

Case Study

Cl. was referred to the project as he had had no income for 2 years apart from Housing benefit which was paid directly to his landlord. He was unable to apply for benefits as he had no bank account. He was struggling to open a bank account as he did not have the appropriate ID. Cl. was accessing the local food bank and relied on the charity of friends and family to put money onto his Gas and Electricity pre-payment meters.

Cl. informed that he has been volunteering at a local charity shop but would like to find employment in retail. Cl. also informed that he suffers from depression.

With support from the project, Cl. opened a basic bank account with Co-operative bank and accessed the project's personal budget to purchase a copy of his birth certificate for the application.

Cl. was then able to successfully apply for Universal credit and is now in receipt of standard allowance of Universal Credit. Cl. accessed the personal budget to pay for bus to get to Derby job centre for his identification and commitments interviews.

As Cl. had had no income for 2 years, he has accrued some debts with various creditors and so was referred to Money Advice Service for specialist debt advice.

He had rent arrears as he had no income to pay the short fall in his rent. He informed that he had a good relationship with his landlord and that he was not risk of housing exclusion. He intended on setting up a re-payment plan with his landlord for his rent arrears.

We applied to the Discretionary Housing Payment fund and Council tax 2018/19 debts were written off and Cl. was awarded CTS. MAS were then supporting him to set up attachment to benefits.

With support from MAS he was awarded A+ BDS reducing water bills to around £3 per month and a repayment plan of £1 per month was set up to pay off his arrears.

Cl. attended WEA training sessions: Building confidence, planning on a budget and saving on bills using IT.

Cl. was referred to National careers service for help with CV building, job searches and applying for jobs.

Cl. started to disengage from the service and so was closed to the Money Advice service for this reason. He failed to attend a number of appointments with the BBO Money sorted project and so an exit form, Map tool post survey and "Where to go next" form was posted to him. He completed and returned these forms along with the thank you letter below. The map tool outcomes reflected a 52% increase and improvement in all areas.

Sorry I've Not been Keeping In Touch, I'm having lots of Family Problems at Moment. Thanks for the forms (which I have filled in to the best of My Ability) and I want to say a Personal Massive Thank You for all Your Excellent Help. You have Given Me a New Focus and Belief that I can sort Everything out.

Thanks Again for Everything