# Stafford and South Staffordshire

# Building Better Opportunities

**Provider Appointment – Financial Wellbeing Service**



**1.0 Introduction**

This brief outlines the requirements of the Stafford and South Staffordshire Building Better Opportunities Programme for a Financial Wellbeing Service. The brief begins with an outline of the project followed by a description of the scope of the services needed. Finally, the brief includes the tender submission form which needs to be completed and returned by the submission deadline.

**2.0 Background**

The Big Lottery is using its own resources to match against European Union (EU) funding to create a fund aimed at delivering against the ‘Promoting Social Inclusion and Combating Poverty’ part of the current European Social Fund (ESF) programme, launched in 2015. The funding will be delivered in the Stoke-on-Trent and Staffordshire Local Enterprise Partnership (LEP) area according to local priorities through three relatively small but highly targeted, projects. BES was awarded £2.3m in January 2017 to work with its delivery partners to deliver the programme in the South Staffordshire Council and Stafford Borough Council areas. We have just entered the fifth year of delivery and, having achieved the majority of our targets to date, have been awarded a further £2.2m to continue delivery to September 2022 with the expectation of a further extension to June 2023.

The programme aims to support those furthest from the labour market in overcoming barriers to employment, which, typically, fall within the following broad categories:

* Lack of vocational/basic skills, lack of qualifications;
* Financial problems - debt, insecurity, benefit delays;
* Lack of self-confidence/personal development skills;
* Poor health and disability;
* Inadequate or unaffordable childcare;
* Employer uncertainty;
* Discrimination – including ex-offenders, people with disabilities, race, gender, postcode;
* Transport - access and availability;
* Pay, work conditions, working hours; and
* Lack of advice and support - particularly for people with multiple advice and support needs.

Typically, those furthest from employment experience multiple of these barriers in getting a job or moving into training or education.

The Stafford and South Staffordshire Building Better Opportunities programme aims to support participants in getting into work or closer to work through the delivery of an integrated package of support which enables participants to progressively remove barriers to employment.

Delivery of the programme involves a range of partners in direct service delivery roles with BES being the lead partner with contract management responsibilities.

The effectiveness of the model depends on the effectiveness of joint working arrangements to:

1. Engage participants;
2. ‘Sign-up’ participants to receive support;
3. Properly understand and assess the needs and circumstances of clients;
4. Prepare personal development and employment plans with participants;
5. Enable participants to access appropriate support from other delivery partners and external bodies; and
6. Progress participants into employment, education or training.

**3.0 Scope of the services.**

The main aim of the services to be provided is one of assisting participants in obtaining work, particularly in the financial planning required to enable a transition from benefits to paid employment.

All of our participants are unemployed; some may be economically inactive. These circumstances often bring with them financial support in various forms through the benefits system. There is a general expectation that people should be financially more secure if they are in work. But many also need to achieve financial stability to be able to properly look for work and make a transition into paid work which, for some means, navigating the benefits system to ensure financial stability. Financial insecurity increases anxiety, stress, impacts on relationships and can lead to insecure housing, inability to pay bills and so on all of which can undermine an individual’s efforts to job search and make an effective transition into paid employment.

We are, therefore, looking to appoint a ‘Financial Wellbeing Service’ provider to work alongside and with other of our support services to assist participants in achieving financial stability as part of a journey into paid employment, including achieving an effective transition into work. Key services to be provided include:

* Receiving referrals from advocates acting on behalf of participants;
* Undertaking a financial wellbeing assessment to ensure participants can access the financial support to which they are entitled;
* Assisting participants with budgeting and financial planning;
* Providing advice to participants seeking to claim benefits to which they are entitled;
* Signposting participants to specialist benefits/financial advisers where support cannot be provided directly or in a timely fashion (i.e. within the time frame we would normally expect a participant to be with the programme which is around six months);
* Assisting participants, where necessary, in using digital technology to access services, including, where appropriate, job search, money advice, housing services and health services;
* Providing, from time to time, workshops enabling participants to undertake group activities and learning that lead to better money management skills/financial stability;
* Providing financial advice to support a transition into paid employment; and
* Assisting participants in accessing grants or other forms of support that help achieve financial stability whilst unemployed and whilst making a transition into paid work.

