpose: Ensure Case management is up to date and provides clear outcomes – such as number of residents supported, value of support	
	Activities to be undertaken	Status
	<ul style="list-style-type: none"> • Detailed case management to be available on all financial support provided: <ul style="list-style-type: none"> ○ Wrap-around support ○ Household Support Fund (HSF) – administered by SKDC ○ Household Support Fund (HSF) – administered by Lincolnshire Community Foundation 2025/26 outturn: <ul style="list-style-type: none"> ○ A total of 2,601 HSF vouchers has been issued to the value of £372,091 <ul style="list-style-type: none"> ▪ Administered by SKDC = £267,901 ▪ Administered by Lincolnshire Community Foundation = £77,936 ▪ Administered by 3rd party organisations = £12,500 ○ Wrap-around support = £117,199 	Complete 31 March 2025

Activity 2: Awareness		
2a) Website update	Purpose: Ensure the website is up to date, referencing the Welfare and Financial Advice Team	
	Activities to be undertaken	Status
	Update all "Cost of Living pages" Existing pages can be found here: Cost of Living help and support South Kesteven District Council	Complete 30 June 2025
	Remove reference to old schemes	Complete 30 June 2025
	Include Food Support leaflets: Help and Support South Kesteven District Council	30 June 2025
2b) Co-Ordinate responses to government support initiatives	Purpose: Ensure awareness of announcements and initiatives, understanding the impact for the Council and residents	
	Activities to be undertaken	Status
	Continue to attend Lincolnshire Working Group to collaborate with County and District colleagues February 2026 update: <ul style="list-style-type: none"> Regular meetings are taking place – recent discussions regarding Criss Resilience Fun where one attendee is part of the national working group. Further updates are expected between now and March 2026 	Complete Throughout 2025/26

Activity 2: Awareness

	<p>Promotion and launch of Household Support Fund (HSF) from April 2025 to March 2026</p>	<p>Complete 30 May 2025</p>
	<p>Use of Emergency Fund - £71k</p> <p>September 2025 update:</p> <ul style="list-style-type: none"> This has been fully utilised, awarding to those referrals received between 1 April and 3 August 2025 (prior to the start of Household Support Fund on 4 August 2025) 	<p>Complete 3 August 2025</p>
	<p>Overview: Winter Fuel Payment: Overview - GOV.UK</p> <p>For winter 2025 to 2026, a Winter Fuel Payment is available to people born on or before September 21, 1959, who lived in England or Wales during the qualifying week of September 15-21, 2025.</p> <p>Value of payments:</p> <ul style="list-style-type: none"> If a person does not get Pension Credit or another qualifying benefit, the payment is £100. If a person does get Pension Credit, the payment is £200 or £300 depending on their age (and if they live with others). Payments are made to households, but if a person's income is above £35,000, the payment will be clawed back by HMRC through their tax. <p>When and how payment will be made:</p> <ul style="list-style-type: none"> Most eligible people will receive an automatic payment in their usual bank account in November or December 2025. They should receive a letter in October or November 2025 confirming the amount they will get and how it will be paid. 	<p>Complete</p> <p>Immediate (deadline 31 March 2026)</p> <p>Awareness for all staff supporting residents of qualifying age</p>

Activity 2: Awareness		
	<p>Those who need to claim:</p> <ul style="list-style-type: none"> • If a person does not get the State Pension or another DWP benefit, or if they have deferred their State Pension. • The deadline for claiming the 2025-26 payment is March 31, 2026. • The claim form is available at GOV.UK. 	
	<p>Awareness: Paying back the Winter Fuel Payment - GOV.UK</p> <p>To ensure staff are aware of the requirement to paying back the Winter Fuel Payment – directing residents to GOV website</p>	Complete 12 November 2025
	<p>Crisis and Resilience Fund - replacing HSF and Discretionary Housing Payments (DHP)</p> <ul style="list-style-type: none"> ○ Announcement during the Spending Review 2025 on 11 June 2025 ○ Para 3.21: Cost of living: the government is providing direct assistance to families most at risk of poverty through the Healthy Start scheme, and establishing a new Crisis and Resilience Fund supported by £1 billion a year (including Barnett impact) through the SR period to replace the Household Support Fund <p>April 2026 update:</p> <ul style="list-style-type: none"> • CRF scheme will be presented to Rural & Communities OSC on 6 May 2026, and Cabinet on 2 June 2026 for implementation from 1 July 2026 <p>February 2026 update:</p> <ul style="list-style-type: none"> • Guidance was released by the Department for Work and Pensions on 15 January 2026 	Updated April 2026

