

ACT Gazette

Issue 20 Spring 2015

ACT champions community & rural issues



Newly opened Wetheral Village Community Hall

Congratulations to everyone involved in planning and fundraising for the new Wetheral Village Community Hall which opened in November.

Visit www.wetheralcommunity.org.uk for more details.

Readership survey

In the next month we will be sending out a readership survey for our ACT Gazette newsletter. Please keep an eye out for it and take a few moments to respond.

Are you an ACT Supporter?

Having worked with Cumbrian communities for over 65 years we've built up a large database of contacts who we keep informed about events, training, funding etc.

If you value the information we provide, please sign up as an ACT Supporter, its free and helps us to evidence that the work we do is valued.

Visit: www.cumbriaaction.org.uk/ACTHome/JoinUs or contact us with your details and we'll even fill out the form for you!

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Save the Date:

Getting started with Questionnaires

Wednesday 11th March
6.30pm - 9pm
Penrith Community Fire Station

Community Buildings Event

Thursday 2nd July
4.00pm - 8.30pm
Wetheral Community Village Hall

ACT AGM & Village SOS Event

Friday 11th September
10.00am - 4.00pm
Venue to be confirmed

Contact Dani at ACT to book a place
Tel: 01228 817224

Email: info@cumbriaaction.org.uk

Cumbria Rural Housing Trust AGM

10am Friday 16th October
Newbiggin Village Hall



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Hi All,

Welcome to this spring edition of the ACT Gazette.



We are now comfortably settled in our new offices at Skirsgill Business Park. Our 'Office Warming Coffee Morning' saw 25 supporters come along to celebrate our new location on the first floor of the sandstone Old Coach House building. As we're on the first floor we're not fully accessible but our meeting rooms are available for use by groups, during office hours, for a donation.

Thank you for your tolerance with our occasional lack of phone and email service over the last couple of months as we have wrestled with our IT connections. We are still having an intermittent problem so please do persevere if you are trying to contact us. Email seems to be the most successful at present.

With the national election coming up, we are promoting the Manifesto from our national network ACRE (Action with communities in Rural England). The green shoots of recovery do seem to be about, but there are concerns that Cumbria is not coming out of the recession at the same pace as other areas around the country. Supporting the creation and maintenance of rural wealth continues to be a key concern and this issue of the Gazette covers lots of ideas on making, savings and managing money for individuals and communities across rural Cumbria.

Good news for the Cumbria Social Enterprise Partnership whose funding was not cut as proposed in the County Council budget consultation. It is worth visiting the CSEP website to see if there are opportunities for your social enterprise to get support with business planning. Village Halls are social enterprises, as are many other community groups. If you charge and invest all the income into your activities, you may well be a social enterprise. CSEP hold their annual meeting in March. For more information visit: www.socialenterpriseincumbria.org

New support from the Plunkett Foundation is now available for communities that would like to expand their services by adding a shop,

cafe or library, or want to set up a new co-operative. This package is specifically for rural communities aiming to raise £10,000 in community shares and is open until September 2015. For more information visit: www.plunkett.co.uk/newsandmedia/news-item.cfm/newsid/808

A new resource has been launched called 'Climate Just', a web based tool to assist discussion and communication on issues of climate justice. In effect it helps map social vulnerability to climate change events across the UK. For any community with a Flood or Community Resilience Plan this will be a useful and interesting free resource. You can access it here: www.climatejust.org.uk.

ACT also produced some guidance on climate change and sustainability in October last year available here: www.cumbriaaction.org.uk/ResourcesPublications/RuralBriefings

Page 7 highlights a piece of work we are doing about Affordable Warmth, working with Churches Together in Cumbria, to raise awareness of the issue of Fuel Poverty in rural communities. The weather may be getting warmer now but planning for next winter needs to start in the early autumn. We will be running a series of events for people who can assist those in the community experiencing cold homes, due to cost or having a hard to heat property. Hopefully there will be lots of practical tips and knowledge to share that will help people have warmer homes this winter.

On a different topic, we have been informed that Cumbria County Council have been chosen as a pilot for Implementation of Part 1 of the 2006 Commons Act. This is a welcome but complex opportunity to register some changes to commons free of charge for a set period of time. If you are interested in more information on this you can contact Cumbria County Council by emailing: commons.registration@cumbria.gov.uk Or visit: www.cumbriacommoners.org.uk



Remember if you support us - we can better support you! Sign up now!



