

Moneytalk Islington

An Evaluation

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Contents

Executive Summary	1
Introduction and background to the evaluation	1
Evaluation aims	1
Approach to the evaluation.....	1
Key evaluation findings.....	2
Learning points for the future.....	4
Main Report	6
Introduction and background to the evaluation	7
Evaluation aims	9
Approach to the evaluation.....	10
Reporting	10
Section 1: Family capacity building: Outputs, process, benefits and impacts.....	11
Section 2: Train the trainer capacity building: Outputs process, benefits and impacts	24
Section 3: Strategic conversations: Outputs, process, benefits and impacts.....	40
Section 4: Summary and Conclusion: Key findings, The SROI impact and learning for the future.....	46
Appendices.....	51

Moneytalk Islington – An Evaluation

Executive Summary

Introduction and background to the evaluation

1. Moneytalk Islington is a one year initiative, running through to September 2011, working in the London Borough of Islington. The project is a preventative financial literacy and family learning project, supporting families to talk, listen and learn about money. Moneytalk Islington is one of six projects run by Quaker Social Action, a grass roots organisation working in east London to enable local people to tackle deep-rooted social, economic, and environmental injustice. It is based upon the work of Made of Money, which has been working with families across east London since 2005. The Moneytalk Islington project has been funded by a grant provided by J.P Morgan.
2. Moneytalk Islington was delivered via a three strand approach – Family capacity building, Train the trainer capacity building and Strategic conversations/awareness raising.

Evaluation aims

3. The overall aims of this evaluation are as follows:
 - Identify the impact of Moneytalk Islington on beneficiaries and partner organisations including train the trainers, delivery partners and strategic partners
 - Capture learning to inform the future delivery of Moneytalk Islington

Approach to the evaluation

4. The evaluation included both qualitative and quantitative evaluation techniques. At the heart of the evaluation has been the involvement of beneficiaries, partners and staff. The evaluation methods included:
 - Reviewing data collected via training evaluation forms and other documentary evidence
 - 10 in-depth qualitative telephone interviews with beneficiaries selected at random, including a mix from across all the different workshops
 - 10 in-depth qualitative telephone interviews with partners that have been on the train the trainer course selected at random, including a mix of those that have and have not delivered the training subsequently (described in the report as train the trainer partners)
 - 5 in-depth qualitative telephone interviews with partners that have worked with Moneytalk Islington to help deliver the course selected at random, including a mix of organisations (described in the report as delivery partners)

- 6 in-depth qualitative telephone interviews with strategic partners, including a mix from different organisations and engaged in different ways (described in the report as strategic partners)
- 3 face to face interviews with staff delivering Moneytalk Islington

Key evaluation findings

5. Overall, Moneytalk Islington has been an effective and successful programme. By way of summary, there are five major evaluation findings:

- Across all three delivery strands, Moneytalk Islington has met or exceeded its intended output targets. Although, there has been some shortfall against the intended amount of contact time with parents and families.
- Across all three delivery strands, Moneytalk Islington has addressed issues of importance to partners and families.
- Across all three delivery strands, the practical delivery of Moneytalk Islington has been well received and highly rated. This includes the delivery of strategic conversation lunches, train the trainer courses and Moneytalk Islington workshops to parents and families.
- There has been a wide and notable impact of Moneytalk Islington on partners and families. Intended outcomes have been met, as well as some unintended outcomes achieved. Moneytalk Islington has helped :
 - parents to save money
 - parents change their lives
 - improve parents' knowledge about money matters
 - make parents feel more confident about managing their money
 - make parents feel more in control about their finances
 - improve communication about money within families
 - children to understand and know more about money matters and has helped change their attitude towards money
 - change behaviour around money and saving
 - build friendships and community
 - train the trainer partners to deliver workshops and support their service users to reduce debt, save, change behaviour, improve confidence, improve communication about money within families and build friendships
 - train the trainer partners to improve the support and services they provide to their service users on a day to day basis
 - train the trainer partners with their own personal money management
 - strategically address gaps in local service delivery
 - strategically raise awareness of the importance of financial literacy
 - develop effective strategic and practical partnerships
 - raise awareness and enhance the reputation of Quaker Social Action

- Moneytalk Islington is a sustainable model and has built a legacy for the future by:
 - generating strategic and funding support
 - building the capacity of individuals and organisations to deliver the workshops through train the trainer capacity building
 - generating a commitment and enthusiasm for future delivery amongst delivery and train the trainer partners
 - incorporating Moneytalk Islington practice in to the everyday service delivery of train the trainer partners
6. This evaluation has also applied some basic Social Return on Investment (SROI) techniques to help capture the impact of the project and provide a succinct financial measure of impact. It should be noted that this technique has only been applied in part, and is designed to provide a minimum measure of financial impact.
7. Based on our interviews with parents, we have calculated the following:
- On average, 4 in 5 said they achieved a financial saving as a result of changes to their approach and attitude to money and changes in their behaviour following completion of the Moneytalk Islington workshops.
 - On average, a minimum saving of £50 a month or £600 per annum was reported by those parents that saved.
 - Based on 40 of the 52 parents that attended Moneytalk Islington making an average saving of £600 a year, this estimates a total financial saving from the direct delivery to parents and families equivalent to £24,000 per annum.
 - Extrapolated to train the train delivery, 11 out of 20 train the trainer partners that provided updates to Moneytalk Islington successfully delivered the workshops to a total of 54 participants. Across all the train the trainers this equates to an average of 22 of the 40 train the trainers delivering the training to a total 108 participants. If four in five of the 108 participants make a saving of £600 per annum, this equates to 86 participants making a total saving from train the trainer delivery equivalent to £51,600 per annum.
 - Therefore, the overall financial impact of the project based on the assumptions above is that a minimum of £76,600 per annum was saved by parents as a result of taking part in Moneytalk Islington workshops over the 12 months duration of the programme.
8. The total cost of delivering the family capacity building and train the trainer capacity building strands of the project was: £53421 per annum. Therefore, the ratio of impact is that for every pound spent by the project, it generated a minimum impact ratio of: £1.43p for every £1 spent. Or in other words, for every £1 spent by Moneytalk Islington over the 12 months of the programme, parents that took part in the workshops saved £1.43p.

Learning points for the future

9. An important part of this evaluation was to identify learning to inform the future delivery of the programme. This evaluation has identified six key learning points for the future delivery of Moneytalk Islington:

- **More ground work and hand holding when working with new delivery partners, especially when working in a new area**

Both Moneytalk Islington staff and delivery partners identified issues with setting up workshops and recruiting participants. More intense, staged and hands on support with new delivery partners to support them in the set-up and recruitment would help overcome these issues.

- **Ensure advice and discussion around recruiting participants and maintaining participation is provided to train the trainers at the appropriate time**

Both delivery and train the trainer partners identified recruitment and maintaining participation as one of the biggest challenges to delivering an effective workshop. Several train the trainers suggested that this issue should be discussed and included in the train the training course. However, this issue is covered during the train the trainer courses, but it appears to have not resonated with some participants at the time. Therefore, it suggests that follow-up advice and support around recruitment and participation may be required as and when train the trainers are planning and delivering their own courses.

- **Review recruitment materials and guidance to ensure they promote the workshops effectively**

Some delivery and train the trainer partners suggested that the recruitment materials did not sell the workshops effectively and did not overcome sensitivities that some people feel when talking about money which may prevent them from participating. Some parents said that they did not really know what the workshops were about before they attended the first session.

- **Ensure that train the trainers are provided with sufficient follow-up support and promote both on-line and off-line sharing and networking opportunities**

Moneytalk Islington does provide follow-up support and makes it clear that it is available for advice and support as and when needed. However, some train the trainers felt that more proactive follow-up support could be provided (although many felt that they did not need support or that they were aware that support was available if they needed it). Several train the trainers felt that there should be opportunities for them to share experiences, coordinate delivery and network with other train the trainers. There was support for this to be both off-line through face to face meetings as well as interest in becoming a member of a Ning social network space for

Moneytalk Islington (although it should be noted that train the trainers are told about the Ning social network during the training and receive an e-mail invite following the training).

- **Ensure that records are kept of the number and impact of workshops delivered by train the trainers**

Moneytalk Islington does attempt to monitor the progress of train the trainers in implementing their training and delivering their workshops. However, this has proved challenging and although there was some information available from Moneytalk Islington about the progress of train the trainers, it was not comprehensive. As part of this, Moneytalk Islington had not received any participant evaluation forms from the workshops delivered by train the trainers, thus making it difficult to monitor the long term success and impact of the train the trainer programme.

- **Review the evaluation and monitoring forms and system for the workshops delivered directly to parents and ensure that parents complete a post-workshop evaluation**

There is scope to improve the monitoring information available from Moneytalk Islington to measure the success and impact of the workshops delivered directly to parents and families. Not all of those parents engaged by Moneytalk Islington completed the post-workshop evaluation form and the monitoring forms and system are not capturing the full impacts of the workshops.

Moneytalk Islington – An Evaluation

Main Report

Introduction and background to the evaluation

1. Moneytalk Islington is a one year initiative, running through to September 2011, working in the London Borough of Islington. The project is a preventative financial literacy and family learning project, supporting families to talk, listen and learn about money. Moneytalk Islington is one of six projects run by Quaker Social Action, a grass roots organisation working in east London to enable local people to tackle deep-rooted social, economic, and environmental injustice. It is based upon the work of Made of Money, which has been working with families across east London since 2005. The Moneytalk Islington project has been funded by a grant provided by J.P Morgan.
2. The project describes its activity as follows:

‘Made of Money and Moneytalk Islington uses creative workshops and learning sessions to support families to talk about how money affects their whole lives. This preventative approach goes beyond the basics of budgeting and money management, by examining the psychological and emotional impact of financial difficulties. It supports low income households to gain the functional knowledge and skills needed to feel more confident about discussing and dealing with their finances. Practical financial literacy is most successful when delivered alongside open, supportive dialogue; hence, Made of Money uses role play and fun and engaging activities to treat issues such as consumerism, planning for the future and how children develop attitudes towards money. Through addressing the values and emotions that influence one’s relationship to money, Made of Money’s intervention has a deeper and more lasting impact for the entire family.’ Quaker Social Action/Moneytalk Islington Application to J.P Morgan
3. Moneytalk Islington was delivered via a three strand approach – Family capacity building, Train the trainer capacity building and Strategic conversations/awareness raising. The expected outputs of Moneytalk Islington were as follows (This is an extract from the Moneytalk Islington application to J.P Morgan):

Family capacity building

- Work with 50 families through links with partner organisations delivering 6-8 sessions to each family
- Provide intensive one to one support to families with the most pressing financial needs with signposting and referral where appropriate
- Work to develop new ways of working e.g. engaging groups such as fathers (traditionally harder to reach) or exploring the development of peer networks as ongoing longer term support for families
- Develop tools for families to take away and use on an ongoing basis

Train the trainer capacity building

- Enable 40 people from 20 organisations (such as Adult Learning Centres, Women's Refuges, Housing Associations, Homelessness services, Community Centres) delivering services to individuals and families to deliver the Made of Money model to additional beneficiaries through training and resources
- Provide ongoing support through email/telephone and the Made of Money partnership network
- Feed ongoing research and development from core Made of Money work into these organisations

Strategic borough wide awareness raising sessions/strategic conversations

- Engage with 40 people at strategic levels in Islington in positions of influence/commissioning with regard to issues families face because of debt, financial pressure, "pester power" and advertising

