

Roma Support Group Financial Inclusion Project

Summary of the Self-Evaluation of the project 2019-2022



Compiled by Nick Scott-Flynn (External Consultant) October 2022

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Introduction

This report captures the main points that came out of the self-evaluation activities held by the staff and volunteers of RSG over the lifetime of the Financial Inclusion Project (hereafter referred to as the project), a period covering August 2019 to July 2022. As well as capturing the learning from the project's self-evaluation, this report is a testament to and celebration of the great work of the RSG and the positive impact that the project has had on the lives of the beneficiaries and the communities in which they are based.

From the beginning of the project RSG were committed to the evaluation of their work - they wanted to understand if the project was effective, what the challenges were and what they needed to adapt or change as the project progressed. Their self-evaluation approach followed that recommended by the Charities Evaluation Services¹:

'The use of self-evaluation techniques allows those people involved in the project - whether they be managers, staff or users - to reflect upon their practice and to view their project in a different way. In this way the process contributes to the strengthening and development of an organisation.'

The methodology that RSG used for the self-evaluation of the project included:

- developing learning questions to identify the progress of the project and how this could be built upon in the project delivery

¹ <https://www.ncvo.org.uk/practical-support/consultancy/ncvo-charities-evaluation-services>

- analysis of the data and information recorded about the activities of the project
- self-evaluation workshops, facilitated by an external consultant (Nick Scott-Flynn) unconnected to delivery of the project
- capturing beneficiaries² feedback through focus groups, individual interviews and written contributions
- perspectives from external stakeholders about the project, such as the statutory bodies and voluntary agencies
- compiling case studies that illustrate aspects of the work, project outcomes and learning questions³
- monitoring reports, including those for the project funder (The Henry Smith Charity) and the organisation's annual reports⁴



Self-evaluation team meeting August 2021

² The term beneficiary is interchangeable with the terms client, service-user and Roma people as a way of describing the people who have used the services of the project.

³ A copy of the case study template is included in the appendices.

⁴ A list of documents referred to for the self-evaluation is included in the appendices.

Project's Learning Questions

Much of the above self-evaluation material and learning of the project was captured in the three self-evaluation workshops that the project held in 2020, 2021 and 2022.⁵ These workshops were structured around answering learning questions that were designed to identify the project's progress in achieving its goals. The questions were:

- What have been the team's experiences and feelings about the project activities over the last year – overviews and highlights?
- Looking at each of the project activities, identify what has worked well, what have been the challenges and how should our learning inform the future delivery of the project?
- What are the team proudest of in relation to their work for the project?

A report was produced from each of these workshops and extracts from these have been taken to produce this summary report that captures the cumulative learning from the last three-years.

What the project sought to achieve — the aims and outcomes

The following are the aims and outcomes that the project sought to achieve along with the indicators that RSG used to measure progress towards achieving them.⁶

The **project aims** were to enhance financial inclusion for Roma migrants ('beneficiaries') in London by:

- enabling them to navigate the post-Brexit migration/ benefit systems and exercise their welfare rights
- improving their financial literacy and their confidence to budget and manage their money.

The outcomes and indicators were:

Outcome 1: Roma beneficiaries will have reduced poverty through accessing welfare system and claiming their rights and entitlements. The indicators for this outcome being:

⁵ An example of the agenda for the self-evaluation workshops is included in the appendices.

⁶ The description is from the funding application for the project made to the Henry Smith Charity.

- Quantitative: a) number of beneficiaries supported to access welfare system and claim their entitlements; b) number of benefit health checks/ type of welfare benefits claimed; c) type of support (e.g., form-filling, appealing incorrect decisions); d) number of beneficiaries attending Peer Support/ training sessions on welfare rights. (A-D indicators measured through our database/ casework records and attendance lists).
- Qualitative: e) level of beneficiaries' satisfaction with their welfare situation (measured by: Distance Travelled Forms (DTF), feedback forms, 1-2-1 interviews/ comments logged, follow up phone-calls to a sample of beneficiaries to track progress); f) case-studies illustrating type of issues faced/ solutions).

Outcome 2: Roma beneficiaries will have increased confidence in money/ debt management and budgeting skills. The indicators for this outcome being:

- Quantitative: a) number of beneficiaries accessing advice and advocacy/ focus group, training/ Peer Support sessions on money/ debt management, budgeting, financial literacy (measured by our database/ casework records, attendance lists); b) number of disseminated copies of information resources (e.g., handouts/ leaflets about money/ debt management); c) number/type of training sessions (measured by event diary, training handouts).
- Qualitative: d) level of confidence in beneficiaries' own skills regarding money/debt management/ budgeting (measured by: DTF, feedback forms, 1-2-1 interviews/ comments logged, case-studies, follow-up calls); e) % of beneficiaries, whose level of skills changed as a result training and Peer Support sessions (measured by DTF, feedback forms, follow up phone calls, database); h) concerns/ solutions discussed during Peer Support sessions (measured by minutes, professional observation).

Outcome 3: Roma beneficiaries will have increased understanding about their rights to 'Settled Status' and their entitlements in post-Brexit Britain. The indicators for this outcome being:

- Quantitative: a) number of beneficiaries accessing advice/ advocacy sessions re: 'Settled Status'; b) number of beneficiaries referred to Lambeth Law Centre; c) number of beneficiaries attending consultation, Peer Support/ training sessions regarding 'Settled Status' and post-Brexit welfare rights; d) number of disseminated training handouts/ leaflets dedicated to these themes. (A-D indicators measured through our database/ casework records and attendance lists).

- Qualitative: e) level of beneficiaries' understanding about their rights to 'Settled Status' and post-Brexit rights (measured by: DTF, feedback forms, 1-2-1 interviews/ comments logged, case-studies, follow-up calls); f) % of beneficiaries, whose level of understanding about their rights increased (measured by DTF, feedback forms, comments logged, content of training handouts, case-studies, professional observation, follow up phone calls); h) concerns/ solutions discussed during Peer Support sessions (measured by minutes, professional observation).

The project delivery model

The project sought to achieve the aims and outcomes through the following activities:⁷

Delivering one-to-one advice and advocacy sessions

- Delivering one-to-one advice and advocacy sessions for 70 beneficiaries annually (176 different beneficiaries over 3 years with 25% of overlap between years) on: (i) Welfare rights and entitlements based on beneficiaries' immigration status;(ii) Submitting/ maintaining benefit claims, communications with relevant agencies, appealing incorrect decisions; (iii) Debt/ financial management; (iv) Supporting beneficiaries with collating and preparing documents for their 'Settled Status' applications.
- Each beneficiary will benefit from approximately 7 sessions annually (each 1.5 hours long) delivered from our office in Canning Town and an outreach base in White City. The Project team will also offer outreach support through home/hospital visits to the most vulnerable beneficiaries.

Collaboration with Lambeth Law Centre

- Collaboration with Lambeth Law Centre (LLC) regarding beneficiaries' applications for 'Settled Status' by referring 30 beneficiaries annually (90 beneficiaries over 3 years) to the LLC for legal support with their applications for 'Settled Status' (as we are not accredited by the Office for the Immigration Services Commissioner (OISC). The Project team will continue to offer these beneficiaries language support and any other follow up work in collaboration with LLC.

⁷ The description is from the funding application for the project that was made to the Henry Smith Charity.

Providing Community training

- Providing Community training delivered from RSG centres in East/ West London: including organising 2 consultation focus group's meetings per year (2.5 hrs each) which will be attended by 20 Roma beneficiaries annually (50 different beneficiaries over 3 years with 25% overlap between years) in East/ West London to identify their post-Brexit training needs.
- Organising 4 half-day training sessions per year attended by 60 beneficiaries annually (165 different beneficiaries over 3 years with 25% overlap between years), which will be co-delivered with the LLC on: Applications for 'Settled Status'/ its eligibility criteria; (ii) Debt/ money management, budgeting and financial literacy; (iii) Post-Brexit welfare rights of EEA migrants.