The design and delivery of activities will be the responsibility of the provider; we do not wish to prescribe a specific approach.

The service will need to be delivered from locations in the Local Government administrative areas of both Stafford Borough and South Staffordshire District in order to maximise participation across both areas.

In addition to delivering its own activities programme/services, the provider will be expected to play a full role in working on a day-to-day basis with other delivery partners to provide the necessary support to participants to ensure that participants receive the full benefit of all the support that the partnership has to offer. Each participant in the programme has an advocate who supports them in accessing services; the provider will be expected to ensure a high level of communication with participant advocates. Participants will be assigned their own advocate; the provider is not expected to provide the advocacy part of the service so there will be no need to prepare need assessment and personal development plans for individual participants; this will be done by the advocate team.

There will however be a requirement for the provider to complete ‘activity sheets’ that summarise the work done with each participant accessing their support and to provide evidence of activities undertaken with each participant.

In addition to the participants recruited by the partner other participants will be assigned by the advocates team where participants express a wish to be involved in the kinds of activities provided by the new partner.

A case work approach will be adopted by the provider in delivering the service, ensuring that there is a high level of communication with others involved in providing support to individual participants.

**4.0 The Provider**

We would expect the provider to be able to demonstrate a significant track record in delivering Information, Advice and Guidance, particularly in relation to debt and benefits advice, using staff with appropriate qualifications and experience.

The provider will need to be able to demonstrate that they have the ability to work flexibly in delivering the service across Stafford Borough and South Staffordshire District Council areas.

We would also expect the provider to be able to demonstrate a high level of capability to work cooperatively and flexible with other organisations, including those within the partnership and those outside it.

We welcome the submission of tenders from individual organisations, freelance workers and consortia who are able to demonstrate that they meet the criteria set out above.

Experience of the Building Better Opportunities programme is not essential but would be advantageous.

**5.0 Fees**

Payments will be on a per use basis with the provider being paid an hourly rate up to a maximum number of hours per participant which will be determined in consultation with the provider and subject to such flexibilities as may be needed according to individual case needs.

We welcome the submission of tenders from individual organisations, freelance workers and consortia.

**The maximum budget for this contract will be £20,000 to be invoiced between November 2022 and 31st March 2023. There will be no payments for any work or invoices after 31st March 2023.**

**6.0 Form of Tender**

The form of tender is set out at appendix 1.

**7.0 Tender Scoring Criteria**

Scoring of tenders will be in accordance with the following criteria:

Services methodology and delivery (section 3 of the tenders form) 40%

Price (section 4 of the tenders form) 20%

Experience (section 5 and 8 of the tenders form) 40%

The maximum scores will be allocated as follows:

**Service methodology and delivery** – the submission provides a clear methodology that demonstrates how the services will be provided. The submission should include details of what support will be offered to participants, what activities participants will be engaged in, what activities participants will engage in and how should expect to benefit from the support provided. More points will be awarded for those able to offer a more comprehensive mix of services.

**Price** – Providers should provide a price based on an hourly rate. Whilst it is difficult to forecast the numbers of participants signposted to the provider each month and the numbers of hours support each might need, we suggest an hourly rate be, for comparative purposes, calculated on 5 participants per month each needing 10 hours support.

**Experience** – the provider must demonstrate experience of delivering similar services under similar contract arrangements. The provider should demonstrate their experience/the experience of the organisation as a whole and of the staff involved directly in delivering the services.

**7.0 Submission deadline**

The deadline for submission of tenders is **12 noon on** **18th November 2022**.