Activity 2: Awareness		
	<ul style="list-style-type: none"> A separate report will be issued to the Rural & Communities Overview and Scrutiny Committee on 24 March 2026. 	
2c) Liaison with internal teams	Purpose: Ensure awareness of support and related	
	Activities to be undertaken	Status
	Provide updates regarding changes to the team <ul style="list-style-type: none"> Arrange attendance at team meetings Updating on HSF stages – launch, referral period, award period Referral process for HSF and general support Presentation of Food Support leaflets Overview of outreach activities and areas within the district these are taking place February 2026 update: <ul style="list-style-type: none"> Attendance at team meetings have taken place with: <ul style="list-style-type: none"> Council Tax Income Recovery (SKDC Rent Team) Repairs Housing 	Complete Throughout 2025/26
	Spotlight session to be organised February 2026 update: <ul style="list-style-type: none"> The team will undertake a ‘Team Spotlight’ introducing themselves to all members of TeamSK, advising of their role and support available to residents. The update will also include details of the new Crisis and Resilience Fund 	To be planned for Q2 2026

Activity 3: Proactive – internal and external

3a) Single Point of Contact	Purpose: Be the Single Point of Contact for Welfare and Financial Advice enquiries via the Welfare and Financial Advice email address	
	Activities to be undertaken	Status
	Welfare email box to be set up: welfare@southkesteven.gov.uk	Complete
	Online referral form for Household Support Fund (for internal referrals from SKDC Officers and Members)	Complete
	Inclusion of W&FA Team in SKToday (Autumn edition) <ul style="list-style-type: none"> An article was included in the Summer edition of SKToday 	Summer 2025
	All SKDC staff are aware of W&FA Team and how to contact	Complete Throughout 2025/26
	External support organisations are aware of W&FA Team and how to contact	Complete Throughout 2025/26

Activity 3: Proactive – internal and external		
3b) Lincolnshire Financial Inclusion Partnership Group	Purpose: Actively contribute to the Lincolnshire Financial Inclusion Partnership Group	
	Activities to be undertaken	Status
	<ul style="list-style-type: none"> Attend and contribute to the quarterly meetings. Share any information to appropriate SKDC teams. Assist the organisers with the arrangements for the upcoming Lincolnshire Financial Inclusion Partnership Conference. 	Complete Throughout 2025/26
3c) Foodbanks	Purpose: Develop and maintain a positive relationship with all foodbanks across SKDC	
	Activities to be undertaken	Status
	Visits to Foodbank Coordinators within the district to share ideas on how best to help clients. February 2026 update: <ul style="list-style-type: none"> Referrals are being made and received from the foodbanks. The service is much in demand and the team have noticed the impact of DWP no longer issuing vouchers for parcels. Various SKDC staff have been trained on the use of the voucher system so they are able to support the W&FA Team 	Complete Throughout 2025/26
	Actively seek referrals for clients that have used foodbanks that may benefit from additional financial advice.	Complete Throughout 2025/26

Activity 3: Proactive – internal and external

3d) Warm Spaces	Purpose: Actively contribute to the Welcome Warm Spaces Working Group	
	Activities to be undertaken	Status
	Attend and contribute to the meetings for actions relating to the warm spaces for 2025/26 February 2026 update: The packs are being produced by Charis Grants Ltd who send the pack directly to the resident. The pack can be requested by an approved referral partner within the District, there are currently 33 from various organisations, including SKDC. Referrals are limited to a £100 spend limit to ensure the fund is managed effectively. Items available for purchase are heated throws, rechargeable hot water bottles, heated underblanket, self-heated mattress topper, 15 tog duvet, heated bodywarmers, heat the home pack (light bulbs, insulation tape, radiator heat reflector panels, winter warmth bundles	Complete Throughout 2025/26
	Visit warm spaces to offer Welfare and Financial Advice as part of outreach	Not successful – to be reviewed for CRF if applicable
	Actively share ideas with the warm spaces working group to improve the offer for 2026/27 warm spaces	Not successful – to be reviewed for CRF if applicable