4. The expected outcomes of Moneytalk Islington were:
 - To enable families to have more open communication around money and the issues it raises within the home
 - To empower parents and carers to feel in control about their finances, and its wider emotional impact
 - To improve parents' confidence to teach their children about money
 - To help children understand there are choices to be made around money and the impact of their choices on their family and their future
 - To train and support organisations in Islington to deliver the Made of Money model to low income families in their area
 - To raise awareness and understanding of the financial issues families face through strategic conversations
5. There were also two broader outcomes that are worth highlighting:
 - a. Develop the Made of Money model through innovation, for example through developing user packs for families to take away with them and innovation in the delivery of family learning sessions in partnership with the Little Angel Puppet Theatre
 - b. Ensure sustainability and a legacy in the delivery of the project so that the benefits and impacts will be sustained once the project funding and delivery is complete
6. The J.P Morgan grant was for £67,844. The financial inputs to deliver the project were as follows:

Figure 1: Moneytalk Islington expenditure by delivery strand

Expenditure element	Total	Parents Workshops	Family Learning sessions with Little Angel Theatre ¹	Train the Trainer Workshops	Strategic Conversations	User Pack ²	Other ³
Staff Costs	£36,925	£16,414	£1,316	£15,394	£853	£585	£2,364
Staff Costs - Monitoring & Evaluation ⁴	£3,699	£1,629	£134	£1,548	£87	£60	£241
Staff Costs - External Evaluation	£3,000						£3,000
Staff Costs - Marketing & Communications ⁴	£1,504	£662	£54	£630	£35	£24	£98
Volunteer Expenses	£1,140			£1,140			
Strategic Conversations	£576				£576		
Event - Islington	£3,500						£3,500
Training Related Costs	£17,500	£1,925	£2,613	£9,961		£3,000	
TOTAL EXPENDITURE - GROSS	£67,845	£20,631	£4,117	£28,673	£1,552	£3,668	£9,203

Notes:

1. The family learning element of the project which involves delivering workshops to parents alongside their children was delivered in conjunction with the Little Angel Theatre Company, and includes the development of a film to share the work.
2. The user pack refers to the development of tools for families to take away with them.
3. Other includes an external evaluation, an end event to promote the project and its impacts and the general management of the project.
4. Staff Costs of Monitoring and Evaluation and Marketing apportioned based on % of staff time to each strand.

Evaluation aims

7. The overall aims of this evaluation are as follows:
 - Identify the impact of Moneytalk Islington on beneficiaries and partner organisations including train the trainers, delivery partners and strategic partners
 - Capture learning to inform the future delivery of Moneytalk Islington
8. This is both a “process” evaluation and an “impact” evaluation. A “process” evaluation aims to evaluate how well a project has been delivered against its plan and capture learning to enhance the delivery of the project in the future. An “impact” evaluation aims to capture the impact of the project on the lives of beneficiaries, partners and the local area.

Approach to the evaluation

9. The evaluation included both qualitative and quantitative evaluation techniques. At the heart of the evaluation has been the involvement of beneficiaries, partners and staff. The evaluation methods included:
 - Reviewing data collected via training evaluation forms and other documentary evidence
 - 10 in-depth qualitative telephone interviews with beneficiaries selected at random, including a mix from across all the different workshops
 - 10 in-depth qualitative telephone interviews with partners that have been on the train the trainer course selected at random, including a mix of those that have and have not delivered the training subsequently (described in the report as train the trainer partners)
 - 5 in-depth qualitative telephone interviews with partners that have worked with Moneytalk Islington to help deliver the course selected at random, including a mix of organisations (described in the report as delivery partners)
 - 6 in-depth qualitative telephone interviews with strategic partners, including a mix from different organisations and engaged in different ways (described in the report as strategic partners)
 - 3 face to face interviews with staff delivering Moneytalk Islington
10. Discussion guides were developed to ensure a consistent and appropriate line of questioning across the different interviews and to ensure full coverage of the aims and objectives of the evaluation (these are included in the appendix).
11. This evaluation has also applied some basic Social Return on Investment techniques to help capture the impact of the project and provide a succinct financial measure of impact. It should be noted that this technique has only been applied in part, and is designed to provide a minimum measure of financial impact.

Reporting

12. The interviews were recorded. These recordings were listened back and used to conduct a thematic analysis to identify key themes and issues emerging from the evaluation. Quotes have been used to provide evidence and bring life to the findings.
13. The report is divided in to the following four sections, focusing on each of the delivery strands of the project:
 - Section 1: Family capacity building: Outputs, process, benefits and impacts
 - Section 2: Train the trainer capacity building: Outputs, process, benefits and impacts
 - Section 3: Strategic conversations: Outputs, process, benefits and impacts
 - Section 4: Summary and conclusion, including the social return on investment impact

Section 1: Family capacity building: Outputs, process, benefits and impacts

Key findings/issues:

- The project has met its broad output targets for family capacity building, although contact time with families was not as high as intended
- The project has reached key target groups including minority ethnic groups, those on low incomes and unemployed people
- Moneytalk Islington has addressed issues of importance and relevance to delivery partners
- Parents participated in the workshops because the issues it addresses were important to them
- There were some initial problems working with delivery partners around communication and support prior to running the workshops, although overall most delivery partners felt that they had been well supported
- There have been some problems around generating interest amongst service users and maintaining participation amongst service users, but this is not necessarily unique to Moneytalk Islington
- Parents enjoyed the workshops and felt that their expectations were met
- Parents rated highly the family learning workshop with the Little Angel Puppet Theatre and felt that it covered everything of importance to them
- Moneytalk Islington has helped :
 - parents to save money
 - parents change their lives
 - improve parents' knowledge about money matters
 - make parents feel more confident about managing their money
 - make parents feel more in control about their finances
 - improve communication about money within families
 - children to understand and know more about money matters and has helped change their attitude towards money
 - change behaviour around money and saving
 - build friendships and community
- There is commitment and enthusiasm from partners to deliver more workshops in the future

Introduction

- 1.1 This section focuses on the outputs, process (and associated learning), benefits and impacts the Moneytalk Islington project has had on the parents and families that have received support directly from Moneytalk Islington.
- 1.2 The key evaluation questions answered by this section are:
 - Has the project delivered against its intended outputs?

- Has the project addressed issues of importance to delivery partners?
- Has the project addressed issues of importance to parents and families?
- Has the project worked effectively with delivery partners?
- Were the workshops well received by parents and families?
- Was the Family Learning/Little Angel Puppet theatre workshops well received by parents and families?
- What benefits and impacts have there been on the lives of parents and families?
- Has the project developed effective relationships with delivery partners that can be built upon in the future?

Has the project delivered against its intended outputs?

The project has met its broad output targets for family capacity building, although contact time with families was not as high as intended

- 1.3 Figure 2 below, shows that the broad target to engage with 50 families was met with 52 families engaged.
- 1.4 There was also the intention to engage with between 5-10 fathers, with 5 fathers engaged.
- 1.5 9 workshop programmes were delivered, in partnership with 8 different organisations.
- 1.6 For each workshop programme the intention was to deliver 4-7 sessions with each parent/family. In total, 5 of the 9 workshop programmes contained a minimum of 4 sessions, which equates to a total of 15 parents that took part in at least 4 sessions, with others taking part in less. Therefore the contact time with parents/families was not as much as intended.
- 1.7 The grant application also proposed intensive 1-1 follow-up support with parents and referral to other organisations if required. In total, 4 parents received 1-1 support, although it was offered to all parents that participated.

Figure 2: Family capacity building output targets and actuals

Target	Actual
Engage 50 families	52 families engaged, including 12 as part of the Family Learning Project with the Little Angel Theatre
Engage 5-10 fathers	5 fathers engaged
Deliver 6-8 sessions to each family	2 of 9 workshops delivered over 6 weeks. Majority of parents did not attend 6 sessions
1-1 support for parents/carers, estimated take up of 1 in 5	4

The project has reached key target groups including minority ethnic groups, those on low incomes and unemployed people

1.8 Figure 3 below, shows that the majority of parents the project has engaged with are unemployed (86%) and non-white British (66%).

Figure 3: Demographic make-up of participants

Gender	51	Ethnic Group	51
Female	46	Asian – Bangladeshi	2
Male	5	Asian – British	1
		Asian – Chinese	0
		Asian – Indian	0
Age	51	Asian – Other	0
Under 25	5	Asian – Pakistani	0
25-35	27	Asian – Vietnamese	0
35-45	12	Black – African	10
45-55	7	Black – British	1
55+	0	Black – Caribbean	1
Disability	51	Black - Horn of Africa (Other)	0
Learning Disability	0	Black - North Africa	0
Mental Disability	0	Black – Other	3
No Disability	47	Black – Somali	0
Other Disability	1	Mixed - Any Other	1
Physical Disability	3	Mixed - White/Asian	0
Employment Status	51	Mixed - White/Black (African)	0
Full-Time Employed	2	Mixed - White/Black (Caribbean)	1
Part-Time Employed	5	White – British	17
Self-Employed	0	White – European	4
Student	0	White – Irish	1
Unemployed (2 Years +)	33	White – Other	6
Unemployed (6 months - 2 Years)	7		
Unemployed (Up to 6 months)	3		
Unknown	1	Not Available	3
English Proficiency	51		
Adequate	2		
Fluent	43		
None	0		
Poor	3		
Unknown	3		

Has the project addressed issues of importance to delivery partners?

Moneytalk Islington has addressed issues of importance and relevance to delivery partners

- 1.9 All the delivery partners interviewed stated that supporting families to manage their finances better is a key issue for them and felt that the Moneytalk Islington project was one way of helping to address this:

‘Financial issues are everywhere . . . especially now . . . it’s a big issue for the families and parents I work with . . . one of our focuses is to help families out of poverty and reduce debt . . .’ Delivery partner

‘Lots of our parents face financial issues . . . so I thought it would be really important for them . . .’ Delivery partner

‘It was a very relevant course to our service users . . .’ Delivery partner

Has the project addressed issues of importance to parents and families?

Parents participated in the workshops because the issues it addresses were important to them

- 1.10 Some parents interviewed said that initially they did not know much about the content of the workshops but at the end of it they felt like it had been relevant and important to them. Some other parents had been very keen from the outset to take part as they wanted help to manage their finances:

‘At the beginning I wasn’t quite sure what to expect . . . but once I found out through the introduction . . . I knew it would be really useful . . . I got a lot from it . . . for me, especially in these difficult times, money issues and debt are important . . .’ Parent

‘I went on the workshop to learn how to handle money . . . I wanted to save money . . . it helped me a lot . . .’ Parent

‘I felt that I needed to manage my money better . . . I needed to spend less . . . so when I saw the course advertised I thought it would be good for me . . .’ Parent

Has the project worked effectively with delivery partners?

