

THE JOURNEY TO SUCCESS

begins with one small step towards the heart, says Mark Spooner of Innoversal CIC / 12



BIRMINGHAM VOLUNTEER OF THE YEAR

The panel found it so hard to choose that they made everyone a winner / 5

BE HEARD

Get your views heard on the city consultation website, Birmingham Be Heard / 8

BEING THERE

NYAS independent visitors support children in care who have little or no family contact / 9

MAKING MONEY GO FURTHER

Moneyline's affordable loans and money management advice help people get control of their finances / 14

SO MUCH TO DO, SO LITTLE TIME TO DO IT

Rob Legge with his top tips for managing your time effectively / 16



Foundation Degree Professional Studies in Youth, Community and Families (part time)

Masters/PGDip in Youth Work and Community Development (with JNC) or in Youth and Community Development

Who is the course designed for?

For those who work with, or come into contact with, children, young people, parents, new families or those involved with community projects.

The course is aimed at those wanting to study at a post graduate level and/or for a professional qualification in working with young people and within communities

When does the course start?

September 2014. Tuesdays 9.30am - 3.00pm.

September 2014. Part-time, Thursdays 1.00pm - 7.00pm. Full-time attendance 2 or 3 days each week.

What's included on the course?

Go online www.ucb.ac.uk There you will see 'Course Finder', Select 'Youth and Community' in the drop down box and 'part time' and you will find the full content of the course.

The course includes modules in social justice, management, research methods, interpersonal communication skills and experiential learning. For the complete list of modules go online to www.ucb.ac.uk

What's it like coming to university?

We're aware that students may feel a little worried about doing a course at this level so why not come and meet us - what have you got to lose?

For further information

Please contact Dr Martin Spurin m.spurin@ucb.ac.uk

Please contact Dr. Sangeeta Soni s.soni@ucb.ac.uk or Jill Nathan. nathan@ucb.ac.uk





www.bvsc.org





66 Read about the very personal iournev of **Mark Spooner** who has moved to recovery and beyond, setting up Innoversal CIC."

Nothing stays the same

This month we have some great stories about the possibilities of turning around lives. KIKIT Pathways to Recovery CIC does amazing work with people who are addicted to drugs and alcohol, with a large range of culturally specific services. Learn about their work on page 10, then turn to page 12 to read about the very personal journey of Mark Spooner who has moved to recovery and beyond, setting up Innoversal CIC to help others to follow in his footsteps.

On page 9, learn about the work of the NYAS volunteers who change the lives of children and young people in care by being their one constant factor.

When change happens in our city we don't always get to hear about it until it's too late! The Birmingham Be Heard website hopes to change all that by bringing together consultations in one, online location. See page 8.

Debt is something that can bring about devastating change in people's lives. Moneyline is helping people get out of the clutches of expensive pay day lenders, access affordable finance and manage their money better. See page 14. Finally, see page 16 for Rob Legge's great tips on how to manage your time. **U**

NEWS

Microsoft IT Hub at BAYC Donated goods: In Kind Direct 4 Birmingham LGBT: older people 6 New commissioning research 6 Multiple Sclerosis Society

VOLUNTEERING

Birmingham Volunteer of the Year Awards 2014



A tribute to Geraldine Amos MBE, who died on 9 June



OLDER PEOPLE

ExtraCare launches new Care at Home service



FEATURES

Be heard: get your views heard on city consultation website



Being there: NYAS independent visitors



Kick it with KIKIT: alcohol and drug addiction services



FEATURES

SPOTLIGHT

The journey to success: Mark Spooner, Innoversal CIC



SPOTLIGHT

Making money go further with Moneyline



So much to do: time management with Rob Legge



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July & August 2014 / 238 update [3]

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New IT Hub for young people at BAYC

YOUNG PEOPLE

66 Birmingham has an above average rate of youth unemployment and in a world that is increasingly dominated by digital technology I think that this local resource is fantastic in terms of training young people to get the IT skills that many workplaces require these davs."

Steve McCabe MP has praised the introduction of a brand new local IT Hub designed to help young people in Birmingham improve their IT skills.

The MP attended the launch of the new Microsoft IT Hub at BAYC (Birmingham Association of Youth Clubs), a local charity that raises funds to support young people, youth clubs and youth organisations in Birmingham. BAYC was selected from 160 national applicants to be one of 35 UK Youth Microsoft Regional IT Hubs and was chosen to represent the West Midlands region. The IT Hubs provide free access to computers and accessible, enjoyable software to engage a wide range of young people with differing interests and needs.

The IT Hub is driven by young people, for young people in line with BAYC's ethos of creating positive change for young people and the communities they live in. It will aim to train young people to become peer educators in digital literacy and inspire young people to seek a career in technology. In the hub, young people are trained to become IT Champions with a view to helping up-skill other young people. The BAYC Hub will help young people learn about online safety as well as essential work and life skills.