Your tender should be submitted electronically to: [tenders@enterprisesupport.org](mailto:tenders@enterprisesupport.org)

**Tenders received after the deadline will not be accepted.**

Interviews, should they be required, will be held on **the 21st November 2022.**

**8.0 Enquiries**

Please direct any enquiries about the tender specification to David Gibson on 07737 115493 or at [davidg@enterprisesupport.org](mailto:davidg@enterprisesupport.org).

This service is funded through the Building Better Opportunities Programme.

The Building Better Opportunities programme is jointly funded by The National Lottery Community Fund and the European Social Fund.

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**Appendix 1 Tender Form**

**Building Better Opportunities**

**Delivery Partner Tender Form**

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**1. Purpose**

The Tender Submission is intended to provide an overview of the services to be provided by the provider and of the delivery requirements and costs. It will form the basis of a contract between BES and the winning provider for the delivery of services as part of the BBO programme.

**2. Company and Contact Details (lead company if part of a consortium with other consortia members being detailed at appendix 2)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Provider Name:** |  | | | |
| **Address:** |  | | | |
| **Postcode:** |  | | | |
| **Registered Office if different from the address above:** |  | | | |
| **Web site:** |  | | | |
| **Telephone No:** |  | | | |
| **Lead Contact Name:** |  | | | |
| **Lead Contact Tel No:** |  | | | |
| **Lead Contact Email Address** |  | | | |
| **What Year Was Your Company Formed** |  | | | |
| **How many people are on your governing board** |  | | | |
| **Is your organisation a subsidiary of another company as defined by the Companies Act 1985** |  | | | |
| **How many members of staff are employed by your organisation** | **Full time** | **Part time** | **Casual** | **Volunteers** |
|  |  |  |  |
| **Who in your organisation is responsible for the following key work areas:** | **Name** | **Tel** | **Email** | |
| **Finance** |  |  |  | |
| **Health and Safety** |  |  |  | |
| **Safeguarding and Welfare** |  |  |  | |
| **Data Protection and Information Security** |  |  |  | |
| **Quality and operations** |  |  |  | |
| **Audit and compliance** |  |  |  | |
| **Equal opportunities** |  |  |  | |
| **Sustainable development** |  |  |  | |

**3. Services**

|  |  |
| --- | --- |
| **Please describe the services you will you provide on behalf of the BBO partnership. This should be adequate to give a good overview of how you will be supporting participants to achieve the kinds of outcomes set out in the specification.** | **Overview:** |
| **Managing referrals:** |
| **Core services** (e.g. financial wellbeing assessments, provision of benefits advice, financial planning, delivery of training workshops, job search assistance): |
| **Other supporting information:** |

**4. Service Costs**

Please use the table below to set out your hourly rate and advise us of any assumptions made in your calculations

|  |  |
| --- | --- |
| Hourly rate, exclusive of VAT, to include all expenses (excluding travel expenses) and administration costs: | £ |

|  |
| --- |
| Assumptions: |

**5. Experience**

Please outline below what experience you/your organisation has in delivering the services outlined in the brief. Please detail the qualifications of key staff, outlining their role in providing the services; CV’s should be attached.

|  |
| --- |
| **Experience** |

|  |
| --- |
| **Staff** |

**6. Policies and Insurance**

Providers should have in place a range of policies that support delivery of the programme, although we appreciate that not all those listed below are essential. Please detail the policies and insurances you have and/or those you will put in place.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **6.1 Do you have a…** | **Specify below which policies you have.** | | | |
| Safeguarding policy | Please attach if yes | | | |
| Environment/Sustainability Policy | Please attach if yes | | | |
| Data Protection policy | Please attach if yes | | | |
| Are you registered with the Information Commissioners Office (ICO) | You can register here:  [**https://ico.org.uk/registration/new**](https://ico.org.uk/registration/new) | | | |
| Equal Opportunities policy compliant with all current legislation | Please attach if yes | | | |
| Health and Safety | Please attach if yes | | | |
| **What Insurance Policies do you have?** | **Specify below which policies you have and what level of protection you have.** | | | |
| Insurance type | Yes/No/Will put in place (WPP) | Level of Cover you have | Expiry date | Company and policy number |
| Public Liability |  |  |  |  |
| Professional Indemnity |  |  |  |  |
| Employee Liability |  |  |  |  |
|  |  |  |  |  |
| **Disclosure and Barring Service (DBS)** – Are you able provide evidence of a recent DBS check (please attach) or are you willing to have a check undertaken? | I have a recent check | | I am willing to have a check undertaken | |
| Yes | No | Yes | No |