There were some initial problems working with delivery partners around communication and support prior to running the workshops, although overall most delivery partners felt that they had been well supported

- 1.11 In interviews with some delivery partners and Moneytalk Islington staff there were some issues identified around communication and support prior to running the workshops. Moneytalk Islington staff acknowledged that they had underestimated the level of support that organisations new to the Moneytalk Islington project would need in setting up the workshops:

‘The problem was that the person [staff member of delivery partner] who was working with them [Moneytalk Islington] went off on long term sick . . . we didn’t know anything about it . . . so in the end we didn’t have much time to recruit people and get everything set-up . . . but they [Moneytalk Islington] were very flexible and very good at what they do.’ Delivery partner

‘It was a miscommunication . . . I met with them . . . we booked it all in . . . I then went away thinking that it would all be in hand . . . a couple of weeks later I hadn’t heard anything so I e-mailed them and didn’t hear anything back . . .but I didn’t think much of that . . . but it turns out that the person had gone on long term sick . . . no one knew anything about it . . . and this was the day of delivery . . . so we had to re-schedule it . . . which meant we could only do two weeks.’ Moneytalk Islington staff

‘Now I can say that it’s gone really well although we did have some initial frustrations with it . . . the parents work has been a real challenge . . . we underestimated the challenges there are working in a new borough . . . it’s not been the case with every school or children’s centre but it has been an issue with some . . . mainly around communication . . . In hindsight we should have done a lot more groundwork . . . in Tower Hamlets we are well known, we have close relationships with schools and their workers . . . they are very experienced at getting people to workshops and never needed our help . . . but in Islington we needed to have a much more clear and stepped approach to working with these new schools and building these relationships . . . but I think that’s definitely changed now . . . we are definitely questioning more and doing more groundwork with the people we work with . . .’ Moneytalk Islington staff

‘I had no idea that it would be so difficult . . . you expect that if you’ve agreed it with someone and said that you’d be running the course for 5 or 6 weeks that it would all be o.k . . . I’m not sure what more we could have done to be clear about the dates and what we’d agreed . . . but I guess we could have done more in hindsight to make sure the people we worked with knew exactly what we needed from them.’ Moneytalk Islington staff

- 1.12 However, in contrast, several delivery partners indicated that they felt the communication and level of support provided by the project was good:

‘I think the support I received was very good . . . they did the flyer . . . they came in to a coffee morning to promote the workshop . . . they talked to me on the phone . . . they were flexible on dates.’ Delivery partner

‘To be honest, they are very good . . . they are competent . . . very helpful and flexible . . .’ Delivery partner

‘They’re a good organisation to work with . . . I felt they were very clear about what they wanted and communicated well to me . . .’ Delivery partner

There have been some problems around generating interest amongst service users and maintaining participation amongst service users, but this is not necessarily unique to Moneytalk Islington

- 1.13 In interviews with some delivery partners and Moneytalk Islington staff there were some issues identified around generating interest amongst service users to take part in the workshops and then about maintaining that participation during the life of the workshops (this was an issue also raised by train the trainers when they came to deliver the course):

‘I think the biggest issue was around recruitment . . . and getting the right type of people to attend.’ Delivery partner

‘. . . the problem I’ve had is a cultural one in that it didn’t seem like the support workers had the same confidence or initiative to get the parents in as we are used to . . . in hindsight a little more padding out what we are going to do before would have gone some way to help . . . although I’ve tried to compare with some of the parent workers I work with in Tower Hamlets and they have more of a culture of working closely with parents, calling them, making sure they come along . . . although there were some very good individuals in Islington, it seems like there is more of a culture of this taking place in Tower Hamlets . . . so for me the numbers were disappointing, for example, one week I turned up and there were 5 women . . . and the next week there were only 2 and they were completely different people.’ Moneytalk Islington staff member

- 1.14 However, some delivery partners and Moneytalk Islington staff felt that recruitment and retention of participants was not an issue specific or unique to Moneytalk Islington:

'It is always quite difficult to get parents involved . . . the parents that I really wanted involved . . . I thought I was hitting my head up against a brick wall . . . but this is not an issue specific to Moneytalk Islington . . .' Delivery partner

'This is a really big issue [generating interest amongst parents] but you have to put a lot of work in and I know my parents and I know which ones would find it most useful . . .' Delivery partner

'I think one of the issues is that we came in at a really difficult time . . . when jobs were being cut and re-organisations being made . . . so I don't think we were always the priority for some people . . . but once we got the other side of April, when things settled down, then it got much better . . . it feels like we've turned a corner . . .' Moneytalk Islington staff

Were the workshops well received by parents and families?

Parents enjoyed the workshops and felt that their expectations were met

- 1.15 Most of the parents we spoke with enjoyed the workshops and felt that their expectations were met or exceeded. They felt that the course was well delivered, covered the issues of importance to them and could not identify how the workshops could be improved:

'I think it exceeded my expectations . . . I learnt a lot more than I expected . . . I thought it was brilliant . . . a lot of that was to do with the trainer . . . they made us all feel comfortable and it was a lot of fun . . . I don't think it could have been delivered any better . . . it covered all the issues us as parents wanted to ask . . . it was a brilliant course . . . I really enjoyed it.' Parent

'It was really good and well prepared . . . the trainer was really good . . . he took time to ask questions and answer questions . . . there's nothing that I think could be improved . . . I found it very useful and so did everybody else . . .' Parent

'It was really well delivered and it was actually fun . . . I really enjoyed it . . . I wouldn't change any of it . . .' Parent

'I think this course would be really useful to lots of people . . . it should be available to more people . . . money is a big issue for lots of people . . . it really helped me and I think it would help a lot of people.' Parent

Was the Family Learning/Angel Puppet theatre workshop well received by parents and families?

Parents rated highly the family learning workshop and felt that it covered everything of importance to them

- 1.16 All five of the parents that completed the post-workshop feedback forms rated the workshop overall as “Very good”. Likewise, all five said that they did not wish that anything else had been covered or done differently in the workshop:

‘We enjoyed it . . . it was a really good way to engage with children . . . I found it interesting and I think my child enjoyed it and learnt something from it.’ Parent

What benefits and impacts have there been on the lives of parents and families?

Moneytalk Islington has helped parents to save money

- 1.17 Most of the parents interviewed had saved money following taking part in the workshops. This practice had continued several weeks and, in some cases, several months on from the workshops finishing. The amounts saved ranged from between £20 a month to £120 a month:

‘I’m spending less . . . I’m more cautious . . . I’ve got a little girl who’s three . . . I used to just spend lots on her . . . but now I think “does she really need it” . . . now we do things that don’t cost as much . . . like going for a picnic . . . I think I save about £20 to £30 a week now . . . it’s really good . . . it’s a lot of money to me in these times . . . we are trying to save for a holiday . . . we haven’t been on holiday for a long time . . . and it would be good to save for a rainy day.’ Parent

‘I was given a spending diary . . . I realised very quickly that I was spending far too much . . . that worked really well for me . . . I’m now saving about £100 a month.’ Parent

‘I’m saving about £20 a month . . . it’s not a lot but it’s better than being in debt . . . there is no particular purpose to my saving . . . I have young children and it helps to put the money in a separate account and use it if I need it.’ Parent

‘It’s helped me . . . I’m now saving about £15 over a fortnight . . . I’m using it so that I can do more things with the kids . . .’ Parent

‘Another women said that she had stopped buying so much branded food for her family . . . and that she’d managed to save £50 per week . . . she chopped her shopping bill in half and was going to use that to take her family on holiday . . . she’d been influenced by the taste

testing . . . she'd been using her spending diary to help her . . . what was really good is that she shared all this with the others in the group . . . and she was inspiring everyone else in her group . . .'
Moneytalk Islington staff

Moneytalk Islington has helped some parents change their lives

1.18 Some parents told us that attending the workshops had a major or indeed life changing impact on them:

'The impact this is having on me and my life, my relationship with my husband, children and how I am looking and learning about personal finances and planning for our future, feels so good . . . I appreciate the money we have much more now and what we do with it . . . Life feels so much more balanced and the negative feelings of being ashamed, fearful, stressed, of never having enough and being out of control have now gone. I really appreciate having been on this life changing course and feel everyone would benefit from this fresh, new look at managing their money whatever their stage in life.'
Parent

Moneytalk Islington has helped improve parents' knowledge about money matters and made them feel more confident about managing their money

1.19 Some parents said that their knowledge and awareness about money matters had been increased by attending the workshops. Consequently, for some this made them feel more confident about managing their money. Likewise, via the post-workshop feedback forms, 11 of the 14 parents that had completed a pre and post workshop form indicated that following the workshops they felt more confident about managing their money, while two said their confidence had remained the same and one said their confidence had slightly decreased (this could be due to them being more aware about their financial situation):

'I learnt a lot more than I expected . . . I learnt about the penalties you get for taking out loans and not paying your bills on time . . . and I thought the taste test was very good . . . that made me a lot more aware . . .'
Parent

'I feel I know much more . . . in the past I might have been taken in by certain offers or deals . . . but now I feel a lot more confident about what it all means and how I can manage my money.'
Parent

Moneytalk Islington has helped make parents feel more in control and better about their finances

1.20 Some parents said that following taking part in the workshops they felt more in control about their finances. Likewise, via the post-workshop feedback forms, 10 of the 14 parents that had completed a pre and post workshop form

indicated that following the workshops they felt more in control of their finances, while two said they felt in the same amount of control and two said they felt slightly less in control (this could be due to them being more aware about their financial situation). In addition, all 13 parents that completed the question said that they felt better about their finances at the end of the workshops:

‘I feel it’s given me control . . . I always had control but now I have more.’ Parent

‘I feel a lot more in control than I ever did . . . I won’t do any hire purchases or loans anymore . . . I’ve learnt to be a lot more careful . . .’ Parent

‘All these years, since getting in and out of debt, I have always felt out of control and being controlled by money. So much emotion linked with money and not all of it good, until now. Since going on the course and having a spending diary, talking about budgets and looking at ways society encourages us to spend and borrow money, I feel like a new woman! Instead of being controlled by money, at last I feel in control of money.’ Parent

Moneytalk Islington has helped improve communication about money within families

1.21 Some parents said that following taking part in the workshops communication about money had improved with their partners and/or children. Likewise, via the post-workshop feedback forms for the family learning workshop, all but one of five parents at least agreed with statements that they now talk more about money and that they have new, more or better conversations about money, with no one disagreeing with these statements. In addition, all parents via the post-workshop feedback forms said that they felt more comfortable telling their children that they don’t have money for some things and they all felt more confident teaching their children about money:

‘It’s helped me speak with my children . . . I’m trying to teach them the value of money . . . so with their pocket money they now have to do something for it . . . at least be good . . . and do stuff around the house.’ Parent

‘I now talk a lot more to my eldest about money . . . he understands more now about why we can’t have everything he wants . . . he’s starting to value money more . . .’ Parent

‘I have gained a bit of confidence talking to my partner mainly. It was a difficult conversation, but now I have a way of putting things across

when it comes to money in a way that does not end up in an argument.’ Parent

‘I have made more effort to talk with my partner and will talk with our younger daughter.’ Parent

‘I told everyone about it . . . my friends . . . my family . . . I told my mum . . . I think it helped her . . . she had loads of loans . . . so she’s started trying to pay them off now . . .’ Parent

Moneytalk Islington has helped children to understand and know more about money matters and has helped change their attitude towards money

1.22 In the post-workshop feedback forms for the family learning workshop, all five parents agreed with statements that their child has a better understanding about where money comes from and have learnt new things about money. All but one of five parents at least agreed with the statement that their child’s attitude to money has changed:

‘She realises the value of money more than she did before . . . brands are not such a big deal to her now . . .’ Parent

‘My child now understands more about brands and advertisements.’ Parent

Moneytalk Islington has helped change behaviour around money and saving

1.23 Parents provided many examples of changed behaviour as a consequence of taking part in the workshops. This behaviour was focussed on saving money and avoiding getting in to debt. In some cases this changed behaviour extended to their children and family:

‘Rather than get buses I try to walk now.’ Parent

‘I learnt about plug switches being on costing money . . . so I switch them off now . . .’ Parent

‘We now go round turning off all the lights . . . we don’t have anything on now . . . I’ve found out more about debt and what it all means . . . we don’t get sucked in to these adverts anymore . . . I’ve stopped buying brands, I just buy supermarket brands now . . . it’s cheaper and just as nice . . .’ Parent

‘I now do the washing on the eco setting . . . and we’ve put a load of energy saving bulbs in . . .’ Parent

‘The taste testing does work . . . it’s had an impact on us . . . we tend to only buy the supermarket brands now . . .’ Parent

‘I used to throw away lots of food . . . I now try to buy less and freeze what’s not used . . .’ Parent

‘I now make my children save half of their pocket money . . . they’re happy to do it and I think it’s a good way to teach them about money and the importance of saving.’ Parent

‘I think I’m good with managing money . . . but now I try to not overspend . . . I always see if there is a cheaper version . . . and if there is and I like it, I buy it . . . I now ask myself if I really need it . . . I buy less food and clothes . . .’ Parent

Moneytalk Islington has helped build friendships and community

- 1.24 Some parents felt that the workshops had been a social outlet for them and that they had made new friends on the workshops. In addition, there was a sense that the workshops helped to bring different communities together:

‘I really enjoyed it . . . I just wish it could have gone on forever . . . I really enjoyed chatting to everyone . . . I always looked forward to the course . . .’ Parent

‘It was lots of fun . . . I made some friends there and I still speak to one of the mums . . .’ Parent

‘I think it’s good for community relations . . . there was a real mix of people from different backgrounds . . . which was good for me and good for the others.’ Parents

Has the project developed effective relationships with delivery partners that can be built upon in the future?