Credit Union Keswick Launch - Nov 2013 (Keswick Reminder)

Case Study: Allerdale Credit Union - Rural Reach

Allerdale Credit Union was formed in 1997 and provides a service of secure savings and affordable lending for all the 90,000 residents of the district. The Credit Union is a not-for-profit co-operative that aims to keep members' charges and fees to an absolute minimum.

Rural Population

Whilst Allerdale's post-industrial coastal towns have a higher concentration of residents, there are a significant number of people living in smaller towns and villages, where economic deprivation is exacerbated by rural isolation.

In addition to two main offices in Workington and Maryport, Allerdale Credit Union also runs weekly collections in Cockermouth, Keswick and Wigton where face-to-face meetings are available.

Internet Use

Some time ago Allerdale Credit Union identified the internet as the primary (but not exclusive) route to market for the district's geographically dispersed population.

Whilst they are an important part of the service, the contact points have little footfall, with the vast majority of transactions being conducted electronically.

85% of receipts are via Standing Order, internet payments or via PayPoint in Post Offices, garages and shops.

In addition the AllPay system has over 40 PayPoints throughout every part of the district where members can pay-in using a dedicated barcode; either printed or displayed on their mobile or tablet.

Keswick Contact Point

The Credit Union opened a new collection centre in Keswick in November 2013. Although typically few members attend regularly, the total number of members in the CA12 postcode has risen to 261.

As of 31st January 2015 savings stood at £82,000 and loan balances at £11,000 (over £20,000 worth of loans have been issued).

Even though the numbers turning up in person are low, without the stimulus of creating a Keswick based contact point the economic performance of the credit union in that area would only be a fraction of what it is.

Junior Savings

Hand-in-hand with developing adult membership the credit union has targeted junior saving in schools close to the existing collection points. There are weekly collections, involving hundreds of children, in 3 schools in the Cockermouth area, and in 4 schools around Wigton.

With 1,500 junior members and 2,500 adults, the Allerdale Credit Union has a presence in at least 3,500 of the 45,000 households in Allerdale – a potential market penetration of 8%.

Future Plans

Allerdale Credit Union is in the process of merging with the Copeland-wide credit union in Cleator Moor. From the 1st October 2015 the new organisation will be in position to deliver the same high level of service to 150,000 West Cumbrians across all of rural Copeland and Allerdale.

Contact Details

For more information please contact John Bailey at Allerdale Credit Union on:

Tel: 01900816111

Email: info@allerdalecreditunion.org.uk

Web: www.allerdalecreditunion.org.uk



Credit Unions

Credit Unions are:

- Local
- Managed by and for their members

Credit Unions provide:

- Secure Savings
- Affordable Loans

A credit union is a financial co-operative which offers safe savings accounts and low-cost loans to members. Credit unions are regulated by the Financial Services Authority and each credit union serves a particular geographical area, called a 'common bond'.

In a credit union, members pool their savings to lend to one another and may also help to run the credit union. The small amount of interest raised by loans pays for credit union overheads (passbooks etc). Any surplus may be paid out as a dividend to members who have savings.

Credit unions are owned and managed by their members. They offer a safe place to save and an affordable place to borrow.

Members may also benefit from other services, such as free life insurance. Members can access services through collection points operated by the credit union, but increasingly by telephone or online.

The local control, safety and security that credit unions offer, and the small scale of saving and borrowing that they enable, means that they are well placed to help people struggling with personal financial management or debt.

Credit unions are particularly attractive to ethical savers who would like to see their money both secure and being used to benefit their local community.

For more information or to find a credit union near you visit:

www.cumbriacreditunions.org.uk/where.asp



Questionnaire writing workshop

Wednesday 11th March

6.30pm to 9.00pm

Penrith Community Fire Station

ACT is running a free questionnaire writing workshop for volunteers from community groups across Eden, funded by Eden District Council.

The event is ideal for anyone involved in Neighbourhood Planning, Community Led Planning, or other community groups who need to design and distribute questionnaires.