Steve McCabe MP said: "I am really pleased that the Birmingham



Association of Youth Clubs was selected to deliver such a great model of digital learning and online safety in my constituency. Birmingham has an above average rate of youth unemployment and in a world that is increasingly dominated by digital technology

I think that this local resource is fantastic in terms of training young people to get the IT skills that many workplaces require these days." L

■ BAYC: www.bayc.org | UK Youth: www.ukyouth.org

In Kind Direct offers donated goods for your charity

DONATIONS

66 Donated products include toiletries, cleaning products, clothes, toys, stationery and a range of other essential items that charities need to deliver services."

In Kind Direct is a charity set up to support other charities and community groups. Founded by HRH the Prince of Wales, In Kind Direct distributes all kinds of donated consumer products to charities across the UK.

Donated products include toiletries, cleaning products, clothes, toys, stationery and a range of other essential items that charities need to deliver services.

Items are all new and good quality but become surplus because they are short dated, have slight defects in the packaging or branding or are returns.

To access goods, charities register online, which is free, and can then order products via an online catalogue. Charities then pay a handling charge, which is generally 10-20% of the retail price, and includes delivery. **U**



■ In Kind Direct: 020 7398 5510 / www.inkinddirect.org / charities@inkinddirect.org

[4] **update** 238 / July & August 2014

Volunteer of the Year awards: hard to choose!



This year for Volunteers' Week BVSC held a series of events to promote volunteering and celebrate the achievement of volunteers across the city.

During the week we facilitated two marketplace events at BVSC and co-facilitated one externally at the amazing ExtraCare Retirement Village on the Hagley Road.

In addition, third sector organisations in Birmingham were invited to nominate their volunteers for the prestigious title of Birmingham Volunteer of the Year 2014.

Over 30 nominations were received. The panel decided that everyone one was a worthy winner therefore everyone would receive a certificate. They identified three outstanding volunteers and awards were presented as follows:

- Volunteer of the Year: Adam Williams
- Long Service Award (for outstanding service): Hilda Bardell
- Going the Extra Mile Award: Lorraine Golby.

Presentations were made during the Volunteers' Week event at the Hagley Road ExtraCare Retirement Village which also proved to be a great networking opportunity for the 26 organisations that attended.

Tina Digby, a volunteer at the village, worked tirelessly with staff from BVSC to co-ordinate the day. Tina commented: "We were delighted to host a market place day for Volunteers' Week at our state-of-the-art retirement village on the Hagley Road.

"At ExtraCare we know how important volunteers are as we rely on the support of thousands who make a huge difference to our residents'

quality of life, helping them enjoy independent and active lifestyles within inspirational communities.

"Our retirement village offers a fantastic hub for the local community where friends, volunteers and residents can meet and spend quality time together.

"We want to raise the profile of volunteering and to inspire the community to give their time to local charities, even if it is for just a couple of hours a week. It can give people a real sense of purpose, satisfaction and achievement."

If you'd like to volunteer or would like help recruiting volunteers for your organisation, contact Volunteer Centre Birmingham at BVSC. U

■ Volunteer Centre Birmingham, BVSC: 0121 678 8839 / volunteerbirmingham@bvsc.org / www.bvsc.org/volunteering/ ☑ @VolCentreBrum | Volunteering opportunities: / www.do-it.org.uk

to raise the profile of volunteering and to inspire the community to give their time to local

66 We want

Tina Digby, ExtraCare

charities."

Hilda Bardell, Birmingham **Volunteer of the Year 2014** (Long Service Award)

Hilda Bardell has been volunteering in Birmingham Settlement's Sutton Coldfield shop for 40 years. She mainly helps on the till as she loves talking to the people who come in. No matter what the day brings Hilda is always in a good mood and helps to cheer up other people in the shop. She always has a lovely story to tell to keep everybody entertained.

Hilda is 93 now and as active and full of energy as she ever has been. We would like to nominate Hilda as Birmingham's Volunteer of the Year Award for her amazing contribution to our organisation and her local community over the last 40 years.

Shop manager, Mandy, said: "She's my volunteer and she's amazing!" U



update [5] July & August 2014 / 238

A tribute to Geraldine Amos MBE



66 Her driving passion in the last 30 vears was trying to ensure that older people discharged from hospital received enough support and returned home with dignity to their own home."

We were saddened at BVSC to hear of the death on 9 June of Geraldine Amos MBE, the founder of Home from Hospital Care and previously a BVSC board member. We reproduce here the obituary written by Des Workman. Home from Hospital Care's manager:

"It is with regret I have to announce the sad loss of the founder of the Home from Hospital Charity, Mrs Geraldine Amos, MBE. Geraldine passed away in Salisbury Hospital last Monday.

"Geraldine had a remarkable life. She was born in 1926 and worked in planning and the Management Committee for Ethiopia and was involved in looking at the needs of the urban poor in Africa.