There is commitment and enthusiasm to deliver more workshops in the future

- 1.25 Delivery partners were committed or enthusiastic about delivering workshops in the future:

‘I would definitely be interested in delivering more . . . I understand my organisation is planning to train their staff to deliver the course across all the schools they support.’ Delivery partner

'If they can deliver in the future I would want to keep up the link . . .'
Delivery partner

'Yes, I would be interested . . . one of our service users said it was a very good course and they wished it could go on longer . . . so I think we should do it again . . . but properly next time.' Delivery partner

Section 2: Train the trainer capacity building: Outputs process, benefits and impacts

Key findings/issues:

- Output targets for train the trainer capacity building with partner organisations have been exceeded with more organisations engaged
- Moneytalk Islington has addressed issues of importance and relevance to local partners
- The train the trainer course was well received and rated overall, received high ratings for delivery, pre-course communication was highly rated, the training pack and materials were highly rated and considered useful to support future course delivery
- The course equips participants to deliver the training to their service users and participants indicated that there was a high likelihood of running the course in the future
- The train the trainer course was considered useful in helping the participants and their organisations to support their service users on a day to day basis
- There is evidence that some train the trainers have delivered the workshops to their service users successfully
- Train the trainer partners had problems generating and maintaining interest amongst service users to take part in the workshops
- Train the trainer partners have adapted the training to suit their requirements and those of their service users, which means that the workshops are not always delivered in line with the Moneytalk Islington model
- Most train the trainer partners had positive perceptions about the post-training support available from Moneytalk Islington, although there are opportunities to develop the post-training support offer
- Workshops and support provided by train the trainers have helped service users to reduce debt, save, change behaviour, improve confidence, improve communication within the family and build friendships
- Moneytalk Islington has helped train the trainer partners to improve the support and services they provide to their service users
- The train the trainer course has had a personal impact on the money management of train the trainer partners themselves
- Involvement with Moneytalk Islington has helped raise awareness about, and enhance the reputation of, Quaker Social Action amongst partners
- There is commitment and enthusiasm from train the trainers to deliver more workshops with service users and utilise the training in their day to day service delivery

Introduction

- 2.1 This section focuses on the train the trainer capacity building strand and its outputs, processes (and associated learning), benefits and impacts.
- 2.2 The key evaluation questions answered by this section are:
- Has the project delivered against its intended outputs?
 - Has the project addressed issues of importance to local partners?
 - Was the train the trainer course well delivered?
 - Are train the trainers equipped to deliver the training to their service users at the end of the course? / Are train the trainers likely to deliver the training to their service users?
 - Was the train the trainer course well received by partners who attended?
 - Have the train the trainers successfully delivered the training to their service users?
 - Have the train the trainers been effectively supported by Moneytalk Islington to deliver the workshops?
 - What benefits and impacts have there been on the parents and families supported by train the trainer partners?
 - What benefits and impacts have there been on the train the trainer partners?
 - Has the project developed effective relationships with train the trainer partners that can be built upon in the future?

Has the project delivered against its intended outputs?

Output targets for train the trainer capacity building with partner organisations have been exceeded with more organisations engaged

- 2.3 Figure 4 below shows that the target to engage with 40 individuals from 20 organisations was exceeded with 40 individuals trained from 30 organisations.
- 2.4 The range of organisations involved was wide and varied, including children's centres, schools, staff from various services across Islington Council, local social housing providers and local charities.

Figure 4: Train the trainer capacity building output targets and actuals

Target	Actual
40 individuals trained from 20 organisations	<ul style="list-style-type: none">• 40 individuals trained from 30 organisation• Delivered across 5 training courses

Has the project addressed issues of importance to train the trainer partners?

Moneytalk Islington has addressed issues of importance and relevance to local partners

- 2.5 All the train the trainer partners interviewed stated that supporting families to manage their finances better is a key issue for them and felt that the Moneytalk Islington project was one way of helping to address this:

‘These issues are really important for our service users . . . working in Islington with some of the families we work with . . . money problems and debt are a common problem . . .’ Train the trainer partner

‘As part of my work supporting schools and parents, I thought that the course and the work of Moneytalk Islington was a very good way of addressing the child poverty agenda that schools are required to address.’ Train the trainer partner

‘We work with young vulnerable people . . . all of these issues affect them . . . they all tend to be on benefits and in debt . . . we were referring people on but we felt there was more we could do ourselves.’ Train the trainer partner

Was the train the trainer course well delivered?

The train the trainer course received high ratings for delivery

- 2.6 Based on an analysis of the training evaluation forms and qualitative interviews, the train the trainer course was very well received by participants. Figure 5 below shows that the vast majority of participants rated the delivery of the course highly for being clear, pitched at the right level, pitched at the right pace and engaging:

Figure 5: Course delivery ratings

How did you find these aspects of training over the last two days? (1 = not at all to 5=totally)						
	1	2	3	4	5	Average rating
Clear (38)	0%	0%	0%	11%	89%	4.89
Pitched at right level (39)	0%	0%	3%	13%	85%	4.82
At the right pace (39)	3%	0%	3%	15%	79%	4.79
Engaging (39)	0%	0%	0%	5%	95%	4.95

Note: Number in brackets shows the number of respondents

- 2.7 The following quotes exemplify how positively the course was received and how the delivery was highly rated:

‘Two very enjoyable days spent “training”, although I’ve come away thinking that “training” isn’t normally so much fun.’ Train the trainer partner

‘Very much appreciated the informal atmosphere and the interaction of the group and how it was facilitated . . . Good to hear others’ experiences and views.’ Train the trainer partner

Pre-course communication was highly rated

- 2.8 Pre-course communication was rated highly, with an average rating of 4.71 provided by participants.

Figure 6: Pre-course communication ratings

How have you found communication and information before the course from Moneytalk Islington? (1 = poor to 5=excellent)						
	1	2	3	4	5	Average rating
Pre-course communications (38)	0%	0%	5%	18%	76%	4.71

Note: Number in brackets shows the number of respondents

The training pack and materials were highly rated and considered useful to support future course delivery

- 2.9 The training pack was rated highly, with an average rating of 4.81 provided by participants.

Figure 7: Training pack folder ratings

How helpful was the training pack folder you received? (1=not at all helpful to 5=everything I needed)						
	1	2	3	4	5	Average rating
Training pack folder (37)	0%	0%	0%	19%	81%	4.81

Note: Number in brackets shows the number of respondents

- 2.10 The following quotes exemplify how highly the training pack was rated:

‘Really excellent pack, fantastic materials and real attention to making the course as easy to run as possible.’ Train the trainer partner

‘Materials very good – would make running the workshop manageable.’ Train the trainer partner

- 2.11 A small number of participants suggested that the training worksheets could be numbered for ease of access:

'I think it would help to number the worksheets . . . it got a bit confusing when I had to refer back to them . . .' Train the trainer partner

Are train the trainers equipped to deliver the training to their service users at the end of the course? / Are train the trainers likely to deliver the training to their service users?

The course equips participants to deliver the training to their service users and participants indicated that there was a high likelihood of running the course in the future

2.12 100% of participants said that they felt equipped to deliver the Moneytalk Islington course following the training. All, except one person, said that they felt it was likely that they would run the course in the next 12 months. Figure 8 shows that 27% or 6 participants said they were likely to run it, 15 or 67% very likely to run it and just one person said they didn't know.

Figure 8: Likelihood of running the course

How likely are you to run a course within the next 12 months? (22)	
Very likely	68%
Likely	27%
Unlikely	0%
Very unlikely	0%
Don't know	5%

Note: Number in brackets shows the number of respondents. The number is less than for the previous questions, because this question and the ones following it were introduced in to the feedback forms part-way through the project

The train the trainer course was considered useful in helping the participants and their organisations to support their service users on a day to day basis

2.13 Participants felt that the course would help them support service users around money and financial issues on a day to day basis. Figure 9 shows that 95% of participants said that the course would help them "a lot" to support their service users with just one person saying that it would help them "a little".

Figure 9: Impact on day to day support to service users

To what extent will the course help you and your organisation to support your service users around money and financial issues on a day to day basis? (21)	
A lot	95%
A little	5%
Not much	0%
Not at all	0%

Note: Number in brackets shows the number of respondents.

Was the train the trainer course well received by partners who attended?

The train the trainer course was well received and rated overall

2.14 Overall the course was rated highly and well received by participants. Figure 10 shows that 91% of participants rated it as very good, with 9% or 2 participants rating it as good. No one rated it less than “good”.

Figure 10: Overall course ratings

How would you rate the training overall? (22)	
Very good	91%
Good	9%
Satisfactory	0%
Bad	0%
Very bad	0%

Note: Number in brackets shows the number of respondents.

2.15 The following quotes exemplify the positive ratings for the training:

‘I thought it was excellent . . . the course was delivered well . . . the resources were excellent . . . the resource pack is fantastic and ready to be delivered . . . the majority of the exercises are very good . . . I deliver a lot of training myself and I’ve been on a lot of training and there’s nothing I think could be done differently.’ Train the trainer partner

‘I thought it was 1st class . . . I normally do that sort of thing myself . . . the content, materials, delivery . . . it was all 1st class . . . it was everything you’d expect from a high quality adult education course.’ Train the trainer partner

‘I thought it was really excellent training, especially the resources . . . you could just go out and deliver the training without much further preparation . . .’ Train the trainer partner

‘I thought it was really good . . . the trainers were really enthusiastic . . . there were loads of good activities and they got everybody participating . . . they don’t talk at you . . . they encourage you to talk . . .’ Train the trainer partner

Have the train the trainers successfully delivered the training to their service users?