Activity 3: Proactive – internal and external

	<p>Promote and ensure full communications are issued in relation to warm packs</p> <p>February 2026 update: Communications have been issued to ensure all staff and Members are aware of the referral process</p>	<p>Complete</p>
<p>3e) Information sharing</p>	<p>Purpose: Develop and manage information sharing protocol between SKDC and Support Organisations / advice agencies</p>	
	<p>Activities to be undertaken</p>	<p>Status</p>
	<p>Develop and maintain relationships with support organisations by attending events, seminars and providing Welfare and Financial Advice updates / talks.</p> <ul style="list-style-type: none"> • The team have undertaken visits to the following locations <ul style="list-style-type: none"> ○ St Annes Church ○ Stamford Foodbank ○ Bourne Foodbank ○ Grantham Foodbank (not face to face) ○ St Georges – Stamford – SHEP Project & Cristians Against Poverty ○ National Grief Charity ○ Bhive Grantham ○ Don't Lose Hope Café ○ Bourne Library and customer service area ○ Grantham JobCentre 	<p>Complete Throughout 2025/26</p>
	<p>Sharing information and ideas to improve delivery of service to our residents within the legal guidelines</p>	<p>Complete Throughout 2025/26</p>

Activity 3: Proactive – internal and external

	<p>Attend community engagement events in the form of Welfare and Financial Advice Clinics in Library's, Jobcentres, children's centres.</p> <p>September 2025 update:</p> <ul style="list-style-type: none"> • The team have attended the following community engagement events: <ul style="list-style-type: none"> ○ Grantham Partnership meeting (monthly) ○ Volunteering Everywhere (Dysart Park) <p>November 2025 update:</p> <ul style="list-style-type: none"> • The team have attended the following community engagement events: <ul style="list-style-type: none"> ○ Grow Your Skills Event, Jubilee Conference Centre, Grantham – Wednesday October 15th, 2025 - This was hosted by DWP and was well attended by Job centre Attendees with approx. 50 people coming through the door. Individual conversations were had with 8 people. ○ Budget Cookery Class, Bourne United Charities 14th October 2025. This was hosted by Bourne United Charities .A total of 12 applicants attended this event, a group discussion was done before the cookery course discussing budgeting , priority bills etc Individual calls were then completed in the following days to discuss the participants individual needs. 	<p>Complete Throughout 2025/26</p>
	<p>Promote Talk Money Week – 3 to 7 November</p> <p>November 2025 update: Over the week the team ensure communication regarding the support available and the positive message of speaking about money. SKDC communications team issued messages on social media to support the Money and Pension Service. The services of the Welfare and Financial advice Team have also been advertised in the Customer service Centre with use of the banner screen</p>	<p>Complete</p>

Activity 3: Proactive – internal and external

	<p>advertising our services. Emails were sent out to all staff through the Wellbeing Team with key links put together by the welfare Team to check their financial wellbeing</p>	
<p>3f) Liaison</p>	<p>Purpose: Liaison with partners and external support organisations</p>	
	<p>Activities to be undertaken</p>	<p>Status</p>
	<p>Maintain relationship with those already established:</p> <ul style="list-style-type: none"> • NHS Neighbourhood and Wellbeing Teams • Grantham Mental Health Partnership • NACRO officers • Foodbanks • Bourne United Charities • Bread & Butter Thing • Grantham College • Lincolnshire Community and Voluntary Services • Lincolnshire District Councils – Warm Packs 	<p>Complete Throughout 2025/26</p>
	<p>Meet with partners during 2025/26 to understand future support and explore opportunities to work together</p> <p>September 2025 update:</p> <ul style="list-style-type: none"> • Planning is underway for the Winter Warm Packs, which will include a ‘Homeless Pack’ this year • The team will be planning visits to the Warm Welcome Spaces across the district, promoting the advice and support which is available • The location of the Welcome Warm Spaces can be found here, clicking on “Find a space”: Warm Welcome Campaign 	<p>Complete</p>