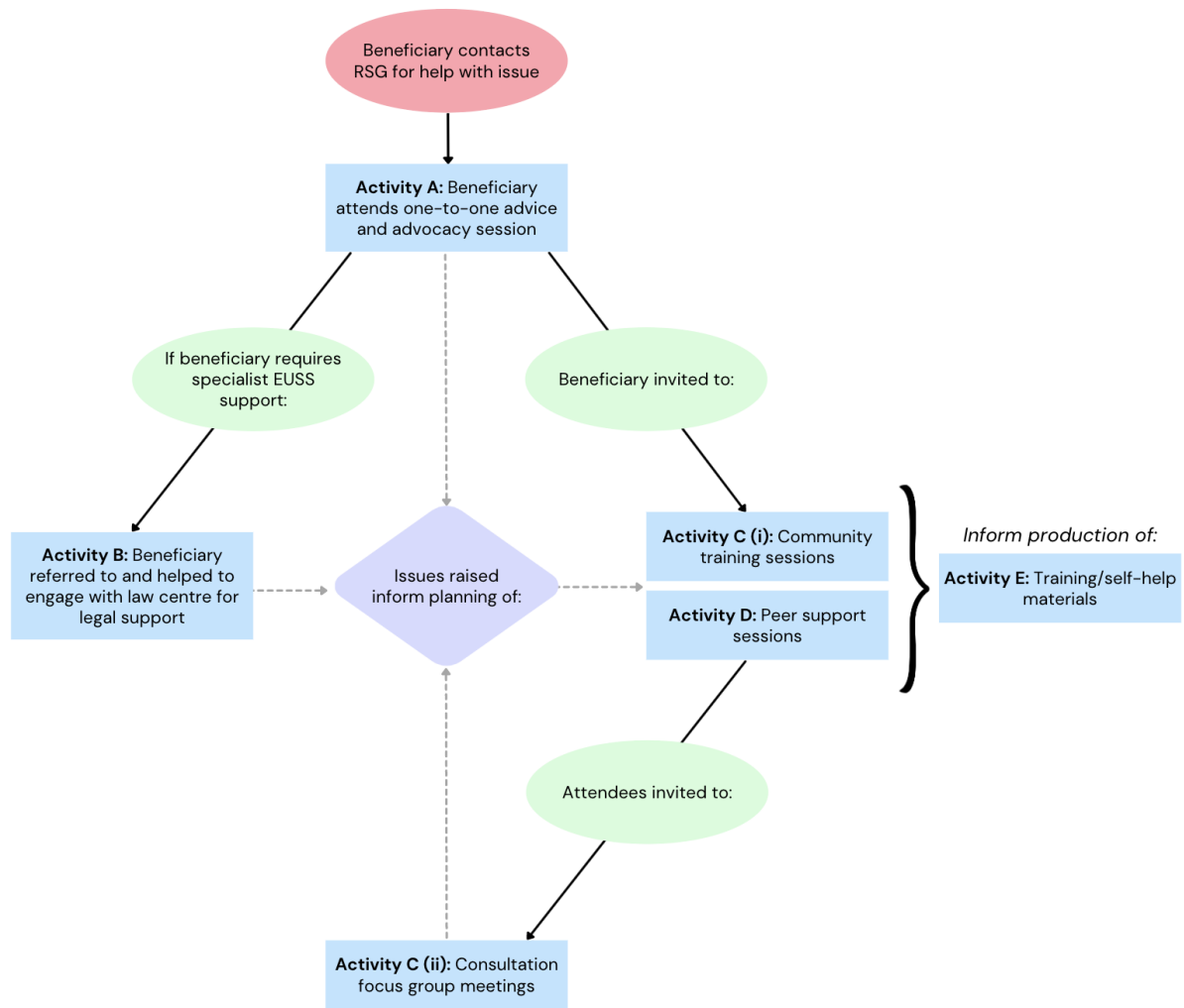
Facilitating Peer-Support Sessions

- Facilitating Peer-Support Sessions delivered on a bi-monthly basis for 30 beneficiaries per year (75 different beneficiaries over 3 years with 25% overlap between years). Each session will last 2.5 hrs and engage approximately 10 beneficiaries, who will explore issues regarding money/ debt management, post-Brexit migration system, welfare rights and enhance their confidence and problem-solving skills.

Producing, translating and distributing training and self-help materials

- Publishing, translating and disseminating training handouts, as well as two leaflets per year with information about money/ debt management, welfare rights and immigration changes affecting Roma migrants, which will be annually updated. 480 hard copies of handouts and leaflets will be disseminated during the Project's life.

The following diagram illustrates the project delivery model:



The project team

The project was delivered by a part-time coordinator, two part-time bi-lingual Financial Inclusion Community Advocates and various volunteers. The team reflected the language, cultural background and ethnicity of the beneficiaries.

The activities of the project were delivered in three main locations: the RSG offices in Canning Town (Newham) and then Bethnal Green (Tower Hamlets) (RSG had to relocate their office during the project) and an outreach base in White City (Hammersmith and Fulham).



One of the dedicated volunteers of the project.

How many people the project helped – the numbers and feedback

The total number of individual beneficiaries directly supported by all the project's activities in the three years was 636.⁸

- 282 beneficiaries were supported to access welfare system and claim their entitlements.
- 122 beneficiaries attended peer support/training on eligibility/applying for benefits.
- 3,706 beneficiaries reached through online ESOL classes focussed on welfare related topics (Universal Credit, Personal Independence Payment, Carer's Allowance).
- 126 beneficiaries accessed one-to-one advice on money/debt management, budgeting skills.
- 3,540 beneficiaries attended/reached/viewed online peer support and training sessions/videos regarding money/debt management and budgeting skills.
- 240 beneficiaries supported to apply for EUSS.
- 94 beneficiaries with complex cases referred for specialist support (e.g., to Public Interest Law Centre, other specialist advice services).
- 15,886 people benefited from EUSS related training and resources.

Additional figures are included in the sections below relating to the specific activities.

What RSG learnt from the delivery of the project

The following sections describe the main experiences that RSG had in delivering the project and some of the lessons learnt.

One-to-one Advocacy

Roma people accessed the project primarily through one-to-one advice and advocacy appointments to address their issues of financial exclusion. This was often the first point at which Roma people contacted the project and during the project's lifetime the project supported 427 different beneficiaries through one-to-one appointments. Most clients either self-referred or were referred by colleagues/community members. The most common issues beneficiaries presented with involved welfare rights, debt and destitution. Most of the beneficiaries would find it difficult to access and use other services that cover these advice issues due to language and cultural barriers, meaning that without the project many beneficiaries would not have received any support. Following an initial

⁸ This number is the unique number of beneficiaries attending (either in-person, by phone or online) one or more of the core project activities (a one-to-one advice session, training session or peer-support session). The number does not incorporate the large numbers of beneficiaries accessing information and training materials via social media.

intervention, beneficiaries then often engaged with other project activities such as attending group training and peer support sessions.

Other learning from the one-to-one advocacy

- There has been a shift towards ‘emergency’ responses amongst the client group.
- There has been an increase in the proportion of clients from Romania, perhaps a reflection of the greater impact upon them of the pandemic. The project has accordingly made the service more accessible to this cohort.
- The referral routes to the project continue to be mainly through other clients and the EU Settled Status advice project.
- Assessment of cases is taking longer by phone than it did when advice was provided face to face.
- Many clients struggle to use software such as Zoom.
- A key learning point for the team has been the need to enhance the process of digitising the clients’ files, particularly old files, although this is time consuming but, is something the project will aim for. The move to digitise the files has been time-consuming although doing so has enabled the project to make the leap to holding most information digitally. It has also led to the decision to no longer create paper files for clients.
- All the team have enhanced their ability to use the technology and software involved in providing advice remotely.
- The team has communicated and worked well together in the time of the pandemic. *‘As a volunteer I have felt more involved in the project [in the past year].’*
- The team felt that they had learnt from the clients and responded to what clients said that they needed from the project. For example, in choosing themes for the group work. *‘I learnt from the community and the community learnt from me. What I have learnt I can use in my own life as well as in advising clients.’*
- The project and the team maintained a presence in the community: *‘We kept our work in the community.’*
- Penetrating the bureaucracy of embassies (Polish and Romanian for example) that our clients needed to access in relation to their EUSS applications, for example in obtaining documents or updating passports.
- Clients being able to apply for and obtain EU Settled Status (EUSS). In response to this challenge the project undertook information campaigns specifically on applications to the EUSS from children (or people who had come to the UK initially as children).

- Providing casework with individuals took longer as there were practical challenges about sharing documentation. However, the project and clients adapted and developed mechanism for sharing documents via WhatsApp.
- Some clients have not been advised properly by their solicitor. Unfortunately, there are some solicitors who are not undertaking their role adequately and the project often sees client who have been badly advised.
- Many clients became more isolated during the pandemic. In response the project has sought to create a community space where clients are welcomed and feel part of a broader 'family'.

The following case study provides an example of this aspect of the project:

Case study: Marta

Marta is a single Roma woman with long-term physical health problems that affect her day-to-day life, including her work. She has recently taken on the responsibility of becoming the parental guardian of a young child and was juggling work and newly presented parental responsibility, as well as struggling with financial difficulties. Despite her poor health, financial problems and multiple responsibilities, Marta has never received any external support.

Our community training and one-to-one advice assisted Marta to submit her EU Settlement Scheme (EUSS) application, which protects her right to stay in the UK and confers automatic eligibility to claim benefits if needed. We supported her to apply for Child Benefit (£1,094.60/year better off) and Universal Credit, to help towards her housing and living costs. We discussed how her health problems were affected by and affecting her work, which empowered her to ask her employer to make reasonable adjustments.

As the only person in her family who speaks English, Marta frequently assists her family members with various issues. Our peer-support and training enabled her to understand welfare rights and one-to-one support helped her to assist her mother (Edyta), who struggles with health problems, had fallen into debt, and was facing eviction. Together with Marta, we were able to draw up a detailed budget, helped Edyta to manage their energy debts and supported her to successfully apply for a Discretionary Housing Payment to cover their gap in rent. We referred her to a local Law Centre who were able to get the eviction proceedings adjourned and put an affordable plan in place, which saved them from becoming homeless. The Project has improved Marta's life by empowering her to exercise her welfare and EUSS rights and attaining greater financial and social inclusion for herself and her family.

Collaboration with Law Centres

Following the UK's vote to leave the EU, most EU nationals wanting to remain living in the UK needed to apply for the EU Settlement Scheme. The deadline for most people to apply for the scheme was 30 June 2021. Most of the project's beneficiaries needed to apply to the Scheme to protect their rights to live, work and access services in the UK. Many of the beneficiaries needed support to understand and access/apply to the scheme, and some needed specialist support due to the complex nature of their applications. Due to the significant impact on the lives of beneficiaries it was vital that the project was able to collaborate and refer to specialist legal support in such cases. Unfortunately, at the beginning of the project the Lambeth Law Centre closed, but the project was able to work with other legal providers, predominantly with Law Centres such as the Public Interest Law Centre. The work involved helping beneficiaries to collate and prepare documents for their applications and to provide language support for accessing legal support when needed. Through promoting the EU Settlement Scheme, helping people to apply and referring complex cases, the project helped prevent many beneficiaries from losing their rights and becoming vulnerable to destitution/possible deportation.

During the project's life, 240 beneficiaries were provided with language/digital/follow-up support with EUSS applications and 94 were referred for specialist legal support.

Other learning from the work with legal providers

- The team have good links with law centres and solicitors who they can refer clients to or receive advice from. The team are discerning about which solicitors they use and only work with those that have an expertise in this area. Links include those with Hackney Law Centre and the Public Interest Law Centre.
- On average the project is referring one complex case every week for further legal advice. Often these cases involve families where there is a lack of documentation.
- They are not bound by geographical limitations in their work with solicitors and work with several across different parts of London.
- The RSG legal capacity and knowledge has been enhanced by the involvement with the EU Settled Status scheme advice project. This has been useful for the project.
- The project has expanded the use of Law Centres to support the work and the clients.
- Referral routes and links have gone well, including those to Solicitors.

Community Training and consultation meetings

The project offered training for Roma people on specific issues. In doing so it aimed to provide Roma people with the understanding and skills needed to understand and engage effectively with specific parts of the UK system, for example: the EU Settlement Scheme and post-Brexit rights; access to welfare; energy costs; dealing with debt and budgeting. Being able to cover these topics in community languages in an accessible but informative way has enabled us to empower Roma communities with information about their rights. Ideas for training often emerged from one-to-one advice and advocacy sessions and were then developed into a training that would be relevant to a wider group. Attendees of the training often reflected that they felt more confident in dealing with the issues covered and were able to share the information with family members.

During the project's life, 179 different beneficiaries attended 14 training sessions.