There is evidence that some train the trainer partners have delivered training successfully

- 2.16 Moneytalk Islington asks those partners that attend a train the trainer course to commit to delivering the course within 6 months of the training and to provide simple evaluation data using tools provided by Moneytalk Islington. Moneytalk Islington has found it challenging to keep abreast of the progress of train the trainers in implementing their training and delivering the workshops to their service users. However, an on-line survey and follow-up calls to train the trainers identified that 11 of the 20 that responded have attempted to deliver the workshops at least once (three have delivered it more than once), with 54 parents completing the full workshop programmes.
- 2.17 Based on information provided by the project and the qualitative interviews as part of this evaluation, we know that a number of partners have delivered the training with some success:

'They [service users] learnt a huge amount and found it absolutely fascinating . . . they just thought it [the workshop] was a good idea . . .'
' Train the trainer partner

'I just didn't stop after the session was over . . . we carried it on . . . just informally . . . they wanted to speak about all the things we'd discussed.'
' Train the trainer partner

'I thought the sessions were well received . . . they expressed surprise at some of the topics and issues.'
' Train the trainer partner

'It was excellent . . . every week they were coming back and using the information to help their lives . . . the feedback was very positive . . .'
' Train the trainer partner

- 2.18 Moneytalk Islington has not received any evaluation information to date from train the trainers that have delivered the workshops. In the qualitative interviews as part of this evaluation, train the trainer partners were asked if they had completed the evaluation forms with their service users and sent them to Moneytalk Islington. In response, several said that they had completed the evaluations and sent them to Moneytalk Islington, although the project has no record of receiving these. Therefore, it seems that train the trainers are not using the evaluation forms and/or not sending them to Moneytalk Islington. This makes it difficult for Moneytalk Islington to monitor the long-term success and impact of the train the trainer delivery strand.
- 2.19 Where train the trainer partners have not delivered the training, the main barrier cited was a lack of funding. However, there was often still a commitment to delivering the training in the future:

'I would have to bid for funding to deliver the course . . . I think there is funding available but it is just the time to do it . . . I would love to deliver it in the future and I am committed to doing so . . . I work with

families and young people for whom money skills are vital . . . it is just a matter of when, not if I deliver it . . . ' Train the trainer partner

'It is difficult trying to take it forward in the current environment . . . if my department had continued we'd have delivered it for free and schools would have been interested . . . we'd also have trained learning mentors to deliver it too . . . but now there isn't the funding or structures to do this now . . . I have tried to deliver this in some schools and at first they are very interested . . . but when you mention that there will be a small cost you don't hear anything back from them . . . ' Train the trainer partner

Train the trainer partners had problems generating and maintaining interest amongst service users to take part in the workshops

2.20 Where the train the trainer partners have delivered workshops to their service users, these have been delivered with mixed success. Several partners suggested that they had problems generating interest and maintaining participation:

'I think one of the biggest issues is trying to get people interested . . . I think they should include something on this in the training . . . how to get people interested and maintain interest as part of the course . . . ' Train the trainer partner

'It's always difficult to engage with parents through schools. I chose a school to deliver the workshop with that is quite good . . . but it was out of my control as I had to leave it up to the school to do the recruitment . . . I gave them flyers . . . spoke with the Head . . . asked them to call regularly and send reminders . . . but only five turned up for the first session and only two came back the next week . . . ' Train the trainer partner

' . . . the only area I would improve would be to include a section [in the train the trainer course] about recruiting and advertising the course . . . especially because it has money in the title which puts some people off.' Train the trainer partner

'I tried to deliver the course . . . it was well promoted . . . but I couldn't generate any interest . . . maybe it's because it was the summer . . . or something to do with the nature of money . . . it might be too sensitive a subject . . . so I've looked at finding other ways to deliver it.' Train the trainer partner

‘People couldn’t commit for the full seven weeks . . . there are lots of reasons for this . . . but it was an issue . . . it is always a problem for any training we do . . .’ Train the trainer partner

- 2.21 Some train the trainer partners suggested that there could be scope to improve the promotional materials to help improve recruitment in the future, especially with some harder to reach groups who may be uncomfortable discussing sensitive subjects:

‘I think generating interest was the biggest challenge . . . it’s a very sensitive subject . . . and I think there could be some improvements to the materials that they [Moneytalk Islington] provide and the advice they give about how to handle such an emotive subject.’
Train the trainer partner

‘I’d like the promotional material (and other material) to be more user friendly . . . more visual . . . not everybody can read English or understand some of the western concepts.’ Train the trainer partner

‘I’m not sure the flyer really sold what the course was about.’
Delivery partner

Train the trainer partners have adapted the training to suit their requirements and those of their service users, which means that the workshops are not always delivered in line with the Moneytalk Islington model

- 2.22 Where the train the trainer partners have delivered workshops they have sometimes changed the model of delivery by reducing the number of sessions to fit with their particular circumstances:

‘I think they [Moneytalk Islington] should be more flexible as six weeks is too long for a children’s centre . . . there are issues with having the facilities available for this time, parents have other things to do, we have other things to do . . . I think they should think about it being delivered over a shorter number of weeks . . . we did it over just 4 weeks. . .’ Train the trainer partner

‘I did adapt it for a teenage parents course . . . I just took out and used bits that I thought were relevant to them . . . it went down well.’
Train the trainer partner

‘I knew that I wouldn’t be able to deliver it in the full way . . . I initially ran two sessions and then ran a further two sessions with a group of different people.’ Train the trainer partner

2.23 Moneytalk Islington staff raised concerns that reducing the length of the workshops could reduce their impact:

'It's informal learning . . . so holding someone's attention for 6 weeks is quite a feat . . . but to cover the breadth of material in the course . . . doing it in 2 weeks would be difficult . . . but perhaps we could consider doing a 3 hour session over 4 weeks, maybe even 3 weeks [as oppose to 2 hours over 6 or 7 weeks] . . . 2 weeks . . . I've seen transformation . . . but as a formula I wouldn't want to do that . . . the only other way to do it is modular . . . so you'd do it over a coffee morning and speak about a specific subject . . . and then come back at a later date to talk about another topic . . . but that would still limit the amount that someone can transform themselves and their behaviour . . . so I think anything between 2 to 4 weeks is a challenge . . .' Moneytalk Islington staff

'There's an anxiety about running the workshops amongst some of these new organisations . . . they don't have the confidence that the course can be delivered over 6 weeks, but I know it can . . . if it interests people they will come back . . . if you made the course two weeks . . . would it work? Perhaps, perhaps not . . . would you get a huge impact from it . . . definitely not . . . but it could work . . . I guess it is better to get something done than nothing . . . it is good to be flexible . . . but I know the benefit of doing it over 6 weeks.'

Moneytalk Islington staff

'We've had to do it this time . . . but our general feel is that you don't get the same level of impact . . . you have some impact but not the same level . . . so it is something we'd rather not do . . . but we do need to be open to being flexible . . . I'm not saying that we wouldn't do it but we should be trying to work with people to help them deliver the full course.'

Moneytalk Islington Staff

Have the train the trainers been effectively supported by Moneytalk Islington to deliver the workshops?

Most train the trainer partners had positive perceptions about the support available, although there are opportunities to develop the post-training support offer

2.24 Most trainer the trainers felt that support was made available by Moneytalk Islington to support them to deliver the workshops:

'The support is there . . . I've just not availed myself of it . . . but it's there.'

Train the trainer partner

'The support we received was fine . . . they sent us a few e-mails and offered us some help . . . but we felt that we didn't need it . . .'
Train the trainer partner

- 2.25 However, some train the trainers felt that there were opportunities to improve the support offered. For example, by being more proactive or by bringing trainer the trainers together in to a forum so that they can share experiences, network and explore opportunities to work together:

'It would have been really nice to have them come to see you when you first deliver the training . . . I'm not talking about assessing you . . . but just coming to observe and to give you some informal help and tips . . . it would also be good to know what other people are doing and to see if there are opportunities to work together . . .'
Train the trainer partner

'The extent of the support was through e-mails . . . but I'm not sure how proactive they were . . . and also they were always really long e-mails and they always seemed to be asking for something from you . . . I just often didn't read them properly.'
Train the trainer partner

'The one area I felt there could have been an improvement around was the follow-up . . . I did receive a couple of e-mails . . . but something more formal like a meeting where they got us all together to share experiences could help . . . opportunities to network . . . or coming to see what we've been doing . . . I think that could all help.'
Train the trainer partner

'I think there is a lack of an overview . . . it almost needs an overall coordinator . . . I'm not sure how it would work but it would help for someone to coordinate which schools are worked with and let you know what other training is going on and where it is happening . . . it would be good to learn from one another's experiences . . .'
Train the trainer partner

- 2.26 There was also support for promoting a train the trainers Ning social networking space. Most had not heard of this being available (although it should be noted that train the trainers are told about the Ning social network during the training and receive an e-mail invite following the training), but most were supportive of something that helped share learning and support networking (although it might be that there is a preference for off-line support rather than on-line):

'I've not heard about it [Ning network] but it's a good idea . . . to help coordinate delivery and learn from one another . . . so it's an excellent idea.'
Train the trainer partner

What benefits and impacts have there been on the parents and families supported by train the trainer partners?

Workshops and support provided by train the trainers have helped service users to reduce debt, save, change behaviour, improve communication within the family, improve confidence and build friendships

- 2.27 Most of the trainer the trainers that delivered workshops and/or incorporated the training in to their service delivery identified benefits and impacts for their service users. These included helping people out of debt and helping people to save money:

‘I have a client who’s in a lot of debt and rent arrears . . . we’ve now done budgeting sheets and we’ve referred her on to do a debt relief order which is something we learnt about on the course . . . she was absolutely delighted . . . she’d been really stressed and couldn’t sleep . . . now it’s a lot better, she’s definitely in a better place . . . she was in a lot of debt and was facing homelessness and now she isn’t.’ Train the trainer partner

‘I had one parent who managed to save £10 a week . . . she said that was a lot of money for her . . . she told me that she’d come on the course to save money and she’d achieved that . . . she was really happy . . .’ Train the trainer partner

- 2.28 There were examples of the workshops and support helping service users to change their spending behaviour and attitude towards money:

‘I had one of the participants come to me and tell me that they had changed their shopping habits . . . they said that they were no longer buying branded goods . . .’ Train the trainer partner

‘Some admitted that they’d brought things from Brighthouse and were paying really high levels of interest . . . it was a big thing for them to admit . . . I know that some of them vowed to stop using it [Brighthouse] now they knew how much it was costing them.’ Train the trainer partner

- 2.29 There were examples of the workshops and support helping service users to improve communication within the family about money:

‘I had one person say that they felt more confident and comfortable speaking with their children about money . . . I had someone else telling me about how she had started talking to her husband about money . . .’ Train the trainer partner

‘One of my participants told me that the biggest thing for her was learning to say “No” to her children . . . she said that she’d always found it difficult to say “No” as it made her feel like she was a bad parent . . . but after she’d stopped buying things for her children all the time she found that she started to save money . . . she told me that one night her husband said to her “why are you not asking for money . . . you always ask for money” . . . she explained to him why and also gave him some good tips about how to save money . . . apparently he was keen to find out more . . .’ Train the trainer partner

‘. . . she and her partner ran their own company . . . she said that she tended to spend too much but didn’t know where all her money went and it was causing arguments with her husband. She started using the spending diary . . . it helped her track where she was spending her money and it helped her speak to her husband about what she’d been doing with her money.’ Train the trainer partner

- 2.30 There were examples of the workshops and support helping service users to improve their confidence:

‘It had a really big impact . . . one of them was very quiet at the start . . . it emerged that she’d lost her job two years ago and now lacked her own money and was a full-time mum with two children . . . I noticed quite a dramatic impact on her in terms of her confidence by the end of the course . . .’ Train the trainer partner

- 2.31 There were examples of the workshops and support helping to build friendships:

‘Several of the people that took part said that they’d really enjoyed it . . . they said they’d made friends and intended to stay in touch with one another . . . as far as I know they have stayed in touch.’ Train the trainer partner

What benefits and impacts have there been on train the trainer partners?