She completed research at Liverpool City Council, was a researcher at Liverpool Polytechnic, was a planning consultant and in the late 1960's did research into poor discharge planning which led to her working with Age Concern and

setting up a Home from Hospital Care Welcome Home Service.

"She was also a Justice of the Peace in Birmingham, a member of the board of management at BVSC, was also on the management committee of the Post Office Users National Council, the Birmingham Telecommunications Council, the Nursing and Midwifery Professional Conduct Panel and the Royal College of Physicians Patients Liaison Group.

"Her driving passion in the last 30 years was trying to ensure that older people discharged from hospital received enough support and returned home with dignity to their own home. This led to the setting up of the Home from Hospital Care Welcome Home Service in Birmingham. This originally started at the old Accident Hospital, then to Selly Oak Hospital and as you all know is now city wide.

"She leaves a son Gideon and a daughter Lucy.

The reality of commissioning COMMISSIONING

Third Sector Resource Centre has published a working paper on public sector commissioning of local mental health services from the third sector (working paper 122).

Growing attention has been given to the role of commissioning as part of a policy environment that has emphasised the promotion of greater supplier diversity in the provision of public services. The authors of the paper, James Rees, Robin Miller and Heather Buckingham, set out to discover the realities of commissioning from the perspective of the public sector, and also from those third sector organisations choosing to engage with commissioners.

Amid increased pressure on third sector organisations to provide evidence of the effectiveness of their services, the Public Services (Social Value) Act 2012 has been seen as an important opportunity for them to demonstrate the value and impact of what they do.

Jenny Harlock – in her recently published TSRC working paper 123: From outcomes-based commissioning to social value? Implications for performance managing the third sector - examines how social value, as a key dimension to outcomes-based commissioning, is being assessed and examines the evidence required to demonstrate effectiveness. U

■ Third Sector Resource Centre: www.birmingham.ac.uk/ generic/tsrc/publications

Pioneering project for older LGBT people

EQUALITY

66TOPAZ is a befriending service for lesbian, gay, bisexual or trans residents who are 55 or over."

TOPAZ (The Older Peoples A to Z) is a befriending service for lesbian, gay, bisexual or trans Birmingham residents who are 55 or over.

It is funded by Birmingham City Council and operates from the LGBT Health and Wellbeing Centre.

TOPAZ volunteers support people, for example, to attend events in Birmingham (including regular TOPAZ events), accompanying them at

appointments, providing company when shopping, going together for a walk or just meeting for a chat, regular phone calls or one-to-one support.

The TOPAZ service can do home visits where there are mobility or health issues. Volunteers with particular skills also assist people to learn to use internet, email or Skype. U

Rose or Maria, Birmingham LGBT: 0121 643 0821 / topaz@blgbt.org / www.blgbt.org

Multiple **Sclerosis Society**

Multiple Sclerosis is a neurological condition which affects around 1,800 people in Birmingham. Most people are diagnosed between the ages of 20-40, but it can affect younger and older people too. Roughly three times as many women have MS as men.

To help raise awareness and reach out to more people with the condition, the MS Society have recruited and trained five volunteers who are willing to give talks to community and faith groups in the city. U

■ Andy Jarrett, The MS Society: 0208 438 0943 / andy.jarrett@mssociety.org. uk | Birmingham and District branch: www.mssociety.org.uk/birmingham

[6] **update** 238 / July & August 2014

ExtraCare launches new Care at Home service

OLDER PEOPLE



The ExtraCare Trust now offers a new Care at Home service to local older people who would like help and support to stay in their own home. This service provides exactly the same quality of care that is delivered to residents in the ExtraCare Retirement Villages in Edgbaston and Bournville but will be delivered in the community around Birmingham B1-B21, B29, B30-B32 and B38.

Care at Home is a flexible range of care at home services, tailored to meet your individual needs, including personal care, domestic support and companionship. It could include things such as:

- Help with getting up and going to bed
- Washing, shaving and hygiene, general help in the bathroom
- Help with medication
- Companionship and conversation

- Assistance with mobility
- Cooking meals with or for you
- Continence care
- General housework
- Escort for outings or shopping.

They aim to start the service within seven days of you contacting them. If you purchase a care package from ExtraCare you will then receive free membership to the Friends Scheme, giving you access to friendship, social facilities, events and activities at one of the Retirement Villages in Birmingham.

ExtraCare has over 25 years' experience delivering care, with expertise in dementia and wellbeing, and support services to 4,000 older people across the Midlands and North of England.

ExtraCare say their staff are carefully selected, police checked and trained to the highest

levels and that they only choose committed, friendly staff. All staff show photo-ID when they call.