|  |  |
| --- | --- |
| **6.2 Please provide a copy of the relevant pages illustrating the cover you have for each type of insurance cover you hold** | Have you provided a copy? |
| Public Liability | Yes / No / Do not have this cover/Will provide |
| Professional Indemnity | Yes / No / Do not have this cover/Will provide |
| Employee Liability | Yes / No / Do not have this cover/Will provide |

|  |  |
| --- | --- |
| **6.3 Has your organisation/have you been served with an enforcement notice or been prosecuted in the past three years for breaches of Health and Safety? If Yes please provide details below** | Yes/No |
|  | |

|  |  |
| --- | --- |
| **6.4 Do you routinely carry out risk assessments** | Yes / No |
| **6.5 Do you monitor accidents** | Yes / No |
| **6.6 Do you monitor ill health caused by work** | Yes / No |
| **6.7 Do you monitor health and safety performance** | Yes / No |
| **6.8 Has any claim/findings of unlawful discrimination been made against you/your organisation by any court. If yes please describe below** | Yes / No |
|  | |
| **6.9 Has your organisation been the subject of formal investigation by the Equality and Human Rights Commission? If yes please give details below** | Yes / No / NA |
|  | |

**7. Governance**

|  |  |
| --- | --- |
| **7.1 Does your organisations governing document enable your organisation to:** |  |
| Enter into contracts | Yes / No/NA |
| Work in partnership | Yes / No/NA |
| Are you a Sole Trader | Yes / No/NA |

|  |  |
| --- | --- |
| **7.2 Do any of the following statements apply to your organisation or any of the** **directors?** |  |
| In a state of bankruptcy, insolvency, compulsory winding up, receivership, composition with creditors or subject to relevant proceedings | Yes / No |
| Has been convicted of a criminal offence related to business or professional conduct | Yes / No |
| Has committed an act of grave misconduct in the course of business | Yes / No |

**8. Capability, Capacity and Experience**

|  |  |  |  |
| --- | --- | --- | --- |
| **8.1 Please list below three similar contracts/job roles or SLAs undertaken by you/your organisation in the past three years. Please attach CVs for all relevant staff to be involved in providing the services** | | | |
| **Contract/Job role** | **Dates** | | **Summary of Services/job role** |
| **From** | **To** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **8.2 Please list any bodies by which you/your organisation is accredited/affiliated or any professional bodies which individuals providing the services are members of** | | | |
| Name of awarding/professional body | Accreditation | Date achieved | Renewal date |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **8.3 Please state any formal quality assurance systems which you/your organisation operates; for example ISO equivalent or EU equivalent** | | | | |
| Awarding body | Registration No | Name of QA system | Date achieved | Expiry or renewal date |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

|  |  |
| --- | --- |
| **8.4 Does your organisation hold each of the following ICT capabilities** | **Yes / No** |
| Ability to provide contract performance information electronically |  |
| Ability to remotely update a central Client Records Management System |  |
| Ability to hold financial records on a computer |  |
| Reliable backup procedures |  |