Moneytalk Islington has helped train the trainer partners to improve the support and services they provide to their service users

- 2.32 Several of the train the trainer partners have incorporated the learning from their training in to their day to day service delivery and in to that of their colleagues and organisation, which has had positive outcomes for their service users:

'I've trained colleagues in the organisation too . . . we use it in 1-1s and in drop-in sessions . . . it has definitely helped us provide better advice and support to our clients . . . we have definitely helped some of our clients manage their money and debts better and help them understand the importance of budgeting . . . in the past we tried to provide some advice or we'd refer our clients on which we still do . . . but our initial advice and support is so much better and informed . . . so I'd say that it's been very helpful . . . and has had a positive impact on our work and our clients.' Train the trainer partner

'I trained three of my colleagues and they now incorporate it in to what they do . . . just last week I had someone come in who has energy and money debts . . . she had debts for lots of things such as store cards and I was able to talk to her about this and help her to prioritise payments and signpost her to other support . . . in the past we would just have helped her with her energy debts and left it at that . . . but we can do a lot more now.' Train the trainer partner

'Every one of my class will have a one hour slot out of 20 lessons on this sort of thing . . . we are already doing this but now I can run this myself rather than bring someone in from outside . . . I have also started to incorporate it in to some of my ICT classes . . . just to get people thinking . . . ' Train the trainer partner

'I think the training has an impact way beyond delivering courses . . . I regularly get parents come to me with money problems . . . I used to try to provide advice before but now I provide much better advice, I feel much more comfortable giving that advice and I now know who best to refer on to.' Train the trainer partner

'I've definitely used it in my day to day work . . . I'm definitely more confident and knowledgeable about working with families on finance and giving advice and referring people to get more support.' Train the trainer partner

'It's helped me a lot . . . I got very good information from the course . . . I keep it in my draw to provide day to day advice . . . I've used some of what I learnt in other workshops too and at my coffee mornings . . . it's helped me provide advice, sometimes people ask me about their bills and what to do and I'm now better at helping them . . . since I've been on this course I've made more referrals . . . ' Train the trainer partner

The train the trainer course has a personal impact on the money management of train the trainer partners

- 2.33 Several of the train the trainer partners felt that they personally gained from being on the course and that it had a positive impact on their attitude and behaviour around money:

‘It has made me a lot more aware . . . I don’t keep electrical things on standby at home . . . now when I go shopping I go for quality rather than quantity . . .’ Train the trainer partner

‘The training was really fabulous . . . personally I found it really useful and interesting . . . I spoke with all my colleagues and family about it and they found some of the hints and tips useful.’ Train the trainer partner

‘It definitely had a personal impact . . . I actually did a budget and for the first time in my life I’m actually saving!’ Train the trainer partner

‘Yes . . . it did have an impact on me . . . I’ve known for a long time that I needed to sort my money issues out . . . that’s one of the reasons I haven’t delivered the course yet . . . before you can deliver the course you need to be an example to others.’ Train the trainer partner

Involvement with Moneytalk Islington has helped raise awareness about, and enhance the reputation of, Quaker Social Action

- 2.34 Several of the train the trainer partners said that going on the course and working with Moneytalk Islington had raised their awareness about QSA:

‘I do know more about what QSA do now . . . and they do some really good things . . .’ Train the trainer partner

‘I now feel like I know more about Quaker Social Action and what they do . . . I’d like to continue working with them.’ Train the trainer partner

‘Before all this I wasn’t aware of them [QSA] . . . but they do some amazing things.’ Train the trainer partner

Has the project developed effective relationships that can be built upon in the future?

There is commitment and enthusiasm to deliver more workshops with service users and utilise the training in day to day service delivery

2.35 Train the trainer partners were committed and enthusiastic about delivering workshops in the future and using the training in their day to day service delivery:

‘We plan to deliver two short days in the future . . . so we’re going to adapt it . . . with possibly a full course to run in September . . . the short course may be a bit of a taster session for the longer course . . .’ Train the trainer partner

‘I will do more in the future . . .’ Train the trainer partner

‘I don’t know whether I will actually deliver any more workshops . . . but I will definitely use what I’ve learnt in my day to day work . . . it has been really valuable for that . . .’ Train the trainer partner

‘If there were anymore train the trainer courses we would try to send some of our other colleagues on it . . . and I’m thinking about training up some other parts of the organisation so that they can use it in their daily work . . .’ Train the trainer partner

2.36 However, some train the trainer partners identified a lack of funding likely to prevent some local schools and organisations from taking part:

‘I do think it needs to be rolled out massively . . . I feel quite committed to helping this happen . . . but the schools are very reluctant to spend at the moment . . . it may be better next year . . . there is an appetite but some schools lack resources and staff to help deliver it.’ Train the trainer partner

‘Definitely . . . I would like to deliver it again . . . but it requires a lot of work with schools to buy-in to it . . . you need to show the value it has to them and their educational outcomes . . . you need to link it to their family learning programmes . . . I think you need to sell it to the leadership in schools . . . not just to an individual school but to the leadership across all schools so that it gets delivered as standard across the borough.’ Train the trainer partner

Section 3: Strategic conversations: Outputs, process, benefits and impacts

Key findings/issues:

- Output targets for strategic conversations/awareness raising have been exceeded with more individuals engaged than intended
- The Moneytalk Islington project has addressed issues of importance and is considered strategically important by local strategic partners
- Moneytalk Islington was well received by strategic partners and considered effective in its delivery
- The strategic conversation lunches were considered innovative and positive ways to engage partners
- Benefits and impacts of this strand include addressing gaps in local service delivery, increasing awareness of Moneytalk Islington and the importance of the issues it is trying to address, developing partnerships and enhancing the reputation of Quaker Social Action
- There is support (and funding) for the continued delivery of Moneytalk Islington and for it to be delivered to new audiences

Introduction

- 3.1 This section focuses on the Strategic conversation/awareness raising element of the project and its outputs, processes (and its associated learning), benefits and impacts.
- 3.2 The key evaluation questions answered by this section are:
- Has the project delivered against its intended outputs?
 - Has the project addressed issues of strategic importance to local strategic partners?
 - Has the project been well received by local strategic partners?
 - Have the strategic conversation lunches been well received by participants?
 - What benefits and impacts have been achieved through the strategic conversations and awareness raising activity?
 - Has the project developed effective relationships with strategic partners that can be built upon in the future?

Has the project delivered against its intended outputs?

Output targets for strategic conversations/awareness raising have been exceeded with more individuals engaged than intended

- 3.3 Figure 11 below shows that the target to engage with 40 individuals via the strategic conversations and awareness raising strand of the project has been exceeded, with 121 individuals engaged via a variety of mechanisms.

Figure 11: Strategic conversations/awareness raising output targets and actuals

Target	Actual
40 individuals engaged	<p>121 individuals engaged as follows:</p> <ul style="list-style-type: none"> • 22 through strategic conversations lunch • 25 through smaller presentations that allowed for dialogue and 1:1 meetings i.e.: <ul style="list-style-type: none"> – Islington Debt Coalition Presentations – School Home Support presentation – 1:1 meeting with Islington Probation Services – Other 1:1 or small group meetings • 74 through larger presentations e.g.: <ul style="list-style-type: none"> – Islington People's Rights members

Has the project addressed issues of strategic importance to local strategic partners?

The Moneytalk Islington project has addressed issues of importance and is considered strategically important by local strategic partners

3.4 All of the strategic partners interviewed felt that debt, low incomes and financial illiteracy were major issues to be addressed in Islington. There was also a strong view that there is a lack of activity currently in Islington that adopts a preventative approach. Consequently, some strategic partners felt that Moneytalk Islington was addressing an important gap in local service delivery and was a good fit with local strategic aims:

‘The issues of debt, financial problems and lack of financial literacy are major issues in Islington . . . the work of Moneytalk Islington compliments the existing work that is going on in Islington . . . there is not much going on that has a focus on prevention . . .’ Strategic partner

‘There’s a huge problem here . . . although we are only scratching the surface, the work of Moneytalk Islington is very important . . . it fills a gap . . . it is about prevention and education which is important . . . a lot of our current work in this area is at the crisis stage . . . so Moneytalk Islington is an important alternative to this.’ Strategic partner

Has the project been well received by local strategic partners?

Moneytalk Islington was well received by strategic partners and considered effective in its delivery

3.5 All of the strategic partners interviewed felt that Moneytalk Islington is positive for the local area and that its delivery has been effective:

‘I’ve been really impressed with what they do . . . they provide real creativity . . . and I’ve heard that they’ve done a very good job on the ground.’ Strategic partner

‘I think it’s been a very successful project . . . my dealings with them have always been positive . . . and I’ve heard good things about them from some of my colleagues who have worked with them . . .’ Strategic partner

‘I sometimes find that we receive proposals and applications for funding from quite a lot of organisations that can’t deliver on the ground . . . but that’s not the case with Moneytalk Islington . . . they do what they say they are going to do . . . I think they’ve delivered well.’ Strategic partner

Have the strategic conversation lunches been well received by participants?

The strategic conversation lunches were considered innovative and positive ways to engage partners

- 3.6 As part of the Strategic conversations/awareness raising strand of the project, two free lunches were held with invited strategic partners to discuss financial inclusion issues. The strategic partners who attended these lunches all felt that it was an innovative and effective way to engage with them. Some felt it was brave and a positive way to incentivise participation, others felt that it provided space and the opportunity to think and talk and some others felt that it was a positive way to find out what other organisations in the local area were doing:

‘I felt it was an unusual way to approach a common problem . . . it is not every day that you get offered a free lunch . . . I get invited to lots of things but normally I do not have the time or inclination to take part . . . but this seemed different . . . I think it worked . . . the discussions were very good . . . I felt like I got a good sense of what they [Moneytalk Islington] do and it was also a good chance to network and find out what other people are doing in the area . . . I’m not sure I’d go again as I’m not sure what more I’d get out of it . . . but it was good as a way of starting things off . . .’ Strategic partner

‘I thought it was really brave . . . it was a really interesting way to engage people . . . it was actually a bit of a luxury for me to be in an environment where I had the space and time to really think about the issues . . . it did increase my awareness, especially of the other partners that are out there we could work with in the future . . .’ Strategic partner

‘It was good . . . it was a bit different . . . it was good to do it in an informal way . . . I thought the discussions were interesting . . . and it was good to meet different people and find out what they are doing to address some of these issues . . .’ Strategic partner

What benefits and impacts have been achieved through the strategic conversations and awareness raising activity?

Moneytalk Islington has helped address gaps in service delivery

- 3.7 The previous commentary and quotes have identified that strategic partners felt that Moneytalk Islington has helped address important gaps in service delivery:

‘Islington is a strange area . . . it has some really deprived communities . . . these issues are really important to us . . . we have a Fairness Commission and a Debt Coalition . . . I think the work of the debt coalition has been a bit patchy . . . when Moneytalk Islington came along the work around financial literacy helped fill a gap . . . I think it’s a good fit with the work that we’re [Islington Debt Coalition] trying to do.’ Strategic partner

Moneytalk Islington has succeeded in raising the profile about its work and promoting the importance of the issues it is trying to address

- 3.8 In addition, some strategic partners felt that their engagement with Moneytalk Islington had served to enhance awareness of the project and the issues it is trying to address:

‘I certainly feel more aware of what the issues are and the work of Moneytalk Islington to address this . . . I think it will influence the work we do and how we apply for future funding . . .’ Strategic partner

‘I think it’s had a good impact, I think it is a project that is now well known and considered . . .’ Strategic partner

Moneytalk Islington has worked effectively in partnership with local organisations

- 3.9 Some strategic partners felt that Moneytalk Islington had helped to build local partnerships and has worked effectively in partnership:

‘I think they’ve [Moneytalk Islington] been very good at building partnerships and making things happen on the ground . . . they’ve worked well in partnership with us [Islington Debt Coalition]’ Strategic partner

‘It opened my eyes up to all the different organisations that are out there . . . I think we could make more referrals for our families to some of these organisations . . . so taking part in the strategic conversations has had an impact on our work . . . it has helped us to network and develop some practical partnerships.’ Strategic partner

Moneytalk Islington’s strategic conversations have helped to raise the profile, and enhance the reputation, of Quaker Social Action

- 3.10 Some strategic partners felt that their engagement with the project had increased their awareness about, and enhanced the reputation of, QSA:

‘I feel that it gave me a greater awareness about QSA and what they do . . . I personally support their work and focus . . . it felt like they were listening to what’s going on in this area . . . I thought that was a positive start . . .’ Strategic partner

Has the project developed effective relationships that can be built upon in the future?