If you are interested in moving into Hagley Road or Bournville ExtraCare Villages, there are a number of apartments reserved specifically for people with care needs. Living in an ExtraCare Village also gives access to an inspirational community with a range of facilities and activities to help maintain independence in later years, they say. 11

■ ExtraCare: 0121 420 6016 / care.hagley@extracare.org.uk / www.extracareathome.org.uk / www.hagleyroadvillage.co.uk **66** Care at Home is a flexible range of care at home services. tailored to meet your individual needs. including personal care, domestic support and companionship."

July & August 2014 / 238 update [7]



Being there

NYAS works with children and young people who are in care, some of whom may have no or very little contact with their families.

For some, any contact may not always have been positive. Where it is thought to be in their best interest, these children and young people are asked whether they would like an 'independent visitor' – local authorities have a duty to provide an independent visitor in these cases.

Independent visitors can be the most consistent person in the lives of some children and young people in care and bring tremendous benefits to them. NYAS provides independent visitors to children and young people on behalf of local authorities across England and Wales.

Independent visitors are volunteers who befriend young people, get to know them, and advise and support them during their time in care. Volunteers need no formal qualifications, just a genuine and active interest in the welfare of children and young people. We ask volunteers for a minimum commitment of two years and for a few hours of their time each month. NYAS provides full accredited training, great support from experienced staff and a fantastic opportunity to make a difference to a child's life.

Independent visitors may become a significant person to a child. NYAS independent visitors help them to have fun, feel valued, feel listened to and help to increase their self-esteem. Increasingly NYAS independent visitors make a real difference in a child's life by acting as role models and helping them to make the most of themselves, from simply listening, to helping with school work or getting them involved in activities in their communities they would never have experienced otherwise.

One independent visitor said: "People volunteer for a number



of reasons. Whether it is to gain experience for a career, develop new skills, meet new people or work towards a qualification; we are all motivated differently. The role of independent visitors within NYAS achieves all of these, but I volunteer to give something back to the community; volunteering makes me feel good about myself and I have a great time in doing so.

"I was really impressed by the excellent accredited training, the support mechanisms and the application process. All I would say to anyone a bit worried about training is, don't be. Whilst very informative and helpful it was also very friendly.

"After the training was complete I was matched with a young person. We meet every month and undertake some really fun activities together. We do lots of different things such as the cinema, swimming, dog walking, museums and the library. NYAS also carry out fundraising so the young people can, at times such as Christmas, do something special. This year we went to see a pantomime.

"But whilst these activities are fun we also talk, I'm there to offer support, to give advice and to say well done. And, for me, I can't describe the feeling that working as an independent visitor gives you, except to say I listened to the young person singing Christmas carols in the car on the way home from pantomime – that was reward enough.

"I feel genuinely privileged to have this volunteer role and would wholeheartedly recommend NYAS and the role of IV to anyone."

Another volunteer said: "NYAS focuses purely on providing independent visiting or advocacy support for children and young people.

"One of the things that inspired me is that I believe every child has a right to be heard. I know from personal experience what it feels like not to be heard, to feel powerless and insignificant. I know the damage that this does to a child's self-esteem and to their confidence. I know the impact that this has on a child's future.

"NYAS and I seemed like a good fit! I'm finding the role really fulfilling. I love seeing the world through the eyes of the little girl with whom I'm matched, talking to her, sharing my insight and experiences and doing activities together that, coming from a male household, I've never done and she wouldn't perhaps get to do otherwise.

"Just by being there for her every month I hope that she's starting to know that in the chaos of her life I'm a quieter, calmer little oasis for her! The hug she gives me when I drop her off after we've been out on a visit makes me realise that she's starting to see that I'm someone that she can trust. She can and that feels good!"

If you are interested in becoming an NYAS independent visitor please take a visit the volunteering page of our website.

If you are an individual and want to know how we can help you get involved locally, call us on the number below and ask to speak to a Solihull or Birmingham area independent visitor co-ordinator. U

NYAS: www.nyas.net / 0121 212 1727 (for local enquiries) **66** Just by being there for her every month I hope that she's starting to know that in the chaos of her life I'm a quieter, calmer little oasis for her! The hug she gives me when I drop her off after we've been out on a visit makes me realise that she's starting to see that I'm someone that she can trust. She can and that feels good!"

July & August 2014 / 238 update [9]

KIKIT Pathways to Recovery CIC provides a specialist integrated drug and alcohol treatment service that meets the needs of hard to reach and marginalised communities.

66 We offer a holistic service. encouraging supporting individuals and families to make healthier **choices** to improve their physical, mental and spiritual wellbeing."

KIKIT provides a multilingual support service for substance misusers and their families, working together to overcome the root causes of addiction. We offer a holistic service, encouraging and supporting individuals and families to make healthier choices to improve their physical, mental and spiritual wellbeing. A culturally specific service, but not culturally exclusive, KIKIT provides a community-based, open access drop-in service, including:

- Family support service
- Multilingual tier 2 and 3 services
- Drop in service
- Black and minority ethnic (BME) recovery forum
- Peer support and advocacy service
- Pathways into local services and treatment providers
- Research platform to investigate current needs, trends and issues
- Development of community projects to improve the community
- Creating links into employment and health services
- Partnership work within the criminal justice system to reduce crime.