At this workshop we will be:

- Covering the principles of writing questionnaires
- Trying out question writing
- Taking a look at the free 'Have Your Say' website which can help you put your questionnaire online, and analyse the information you get back from it.

A questionnaire is an important part of the consultation process for many community projects. It helps to gather information from local people about what is both needed and wanted in a community, and provide evidence to support successful funding applications.

The way in which a questionnaire is written has a direct impact on the success of local consultation. It can affect how many people respond, how fully they respond, and how useful and intelligible the responses are.

It's important to try to get it right first time too as you usually only get 'one bite at the cherry' before questionnaire fatigue sets in!

The event is free and refreshments will be provided. Booking is essential.

For more information or to request a booking form, contact ACT on Tel: 01228 817224, Email: info@cumbriaaction.org.uk or visit the ACT website: www.cumbriaaction.org.uk

Funding for communities interested in Neighbourhood Planning in Eden

Small grants of up to £150 are available to communities in Eden to help them to decide whether there is a need for Neighbourhood Planning in their area, and identify any initial local planning and development issues that they would like to address.

The grant could help to hold a community event / meeting, print information leaflets and surveys, meetings with specific interest groups such as landowners, young people, or businesses etc.

Neighbourhood Planning is a community led process allowing local people to determine their own policies on spatial planning issues that developers must comply with (i.e. how land and buildings are used, what physical features are protected, and what design principles are acceptable).

If the decision is made to go ahead with Neighbourhood Planning, this initial consultation and project planning will be a good base from which to apply for additional national grant funding for the further work and professional advice likely to be required to complete plans.

For more information, please contact Hellen Aitken at ACT on Tel: 01228 817591 or Email: hellenaitken@cumbriaaction.org.uk.



Climate Change & Fuel Poverty proof Neighbourhood Plans

The Centre for Sustainable Energy (CSE) is running a 2-year project giving support to Neighbourhood Planning groups who are keen to climate-change and fuel-poverty proof their Neighbourhood Plans.

Groups may also be looking into using other Localism Act rights, such as Neighbourhood Development Orders or Right to Build, to pursue sustainability and low-carbon objectives.

CSE is aiming to support up to 10 groups, and can help with public events and consultations, research for evidence bases, and drafting consultation documents and policy wording.

If your group would like to benefit from this free support contact:

Harriet Sansom at CSE

Tel: 0117 934 1428

Email: Harriet.sansom@cse.org.uk

This builds on CSE's Low Carbon Localism work. For more information visit:

www.planlocal.org.uk/pages/localism-and-neighbourhood-planning

Community Led Planning

Community Led Planning enables local people to plan for their future and develop an action plan to help achieve their shared ambitions. It provides an opportunity to consider all elements needed for a sustainable future.

Thanks to funding from South Lakeland District Council, Community Led Plan Groups in the district are now able to access grants of up to £1,500 to support the production of their plan.

Eden District Council has also contributed to a grant fund for Community Led Planning in Eden District. Communities will be able to apply for up to £500.

Recently completed Community Led Plans include Grange over Sands in South Lakeland, and Dacre in Eden. They're available on our website here: www.cumbriaaction.org.uk/what_we_do/community_plans along with Plans from other Cumbrian communities and guidance and information on Community Led Planning.



Walton Village Hall Post Office

Case Study: Walton Village Hall Banking and Postal Services

Walton Village Hall has a post office based there two mornings per week. It provides banking services, as well as postal services, for residents of a village with no other facilities. It reduces the need for them to travel into the nearest town of Brampton, or in some cases, Carlisle.

The post office has also developed into a hub for the community and is offering computer and internet access too.

Background

Walton is a village of around 100 houses in Carlisle district. It has no school or shop and the pub closed in 2010.

There's a church and a village hall which has become a focal point in the community since the closure of the pub. The nearest towns are Brampton, which is two miles away, and Carlisle, which is ten miles away.

The Project

Previously the post office was located in the village pub in Walton but the pub's opening hours were reduced in 2009 and the location wasn't as central as the village hall.

Once the pub closed, the post office needed to move. Jenn Blair, the Sub Post Mistress of Walton Post Office, approached the village hall management committee and Post Office Ltd to see if it could be moved into the village

hall and this was agreed. Post Office Ltd paid for a phone line and additional electric points to be installed which were needed for the equipment.