There is support (and funding) for the continued delivery of Moneytalk Islington

- 3.11 All strategic partners interviewed felt that Moneytalk Islington should continue working in Islington. Consequently, the Islington Debt Coalition has secured funding for the project to continue until at least March 2012 and has invited QSA to be a partner in a bid which would secure long-term funding for delivery in Islington:

‘We’ve asked for them to continue working with families and to do the train the trainer work . . . we’d like to give them more time to do their work . . . we feel they have only just got started and it would be wrong to stop it now and lose all their good work . . . we have also invited QSA to be part of a bid . . . it is still some way off . . . but if successful that is a three year programme . . . we are very confident that we would want QSA to continue working with us during this time.’ Strategic partner

‘I think the project is really unique . . . it doesn’t just tackle the practical side but also the emotional side . . . I think it is a good model and one that should continue here.’ Strategic partner

‘I hope they continue . . . we spend a lot of time fire fighting . . . but we need to spend more time on prevention and education . . . Moneytalk Islington fits with this . . .’ Strategic Partner

Some partners felt that the project could be targeted at new audiences

3.12 Several strategic partners felt that there was an opportunity for the project to target new audiences such as younger people and homeless people and provide training to front-line Local Authority and public sector customer service staff:

‘I think there is an opportunity for them to do even more here . . . I would be really interested to see if they could work with other key groups . . . young people . . . homeless people . . . these are some of the groups that would really benefit from their work.’ Strategic partner

‘I think it would be good for staff to have training in this area . . . to provide support at the front-line to people when they come to see us . . . they often come with a range of problems and we should be able to provide them with more support beyond our core advice and services.’ Strategic partner

Section 4: Summary and Conclusion: Key findings, The SROI impact and learning for the future

Summary of key findings

- 4.1 Overall, Moneytalk Islington has been an effective and successful programme. By way of summary, there are five major evaluation findings:
- Across all three delivery strands, Moneytalk Islington has met or exceeded its intended output targets. Although, there has been some shortfall against the intended amount of contact time with parents and families.
 - Across all three delivery strands, Moneytalk Islington has addressed issues of importance to partners and families.
 - Across all three delivery strands, the practical delivery of Moneytalk Islington has been well received and highly rated. This includes the delivery of strategic conversation lunches, train the trainer courses and Moneytalk Islington workshops to parents and families.
 - There has been a wide and notable impact of Moneytalk Islington on partners and families. Intended outcomes have been met, as well as some unintended outcomes achieved. Moneytalk Islington has helped :
 - parents to save money
 - parents change their lives
 - improve parents' knowledge about money matters
 - make parents feel more confident about managing their money
 - make parents feel more in control about their finances
 - improve communication about money within families
 - children to understand and know more about money matters and has helped change their attitude towards money
 - change behaviour around money and saving
 - build friendships and community
 - train the trainer partners to deliver workshops and support their service users to reduce debt, save, change behaviour, improve confidence, improve communication about money within families and build friendships
 - train the trainer partners to improve the support and services they provide to their service users on a day to day basis
 - train the trainer partners with their own personal money management
 - strategically address gaps in local service delivery
 - strategically raise awareness of the importance of financial literacy
 - develop effective strategic and practical partnerships
 - raise awareness and enhance the reputation of Quaker Social Action
 - Moneytalk Islington is a sustainable model and has built a legacy for the future by:

- Generating strategic and funding support
- Building the capacity of individuals and organisations to deliver the workshops through train the trainer capacity building
- Generating a commitment and enthusiasm for future delivery amongst delivery and train the trainer partners
- Incorporating Moneytalk Islington practice in to the everyday service delivery of train the trainer partners

Social return on investment impact

4.2 As part of this evaluation, we have also applied some basic Social Return on Investment (SROI) techniques to help capture the impact of the project and provide a succinct financial measure of impact. A social return on investment approach to evaluation is a powerful way of capturing the full impacts of a project including the economic, social, health and environment impacts. It then integrates those impacts together and presents that information in a financial format. It should be noted that this technique has only been applied in part, and is designed to provide a minimum measure of financial impact.

4.3 The measure of impact has been calculated by:

- Asking parents interviewed to identify how much money they estimate they now save per month based on the change in their approach and attitude towards money and changes in their behaviour around money.
- Extrapolating the average saving across all parents worked with through direct delivery of Moneytalk Islington as well as an estimate of the number of parents worked with by train the trainer partners.
- Figures have been annualised, although there is no evidence to suggest that the impact does not continue beyond a year following completion of attending the workshops or that train the trainers will not deliver workshops in subsequent years.

4.4 The measure of impact does not include the following which are likely to have a financial impact and therefore the overall financial measure should be seen as a minimum level:

- We have not included a measure for any impact achieved where train the trainers have supported service users on a day to day basis due to the difficulty in quantifying the number and type of support provided.
- We have not included a measure for any impact achieved where service users have been referred on to other services for support by partners or directly by Moneytalk Islington due to difficulty in quantifying the number and type of referrals and their subsequent impact.
- We have not included a measure for any of the friendship building/community development impacts due to the lack of a financial proxy and as these are relatively minor impacts resulting from the workshops.
- We have not included a measure for any impact generated as a result of informal knowledge sharing by individuals with friends and colleagues which

may have led to some changes in their behaviour. We have some evidence that this has happened, but it is difficult to quantify.

- We have not included a measure for the personal impact the train the trainer courses had on the train the trainers themselves.
- We have not included a measure for any impacts generated by the strategic conversation strand of the project as these are currently less tangible and uncertain.
- We have not included a measure for the long term impact that enhancing the awareness and the reputation of QSA may have on future funding generated by QSA as this is currently unknown.

4.5 Based on our interviews with parents, we have calculated the following:

- On average 4 in 5 said that they achieved a financial saving as a result of changes to their approach and attitude to money and changes in their behaviour following completion of the Moneytalk Islington workshops.
- On average a minimum saving of £50 a month or £600 per annum was reported by those parents that saved.
- Based on 40 of the 52 parents that attended Moneytalk Islington making an average saving of £600 a year, this estimates a total financial saving from the direct delivery to parents and families equivalent to £24,000 per annum
- Extrapolated to train the train delivery, 11 out of 20 train the trainer partners that provided updates to Moneytalk Islington successfully delivered the workshops to a total of 54 participants. Across all the train the trainers this equates to an average of 22 of the 40 train the trainers delivering the training to a total 108 participants. If four in five of the 108 participants make a saving of £600 per annum, this equates to 86 participants making a total saving from train the trainer delivery equivalent to £51,600 per annum.
- Therefore, the overall financial impact of the project based on the assumptions above is that a minimum of £76,600 per annum was saved by parents as a result of taking part in Moneytalk Islington workshops over the 12 months duration of the programme.
- The total cost of delivering the family capacity building and train the trainer capacity building strands of the project was: £53,421 per annum. Therefore, the ratio of impact is that for every pound spent by the project, it generated a minimum impact ratio of: £1.43p for every £1 spent. Or in other words, for every £1 spent by Moneytalk Islington over the 12 months of the programme, parents that took part in the workshops saved £1.43p.

Learning points for the future

- 4.6 An important part of this evaluation was to identify learning to inform the future delivery of the programme. This evaluation has identified six key learning points for the future delivery of Moneytalk Islington:

- **More ground work and hand holding when working with new delivery partners, especially when working in a new area**

Both Moneytalk Islington staff and delivery partners identified issues with setting up workshops and recruiting participants. More intense, staged and hands on support with new delivery partners to support them in the set-up and recruitment would help overcome these issues.

- **Ensure advice and discussion around recruiting participants and maintaining participation is provided to train the trainers at the appropriate time**

Both delivery and train the trainer partners identified recruitment and maintaining participation as one of the biggest challenges to delivering an effective workshop. Several train the trainers suggested that this issue should be discussed and included in the train the training course. However, this issue is covered during the train the trainer courses, but it appears to have not resonated with some participants at the time. Therefore, it suggests that follow-up advice and support around recruitment and participation may be required as and when train the trainers are planning and delivering their own courses.

- **Review recruitment materials and guidance to ensure they promote the workshops effectively**

Some delivery and train the trainer partners suggested that the recruitment materials did not sell the workshops effectively and did not overcome sensitivities that some people feel when talking about money which may prevent them from participating. Some parents said that they did not really know what the workshops were about before they attended the first session.

- **Ensure that train the trainers are provided with sufficient follow-up support and promote both on-line and off-line sharing and networking opportunities**

Moneytalk Islington does provide follow-up support and makes it clear that it is available for advice and support as and when needed. However, some train the trainers felt that more proactive follow-up support could be provided (although many felt that they did not need support or that they were aware that support was available if they needed it). Several train the trainers felt that there should be opportunities for them to share experiences, coordinate delivery and network with other train the trainers. There was support for this to be both off-line through face to face meetings as well as interest in becoming a member of a Ning social network space for Moneytalk Islington (although it should be noted that train the trainers are told about the Ning social network during the training and receive an e-mail invite following the training).

- **Ensure that records are kept of the number and impact of workshops delivered by train the trainers**

Moneytalk Islington does attempt to monitor the progress of train the trainers in implementing their training and delivering their workshops. However, this has proved challenging and although there was some information available from Moneytalk Islington about the progress of train the trainers, it was not comprehensive. As part of this, Moneytalk Islington had not received any participant evaluation forms from the workshops delivered by train the trainers, thus making it difficult to monitor the long term success and impact of the train the trainer programme.

- **Review the evaluation and monitoring forms and system for the workshops delivered directly to parents and ensure that parents complete a post-workshop evaluation**

There is scope to improve the monitoring information available from Moneytalk Islington to measure the success and impact of the workshops delivered directly to parents and families. Not all of those parents engaged by Moneytalk Islington completed the post-workshop evaluation form and the monitoring forms and system are not capturing the full impacts of the workshops.

Appendices

Moneytalk Islington In-depth Telephone Interviews: Beneficiaries Discussion Guide

Process and logistics

- Interviews to last c45-60 minutes
- Interviews will be via telephone
- Interviews will be held at time convenient for participants
- Participants will be given a financial incentive to thank them for their time and effort in participating
- 10 interviews will take place with a mix of families/beneficiaries

Overall aims of in-depth interviews:

- Identify the reasons and expectations about taking part in the project
- Gather perceptions about the experience of taking part in the project and support provided by Moneytalk Islington, and areas for improvement
- Capture the direct benefits and impact of being part of the project
- Discuss the wider/indirect benefits and impact of being part of the project
- Identify areas for further support/gaps in support

Discussion Guide

Introduction (c2 mins)

Key points to note

- Background to study – why we're here and some of the things we plan to discuss
- Public Perspectives' role and background
- Stress anonymity and confidentiality
- Set ground rules – no right or wrong answers, honest and open
- What happens to the information
- Any questions?

Key lines of questioning

Warm-up (c2 mins)

- Just so that I can get to know you a little, it would be helpful for you to tell me a little about yourself e.g. a bit about your family, what you do with yourself etc?

Reasons for taking part in the project (c10 mins)

- Why did you take part in the workshop?
- What were your expectations about taking part?

Prompt:

- What did you hope to get out of it?

Perceptions of the project (c10 mins)

- What do you think about the Moneytalk Islington workshop?

Prompt:

- What was good?
- What could have been done better or differently?
- What did you think about the content? (e.g. at right level, interesting?)
- What did you think about the delivery? (e.g. clear, pitched at the right pace, effective, knowledgeable?)

- To what extent did the project meet your expectations?

Benefits and impact of taking part in the project (c20 mins)

- What has been the benefits and impacts on you and your family of taking part in the project?

Prompt:

- What impact has it had on the way you manage money?
- What impact has it had on your knowledge about money and finances?
- What impact has it had on your skills to manage your finances?

- What impact has it had on how comfortable you feel talking about money and finances with your family?
 - What impact has it had on how comfortable you feel talking to your children about money?
 - What impact has it had on how comfortable you feel about talking to banks and other businesses about money matters?
 - What impact has it had on how in control you feel about money and your finances?
 - What impact has it had on how confident you feel to manage your money?
 - Attitude to Money
- What have been the benefits and impacts on your family, including your children?