The Roma Support Group was live.
Published by Chris Price · 17 March ·

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2,164 People reached

312 Engagements

Boost post

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10 comments 6 shares

Training session via Facebook, March 2021

Consultation focus group meetings

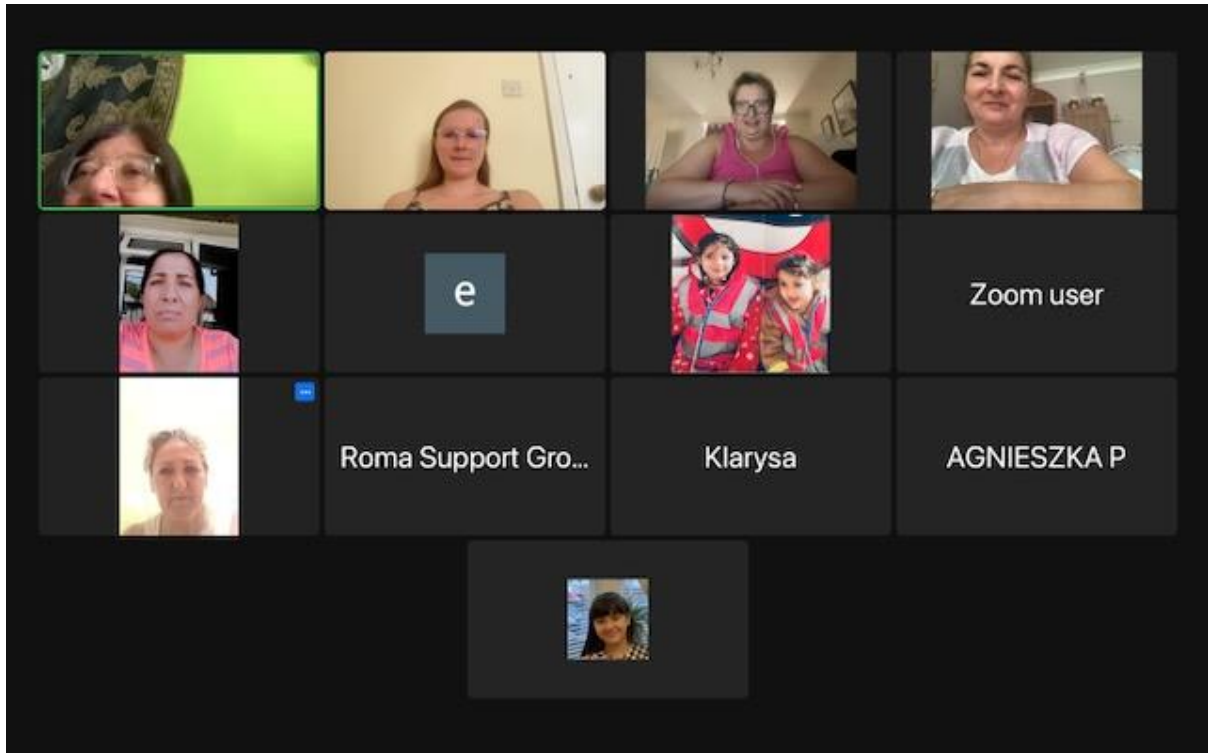
The project organised focus group meetings to consult beneficiaries on their training needs, helping to ensure that the project covered relevant issues in an appropriate way. During the project's life, 61 different beneficiaries attended 6 consultation meetings.

Other learning from the community training

- Doing remote group work with different nationalities and communication levels is challenging. It would be better in the future to do separate sessions with different groups.
- The project co-designed with clients the topics for the group work.
- The project combined aspects of the group work with support on mental health and wellbeing for clients.
- The group work was conducted in Polish and Romanian and Roma clients from those countries.

Peer support sessions

Each year, the project facilitated six bi-monthly peer support sessions. These sessions were attended by beneficiaries to discuss issues they and their families were facing. At the sessions they received information and support from advice workers and other beneficiaries who had faced the same/similar issues themselves. The format of these sessions enabled an interactive and open discussion for beneficiaries on financial inclusion topics, presenting opportunities for people to find commonalities in issues faced and promote collaborative problem solving. The sessions have helped to reduce the sense of solitude when facing financial and other challenges and allowed people who may previously have been 'helped' to become the 'helper'.



Peer support session on the cost of living (via Zoom) June 2022

Themes discussed during peer-support sessions included:

- Post-Brexit rights and entitlements
- Post-Brexit rules around travel
- Debt and budgeting
- Different types of scams and how to protect yourself from them
- COVID-19 support including myths/misinformation about the vaccinations
- The emotional side of money/talking about money
- The link between debt and mental health
- Having conversations with children about money
- Planning for unexpected costs
- Developing a saving habit
- Saving money on utilities such as energy, water, mobile phone and internet



Peer support session (via Zoom) June 2021

During the project's life, 106 different beneficiaries attended 18 peer support sessions.

Producing, translating and disseminating training and self-help materials



Information materials on the 'Warm Home Discount' (in English, Polish and Romanian), shared on Facebook in October 2020

The project published, translated and disseminated training handouts, leaflets and other self-help materials both by hardcopies in person and digitally through social media. Materials covered topics such as money/debt management, welfare rights and immigration changes. Producing materials in multiple formats (e.g., written text, infographics, video) in multiple languages, covering a range of issues, has given our beneficiaries access to resources that otherwise would not exist, therefore reducing their exclusion from access to vital information about their rights.



Facebook information material video August 2021

During the project's life, over 20,000 people have received/viewed our training/self-help materials.

Other learning from the production and sharing of information for beneficiaries

- The project doesn't expect a significant majority of their clients to be able to absorb information from standardised information leaflets produced by government departments and other providers. This is because the people that those leaflets are aimed at are coming from a different starting point. There is a need for the project to develop more bespoke information material for clients.

- Traditional information methods aren't always suited to this client group.
- Digital exclusion remains a challenge for many clients.

Adapting to the changing context – including the impact of the Covid pandemic

The project experienced significant contextual changes during its duration, some that had been foreseen, such as the impact of Brexit on beneficiaries. Other changes had not been predicted, such as the need to move the office (because the landlord decided to sell the building) and the significant increase in the cost of living (food and energy costs). Also, the deadline for people to apply to the EU Settled Status (EUSS) scheme had a significant impact on clients and on the work of the project. The new system of providing EUSS share codes was complicated and relied on clients having access to digital methods to access the system, which many did not. The impact on clients included them losing employment and getting into debt.

The project adapted admirably to meet the challenges in the changing context, most notably the impact of the Covid pandemic (see below). RSG should feel proud of how throughout the pandemic they kept their focus on finding ways to deliver the services of the project to beneficiaries.

'I couldn't have imagined that would have been possible – at the beginning we were not set-up for home-working but now I am used to it.' (Team member reflecting on the project's response to the pandemic)

Prior to the pandemic, all RSG's advice work with beneficiaries (for example, one-to-one/ group sessions) was delivered face-to-face from office/outreach locations. Due to Covid-19, the project was forced to adapt and make changes. The changes made did not impact on the substance of the activities themselves but only on the ways they were delivered.

The project adapted one-to-one sessions to mainly be delivered by phone, group sessions (for example, focus groups, trainings, peer supports) to be delivered using online video conferencing (Zoom), and sharing of materials online (via Facebook). This was an abrupt, unplanned shift in delivery and without an event as significant as Covid-19 forcing this change, it is unlikely the project would have tried these new delivery methods.

The project learnt that the organisation and staff could be very innovative and adaptive when there was a risk to service delivery and to not being able to support beneficiaries. The project also found

that many beneficiaries could be very resourceful, flexible and open to change and learning new skills (for example, digital skills such as Zoom and sending images of paperwork) when presented with the opportunities and appropriate levels of support.

Although introduced in response to a global crisis, the project found that many of the new delivery methods could be as effective as pre-pandemic methods, enabling the organisation to reach and engage new beneficiaries.

Other learning from response to the changing context (including the pandemic)

- The pandemic had presented many challenges for the project and the clients but, many of these had been overcome due to the hard work of the team.
- The project quickly developed the ability to work remotely and deliver services in this way. This involved learning new skills in how to present information for clients and in expanding their knowledge of other services. It also included the increase in the amount of information that the project produced and the ways in which it could be delivered to clients.
- The team had learnt how to use the technology (such as Zoom) involved in delivering project activities.
- The team had supported clients in learning how to use the technology and adapt to the access constraints caused by the pandemic.
- The project had retained a relationship with clients, despite the practical barriers created by the pandemic.
- The team had supported each other during the time of the pandemic.
- The team acknowledged that the pandemic had an emotional and physical impact on themselves, including that some team members catching Covid. The team also missed seeing clients face to face and often were worried about what was happening to some clients.
- Some elements of working remotely had enabled the project to reach a wider audience. For example, opening-up webinars to a wider audience not constrained by location.

Influencing RSG's policy work

During the project's life, the project's frontline work helped to inform the RSG Policy and Campaigns team on financial inclusion and advice related issues affecting beneficiaries. The evidence fed into the Policy and Campaigns team's work such as research, reports, work with partners, information campaigns, and meetings with stakeholders and decision-makers. Examples of issues the project

worked with Policy and Campaigns team on included: applying for National Insurance numbers during COVID-19; beneficiaries' difficulties in knowing people who meet Passport Office counter signatory requirements; and the way local authorities approached enforcement of people evidencing status under the EU settlement scheme. The following case study illustrates this aspect of work.

Other learning from influencing RSG's policy work

- The use of the evidence gained by the work of the project to influence policy and practice. This included enhancing the link internally between the project and the policy team in RSG.
- Notable in the advocacy and campaigning were the following issues of letters from local authorities to clients on EUSS status, letters from the Home Office to clients, the costs of applying for British citizenship and clients maintaining Universal Credit journals.

Case study: Financial Inclusion Project influencing policy work

One of our beneficiaries showed a member of the Financial Inclusion team a letter she had received from her local authority informing her that unless she could evidence her status under the EU Settlement Scheme by the deadline her family's benefits would be stopped, putting them at risk of destitution and homelessness. In this case, the client and her husband had been living in the UK for around 20 years and had been granted Indefinite Leave to Remain (ILTR). As they already held ILTR they were not required to apply for the EU Settlement Scheme to remain in the UK and their eligibility for benefits would not change, although this letter (received only weeks from the deadline) caused significant concern for the family. Shortly after we received further contact from other clients in the same situation. We discussed the matter with our Policy and Campaigns team.