The post office runs on Monday and Wednesday mornings from 9.30am to 12.00 noon and provides the following services: banking; bill payments; purchase of 'on demand' Euros; purchase of other currencies on order; and postal services.

There are two rooms in the village hall; the kitchen and the main hall. The post office is run from the kitchen as it's a smaller space to heat and it leaves the main hall available while the post office is open.

What has been achieved?

Besides providing banking and post office services for residents who would otherwise have had to travel to Brampton or Carlisle, the post office has become a hub for local residents.

This is particularly true for older residents, who come in to use the post office but often stay to have a chat and cup of tea with Jenn or other customers. The customers ask after each other and if a regular hasn't been in the other customers will often call on them to check they're alright.

After the post office opened in the village hall, it became apparent that some customers without internet access would benefit from being able to do online banking.

Jenn successfully applied to a grant fund being run by Post Office Ltd which allowed the Hall to purchase laptops, a data projector, printer and to pay for a tutor to run courses for residents who were new to computing.



Walton Village Hall © Bob Embleton

(cont. on page 7)



Walton Post Office Sub Post Mistress, Jenn Blair

The computers are available alongside the post office and the courses have been popular. The Village Hall has recently received Adult Education funding to repeat the training as the original grant had been spent.

Working in partnership has brought benefits for both the Village Hall and the post office. The benefit to Walton Village Hall is that they receive income from the hire of the hall two mornings per week and they also have new IT equipment.

The Village Hall committee wouldn't have been able to apply to the grant fund which provided funding for the IT equipment as it was only available to post offices.

The Learning

The Sub Post Mistress has learnt that it was worthwhile asking Post Office Ltd to re-locate Walton Post Office when the pub shut, and being persistent about it, rather than just accepting its closure.

Taking a chance with submitting the grant application for the IT equipment has also brought benefits and their advice for other community groups with ideas for projects would be to apply for funding and try and get their project underway.

Contact Details

For more information about Walton Village Hall's post office please contact:

Sub Post Mistress, Jenn Blair,

Tel: 07788 584557

Email: blair.tincastle@gmail.com



Annual Returns

Twenty-three Cumbrian halls have failed to submit their annual return to the Charity Commission, could yours be one of them? If your hall is facing problems which has made it difficult to submit your return, please contact us at ACT as we may be able to help.

The Charity Commission says: *"The Commission takes non compliance seriously... It is a criminal offence under Section 173 of the Charities Act 2011 ("the Act") not to submit an Annual Return, a Trustees Annual Report, and a set of accounts to the Commission for charities with an income of over £25,000. These are also legal duties of charity trustees under sections 169, 163 and 164 of the Act. The Commission also considers that it is mismanagement (and may be misconduct) in the administration of a charity not to file the required returns."*



Free Help for West Cumbrian Halls from College Students

Construction Students at Lakes College are able to take on work on village halls in the areas surrounding the College (around Whitehaven, Workington, Cockermouth, Maryport, Egremont and Cleator Moor).

The students are fully supervised by College tutors and can undertake work on painting and decorating, joinery and brickwork. The labour will be provided for free but the Village Hall needs to provide materials. The work may need to take place over a two or three week period, depending on the size of the job, as students need to combine their work placements with time at college.

To discuss a project which might be appropriate please contact Stephen Wilkinson at Lakes College construction department
Email: stephenw@lcwc.ac.uk



Community Buildings Event Copeland

As part of our Community Buildings Service ACT runs three free events each year aimed at the volunteers who run village halls and community buildings. Our most recent event was on 11th February at Calderbridge and Ponsonby Village Hall in Copeland Borough.

The first workshop was led by Anne Bradshaw and Linda Wilson from Copeland Disability Forum and looked at accessibility and ensuring that the Hall has considered the needs of disabled users. Forum volunteers will also visit village halls to advise management committees on accessibility.

Other workshops looked at fundraising and income generation for village halls and Paula Ratcliffe from Copeland Community Fund spoke about what they, and other funders, look for in funding applications. The participants were also asked to put themselves into the shoes of funders and decide which out of six example funding applications they would give money to from a limited budget.