Activity 3: Proactive – internal and external

	<p>November 2025 update: Communications will be issued to ensure all staff and Members are aware of the referral process</p> <p>February 2026 update: Communications have been issued to ensure all staff and Members are aware of the referral process</p>	
	<p>Meet regularly with local Job Centre and Department for Work and Pension (DWP) colleagues to discuss emerging issues and agree a joint up approach for support and potential resolution</p> <p>September 2025 update:</p> <ul style="list-style-type: none">• Meeting with DWP taking place in September 2025 <p>November 2025 update:</p> <ul style="list-style-type: none">• Meeting in September took place with DWP sharing information regarding events in the District• Liaison between the DWP and Welfare & Financial Advice Team is ongoing with specific discussions talking place as and when needed <p>February 2026 update:</p> <ul style="list-style-type: none">• The next meeting will take place in March 2026	<p>Complete Throughout 2025/26</p>

Activity 4: Proactive – Resident Support		
4a) Warm Spaces	Purpose: Increase the number of warm welcome spaces across the district	
	Activities to be undertaken	Status
	Liaison with Members, Parish Clerks and potential warm welcome spaces venues November 2025 update: Communications will be issued to ensure all staff and Members are aware of the referral process	Complete
4b) Digital Inclusion	Purpose: To increase digital support and inclusion for vulnerable and elderly residents	
	Activities to be undertaken	Status
	Assisting residents with digital forms such as pension credit checks and discretionary housing payments September 2025 update: <ul style="list-style-type: none"> To be promoted as part of National Customer Service Week (6-10 October 2025) 	Complete Throughout 2025/26
4c) Community Outreach	Purpose: To ensure support can be provided across all towns within the district and where possible, rural areas	
	Activities to be undertaken	Status
	Arrange events within the community at libraries, warm spaces, Children centres, jobcentres to offer budgeting skills, benefit checks and basic financial education i.e. pension credit checks: Bourne:	Complete June 2025 – April 2026

Activity 4: Proactive – Resident Support

Bourne Foodbank	2 North Road, Bourne, PE10 9AP	One to one
Don't Lose Hope	4 North Street, Bourne, Lincs. PE10 9EB.	One to one / preventative workshop
Bourne United Charity (AI Houses)	The Red Hall South Bourne	One to one
Len pick	5 Granby Court, Hereward Street, Bourne PE10 9AD	One to one
Salvation Army	5a Manning Road Bourne, PE01 9ET.	One to one / preventative workshop
Bread and Butter Thing	5a Manning Road Bourne, PE01 9ET.	One to one

Deepings:

Foodbank	63 Hereward Way, Deeping St James	One to one
The Green School Community Café	24 Church Street, Market Deeping, Lincolnshire, PE6 8DA,	One to one / preventative workshop
Bread and Butter Thing	Markt Deeping Scout and Guide Hall, Wellington Way, Deeping PE6 8LF.	One to one

Activity 4: Proactive – Resident Support

Open Door Baptist Church	5 Spalding Rd, Deeping St James, Peterborough PE6 8NJ	One to one / preventative workshop
Community Centre	2 Douglas Rd, Peterborough PE6 8PA	One to one / preventative workshop
Deeping United Charity	38 Church Street, Deeping St. James, PE6 8HD	One to one
Age Concern	21 Tyghes Cl, Deeping St James, Peterborough PE6 8NS	One to one
Odd Fellows	57 Church St, Market Deeping, Peterborough PE6 8AN	One to one
British Legion	The Goat Inn, Frognall, PE6 8SA	One to one

Grantham:

Jubilee Church	5 London Rd, Grantham NG31 6EY	One to one / preventative workshop
Alive Church	Castlegate, Grantham, NG31 6SQ	One to one / preventative workshop
Church Of Ascension	Harrowby Lane , Grantham	One to one / preventative workshop

Activity 4: Proactive – Resident Support

		The Passage	Grantham Passage Resource Centre	One to one / preventative workshop		
		Bread and Butter	Harrowby United Football Club, 13 Dickens Road, Grantham, NG31 9QY	One to one		
		Bread and Butter	West Grantham Community Centre, Grantham	One to one		
		St Johns Church	Station Road East, Grantham	One to one		
		Job 22	High St Grantham	One to one / preventative workshop		
		Bhive	11a Finkin St, Grantham	One to one / preventative workshop		
		Grief Charity	The Malting , Warf Rd , Grantham	One to one		
	Stamford:					
		2nd Helping	Orion House, 11 Barn Hill, Stamford, PE9 2AE.	One to one / preventative workshop		
		Georges Hub -	St Augustine's School, Kesteven Road PE9 1SR	One to one / preventative workshop		
	Georges Hub -	Free church, Kesteven Road, Stamford, PE9 1SU	One to one / preventative workshop			