**9. Supporting documentation**

|  |  |
| --- | --- |
| **9.1 Please use this checklist to ensure that you have provided all the necessary supporting documentation** | **Yes / No** |
| Copy of latest audited accounts |  |
| Copy of most recent management accounts, including cash flow |  |
| Employers liability certificate |  |
| Public liability insurance certificate |  |
| Professional indemnity insurance certificate |  |
| Health and safety policy |  |
| Environmental sustainability policy |  |
| Equal opportunities and diversity policy |  |
| Complaints policy |  |
| Quality standards certificates |  |
| Data protection policy |  |
| Safeguarding and welfare policy |  |
| DBS policy (Disclosure and Barring Service) |  |
| DBS Check for staff involved in delivery |  |
| Staff CVs |  |

**Appendix 2 Other Providers**

**Other Provider 1**

|  |  |  |  |
| --- | --- | --- | --- |
| **Provider Name:** |  | | |
| **Address:** |  | | |
| **Postcode:** |  | | |
| **Registered Office if different from the address above:** |  | | |
| **Web site:** |  | | |
| **Telephone No:** |  | | |
| **Lead Contact Name:** |  | | |
| **Lead Contact Tel No:** |  | | |
| **Lead Contact Email Address** |  | | |
| **How many people are on your governing board or N/A** |  | | |
| **Is your organisation a subsidiary of another company as defined by the Companies Act 1985** |  | | |
| **Who in your organisation is responsible for the following key work areas:** | **Name** | **Tel** | **Email** |
| **Finance** |  |  |  |
| **Health and Safety** |  |  |  |
| **Safeguarding and Welfare** |  |  |  |
| **Data Protection and Information Security** |  |  |  |
| **Equal opportunities** |  |  |  |

**Please Note.** If the applicant relies on the services of the organisation detailed above, the tender will only be awarded subject to the provider above successfully passing due diligence tests which will be requested prior to contract award.

**Other Provider 2**

|  |  |  |  |
| --- | --- | --- | --- |
| **Provider Name:** |  | | |
| **Address:** |  | | |
| **Postcode:** |  | | |
| **Registered Office if different from the address above:** |  | | |
| **Web site:** |  | | |
| **Telephone No:** |  | | |
| **Lead Contact Name:** |  | | |
| **Lead Contact Tel No:** |  | | |
| **Lead Contact Email Address** |  | | |
| **How many people are on your governing board or N/A** |  | | |
| **Is your organisation a subsidiary of another company as defined by the Companies Act 1985** |  | | |
| **Who in your organisation is responsible for the following key work areas:** | **Name** | **Tel** | **Email** |
| **Finance** |  |  |  |
| **Health and Safety** |  |  |  |
| **Safeguarding and Welfare** |  |  |  |
| **Data Protection and Information Security** |  |  |  |
| **Equal opportunities** |  |  |  |

**Please Note.** If the applicant relies on the services of the organisation detailed above, the tender will only be awarded subject to the provider above successfully passing due diligence tests which will be requested prior to contract award.

**Other Provider 3**

|  |  |  |  |
| --- | --- | --- | --- |
| **Provider Name:** |  | | |
| **Address:** |  | | |
| **Postcode:** |  | | |
| **Registered Office if different from the address above:** |  | | |
| **Web site:** |  | | |
| **Telephone No:** |  | | |
| **Lead Contact Name:** |  | | |
| **Lead Contact Tel No:** |  | | |
| **Lead Contact Email Address** |  | | |
| **How many people are on your governing board or N/A** |  | | |
| **Is your organisation a subsidiary of another company as defined by the Companies Act 1985** |  | | |
| **Who in your organisation is responsible for the following key work areas:** | **Name** | **Tel** | **Email** |
| **Finance** |  |  |  |
| **Health and Safety** |  |  |  |
| **Safeguarding and Welfare** |  |  |  |
| **Data Protection and Information Security** |  |  |  |
| **Equal opportunities** |  |  |  |

**Please Note.** If the applicant relies on the services of the organisation detailed above, the tender will only be awarded subject to the provider above successfully passing due diligence tests which will be requested prior to contract award.