Identifying needs

KIKIT has played a major part in research through consultations on behalf of Birmingham Public Health. These consultations include drugs and alcohol, sexual health and healthy living. We've been able to consult within the BME community to gain information from hard to reach groups.

PATHWAYZ

PATHWAYZ, a project in partnership with Birmingham City Council, aims to develop and maintain a formal referral route for BME substance misusers displaying indicators of extremism and taking part in grievance-led anti-social behaviour.

The project is a pilot, working alongside the local authority to establish referral pathways from community services and local mosques.

Gang Prevention Project

This project, a three year contract from Birmingham City Council, supports young people who have been involved in crime, or who are at risk of criminality, by providing mentoring support and other related activities.







The Birmingham Public Health 2013 Needs Assessment, alongside BME research carried out in 2012 by KIKIT staff, demonstrated that the use of the drug khat has become an increasing concern in Birmingham.

To address the issues indentified, funding was secured by the Birmingham Local Pharmacist Committee (BLPC) from Birmingham Public Health.

BLPC commissioned KIKIT to design and deliver a three month pilot project working in partnership with pharmacists in the B11 area to address the issues caused by khat misuse. 32 local pharmacists were trained by KIKIT to increase their knowledge and awareness, promote harm minimisation techniques and develop a referral pathway into treatment for khat users.

Khat training has equipped pharmacists and front line staff to provide information, advice and brief interventions to khat users and carers.

Service users who required further assistance in combating their khat addiction were referred for a full assessment for treatment with KIKIT.

Employment support

KIKIT provides support to service users to help them back into employment and training. We work in partnership with one of the largest work providing organisations, EOS. In a matter of seven months we helped 15 individuals into employment and 22 individuals have been enrolled onto a training or apprenticeship programme through this partnership.

Service user community support

On 22 May, KIKIT led a service user group of 43 individuals which provided active participation in the local elections that were taking place. We were able to empower service users to feel involved in the community and to understand the importance of voting and the positive impact this has on their recovery journey.

Liaquat Zaman, KIKIT BME Forum Lead, said: "We felt it was important to be involved in local elections because this is a part of recovery and belonging to your community. We had an interesting day and most people were impressed with the turnout of service user participants. KIKIT has given a great amount of support and understand the importance of service user involvement.

"I can't say who I voted for but all I can say is that KIKIT's impact showed a great result as the Sparkbrook party won!"

Islamic 12 step programme

Our Muslim Recovery Network a 12 step programme for individuals that experience problems associated with addiction. The steps and traditions of are based upon Islamic beliefs. We follow the Islamic prophetic example as a guaranteed route to productive, healthier and drug-free lives. When Islamic principles are included, they have been proven to further enhance the recovery process. It's a confidential programme offering a safe place for individuals to be open about their addictions and receive unbiased support from those further along the path of recovery.

Breaking Free women's project Breaking Free is a culturally sensitive

support project for women who are affected by substance misuse.

We provide a multilingual outreach and drop in service for women that need help and support with drug and alcohol addictions. We also provide support for women who have been affected by domestic violence.

We offer:

- Support, advice and guidance
- Support group sessions
- Referral into drug and alcohol treatment
- Drug and alcohol awareness
- Harm minimisation.

Our aim is to encourage and empower women to come forward and seek help in a safe and confidential environment. U

KIKIT Pathways to Recovery CIC: www.pwrrecovery.org / 0121 448 3883



66 The journey to succe one small step

MY NAME IS MARK
SPOONER, AND I AM
CEO OF INNOVERSAL
CIC. I AM ALSO A
PERSON IN LONGTERM RECOVERY FROM
ADDICTION. FOR ME,
THAT MEANS THAT I
HAVE NOT USED MIND
OR MOOD ALTERING
SUBSTANCES
(INCLUDING
ALCOHOL) SINCE
25 MARCH 2012.

For 27 years I was a hopeless addict who begged, stole and cheated just to get my next fix. For many years I used drugs against my will. 'How so?' you may ask, surely if a person wants to stop they should just do it. My experience has taught me that once an addict takes that first drug or drink then he or she cannot stop without some form of intervention.

My journey into recovery has been slow, yet I clearly remember a turning point around six years ago when I saw an advertising billboard which said:

66 GOD? FATHER CHRISTMAS? SOME PEOPLE JUST DON'T BELIEVE IN THEMSELVES. >>

I saw a flyer that same day, in a treatment service, advertising the first meeting of Birmingham Drugs Forum, which I subsequently attended. Over the next four years I became increasingly passionate about service user involvement, self-empowerment and the idea that if we truly started believing in ourselves then anything was possible.