Although we welcomed a proactive approach from local authorities in informing people about the scheme, it was also important for the information to be factually correct and by sending out unclear letters to all identified EU nationals within the borough had led to some level of scaremongering and misinformation. We also discussed that clients in other situations such as those who had applied but had not yet received a decision (due to a significant backlog) and people who had received status but struggled to access their proof digitally (from our research this is a significant amount of our clients), would not be helped by the tone and lack of nuance this letter presented. Our Policy & Campaigns team led on conversations with the local authority and they were successful in getting this letter redacted and opening a dialogue to inform the authority's approach into one that was

more factually and tonally helpful in regards helping residents.

This also led to our Financial Inclusion team's involvement in a working group with other advice agencies working in that borough to monitor, discuss and influence the authority's approach to working with EU national residents.

Internal collaboration with other RSG services and projects

During the project's life the project team has worked closely with colleagues on other RSG projects to achieve multi-project aims. The following case studies illustrate this aspect of work:

Case study: Working with RSG's Mental Health Project

During the life of the project, we worked closely with RSG's Mental Health Project to ensure that beneficiaries experiencing difficulties with mental health/wellbeing were able to access support with financial inclusion related issues. As part of this collaboration, we planned and delivered sessions for beneficiaries covering the link between money worries and mental health, particularly regarding debt. We discussed that both money worries and mental health can be difficult to talk about, even with close family. We discussed financial inclusion related tasks that people may find difficult because of poor mental health/wellbeing (e.g., anxiety over dealing with bills/paperwork, making impulsive financial decisions etc) and discussed coping strategies such as making a plan and breaking larger tasks down and doing a bit at a time.

Case study: Working with RSG's Ketane project

One activity delivered by RSG's Ketane project is planning and delivering ESOL classes for Roma beneficiaries. The Financial Inclusion Project worked with the Ketane team to produce 3 videos on financial inclusion related topics: Universal Credit, Personal Independence Payment and Carer's Allowance. These materials were posted on RSG's social media and website. This was a way to increase both client's knowledge of English and increase their financial inclusion.

Collaboration with external organisations

The project worked with a variety of statutory and voluntary organisations to enhance referral pathways for beneficiaries and help those organisations make their services more accessible to Roma clients. Examples of the external organisations the project worked with include:

- Our Newham Money (an advice service run by Newham local authority) to distribute vouchers to Roma families living in Newham who were struggling to afford essential non-food items such as nappies, children's clothing and children's furniture. Through this collaboration the project distributed £14,000 of emergency vouchers, reaching 96 different families (338 individuals, including 163 children).
- The Financial Conduct Authority (FCA) to produce materials to raise awareness of scams, particularly with the rise of scams during the COVID-19 pandemic.
- Tower Hamlets Public Health to provide information to our beneficiaries about COVID-19 vaccinations.
- Attending regular meetings with relevant financial inclusion related stakeholder groups including the East End Financial Inclusion forum, the Newham Social Welfare Alliance and the Money Guiders England Network.
- Working with a consortium of organisations in Newham to campaign and encourage people to apply for the EU Settlement Scheme.
- Working with Quaker Social Action to plan and deliver a series of financial inclusion related information sessions.

The following quotes⁹ from external stakeholders provide examples of the impact and value of the project to the work of others in the sector:

'The RSG¹⁰ supports the Roma community and acts as their advocates. They also produce knowledge that leads to better understanding of the Roma population and their issues. The RSG is actively fighting for Roma rights and helps their voices to be heard.'

'Many families now have better lives because of their work and many professionals have better relationships with the Roma community [because of the project's support].'

⁹ The quotes have been anonymised as they were obtained on the condition that they would not be attributed in the review report.

¹⁰ Where the stakeholder refers to RSG they mean the Financial Inclusion Project as that is what their views were sought on.

'[the project provides] Committed and imaginative advocacy for the Roma community.'

'It [the project] makes a very important contribution [to the Roma community], providing crucial advice for Roma, and disseminating information to them.'

'[The work RSG does] helps to tackle injustice.'

'They [RSG] have a very important roles in advocating on behalf of Roma community.'

'I see people's desperation, and I see their happiness when they are helped [by the project].'

'[RSG are] Professional, approachable, empowering enablers for the Roma Community.'

'[The work RSG does] helps the Roma community to access support and services and to settle and improve their quality of life.'

'RSG is key in bringing harmony and breaking down barriers that prejudice can create. They are a pillar to the Roma community, supporting integration with the local community and promoting equality and diversity in the UK.'

'RSG has really helped raise awareness of challenges the Roma community face and has helped us channel the support council offers to the Roma community. They act as a bridge, raising awareness, building trust and helping to break down language barriers, to make community support accessible.'

'[RSG] empowers members of the Roma community through information, training and support.'

'The RSG raises awareness of the unmet needs of Roma people in London and the RSG supports the reducing of stigma by engaging with services and advising them on how to ensure access for Roma people. This has a broader contribution of reducing stigma for other groups and raising awareness of how people are marginalised by the system.'

'They are a fantastic organisation.'

'Working collaboratively with RSG to delivery training has helped me think into complex needs and enabled me to look at which approaches will support the client group best.'

'RSG has made a huge difference supporting Roma individuals and families.'

Recording and monitoring the work of the project

The project enhanced the systems that it used to measure the aims and outcomes of the work. Significantly the project developed their client database and found that in terms of beneficiaries' numbers/ types of issues helped /referrals made, the case-recording database was the most accurate to monitor this. The project would not change this method of monitoring but is considering how the database could capture more details on outcomes (e.g., financial amounts of benefits helped to claim, financial amounts of debts negotiated).

With the adaptations made to the delivery of activities because of Covid-19, the project found in-built monitoring tools (e.g., Facebook statistics) to be highly effective, and allows them to compare the impact of different content (i.e., by issue type, by language, by content type) in a way they had not been able to do previously.

In terms of beneficiaries' feedback, the recording methods (e.g., feedback forms, follow-up calls) are effective in capturing and monitoring data. The project would like the case-recording database to be further utilised to capture these outcomes.

Other learning from recording and monitoring the work

- Use Lamplight (the beneficiary information system) as a tool to measure the outcomes for clients. For example, find ways in which the system can show the distance travelled by the client in their interaction with the project e.g. how they know more about managing their finances or have secured their accommodation because of obtaining their entitlements.
- Use cases studies to illustrate the impact of the project and measure the outcomes achieved.
- Be more systematic about getting clients to share feedback through feedback forms or other methods, such as focus groups or random interviews. Use these to help measure the outcomes achieved.

Beneficiary feedback on the project

The project incorporated a variety of mechanisms to obtain feedback from the beneficiaries (see above) and doing so enabled RSG to ensure that the project was providing useful and effective services. Feedback included the following:

- 96% of beneficiaries reported being more satisfied with their welfare situation following our advice.
- 100% of beneficiaries reported being more confident in their money/debt management and budgeting skills.
- 100% of beneficiaries reported increased understanding regarding their rights to EUSS and entitlements.

The following quotes from beneficiaries provide examples of the impact and value of the project:

'I finally feel like I am getting all of the help I need.'

'It was very helpful to speak to someone myself without needing to have my teenage son translate for me.'

'I found it really helpful to get help with my CV.'

'I lost my job, my Universal Credit application was refused and I only managed because of your support, otherwise I would be left destitute.'

'You are the first person to explain it to me in a way that I could understand!'

'Thanks to the information session — I was not afraid to fill in the census [because of the information you provided]. I was able to do it on my own and I also helped others.'

Case studies illustrating the impact of the project

The following beneficiary case studies provide further examples of the work of the project. They were written-up by the project and the names of the beneficiaries in each case have been changed to protect their identity.

Case study: George

George had been living on earnings from insecure work before the pandemic started and was living in insecure accommodation. When the pandemic started, he was not able to find work and voluntarily left the place he and his partner were living as they were worried, that they would not be able to keep to the agreed rent. They were living in their car when they contacted us. We referred them to a homelessness outreach team and were able to give them details of a nearby food bank. They have since found different accommodation and are no longer living in their car. We helped him with problems they were having around benefits after being refused benefits. We assisted the client to

deal with a motor-related fine he was worried about affording and discussed his concerns around car insurance and car tax. George and his partner were still looking for work and we helped them to produce CVs. As a result of COVID they were temporarily unable to get National Insurance Numbers, which was making it difficult for them to obtain work. We sent them guidance to show prospective employers explaining the temporary issues around obtaining NINOs.

Case study: Anna

Anna is a single parent with two teenage children. Anna contacted us for help after speaking to a friend who had received support from us. She told us that she had already been struggling financially, but that the pandemic had made everything more difficult than it already was. Having her children at home her food costs increased as they were used to relying on free school meals. With the three of them at home her electricity bill had also increased, and she had fallen behind with her rent payments. We were able to arrange three food bank vouchers during the pandemic and have provided ongoing advice and support around rent arrears, applying for the Warm Home Discount (to help towards their energy costs) and Thames Water's WaterHelp scheme to reduce their water bill.

Case study: Marius

Marius is a single Romanian Roma man, whose elderly parents have multiple health problems. Due to his parent's health problems, Marius needs to help them with all their affairs from paperwork and financial matters to their health and shopping needs. He contacted us for support after his father sadly died of Covid and told us he would need to help his mother in dealing with any financial matters due to his mother's dementia. We supported Marius to contact the local authority and other agencies to report his father's death. We successfully helped Marius to apply for Housing Benefit, Council Tax Reduction and Guarantee Pension Credit for his mother – helping her to secure all the benefits that she is entitled to. Marius's mother had to borrow money to pay for her husband's funeral. We successfully helped her to apply for a Funeral Expenses Payment of over £1,000 to help towards these costs. Following her husband's death, Marius's mother received letters from creditors attempting to collect her husband's debts of over £10,000. We successfully explained to the creditors that as there was no estate there was no way for them to collect these debts, and that Marius's mother could not be held liable for them. If Marius had not sought help, his mother would have risked being pushed into destitution from not accessing her benefit entitlements, including risking rent arrears/eviction, and would be worrying about large amounts of debt - all whilst grieving the loss of her husband.

Marius's mother asked him to tell us *'Thank you for everything you do for us. When your office is open again, I will bring you a cake!'*

Case study: Victor

Victor, his wife and young baby were just managing to get by during the pandemic. Their finances were tight but they had managed to keep up with essential costs such as rent and bills. Two weeks before Christmas their landlord told them that they needed to leave their home immediately, without any notice or explanation. Victor was understandably very worried for his family and contacted us for advice. We were able to advise Victor of the correct process his landlord would need to follow to legally evict them, and in addition that under coronavirus rules tenants are entitled to 6 months' notice before court action can start. Victor said he felt relieved to know that the landlord could not evict his family straight away, and that he would have plenty of time for his family to find new accommodation. We arranged for Victor to receive specialist housing advice to discuss his options further.