We finished the event by looking at governance and trustee indemnity insurance and why a village hall might want to become an incorporated organisation. The feedback from those taking part was positive and included

“Well paced, appropriate, valid content. Good use of resources, handouts, film and slides.”

Our next Community Building event will be at the newly built Wetheral Village Hall near Carlisle on 2nd July. If you would like more information about it please contact the ACT office.



Making your Village Hall Accessible

Village halls are at the heart of community life, and as such should reach out to all sections of the community, ensuring that everyone can make full use of the building and its facilities.

Providing accessible toilets and ramps is often the first thing that comes to mind when considering improving accessibility, whereas, the issue is much broader than that.

In seeking to make these improvements it is important to appreciate the wide range of difficulties that people using the hall may have including:

- Sight impairments
- Hearing impairments
- Physical/mobility impairments
- Mental ill health and learning disabilities

Generally when access is improved for one person it makes it easier for everyone else, helping to address access issues for people with a range of needs:

- A unisex accessible WC can be useful to a wheelchair user, a person with visual impairments and a person with a young child
- Level access is preferred by wheelchair users and parents with buggies
- Glare free lighting helps people with visual impairment, but also benefits hearing impaired people, who focus more on people's faces to lip read
- Good contrast on step and stair edges reduces the chances of tripping for all
- Contrasting paint schemes at doorways and removing obstructions enable people with a range of disabilities to move around a space independently.

Action with Communities in Rural England (ACRE) guidance 'Making your Village Hall Accessible' summarises the legislation and standards relevant to village halls, and provides practical solutions, and is available free on request from ACT.

Action with Communities in Rural England Manifesto

'Health, Wealth, and Access' - A Cumbrian Perspective



ACT is part of the national ACRE network - (Action with Communities in Rural England) which has produced a Manifesto for rural communities. The Manifesto covers the issues of Health, Wealth, and Access and is available to read here: www.acre.org.uk/our-work/our-manifesto

While the Manifesto is particularly relevant with the national election coming up, the three issues of Health, Wealth, and Access are of enduring concern to rural communities.

In the next three Gazettes we will feature each issue, and use data from the State of Rural Cumbria report and Cumbria Observatory to highlight the issues for Cumbrian communities, and the opportunities to address them, starting with 'Wealth'.

"You cannot eat the scenery" has a particular relevance for many communities in Cumbria. We may have a good environment in which to live our lives, but also face significant challenges as a result of the sparsity of population and small tax base for public authorities to fund services.

Due to the attraction of a predominately good quality of life, Cumbria has been successful at maintaining a stable economy with lower unemployment than elsewhere in the country: 1.6% against the national average of 2.1%.

However the variations across Cumbria are large with Barrow at 2.8% and Copeland the same as the national average. Unemployment rates in the urban and rural population of Cumbria are similar.

The 52% of the Cumbrian population living in rural areas are more likely to be self employed. Approximately 16,500 people work from home in Cumbria, 66% of these live in rural areas.

We also have a thriving social economy with many social enterprises and community businesses, above average new business start-ups, and better than average business survival at three years.

However as the Joseph Rowntree Foundation have shown in their minimum income research, it is more expensive to live in a rural community. This is predominately due to transport costs for accessing basic services, but also because earnings are lower in rural areas. You can see the JRF research here: www.jrf.org.uk/publications/minimum-income-standard-2014

The national average household income is £28,466, compared to a Cumbrian average of £25,104. There are also more than 14% of households in Cumbria with an annual income of less than £10,000.

The Manifesto calls for the Leader Programme and Local Enterprise Partnerships (LEP's) to be used effectively in rural areas to provide support with the jobs and growth agenda.

Here in Cumbria we have the Rural Growth Network and Rural Growth Hubs to support rural enterprise. These provide support to local businesses in local service centres across the county. You can find out more about them here:

www.cumbriagrowthhub.co.uk/home/ruralgrowthnetwork

In rural areas, under employment is the predominant issue, with people holding down several jobs trying to achieve a living wage. Maintenance of employment and/or a small growth in a person's employment may be the appropriate and sustainable action, but is rarely supported by national funding programmes.

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(cont. from page 9)

The manifesto goes on to propose that the 'bedroom tax' is withdrawn in communities with a population of less than 3,000 and that there should be a commitment to provide a proportion of affordable homes in all rural developments.