It wasn't a smooth journey. I was on substitute medication for the entire time, regularly relapsing, and often isolated. But the 'desire to change' remained in me so much so that in March 2012 I made the decision to go to residential treatment for four months. I have not looked back since.

CONTYS THE POSSIBILITY THAT KEEPS ME GOING, NOT THE GUARANTEE. >>

The thought that I could create an organisation dedicated to empowering individuals to achieve their full potential – with positive outcomes that would benefit not only them but also their families, potential victims of crime, local communities and wider society – seemed like just a pipe dream to begin with. But as my self-worth and confidence increased I really started to believe in myself and what began as a dream began to take form.

It has not been plain sailing and there have been many times I have wanted to quit, but I began to ask for help, be open-minded, honest, vulnerable and, more importantly, had let go of the need to control. I gave it my best shot, with the help of others who believed in me and in the vision I shared with them.

66 IT'S NEVER TOO LATE TO BE WHAT YOU MIGHT HAVE BEEN. **99**

Innoversal CIC was incorporated in February 2014 and we have just completed our first contract, a service user consultation in Blackpool. We are currently developing a framework to evidence social value, a great way to evaluate and promote what we do. We believe in collaboration and shared learning.

In the future we'll be focusing on supporting individuals to:

- Integrate into a healthy recovery community
- Have functional and healthy family lives
- Further their education aspirations
- Prepare for sustainable employment
- Encourage healthy living
- Nurture self-belief and empowerment through user involvement, peer mentoring and recovery coaching.

Our pilot project will asset map individuals in recovery who have become abstinent (or who have stabilised), identifying strengths, assets and experience that will assist them in finding meaningful employment (or voluntary work) and increase feelings of self-worth and self-belief (essential for growth and sustained recovery).

I would like to thank everyone who has helped me personally and has contributed bringing the dream that was Innoversal to reality. U

■ Mark Spooner, Innoversal CIC: mark@innoversal.co.uk

[12] **update** 238 / July & August 2014



ss begins with towards our heart. >>



Making money go

Moneyline – a national not-for-profit Industrial Provident Society – specialises in providing access to more affordable financial products for low income families.

certain report from the Citizens Advice* estimated that 4,000,000 people will take out pay day loans over the next six months, with all of the associated problems."

Pay day lending problem

A recent report from the Citizens Advice* estimated that 4,000,000 people will take out pay day loans over the next six months, with all of the associated problems. The main conclusions of the report are:

- Only 20% of respondents repaid the loan on time
- 71% said the lender did not ask about their affordability
- Only 7% of lenders asked for evidence of financial circumstances
- When they got into difficulties only 9% where told about free and independent debt advice.

The report concluded that there is a need for separate regulation of the pay day lending industry. It also recommended that customers consider alternatives such as credit unions and not-for-profit social enterprises, like Moneyline, that offer loans at a lower cost.

Helping those excluded from mainstream credit

Our customers are amongst those excluded from mainstream credit. They may have a poor credit history or they may face other barriers to accessing credit, because they are often tenants who are rely on state benefits.

We support our customers in building their financial resilience. We offer a loan that is fair to customers, with personal service, flexibility, no hidden costs and manageable repayments. We lend small amounts of money and open bank accounts. Additionally, we will signpost clients to free advice services for other needs, such as debt and state benefits. We encourage customers to save as well as repaying their loan, so that step-by-step they can start taking control of their lives.

Where a loan is not right for customers we always say so, but we always try to find an appropriate solution for everyone. So, sometimes a loan but always assistance.

Moneyline offers a fast, affordable and responsible way to borrow money for people who cannot get a loan through a bank or building society. We provide a genuine alternative to high interest door step lenders and pay day loan companies.

Moneyline...

- Works in collaboration with credit unions to bridge the gap for those who need affordable small loans and works with City Save Credit Union
- Is part of the Birmingham Fair Money Campaign
- Is in its 11th year of trading
- Has grown from 1 to 20 branches
- Employs 85 people and has a salary ratio of 4:1, from the highest to the lowest paid staff member
- Has been recognised nationally as a responsible lender in 2011 and 2012.
- Was selected in 2012 as a Deloitte Social Innovation Pioneer.
- Is in the Royal Bank of Scotland SE100 Index of fastest growing social enterprises.

Partnerships are essential

We cannot do what we do without the support of our partners. Our partnerships with a range of commercial and philanthropic investors have allowed us to build an organisation that can attract investment and help the less well off in society.

Over fifty social landlords have supported us by acting as our route to market, delivering leaflets and information about us to people who might choose to use Moneyline.

We value the input and support from our partners and will continue to work with them to deliver quality outcomes for our clients.

Your local Moneyline

Your local Moneyline branch is situated in the offices of City Save Credit Union in Birmingham city centre, managed by Tony Raybould (see contact details below).