What the project team had felt most proud about in their work

- Giving hope to clients.
- Building trust with the clients.
- Bringing about genuine change for clients.
- Meeting face to face with clients after the restrictions of the pandemic.
- The number of clients supported through the one-to-one advocacy was higher than the targets in the original project plan.
- The project had retained a relationship with clients, despite the practical barriers created by the Covid pandemic.
- Developing the work with rough sleepers and organisations that work with them.
- Providing good quality authoritative advice to clients.
- Enabling clients to access help elsewhere (from statutory and voluntary sector providers).

Doing so entailed effective referrals of clients to other places for support, made possible by the project having built up relationships with other providers to ease the referral pathway. Referrals were not simply sending a client off hoping that they may get help, they were done in a more structured way. For example, contacting the debt agency and working with them to support the client and ease the referral.

- Saving a client from being evicted.
- Providing a platform where people can volunteer and use their skills and experiences to help clients.
- Collaborating with other organisations for the benefit of the clients. For example, Quaker Social Action, debt agencies, homelessness projects, lawyers, the Public Interest Law Centre, Caritas Westminster, Kings College Law Department, Churches and the Big Issue.
- Building up the confidence to train staff in other organisations to raise awareness of the needs of Roma clients and how to work with them. Examples include training staff at Law Centres.

*'We are upskilling the workers in these organisations and demystifying for them the issue of how to work with Roma people.'*¹¹

- Influencing policy and practice.
- Helping clients to surviving and cope with another year of the pandemic
- Adapting the project to operate within Covid pandemic restrictions.
- Holding group meetings with families.
- Co-design with clients of the training sessions.
- Collaborating with other providers to put on training sessions for clients.
- Targeting the sessions at specific cohorts within the client group, for example the same nationality or people with the same issue.
- Holding sessions conducted in one language for the same group for example, Romanian.
- Holding advice pop-ups to reach more clients, for example the advice pop—up in White City.
- The sessions held with clients on shopping, the use of smart meters and the provision of information.

*'Helping with what may seem like basic stuff but is so important to our clients, for example, how to shop smartly.'*¹²

- Working with clients to acknowledge the emotional aspects of money.
- Co-producing material and training with the Roma community.

'We develop material and pursue topics in collaboration with our clients.'

'We do things with clients not for clients.'

- Digitising many of our advice processes, such as the recording of case notes.

¹¹ Quote from project team member.

¹² Quote from project team member.

- The effectiveness of using WhatsApp with clients to enhance the ability of the project to give advice and to enable the sharing of documents required for the advice.
- The training provided for clients about how to access information and services digitally.
- Being able to provide a service remotely when needed.
- Working closely with colleagues in a very supportive team.

'No one knows everything and it's great that we can ask each other in the team for advice and help.'

'The work can be difficult and it is important that we have a good team that supports one another and that we have a supportive manager.'

- The members of the team developing their skills and expertise.

'I learnt a lot in the last year.'

'We are still finding the time to learn and develop.'

- Using the knowledge gained during the delivering the project to help in other spheres of work.

'What I have learnt at RSG being a volunteer I have been able to apply to other work that I am doing, for example, in looking at ways to challenge racist practices that exclude people.'

- Creating the role of a bilingual Romanian and English speaking advisor enabling the project to be more effective in providing advice to clients who only speak Romanian.
- Providing advice in the first language of the client (Romanian and Polish).
- The ongoing ability and appetite to learn as a project. The learning included acknowledging the challenges, understanding changing needs and adapting the work accordingly for the benefit of the client group.

Ideas about the future work

The following ideas for developing the work of the project and the future needs were identified throughout the duration of the project. They are based on the needs that the project identified amongst the client group and the changing context. The project will continue to need to be aware of how Brexit, EUSS and ageing will impact the client group and how in turn RSG can adapt its services to meet the clients' needs. Some of the points mentioned were achieved within the lifetime of the existing project.

- The team felt that the outcomes of the project remain relevant but that some of the context has changed. For example, the continuing impact of Brexit on the clients and the increased

importance of clients securing status under the EU Settlement Scheme (EUSS). EUSS is a gateway to other rights and affects clients in a multitude of ways. For example, in terms of obtaining employment, housing support and welfare benefits. Clients will continue to need advice in relation to EUSS.

'Brexit and the EUSS added a complication to our work.'

'I fear that issues surrounding the EUSS is a ticking time bomb that will impact our clients lives for years to come. Especially if a person has not applied for or received the status, in the future this will have massive implications for them. We know that there are thousands of people who have not applied because they don't know about it [the EUSS] or can't access the process.'

- The team were anxious that there is nothing built into the EUSS system that helps people maintain their status or move from pre-settled status to full status. To compound the problem, the system is digitally focussed which excludes many people.
- Conduct more face to face work with clients.
- Another issue that the team felt would grow in relevance to the work of RSG was that the proportion and number of clients of the project who are older is likely to increase in the coming years.
- Increase the links to other providers who can support and advise clients. In other words, increasing the outreach of the project.
- Conduct group work about the 'Warm Home Discount scheme' which was became more relevant given the increase in fuel costs. Also, increase the advice on combatting fuel poverty.
- Do more group work and community training. Perhaps building upon the experience of the mental health project within RSG.
- Do or learn from the group sessions on energy saving projects. See how they work doing them for different nationalities and use that learning to develop more group work.
- The project wants to produce information for clients which can be used for years to come and will remain relevant beyond the lifetime of the project.
- Produce more videos/films as an effective tool in providing information to clients.
- Ensure that the project leaves a legacy of material that can be utilised in the future, for example the videos mentioned in the previous bullet point.
- Enhance the signposting and referral pathways for clients to other providers.
- Need to continue the process of fully digitising the records and case notes.

- Hold more advice pop-ups in different locations.
- Conduct an audit of the current information material that the project has produced (including films and what RSG have on social media) and update the material where appropriate. For example, there is information called 'How to access a Council Tax rebate in Hammersmith and Fulham.' There is a link with an archivist at University College London who may be able to help us look through some of the older material.
- Share with other providers the learning and good practice derived from the work of the project.
- Enhance the internal link between the project and our work on mental health and wellbeing.
- Expand the RSG training provision to train other organisations.
- 'We should train others to have the confidence to work with Roma clients and incorporate the client group into the services that those other providers offer.'
- The team need to continue to have access to training for themselves to increase their expertise and keep up to date with changes in policy and context.
- The team should have more case review meetings where specific client cases can be discussed. The case review meetings could be added to the regular team meetings or be standalone meetings. Whichever option it would help to have a consistent schedule for case review meetings.
- There is a need for clients to have access to immigration legal advice and RSG may want to consider establishing a post of legal advisor.
- Establish an additional post for a bi-lingual Polish/English speaker to enable the project to have increased capacity to respond to the needs of Polish speaking clients.
- There is a need to keep up to date with developments in the Covid pandemic and consider any changes to operation that the project may need to make in relation to delivery of the work of the project. Coronavirus is still widespread in the UK and there are fears that the winter will see an increase in infections with a resultant impact on communities and front line work.

Last words

'Thank you so much, I really appreciate it [the help from the project].'(Beneficiary)



'It's all about people' — beneficiaries and RSG members dancing at the AGM in 2019.

Appendix 1: Example of a self-evaluation workshop agenda

Roma Support Group Financial Inclusion Project evaluation –agenda for the team evaluation meeting on 17 November 2021

Roma Support Group Office, Bethnal Green, London E2

The aims of the meeting are for the RSG team to:

- discuss how the project is delivering its activities
- explore outcomes the project is achieving for clients and stakeholders
- use the learning captured to inform the future delivery of the project and any new work or funding proposals

Nick (consultant) will facilitate the meeting and we will capture the discussions on flipcharts.

11:30	Welcome, introductions and aims of the meeting
11:35	The team’s experiences and feelings about the project activities over the last year – overviews and highlights.
12:00	Recap on the points raised at the meeting of October 2020. <i>Nick to talk through these, highlight anything that is not raised in the discussion on the first item and facilitate the discussion about progress made, etc.</i>
12:05	A look at each of the project activities asking: <ul style="list-style-type: none"> • what has worked well? • what have been the challenges? • what does this tell us about the need to change anything in the implementation of the remainder of the project or any new iteration of the work
12:45	What are we proudest about regarding the work over the lifetime of the project?
12:55	Summary of the meeting, next steps, and actions.
13:00	Close – end of the meeting.

Appendix 2: Example of cover sheet from RSG Newsletter

April 2020 Newsletter



Introduction and welcome

We empathise with everyone affected by the COVID-19 crisis and are doing all we can to provide support to those who need our help. We hope all of our readers are keeping safe during this difficult time.

We are wholly committed to standing up for Roma voices, holding government to account and using our expertise during this period of uncertainty. COVID-19 has become a dominant force in our lives. As a result, this edition of our newsletter focuses on the following areas:

- Advice on how to stay safe and the support that is available.
- The work we have been doing in response to the pandemic.
- Anti-Roma racism in the context of COVID-19.
- The impact of the virus on Roma communities across Europe.
- The effects of COVID-19 on the EU Settlement Scheme (EUSS).
- International Roma Day.

COVID-19

Appendix 3: Documents referred to in the self-evaluation report

- Original funding application to the Henry Smith Charity.
 - Annual progress reports to the Henry Smith Charity for years one and two of the project.
 - RSG Newsletters (see example cover sheet in appendix below).
 - Project training and information material produced for beneficiaries and others (see appendix below).
 - Write-ups of the three self-evaluation workshops.
 - RSG Annual reports.
-

Appendix 4: Examples of the information material for beneficiaries and others produced by the project

Here are examples of information/self-help materials and resources produced/co-produced by the Financial Inclusion Project 2019-2022.

Financial Capability (Training session)

Selected slides:



What is financial capability

“Financial capability is the ability to manage money well – both day-to-day and through significant life events.”

Effect on mental health

Barriers people face - discuss

- Not knowing things exist e.g. Warm Home Discount, Discretionary Housing Payments
- Systems being complicated
- Tried and failed, or worried about doing something wrong
- Low energy/motivation
- Internet
- Language - on top of the other barriers

Any others?