In Cumbria many of our communities have a population under 3,000 and a limited range of options to relocate to smaller social housing provision. Housing affordability is also a significant issue as we covered in our last Gazette (available on the ACT website).

Cumbrian voluntary organisations have a significant role to play in assisting with wealth creation and reducing living costs for local people. From providing employment - the voluntary sector is a significant employer in Cumbria - to providing support with savings and budget management, like the Allerdale Credit Union example featured on page 3.

Organisations like Citizens Advice Bureaux and Age UK support people across the county with maximising their income. Organisations such as Fair and Local promote spending locally and supporting local businesses.

There is much we can do to assist rural people to take action to address their Health Wealth and Access challenges. ACT does this through its enterprise programmes, such as SESUS and Fresh Start.

Also, by supporting Village Halls and Community Led Planning we aim to assist communities and their rural population to consider the enduring local issues and design local solutions to fit their local circumstances.

ACT has a responsibility to raise issues at a local and national level, to bring to the attention of policy makers these enduring issues for rural communities. We also promote and carry out rural proofing in the hope that policy informed by rural thinking can make rural living fairer for all.

The ACRE manifesto aims to do this across the nation.

Please contact us at ACT if you have thoughts to add or examples you would like us to share on this agenda (see back page for details).



Feeling stuck in a rut? Want to make plans for the future?

During 2014 ACT ran a project called Fresh Start; a series of events around the county which encouraged women to take stock of their lives by identifying their achievements and interests, setting goals and planning their next steps to doing something new

Using funding from the European Regional Development Fund, the events linked those taking part into the training available through the Cumbria Business Growth Hub if they wanted to develop business ideas.

We're going to continue to run Fresh Start during the spring and summer of 2015 by going out to groups of women and taking them through the Fresh Start process and a specially written workbook.

There won't be any charge for the session, you just need to get a group of at least eight like-minded women together and find a venue and a date when we can meet you.

Comments from last years events included:

"Has made me realise that age is not going to hold me back in learning new skills and putting them into practice."

"This is the first time I've defined "what" my dream actually is. Thank you."

For more information, or to arrange a Fresh Start session, please:

Contact Julia Wilson at ACT (see back page)

Visit our website: www.cumbriaaction.org.uk/WhatWeDo/FreshStart

Or take a look at the Fresh Start Facebook page: www.facebook.com/cumbriafreshstart





Affordable Warmth Briefings

'Affordable Warmth is the Solution to Fuel Poverty'

ACT is producing a series of briefings looking at the issue of fuel poverty in Cumbria; the causes, effects and solutions, for individual homes and communities.

We're working with Churches Together in Cumbria to raise awareness of the issues, promote discussion and information sharing within communities, and encourage community solutions to the challenges of affordable warmth for all.

Churches Together in Cumbria will use the briefings to encourage congregations of all faiths to consider the issue of fuel poverty in their communities, and how they could get involved to help those in need.

From mid-March the briefings 'Affordable Warmth for You'; 'Affordable Warmth for your Community'; and 'Affordable Warmth for Cumbria' can be found on the ACT website here: www.cumbriaaction.org.uk/ResourcesPublications/RuralBriefings

We will also be holding a series of events in the Autumn to discuss community solutions in preparation for winter 2015 - 2016.

For more information, contact Lorraine Smyth at ACT (see back page for details).

The three main causes of fuel poverty are:

- Poor energy efficiency in the home
- High energy prices
- Low household incomes

Nationally, you are 55% more likely to be in fuel poverty if you live in a rural area than an urban area.

Fuel poor households in rural areas also experience deeper fuel poverty than their urban counterparts. In 2011 the average fuel poverty gap for rural fuel poor homes was £674 compared to £371 in urban fuel poor homes (DECC 2012).

Nesta...

Could you be a Good Neighbour?

ACT has been chosen to pilot small-scale good neighbours schemes in Cumbria as part of a national project to find long term solutions to rural isolation and to help people stay in their homes for as long as possible. With funding from NESTA the project will be rolled out in four other areas of England too.

A Good Neighbour Scheme is a voluntary initiative, organised and run by local residents and based around a pool of volunteers who offer time to support other people in their community. This can be particularly helpful for older people who live on their own and who may need help either occasionally or regularly.