Prompt:

- What impact did the family learning sessions have? (Not all will have had—only at schools / orgs, not children's centres which all have been so far)
 - What did your children say about taking part and what they got out of it?
 - Have you shared what you've learnt with others in your family, friends or neighbours?
- What has changed, if anything, in your life and managing money as a result of taking part in the project?
(Quantify if possible changes financially)

Prompt:

- What changes have happened in your approach to saving money?
 - What changes have happened in the management of any debts you may have?
 - What changes have happened in your approach to buying and consuming things or spending money?
 - Has the project encouraged you to review your bills? Review your energy use? Review your utility providers?
- What wider impacts have there been in taking part in the project?
- Prompt:
- What impact has it had on the way you feel about yourself?
 - What impact has it had on your life in terms of looking for work/getting a job?
- Overall, what sort of impact would you say the project has had on you and your family?
 - If you had to put a figure on it, how much better off would you say you are now financially than you were before taking part in the project (per week?)?

Identify areas for further support (c5 mins)

- What further support would help you get more out of the project?

Prompt:

- Different issues covered in the course?
- More/different follow-up support?
- Were there any gaps in the support you received?

Summing up (c5 mins)

- Is there any thing else you would like to say?
- What is the one big message you would like us to take away from our discussion?
- Facilitator to sum up the key messages identified from the discussion to sense check that understood correctly
- Facilitator to outline next steps – what will happen to the information
- Any final questions?
- Thank for taking part

Moneytalk Islington In-depth Telephone Interviews: Partner Training Organisations Discussion Guide

Process and logistics

- Interviews to last c30-45 minutes
- Interviews will be administered on the telephone
- Interviews will be held at time convenient for Partner/Beneficiary
- 10 interviews will take place with partner training organisations

Overall aims of in-depth interviews:

- Gather perceptions about the quality and usefulness of the training courses and support provided by Moneytalk Islington
- Discuss the organisation's experience of delivering the training programme
- Identify any barriers to delivering the training and solutions to overcome these
- Discuss the impact on the knowledge, skills and support provided by the individual and organisation on an everyday basis to their service users
- Discuss the wider impact of the training on the organisation, including any cultural change and links with other service providers

Discussion Guide

Introduction (c2 mins)

Key points to note

- Background to study – why we're here and some of the things we plan to discuss
- Public Perspectives' role and background
- Stress anonymity and confidentiality
- Set ground rules – no right or wrong answers, honest and open
- What happens to the information
- Any questions?

Key lines of questioning

Warm-up (c2 mins)

- Just so that I can get to know you a little, it would be helpful for you to tell me a little about your role and the work of your organisation

Reasons for taking part in the project (c5 mins)

- Why did you take part in the project?

Prompt:

- How important are the issues covered by Moneytalk Islington to your organisation?

- What were your expectations about taking part?

Prompt:

- What did you hope to get out of it?

Perceptions of the training (c5 mins)

- What do you think about the Moneytalk Islington training?

Prompt:

- What did you think about the content of the training? (e.g. at right level, interesting?)
- What did you think about the delivery? (e.g. clear, pitched at the right pace, effective, knowledgeable?)
- How did you find communication and information with QSA before and after the course?
- How did you find the training materials?
- How useful was the training to you as an individual and an organisation?
- Is there anything that you would have liked done differently?

Organisation's experience of delivering the training (c15 mins)

- What has been your experience in delivering the training to your service users? (clarify how many sessions? By whom? When? And how many participants? What type of participants?)

Prompt:

- How did you find?:
 - o Generating interest amongst your service users? (Get detail on numbers attending)
 - o Managing the logistics?
 - o Delivering the sessions?
 - o Maintaining participation? (Get detail on numbers attending)
 - o What support would help you better deliver training in the future?
 - o Do you intend to deliver further training in the future? (If so, when, how often, how many?)
- What has been the impact on your service users? (ask for evaluation information if not already provided)

Prompt:

- How generally received?
 - Impact on confidence?
 - Impact on communication?
 - Impact on control?
 - Wider impact on managing money?
 - Do you have any specific examples of impact on service users?
- If you have not delivered training, why?

Prompt:

- What have been the barriers?
- What would help you overcome these barriers?

Impact on everyday service delivery (c10 mins)

- How has the training improved the capacity of your organisation to support service users on an everyday basis on similar issues?

Prompt:

- Understanding?
 - Knowledge?
 - Skills?
- How has the training changed the way you support service users on an everyday basis?

Prompt:

- If it's changed your approach, how many people do you think you are supporting informally over an average week?
- How has the training changed your own personal approach to managing money?

Prompt:

- What impacts has it had on you personally?

Wider impact of the training on the organisation (c5 mins)

- Have there been any other impacts on your organisation and the way you do things?

Prompt:

- Links with new/other service providers enhanced?
- Changed organisation's approach/culture to supporting service users on these issues?
- Improved awareness of QSA and what it does?
- Have you heard of and have you taken part in the Ning network (on-line/social network network for participants)? If yes, what are your thoughts on it? If not, why not?

Summing up (c5 mins)

- Is there any thing else you would like to say?
- What is the one big message you would like us to take away from our discussion?
- Facilitator to sum up the key messages identified from the discussion to sense check that understood correctly
- Facilitator to outline next steps – what will happen to the information
- Any final questions?
- Thank for taking part

Moneytalk In-depth Telephone Interviews: Partner Delivery Organisations Discussion Guide

Process and logistics

- Interviews to last c30-45 minutes
- Interviews will be administered on the telephone
- Interviews will be held at time convenient for Partner/Beneficiary
- 5 interviews will take place

Overall aims of in-depth interviews:

- Discuss the organisation's experience of working with the Moneytalk Islington project
- Identify positives and negatives and areas for improvement in the process of setting up the training
- Discuss proxy perceptions about the benefits and impacts of the training taking place with their service users
- Discuss the wider impact of the training on the organisation, including engaging with new service users, learning from the methods of engagement and developing new relationships with partner organisations

Discussion Guide

Introduction (c2 mins)

Key points to note

- Background to study – why we're here and some of the things we plan to discuss
- Public Perspectives' role and background
- Stress anonymity and confidentiality
- Set ground rules – no right or wrong answers, honest and open
- What happens to the information
- Any questions?

Key lines of questioning

Warm-up (c2 mins)

- Just so that I can get to know you a little, it would be helpful for you to tell me a little about your role and the work of your organisation

Perceptions of the Moneytalk Islington project (c10 mins)

- Why did you work with the project?

Prompt:

- How important are the issues covered by Moneytalk Islington to your organisation?
- What were your expectations?
- What benefits did you expect for your organisation and your service users?

- What was your experience of working with the project?

Prompt:

- What support did you provide? Quantify in terms of space, sessions, numbers?
- What worked well in setting up the training?
- What was challenging in setting up the training?
- How easy was it to generate interest amongst your service users?
- What were the biggest recruitment challenges and how could these be overcome?
- How was your on-going contact and support from/with the project? Were there any challenges or areas for improvement here?
- What would help it work better in the future?

- What help could you provide the project in the future?

Prompt:

- Quantify support in terms of space, sessions, numbers?

Benefits and impacts on service users (c10 mins)

- What do you think has been the benefit and impact of the project on the service users that took part?

Prompt:

- How generally received?

- What levels of participation over duration of training?
- Impact on confidence?
- Impact on communication?
- Impact on control?
- Wider impact on managing money?
- Do you have any specific examples of impact on service users?

Wider impact of the training on the organisation (c10 mins)

- Have there been any other impacts on your organisation and the way you do things?

Prompt:

- Engaging with new service users?
- Learning from the methods of engagement to bring new service users in to the organisation?
- Links with new/other service providers enhanced?
- Changed organisation's approach/culture to supporting service users on these issues?
- Awareness of QSA and the services it provides?

Summing up (c5 mins)

- Is there any thing else you would like to say?
- What is the one big message you would like us to take away from our discussion?
- Facilitator to sum up the key messages identified from the discussion to sense check that understood correctly
- Facilitator to outline next steps – what will happen to the information
- Any final questions?
- Thank for taking part

Moneytalk Islington In-depth Telephone Interviews: Strategic Partner Organisations Discussion Guide

Process and logistics

- Interviews to last c30 minutes
- Interviews will be administered on the telephone
- Interviews will be held at time convenient for Partner/Beneficiary
- 5 interviews will take place

Overall aims of in-depth interviews:

- Identify the importance of the issues raised by Moneytalk Islington to the area/organisation, what the organisation currently does in this area, what they are planning to do in the future and what challenges and issues exist to take this agenda forward
- Discuss the organisation's experience of working with the Moneytalk Islington project and taking part in the strategic discussions (Note: not all participants will have taken part in the strategic discussion lunches, but may have attended talks and other discussions e.g. at Islington Debt Coalition)
- Discuss the benefit and impact of the strategic conversations in terms of raising awareness of the issues and keeping the agenda afloat
- Discuss future involvement of the organisation in the project and the value placed on Moneytalk Islington e.g. promoting the project or providing funding

Note: We are not expecting major impacts from this part of Moneytalk Islington, but we will try to identify if the project has helped promote the agenda and provided food for thought

Discussion Guide

Introduction (c2 mins)

Key points to note

- Background to study – why we're here and some of the things we plan to discuss
- Public Perspectives' role and background
- Stress anonymity and confidentiality
- Set ground rules – no right or wrong answers, honest and open
- What happens to the information
- Any questions?

Key lines of questioning

Warm-up (c2 mins)

- Just so that I can get to know you a little, it would be helpful for you to tell me a little about your role and the work of your organisation

Importance of agenda and context (c10 mins)

- How important are the issues covered by Moneytalk Islington to your organisation?
- What is your organisation currently doing to address some of these issues?
- What do you plan to do in the future?
- What challenges and issues are there in addressing these issues?
- How does the work of Moneytalk Islington fit in with the work of your organisation?

Perceptions of the Moneytalk Islington project (c10 mins) (only ask to those that attended the strategic discussion lunches)

- Why did you take part in the strategic discussions?

Prompt:

- What were your expectations?
- What benefits did you expect for your organisation?

- What was your experience of taking part in the strategic discussions?

Prompt:

- What was good/worked?
- What could have been done differently better?
- Was the focus/content about right?
- Was the format/structure about right?

Benefits and impacts of the strategic discussions (c10 mins)

- What do you think have been the benefits and impacts of taking part in the strategic discussions on you and your organisation?

Prompt:

- What impact did it have on your awareness of the issues?
- What impact did it have on your understanding of the issues?

- What impact did it have on your knowledge and approach to addressing these issues?
- What impact did it have on the importance placed on these issues by your organisation?
- What impact did it have on your awareness and knowledge of the work of QSA?

What next? (c5 mins)

- What future involvement do you see for you and your organisation with Moneytalk Islington?

Prompt:

- Promote the project within your organisation, to other organisations and service users?
- Consider funding the project?
- Other?

- What barriers are there to taking any of this forward?

Prompt:

- Funding?
- Staff resources?
- Competing priorities?
- Organisational culture?

Summing up (c5 mins)

- Is there any thing else you would like to say?
- What is the one big message you would like us to take away from our discussion?
- Facilitator to sum up the key messages identified from the discussion to sense check that understood correctly
- Facilitator to outline next steps – what will happen to the information
- Any final questions?
- Thank for taking part

Public Perspectives Ltd
20 Camp View Road
St. Albans, AL1 5LL

Tel: 01727 750175
E-mail: mark@publicperspectives.co.uk
Website: www.publicperspectives.co.uk

Registered in England and Wales Company No: 6769064

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