Since opening in Birmingham on 1 October 2013, Moneyline has been actively involved in the Birmingham Fair Money Campaign to promote the financial inclusion for the residents of Birmingham and the Black Country. The office is staffed by Tony and his colleague Gray Farley, both of whom have many years of experience in financial services and have been able to assist many residents with loans and savings.

A major objective of the branch is to build relationships with local networks and institutions which are seeking solutions to debt and credit issues for their clients and residents. Moneyline does this in a number of ways, including providing drop in advice centres, articles in newsletters, leaflet distribution and staff training. When we work with organisations we always seek to add value and help the client.

Two in three of our clients are not in employment but still seek occasional credit to pay for unexpected bills or seasonal expenditure. Without us they would borrow more expensively elsewhere.

Around 85% of new clients borrow less than £300 from Moneyline, taking out the loan for less than a year. We recognise a small loan can resolve an issue or meet a pressing need, which can have a positive impact on a client's health and wellbeing.

We are less interested in a client's previous mistakes than their ability to repay our loans given their current circumstances.

If you want to find out how Moneyline may be able to help your clients by promoting financial inclusion please get in touch. **U**

- Moneyline: 0121 296 2133 / tony.raybould@elmline.co.uk / graham.farley@elmline.co.uk / www.elmline.co.uk | Local branch: City Save Crdit Union, 16 Waterloo Street, Birmingham B2 5UG
- * See www.citizensadvice.org.uk/paydayloans

[14] **update** 238 / July & August 2014



July & August 2014 / 238 update [15]

That's the difference Moneyline makes!

Consultant, ROB LEGGE, shows us some options for managing our time better. Get ready for better to do lists, monotasking and the tomato timer!

So much to do,

don't have a to-do list you are at the mercy of your memory, your colleagues, your boss and any external influence that gate crashes into your life."

Time management is hard and getting harder, particularly in the third sector. Over the last 10 years it has been more about 'time coping', with the dramatic increase in internet driven, information overload. This combined with a significant reduction in staffing, while trying to maintain and in some cases to improve, the services delivered.

So how do we improve our coping strategies? From my experience from many years as a senior manager in the sector I can offer a few suggestions that will help you to improve your own time management. However how you implement or adapt them will be unique to you.

The 'to-do' list

This humble little tool is still the heart of any modern day time management system. If you don't have a to-do list you are at the mercy of your memory, your colleagues, your boss and any external influence that gate crashes into your life. However, the to-do list can quickly get added to and before you know it your tasks become overwhelming and the list is abandoned with a mixture of guilt and relief.

Just a few ideas to turn the to-do list into a useful and flexible tool. I have used a number of electronic devises but usually return to note book and pen so I will describe what I do and you can adapt it to the most appropriate way for your working system. At the back of my note book I list all my to-dos from home, work, volunteering, social, etc. I am currently running with 67 to-dos. Every week, usually on a Friday, I review the list. This is a list that that David Allen (a time management expert) calls the master list. When undertaking the review it is surprising how many of the small to-dos have been completed or are no longer relevant.

I then choose the 12 most important that I want to complete or progress with during the week and write them into the front of my notebook. That way I have a short and manageable list that I can work on with all the less important still captured in the back of my book.

Twelve is a number that works for me. I can keep 12 topics in my head and this gives me a variety so that I also don't get bored. Others prefer a smaller number. I recommend that you don't pick a bigger number as you want to look back on the week with success and picking 18 or 24 would almost inevitably result in your failing to progress or complete a number of the topics you have chosen.

Does it work? Most times. There are weeks when my time is not my own and I am very reactive, but most weeks I can carve out space to take steps to do the things I have decided are important. If I am not making the progress I expect I will deliberately book time in my diary on Thursday or Friday of the week to concentrate on those topics.

Nearly one hundred years ago the CEO of a large steel producing company asked a consultant to help him and his organisation with their efficiency. The consultant spent a couple of days following the CEO and then gave him a simple solution.

He taught him that at the end of every day list the six most important items he needed to do the following day in order of importance. The following day he should start at the top of the list and work on the most important item first until it has been completed and then move down the list until the list has been completed.

The CEO asked how much the consultant wanted for this advice. He was told to go and use it for a few months and then send him a cheque for what he thought it was worth. Six weeks later he received a cheque for \$25,000 with the words, "This is the most useful piece of advice I have received in my career." This brings us nicely on to the second suggestion.

Monotasking

I not sure this is even a word, but it is the opposite of multitasking. Multitasking has been the flavour of the last decade as a way of improving productivity. Yet it is the exact opposite and slows down the completion of all tasks, reduces quality and increases stress in individuals. The always on 'www' encourages us to always be available to respond. Look at colleagues' responses to the annoying notification sound when they've got mail or have a new text. Even if they don't respond to the email or text immediately, it is disrupting their thought patterns as soon as they hear the sound.