Help offered by a Good Neighbours Scheme could include:

- Visiting and befriending
- Help in the garden
- Writing letters
- Accompanying people to the doctors or hospital
- Local Transport
- Changing light bulbs
- Sitting for carers
- Collecting prescriptions, shopping
- Changing library books
- Giving someone a 'Good Morning' call
- Dog walking

Everyone involved benefits from Good Neighbours Schemes, from the people who use the service, to the volunteers themselves.

They allow people moving into an area to get involved with their community and meet new people. They connect communities and generations together. Volunteers' time and skills are valued and friendships are formed.

ACT will be aiming to work with six communities over the next 12 months. If your village, parish or neighbourhood would like to take part, please contact Julia Wilson at ACT (see back page for details).



Do you have an idea that could make a real difference to your community?

Do you want to start a project to bring a new service or breathe new life into your village?

Village SOS can provide you with the inspiration, skills and support to make your vision a reality. Whether it's a simple car share scheme, or an ambitious community café, we're here to help. We can show you how to build on the strengths of your rural community to reinvigorate and revitalise your village.

To get started, all you need to do is sign up to Village SOS, a campaign that enables people to come together and make the most of where they live. Village SOS was launched by the Big Lottery Fund in 2009 to seize the challenges and opportunities faced by people living in rural communities. It saw more than 160 innovative village projects come to fruition, from community shops to a community forest company.

The Big Lottery Fund is keeping the spirit of this success alive with a new two-year Village SOS campaign, led by ACRE (Action with Communities in Rural England). It will help to keep communities alive and thriving by becoming more enterprising with the support of people who have already done it themselves.

Why get involved?

This project is all about helping communities to become more enterprising, survive and thrive. This might be by keeping services alive, such as shops or playgroups, or by starting up a new enterprise creating income to benefit your local area. Village SOS can help you to re-establish or reinvent services and reinvigorate your community.

You don't have to think big. While your project might be about opening a shop, it could equally be about bringing in supplies to your village from elsewhere to help those who cannot drive. All we ask is that your idea will make a difference to your rural community.

Anyone is welcome to sign up to VSOS either by registering online at www.villagesos.org.uk or through contacting the VSOS Hub, Chris Cowcher on Tel: 01285 653477 Ex 215.

By signing up as a VSOS Member you will become part of the VSOS community and will receive regular updates about the campaign, including information about potential funding/investment opportunities, and upcoming events and training.

After registering, you'll receive a copy of '*How to create a successful community enterprise*' – a Big Lottery published book containing expert advice, information and guidance for new and existing projects. The book also includes case studies that will inspire any community group.

If you do not have access to Broadband, or the means to get online, the same support is available over the telephone by calling the VSOS Hub, Chris Cowcher on Tel: 01285 653477 Ex 215.

How does Village SOS work?

Once you've registered, we'll arrange an initial chat with you over the phone to find out what help you need. If we feel your idea is suitable for help from Village SOS, we'll put you in touch with a local support organisation who will meet with you to create an action plan, and steer you through your journey at a pace which suits your needs.

The focus of this campaign is 'community to community' learning. You could also be matched with a VSOS Mentor from a community in the UK which has already had success with a similar project.

If we feel your project is not ready for help from Village SOS, we'll give you feedback and point you in the direction of organisations or groups who may be able to help.

What about funding?

You will be advised on the best approach for your project such as raising money in the community through shares, crowdfunding, or other sources of funding. Working with Village SOS will help you to plan your project, so that it is 'ready to go' when an appropriate source of funding becomes available.

ACT is the local support organisation for Village SOS in Cumbria.



Funding Fair: Striving for Success

Wed 11 March 2015
Kendal Town Hall, Kendal LA9 4DL
9.30am – 3.15pm

Open to all voluntary and community groups across Cumbria. An excellent opportunity to update your knowledge and help you successfully raise funds for your organisation.

Workshops:

- 1. Big Lottery Fund and Heritage Lottery Fund:** Overview of funding available through their different programmes and top tips for more successful applications.
- 2. Essential Finance:** Effective basic record keeping and accounting systems.
- 3. Charity Bank:** The importance of good governance and strong financial structures.
- 4. Success is a quality application:** Help to improve your funding applications!