Activity 4: Proactive – Resident Support

	Georges Hub -	Malcolm Sergeants School, Empingham Road, PE9 2SR	One to one / preventative workshop	
	Georges Hub -	St Georges School, Kesteven Road, Stamford, PE9 1SX	One to one / preventative workshop	
	Bread and Butter Thing	Christ Church, Green Lane, Stamford, PE9 1HE	One to one	
	SHEP	27-29 St George's Street, Stamford	One to one / preventative workshop	
	Stamford Market	Broad St, Stamford	One to one	
	Support the Housing Roadshow which will be taking place across the District			Complete
	<p>September 2025 update:</p> <ul style="list-style-type: none"> • 27/08/25: Earlsfield Community Centre roadshow will be 10:00- 2:30 <ul style="list-style-type: none"> ○ 3 people attended ○ None of them spoke to WFAT team ○ One of the attendees Emma is following up with and will be advising about our team and the HSF • 04/09/25: Manor Court Community Centre Bourne roadshow will be 10:00- 2:30 <ul style="list-style-type: none"> ○ 5 people attended ○ The team spoke to one person – completed HB, CTS and HSF form 			August & September 2025

Activity 4: Proactive – Resident Support

	<ul style="list-style-type: none"> • 10/09/25: Edmonds Close Community Centre Stamford roadshow will be 10:00 -2:30 <ul style="list-style-type: none"> ○ 10 people attended ○ The team spoke to one person – completed HSF form and benefits calculator (with various actions arising from this) • 25/09/25: Deepings Community Centre Market Deeping roadshow will be 10:00 2:30 <ul style="list-style-type: none"> ○ Event has not taken place at the time of writing this report • 30/09/25: Greyfriars Community Centre Grantham roadshow will be 1:00-6:00 <ul style="list-style-type: none"> ○ Event has not taken place at the time of writing this report 	
<p>4d) Furniture Aid</p>	<p>Purpose: Review ways to source assistance from other organisations to help residents in need of furniture</p>	
	<p>Activities to be undertaken</p>	<p>Status</p>
	<p>Maintain relationships with charities and 3rd Party Organisations to continue to source grants to be able to assist help for residents:</p> <ul style="list-style-type: none"> • Percy Bilton • BBC Children in Need • Bourne United • Len Pick • Family Fund (advise only) <p>September 2025 update:</p> <ul style="list-style-type: none"> • Circa 30 grants of various levels of support have been 	<p>Complete Throughout 2025/26</p>

Activity 4: Proactive – Resident Support		
4e) New tenants	Purpose: To produce a new tenant Welfare and Financial Advice pack	
	Activities to be undertaken	Status
	Liaise with Housing colleagues to ensure this complements the new tenant pack already given at sign up September 2025 update: <ul style="list-style-type: none"> • Conversations have started to take place with Housing colleagues • The team are working on the Welfare & Financial Advice pack • This action will be extended to March 2026 	Not successful – to be moved to 2026-27 plan
	<ul style="list-style-type: none"> • Budgeting Advice / referrals to external organisations for new tenants (appropriate additional support to that being provided by SKDC Tenancy Services Team) • Tick list of key actions for new tenant / budgeting 	Not successful – to be moved to 2026-27 plan
4f) New residents	Purpose: To produce a new resident information pack (to include Welfare and Financial Advice)	
	Activities to be undertaken	Status
	Include the same information as in the tenant pack	Not successful – to be moved to 2026-27 plan

Activity 4: Proactive – Resident Support		
	Welcome to SKDC information:	Not successful – to be moved to 2026-27 plan
4g) Leaflet of the support available	Purpose: Production of leaflets for each Town within the District to provide key food support information	
	Activities to be undertaken	Status
	Issue to Cabinet Member, Members and Parish Clerks for distribution	Complete
	Inclusion within Council Tax reminders	Complete
	<p>September 2025 update:</p> <ul style="list-style-type: none"> • Due to the volume of reminders issued (between 600 and 1000 per month, it was felt the team may be overwhelmed with contact. • The decision was taken to review the information issued and reconsider either a targeted approach or issue general advice • This action has been amended to December 2025 <p>February 2026</p> <ul style="list-style-type: none"> • Information has been issued to all teams for awareness of support available and links to website • Welfare & Financial Advice Team information has been included in the 26/27 council tax booklet: Welfare and Financial Advice South Kesteven District Council 	Complete
Inclusion within Council Tax summonses	Complete	