Do the unfashionable and focus on one task at a time – even if it is for only a few minutes. I have found by just giving myself 10 minutes on one topic (particularly a big topic like writing this article) it kick starts me and after 10 minutes I don't want to stop and my productivity and quality of work improves.

So, reduce the distractions by turning off the email, text messaging and phone. I suggest you respond and send emails, etc, in batches two or three times per day rather than being always ready to respond. Consider moving (if you are office based) to another part of the office, the local library, a coffee shop, wherever, so that you are on your own and not disrupted by colleagues or service users.

Then focus on one of (and only one of) in my case 12 topics for the week for a limited period of time. Just watch the progression and note your satisfaction, your feeling of achievement and your steps to success.

so little time to do it



The tomato timer

A nice tool I have used to aid my concentration has been the pomodoro, or tomato, timer. This is a kitchen timer often shaped as a tomato that you can set for a number of minutes that rings when it goes down to zero. This tool has been taken into time management to help structure the day by creating one or a number of pomodoro sections in your diary. The pomodoro is a period of time. I tend to set it for 25 minutes, and during those 25 minutes I focus only on one topic. At the end of the session the timer rings and I stop (even if half way through a

sentence) and move away from my desk for a break (I give myself seven minutes) just enough to give your mind a break from the focus and your body something else to do. Then if I have time and it is planned I might do another focused session.

End thoughts and action

Time management is hard because of the demands and distractions that hit us increasingly on a 24/7 basis. No wonder we are exhausted, frustrated and ultimately inefficient.

By adopting and adapting these three simple but powerful tools it gives us all a chance to cope and do the best job we can in managing both strategically and day to day.

In next month's article I will explore two additional concepts that build on these three tools and can turbo charge your and your team's effectiveness. U

■ Rob Legge Consulting

66 Reduce the distractions by **turning off** the email, text messaging and phone."

July & August 2014 / 238 **update** [17]





HELP BUILD GREAT RELATIONSHIPS BETWEEN BUSINESS CAN HELP AND CHARITIES YOUR BUSINESS CAN HELP BIRMINGHAM CHARITIES DO WHAT THEY DO BEST - SUPPORT PEOPLE AND COMMUNITIES IN NEED



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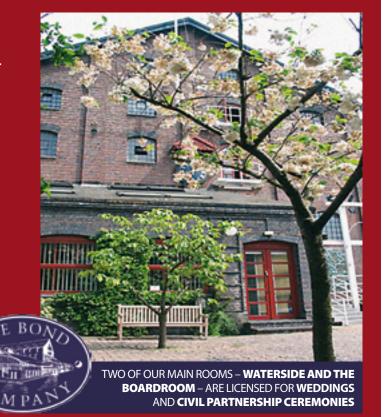
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Do you want to raise your organisation's profile without spending a penny?

The BVSC Third Sector Database is the most comprehensive listing of third sector organisations in Birmingham. It's the first port of call for anyone searching for third sector organisations and service providers.

There are many benefits to registering on the database. Not only will you improve your internet presence, you can also:

- Apply to join the Third Sector Assembly networks (for more information visit www.assembly3.org.uk)
- Subscribe to update magazine BVSC's free monthly publication, for and about the sector in Birmingham
- Apply to become a BVSC member
- Access mapping data detailed information about the size and scope of the third sector in Birmingham.

So why not register today? It's absolutely free and will only take about 15 minutes of your time. Sign up online and put your organisation in the spotlight!

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Tuesday 1 July 2014 9.30am to 3.00pm	Managing time off work and flexible working	£97
	Learn about employees' rights and how best to manage these as an employer. Includes: maternity and paternity rights; holidays; time off for emergencies; parental leave; compassionate leave; part-time and other flexible working patterns).	
Thursday 11 September 2014 9.30am to 3.00pm	Volunteers: managing, motivating and the law	£97
	Volunteers are an increasingly valuable resource. Are you getting the best from your volunteers, and are you aware of your legal duties towards them?	
Thursday 25 September 2014 9.30am to 3.00pm	Data protection, the internet, email and social media How to avoid employment problems.	£97
Tuesdays 7 & 14 October 2014 9.30am to 3.00pm	Intensive HR management and employment law skills (2 day course)	£180
Tuesday 11 November 2014 9.30am to 3.00pm	Complying with equality law	£97
	Refresh your knowledge of Equality Act obligations (as recently amended), make your organisation Equality Act compliant and learn how best to manage discrimination complaints.	
Tuesday 18 November 2014 9.30am to 3.00pm	Restructuring, making dismissals and reducing employment costs	£97

About the trainer

Our HR and employment law training is delivered by Elizabeth Scholes, an independent employment and HR consultant who has a wealth of experience and legal skills and specialises in the third sector. Feedback from participants who have attended previous training was excellent, these are just a few of the comments received:

"Excellent, well presented, good advice and practical examples given."

[&]quot;Interactive, to the point and informative."







[&]quot;Very relevant for our organisation."