Creating a budget (Information sheets)

Links to information sheets:

- [English language](#)
- [Polish language](#)

Universal Credit (Information sheets)

Links to information sheets:

- [English language](#)
- [Polish language](#)

Personal Independence Payment (Information sheets)

Links to information sheets:

- [English language](#)
- [Polish language](#)

Prioritising debts (Information sheets)

Links to information sheets:

- [English language](#)
- [Polish language](#)

Covid-19 and Money (Social media)

Roma Support Group: Advice
20 May 2020 · 🌐

If you can't work because you or someone you live with have symptoms of coronavirus...
You might be able to get sick pay.
Speak to your employer about this.

Dacă nu puteți lucra pentru că dumneavoastră sau cineva cu care locuiți are simptome de coronavirus...
S-ar putea să va fie platită foaia de boala.
Vorbeste-ți angajatorului despre asta.

Jeśli nie możesz pracować, ponieważ Ty lub ktoś z kim mieszkasz ma objawy koronawirusa...
Możesz otrzymywać wynagrodzenie chorobowe.
Porozmawiaj o tej możliwości z Twoim pracodawcą.

If your employer has no work for you because of coronavirus...

Your employer might be able to get money from the government to pay you up to 80% of your wages.

Speak to your employer about this.



Jeśli Twój pracodawca nie ma dla Ciebie pracy w związku z pandemią koronawirusa...

Twój pracodawca może otrzymać pieniądze od rządu, aby zapłacić Ci do 80% Twojego wynagrodzenia.

Porozmawiaj o tej możliwości z Twoim pracodawcą.



Dacă angajatorul dvs. nu are de lucru pentru dumneavoastră din cauza coronavirusului...

S-ar putea ca angajatorul dvs. să poată primi bani de la guvern pentru a vă plăti până la 80% din salarii.

Vorbiți cu angajatorul dvs. despre asta.



Brexit and Benefits (Video presentations)

Links to watch presentations:

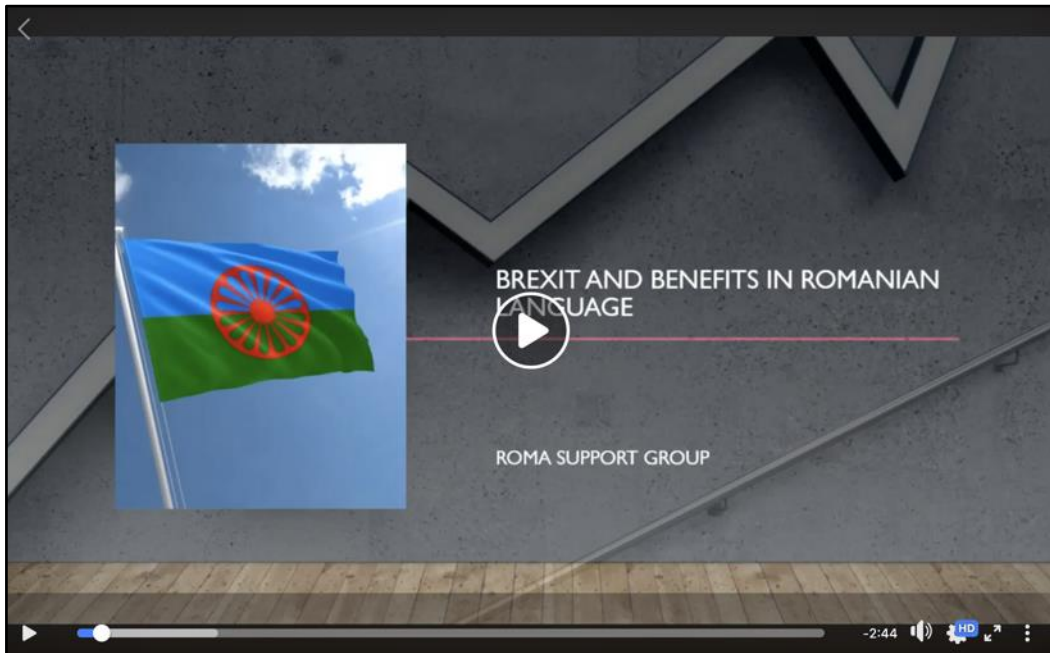
- [English language](#)



- [Polish language](#)



- [Romanian language](#)



Warm Home Discount Promotion (Social media)

- English

£140 DISCOUNT OFF YOUR ELECTRICITY BILL

If you receive certain benefits or have a low income, you might be able to get a £140 discount off your electricity bill.

THIS IS KNOWN AS THE WARM HOME DISCOUNT. MANY ELECTRICITY SUPPLIERS OFFER THE DISCOUNT INCLUDING BRITISH GAS, EDF, E.ON, NPOWER, SCOTTISH POWER AND SSE. OLDER PEOPLE WHO RECEIVE PENSION CREDIT OFTEN GET THE DISCOUNT AUTOMATICALLY.

Other people need to apply. If you receive benefits or have a low income you should check if your supplier is part of the Warm Home Discount scheme and find out whether you can apply. If you need help with this please contact Roma Support Group.

info@romasupportgroup.org.uk

- Polish

£140 RABATU NA RACHUNEK ZA ŚWIATŁO

Jeśli otrzymujecie określone zasiłki lub wasz dochód jest niski, może będzie mogli otrzymać rabat na rachunek za światło w wysokości 140 funtów.

NOSI ON NAZWĘ WARM HOME DISCOUNT. WIELU DOSTAWCÓW ENERGII OFERUJE TĘ ZNIŻKĘ M.IN. BRITISH GAS, EDF, E.ON, NPOWER, SCOTTISH POWER I SSE. STARSZE OSOBY OTRZYMUJĄCE EMERYTURĘ NAJCZĘŚCIEJ DOSTAJĄ ZNIŻKĘ AUTOMATYCZNIE.

Inne osoby muszą złożyć podanie. Jeśli dostajecie zasiłki lub jesteście osobami o niskim dochodzie powinniście sprawdzić czy wasz dostawca elektryczności należy do programu Warm Home Discount i czy możecie złożyć podanie. Jeśli potrzebujecie pomocy przy złożeniu wniosku proszę skontaktować się z Roma Support Group.

info@romasupportgroup.org.uk

- Romanian

REDUCERE DE £140 LA FACTURA DE ENERGIE ELECTRICA

Dacă primiți anumite beneficii sau aveți un venit scăzut, este posibil să puteți obține o reducere de £140 din factura de energie electrică.

SCHEMA ESTE CUNOSCUTA SUB NUMELE DE "WARM HOME DISCOUNT". MULȚI FURNIZORI DE ENERGIE ELECTRICA OFERĂ REDUCERE, INCLUSIV BRITISH GAS, EDF, E.ON, NPOWER, SCOTTISH POWER ȘI SSE. PERSOANELE ÎN VÂRSTĂ CARE PRIMESC PENSIE PRIMESC ADESEA REDUCEREA ÎN MOD AUTOMAT.

Si alte persoane trebuie sa aplice. Dacă primiți beneficii sau aveți un venit scăzut, ar trebui să verificați dacă furnizorul dvs. face parte din schema "Warm Home Discount" și să aflați dacă puteți aplica. Dacă aveți nevoie de ajutor, va rugăm să contactați Roma Support Group.

info@romasupportgroup.org.uk

Warm Home Discount information, Romanian language (Infographic)

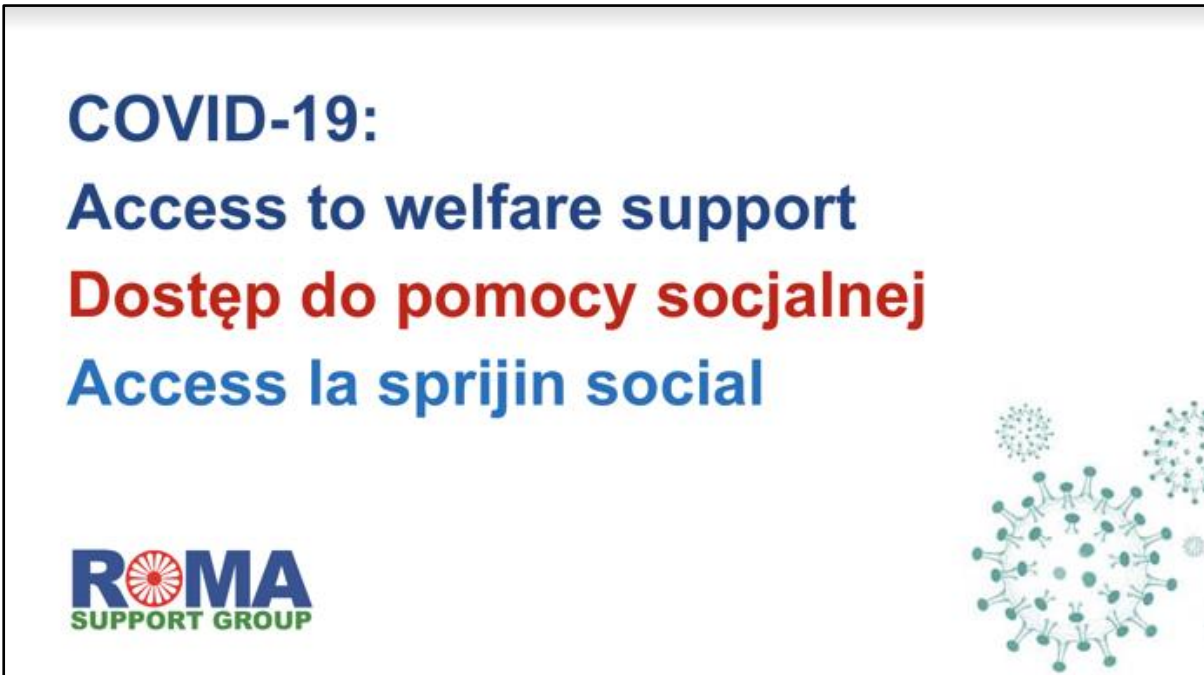


Reducere de £140 la factura de energie electrica

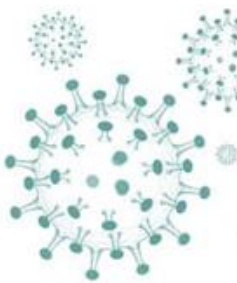

- Dacă primiți anumite beneficii sau aveți un venit scăzut, este posibil să puteți obține o reducere de £140 din factura de energie electrică.
- Schema este cunoscuta sub numele de "Warm Home Discount".
- Mulți furnizori de energie electrică oferă reducere, inclusiv British Gas, EDF, E.ON, Npower, Scottish Power și SSE.
- Persoanele în vârstă care primesc pensie primesc adesea reducerea în mod automat.
- Si alte personae trebuie sa aplice
- Dacă primiți beneficii sau aveți un venit scăzut, ar trebui să verificați dacă furnizorul dvs. face parte din schema "Warm Home Discount" și să aflați dacă puteți aplica.
- Daca aveti nevoie de ajutor, va rugam sa contactati Roma Support Group

Covid-19: Access to welfare support (Training session)

Selected slides:



COVID-19: Access to welfare support Dostęę do pomocy socjalnej Access la sprijin social



Effect on money advice issues

Wpływ na kwestię poradnictwa finansowego

Efect asupra problemelor legate de sfatul
banilor

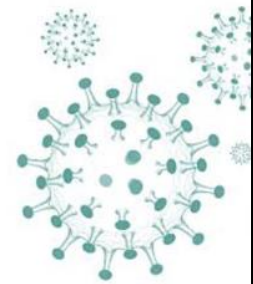


What support is available?