Activity 4: Proactive – Resident Support		
	<p>September 2025 update:</p> <ul style="list-style-type: none"> • Due to the volume of summonses issued (between 400 and 800 per month, it was felt the team may be overwhelmed with contact. • The decision was taken to review the information issued and reconsider either a targeted approach or issue general advice • This action has been amended to December 2025 <p>February 2026</p> <ul style="list-style-type: none"> • Information has been issued to all teams for awareness of support available and links to website • Welfare & Financial Advice Team information has been included in the 26/27 council tax booklet: Welfare and Financial Advice South Kesteven District Council 	
	<p>Inclusion within rent statements</p> <p>February 2026</p> <ul style="list-style-type: none"> • Information has been issued to all teams for awareness of support available and links to website • Welfare & Financial Advice Team information has been included in the annual rent increase letters: Welfare and Financial Advice South Kesteven District Council 	Complete
	<p>Inclusion on intranet and staff notice board</p>	Ongoing
4h) Credits on rent accounts	Purpose: To be reviewed to maximise tenant income	
	Activities to be undertaken	Status

Activity 4: Proactive – Resident Support		
		<p>Liaise with Income Recovery Team Leader to ascertain those accounts with credit and contact the tenant to arrange refund or transfer</p> <p>Not successful – to be moved to 2026-27 plan</p>
4i) Credits on council accounts	Purpose: To be reviewed to maximise resident income	
	Activities to be undertaken	Status
	<p>Liaise with Business Rates and Council Tax Enforcement Team Leader to ascertain those accounts with credit and contact the resident to arrange refund or transfer</p>	<p>Not successful – to be moved to 2026-27 plan</p>

Activity 5: Preventative		
5a) Consider the formation of a Welfare and Financial Advice Strategic Working Group	Purpose: To provide a collaborate cross-team approach to the welfare and financial issues facing our residents	
	Activities to be undertaken	Status
	Invitations to be issued to relevant officers: W&FA Team, Communications, Community Engagement, Community Safety, Housing, Revenues & Benefits February 2026 update <ul style="list-style-type: none"> • This has been superseded by the introduction of the Crisis Resilience Fund (CRF) – details are included in a separate report to Rural & Communities Overview and Scrutiny Committee taking place on 24 March 2026. • This action will be transferred to the CRF action plan 	Complete
	To revisit the original key themes which were introduced by the original Cost of Living Strategic Working Group <ul style="list-style-type: none"> ○ Communication ○ Food insecurity and poverty ○ Fuel & Energy Poverty ○ Financial – Benefits, Debt Support and Funding ○ Health & Wellbeing (inc Welcome Warm Spaces) ○ Prevention of homelessness ○ Skills, Employment & Businesses February 2026 update	Complete

Activity 5: Preventative		
	<ul style="list-style-type: none"> This has been superseded by the introduction of the Crisis Resilience Fund (CRF) – details are included in a separate report to Rural & Communities Overview and Scrutiny Committee taking place on 24 March 2026. This action will be transferred to the CRF action plan 	
	Produce a holistic action plan, with the inclusion of all relevant SKDC Teams February 2026 update <ul style="list-style-type: none"> This has been superseded by the introduction of the Crisis Resilience Fund (CRF) – details are included in a separate report to Rural & Communities Overview and Scrutiny Committee taking place on 24 March 2026. This action will be transferred to the CRF action plan 	Complete
5b) Consider budgeting workshops for residents	Purpose: Identify the specific financial challenges faced by attendees, such as debt, low income, or lack of financial literacy	
	Activities to be undertaken	Status
	Every day conversations with regards to general wrap around support, HSF application	Complete Throughout 2025/26
	Liaison with relevant external organisations to discuss support in facilitating a budgeting workshop	Not successful – to be reviewed for CRF action plan
	Increase access to debt advice:	Complete

Activity 5: Preventative

	Expand the reach of debt advice services to individuals facing financial difficulties, ensuring timely access to help and support	Throughout 2025/26
	Emergency Assistance programmes: Provide financial assistance to those facing immediate financial hardship, such as food or housing support.	Not successful – to be reviewed for CRF action plan
	Welfare Benefit Support: Assist individuals in maximizing their welfare benefits and accessing other available support	Complete Throughout 2025/26