Jakie wsparcie jest dostępne

Ce suport este valabil?

ROMA
SUPPORT GROUP



EUSS deadline awareness campaign (Infographics)

Selected graphics:

CHILDREN NEED THEIR OWN STATUS

Protect their rights and get advice about the EU Settlement Scheme.

TIME IS RUNNING OUT. ACT NOW.



CAN YOU PROVE YOU HAVE INDEFINITE LEAVE TO REMAIN?

If not, protect your rights by applying to the EU Settlement Scheme.

TIME IS RUNNING OUT. ACT NOW.



Introduction to Advice Issues (Internal training for volunteers)

Selected slides:




Introduction to Advice Issues

1. Budgeting and Debt

Budgets

- Gives a picture of your finances, can help you feel in control
- If someone presents with a debt issue, can help identify options
- Difficulties of budgets - not knowing figures. For some things can look at bills, bank statements. For some things can average e.g. food shops (difficult to get precise figure). Important not to underestimate as this will give an unrealistic figure of what you have available. Important not to make people feel they are being judged and to be realistic. Important to consider one-off/annual costs.
- Can identify areas of high expenditure



Areas of expenditure and considerations

- Phone, internet - shopping around for better deals - BT basic if on means-tested benefits
- Insurance (car/house contents) - shopping around, some councils have affordable contents insurance plans for council tenants
- Vet costs - PDSA offer reduced vet treatments for people on qualifying benefits
- Travel costs - freedom pass - card that allows free travel for older people or people with disabilities (eligibility criteria)



Translated information on Covid-19 rules (Information sheets)

- English

An information sheet titled 'New Coronavirus Rules' with a red and green header. The text provides key guidelines for England starting from Thursday 5 November. It covers staying at home, meeting friends and family, support bubbles, social distancing, schools, businesses, working from home, funerals, weddings, and travel. At the bottom, there is the ROMA Support Group logo and a small illustration of a woman wearing a red face mask.

New Coronavirus Rules

From Thursday 5 November, there will be new coronavirus measures in place for England.

Stay at home
You must only leave home for work, childcare, education, outdoor exercise, healthcare, essential shopping, or caring for vulnerable people.

Meeting friends and family
You should not visit people you do not live with, including friends and family. You can meet 1 person from another household outdoors at public places such as parks, but cannot meet in a private garden.

Support bubbles
A support bubble is where a household with one adult joins with another household.

Social distancing
You should stay two metres apart from anyone not in your household or support bubble.

Schools
The government has said schools will stay open.

Businesses
Non-essential shops, leisure and entertainment venues will be closed. Restaurants and pubs must close but can provide takeaway and delivery services.

Working from home
Everyone who can work from home must do so.

Funerals
Funerals can be attended by a maximum 30 people.

Weddings
Weddings will not be permitted except in exceptional circumstances.

Travel
People should not travel unless for permitted reasons.

ROMA SUPPORT GROUP
With help from Dr Markéta Doležalová, University of Leeds

● Romanian

NOI REGULI DE CORONAVIRUS

De joi, 5 Noiembrie, vor fi puse în vigoare noi măsuri de coronavirus pentru Anglia.

Stai acasă
Trebuie să ieși din acasă doar pentru muncă, îngrijirea copiilor, educație, exerciții în aer liber, asistență medicală, cumpărături esențiale sau îngrijirea persoanelor vulnerabile.

Întalnirea cu prietenii și familia
Nu trebuie să vizitezi persoane cu care nu locuiești, inclusiv prietenii și familia. Poți întâlni o persoană dintr-o altă gospodărie în aer liber în locuri publice, cum ar fi parcurile, dar nu este permis întâlnirea în grădini private.

Sprijinul bulelor
O bule de sprijin este locul în care o familie cu un adult se alătură unei alte familii.

Distanța Socială
Trebuie să stai la doi metri distanță de oricine care nu se află în gospodăria dvs. sau în balconul de sprijin.

Școlile
Guvernul a declarat că școlile vor rămâne deschise.

Afacerile
Magazinele esențiale, locurile de agrement și divertisment vor fi închise. Restaurante și pub-uri trebuie închise, dar poate oferi servicii de livrare.

Munceste de acasă
Toți cei care pot lucra de acasă trebuie să o facă.

Înmormantarile
La înmormantări pot participa maximum 30 de persoane.

Nunții
Nunții nu vor fi permise decât în situații excepționale.

Calatoriile
Oamenii nu ar trebui să călătorească decât din motive permise.



ROMA SUPPORT GROUP
With help from Dr. Markéta Doležalová, University of Leeds

● Polish

Nowe zasady dotyczące koronawirusa

Od czwartku 5 listopada w Anglii zaczną obowiązywać nowe środki zaradcze dotyczące koronawirusa.

Zostań w domu
Możesz wychodzić z domu tylko do pracy, opieki nad dziećmi, edukacji, ćwiczeń na świeżym powietrzu, opieki zdrowotnej, podstawowych zakupów lub opieki nad osobami chorymi, niepełnosprawnymi, starszymi.

Spotkania z przyjaciółmi i rodziną
Nie powinieneś odwiedzać osób, z którymi nie mieszkasz, w tym przyjaciół i rodziny. Możesz spotkać 1 osobę z innego gospodarstwa domowego na świeżym powietrzu w miejscach publicznych, takich jak parki, ale nie możesz spotkać się w prywatnym ogrodzie.

Komórki wsparcia
Gospodarstwo domowe w którym jest tylko jedna osoba dorosła, może stworzyć komórkę wsparcia, czyli mieć kontakt z innym gospodarstwem domowym.

Dystans społeczny
Powinieneś utrzymywać odległość dwóch metrów od wszystkich osób spoza twojego gospodarstwa domowego lub komórki wsparcia.

Szkoły
Rząd zapowiedział, że szkoły pozostaną otwarte.

Biznes
Niepotrzebne sklepy, obiekty rekreacyjne i rozrywkowe będą zamknięte. Restauracje i puby muszą być zamknięte, ale mogą oferować usługi na wynos i dostawy.

Praca z domu
Każdy, kto może, powinien pracować z domu.

Pogrzeby
W pogrzebach może uczestniczyć maksymalnie 30 osób.

Wesela
Śluby i wesela nie będą dozwolone, z wyjątkiem wyjątkowych okoliczności.

Podróż
Podróżowanie nie jest dozwolone, chyba że przyczyna znajduje się na liście wyjątków.



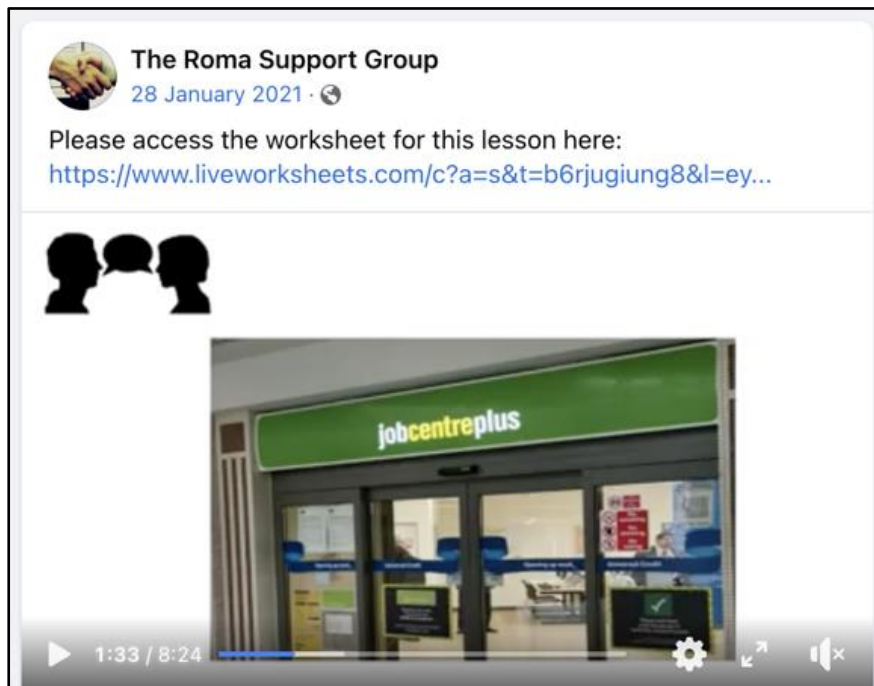
ROMA SUPPORT GROUP
With help from Dr. Markéta Doležalová, University of Leeds

- Czech



ESOL class about Universal Credit (Video presentation)

In collaboration with RSG's Ketane project. [Link to watch presentation.](#)



Scam awareness materials (Training sessions)

Worked in collaboration with the Financial Conduct Authority to help them plan and produce training materials to raise awareness of scams.

Selected slides:

Have you received a text message claiming to be from a bank? Beware! It could be a text scam!

Is the contact name spelt correctly?

Were you expecting this communication from your bank?

What time is the bank contacting you does this seem to be within normal working hours?

Are they asking for details which are used in online transactions?

Va trimis cineva un mesaj cerându-vă bani pe Facebook? Aveți grijă! Ar putea fi un escroc!

Contul este real?

URL-ul site-ului este real?

Limba utilizată este puțin ciudată?

Site-ul web să cere sa intrați detaliile cardului să continuați?

Census 2021 Information sessions (Training presentations)

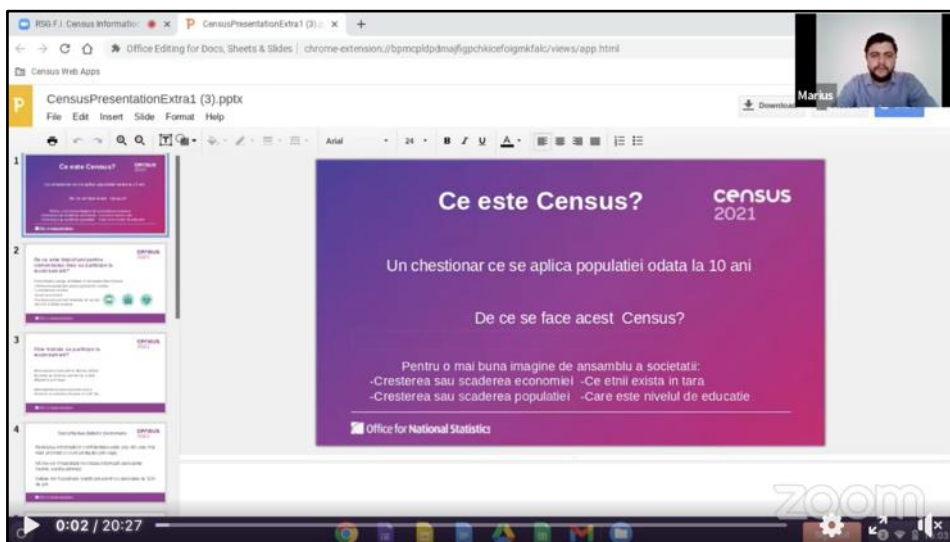
Arranged in collaboration with the Office for National Statistics.

Links to watch presentations:

- [Slovak language](#)



- [Romanian language](#)



Covid information for parents (Video presentation)

Link to watch presentation:

- [Romanian Romanes language](#)



Scams (Video presentations)

Links to watch presentations:

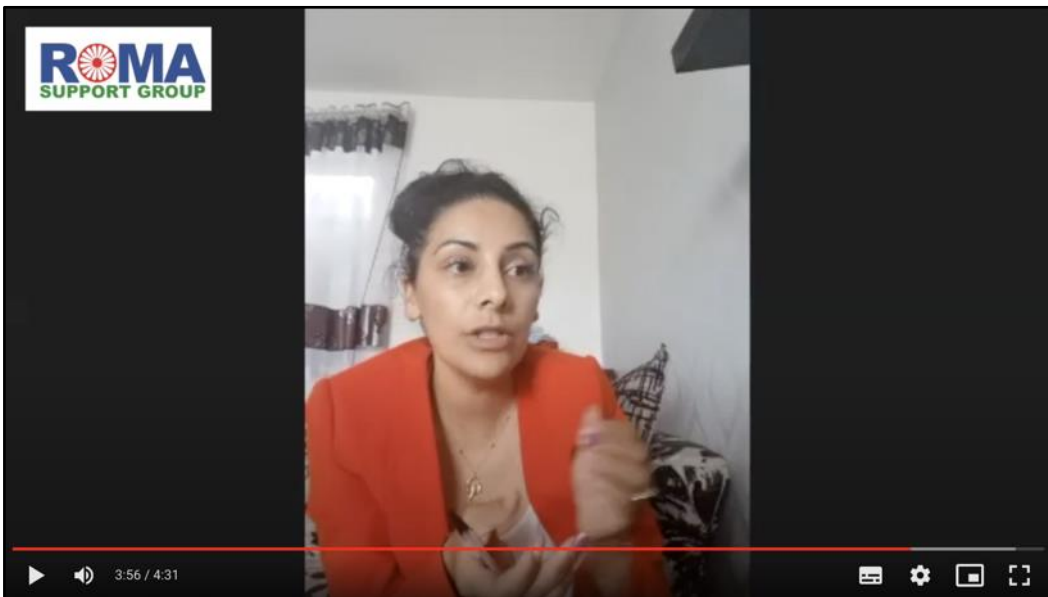
- [Polish language](#)



- [Polish Romanes language](#)



- [Romanian Romanes language](#)



Rent arrears (Video presentations)

Links to watch presentations:

- [Polish language](#)



- [Polish Romanes language](#)



- [Romanian Romanes language](#)



Dealing with debt (Video presentations)

Links to watch presentations:

- [Polish language](#)



- [Polish Romanes Language](#)



- [Romanian Romanes Language](#)



Information for Carers [Carers Week 2021] (Infographics)

- English

The infographic is titled 'Carers Week 07 - 13 June 2021'. The main headline reads '1 IN 8 ADULTS PROVIDE CARE FOR A FRIEND OR FAMILY MEMBER.' It features an illustration of a man and a woman sitting on a bench, with the man holding a red folder. Below this, there are five numbered points: 1. Make sure that you, and the person you care for, claim any benefits you are entitled to. 2. Carers are entitled to a carer's assessment from the local authority to check if they are entitled to extra help. 3. There are charities that can sometimes help pay for respite breaks for carers. 4. Carers can sometimes get discounts on things like travel and tickets to visitor attractions. 5. It's important that you take care of your own health, even if you are busy looking after someone else. At the bottom, it says 'FOR INQUIRIES, EMAIL US AT INFO@ROMASUPPORTGROUP.ORG.UK' and includes the 'ROMA SUPPORT GROUP' logo.

Carers Week 07 - 13 June 2021

1 IN 8 ADULTS PROVIDE CARE FOR A FRIEND OR FAMILY MEMBER.

- 1 Make sure that you, and the person you care for, claim any benefits you are entitled to.
- 2 Carers are entitled to a carer's assessment from the local authority to check if they are entitled to extra help.
- 3 There are charities that can sometimes help pay for respite breaks for carers.
- 4 Carers can sometimes get discounts on things like travel and tickets to visitor attractions.
- 5 It's important that you take care of your own health, even if you are busy looking after someone else.

FOR INQUIRIES, EMAIL US AT
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- Romanian

The infographic is titled 'Carers Week 07 - 13 June 2021'. The main headline reads '1 DIN 8 ADULTI AU GRIJA DE UN PRIETEN SAU UN MEMBRU AL FAMILIEI.' It features an illustration of a man and a woman sitting on a bench, with the man holding a red folder. Below this, there are five numbered points: 1. Asigura-te ca tu, si persoana sau persoanele de care ai grija, au acces la beneficiile care li se cuvin. 2. Insoitorii au dreptul la o evaluare din partea autoritatilor locale pentru a vedea daca au dreptul la mai multe beneficii sau ajutoare. 3. De exemplu, unele organizatii non-guvernamentale platesc pauzele insoitorilor. 4. Insoitorii pot primi diverse reduceri, cum ar fi reduceri la transport sau bilete gratuite la atractii turistice. 5. Este important sa ai grija de sanatatea ta, chiar daca ai grija de altcineva. At the bottom, it says 'EMAIL: INFO@ROMASUPPORTGROUP.ORG.UK' and includes the 'ROMA SUPPORT GROUP' logo.

Carers Week 07 - 13 June 2021

1 DIN 8 ADULTI AU GRIJA DE UN PRIETEN SAU UN MEMBRU AL FAMILIEI.

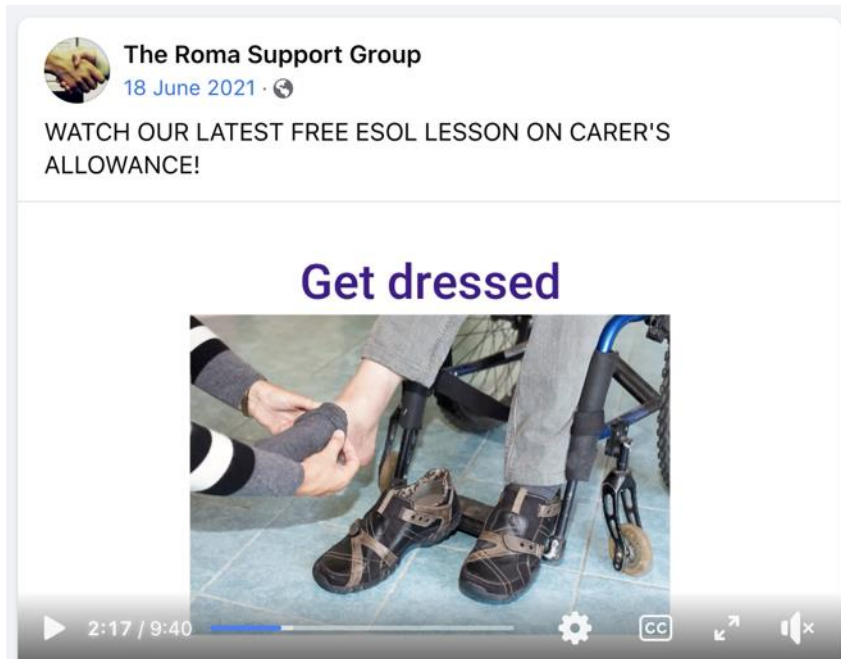
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ESOL class about Carer's Allowance (Video presentation)

In collaboration with RSG's Ketane project. [Link to watch presentation.](#)



Information about the Covid-19 vaccine (Information Sheets)

Part of work collaborating with Tower Hamlets Public Health to raise awareness of Covid-19 vaccinations.

Links to Covid-19 vaccine guides:

- [English language](#)
- [Polish language](#)
- [Romanian language](#)

Information on updated Covid-19 rules (Infographic)

The infographic is presented in a social media-style layout. At the top left is a circular profile picture of hands being washed, followed by the text 'The Roma Support Group' and the date '30 November 2021'. The main content is centered and features two blue surgical masks flanking the word 'COVID' in large blue letters. Below this, three bullet points are listed, each with a circular flag icon: the UK flag for the first point, the Romanian flag for the second, and the Polish flag for the third. At the bottom center is the 'ROMA SUPPORT GROUP' logo, where 'ROMA' is in large blue letters with a red sunburst icon inside the 'O', and 'SUPPORT GROUP' is in smaller green letters below it.

The Roma Support Group
30 November 2021

COVID

- From Tuesday 30 November, face coverings will be mandatory in shops and on public transport in England.**
- De marti 30 noiembrie, purtarea mastii va fi obligatorie in magazine si in transportul in comun in Anglia.**
- Od wtorku, 30 listopada, osłony twarzy będą obowiązywały w sklepach i w środkach komunikacji publicznej na terenie Anglii.**

ROMA
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October 2022