Over lunch there will also be an opportunity to update your knowledge of European funding.

Marketplace

Meet local, regional and national funders face-to-face including: Big Lottery Fund, Heritage Lottery Fund, BBC Children in Need, Cumbria County Council, Cumbria Community Foundation, Francis C Scott Trust, Frieda Scott Trust, WREN, Hadfield Trust, Police and Crime Commissioners Fund.

Support organisations including the Directory of Social Change (DSC) and ACTION with Communities in Cumbria will also be there to work with you.

Reduced rates for CVS members!

£10 per person – CVS member organisations
£30 per person – non member organisations

Limited **FREE** places available for organisations working with Children and Young People through CYA. Contact Hein at CYA directly on Tel: 01900 822110

Visit: cumbriacvs.org.uk/training-and-events/funding-fair-striving-for-success/, Tel: 01768 800350, or Email: info@cumbriacvs.org.uk

Supported by: South Lakeland District Council, Hadfield Trust, Cumbria Youth Alliance and Cumbria County Council Youth Service



Community Healthy Weight Pilot Grants

Grants for this pilot fund are for between £500 and £3000 and will be awarded to community based projects and initiatives that will support the healthy weight agenda. These include interventions / projects that aim to:

- Increase physical activity
- Encourage / educate people to eat a healthy diet
- Improves access to healthy food
- Supports individuals that are overweight and obese to lose weight
- Build knowledge skills and capacity in the local community
- Fulfil the community needs

It's preferable that projects are new activities, an extension or development of an existing project, or reaching a new audience. Cumbria County Council is not looking at continuation funding of current projects.

Applicants will need to complete the Cumbria County Council's community grant application form alongside the healthy weight project plan which can be found on the following website www.cumbria.gov.uk/yourcommunitysupport/communitygrants

Other Cumbria County Council grants available are:

- **Community Grants:** Small grants of usually around £1,000 to £1,500 or less to contribute towards the set up of new community initiatives or the purchase of new equipment or refurbishment costs for existing groups
- **0-19 Youth Grants:** To support projects and initiatives that have a child or youth focus
- **Local Member Scheme (LMS) Grants:** Funding at the discretion of your local county councillor for community based initiatives or improvement works within the councillor's electoral division.



Red Nose Day: Community Cash

Comic Relief, BBC North East & Cumbria, and Cumbria Community Foundation (CCF) bring a £10,000 Red Nose Day Community Cash fund to Cumbria.

How much can you apply for?

Grants of £500 - £1,000 are available to small organisations that are doing great work to help local people living tough lives.

Who can apply?

Community groups, Residents Associations, Community Centres, Social Enterprises / Community Interest Companies, Faith organisations.

Please refer to Comic Relief Fund Guidelines available on the CCF website before applying online by **Monday 9th March**. Visit: www.cumbriafoundation.org/archives/6728

The types of activities they will fund:

- Parent and Toddler Groups
- Equipment and material for sports groups
- Cross generational work e.g. Young people volunteering at older people's groups
- Lunch clubs for isolated individuals
- Running costs for self-help groups
- Committee and volunteer / staff training
- Disability sports clubs / activities
- Training and volunteering projects
- Day events that help to build strong relationships within the community
- Community groups and set up costs for new groups
- Bereavement support groups
- Social groups for people with mental health problems
- Carer support groups
- Advice services to help people resolve money worries

Cumbria Community Foundation

CCF manages numerous grant funds, for more information visit their website:

www.cumbriafoundation.org



Eden Community Fund

The Eden Community Fund is now open to accept applications for 2015-2016. The first deadline for submitting applications is Friday 29 May 2015.

The fund has a total of £110,000 available in 2015-2016 for projects and events capable of delivering wide community benefit in Eden.

For more information Tel:01768 817817, Email: edencommunityfund@eden.gov.uk or visit: www.eden.gov.uk/your-community/community-information/eden-community-fund/

First Steps to Grant Funding

Thursday 26 March 2015
10am – 3.30pm

Penrith Methodist Church
Wordsworth Street, Penrith CA11 7QY

This FREE introductory session is aimed at groups and individuals who are new to writing grant applications and funding bids or have not applied for sometime and would like a refresher.

As the funding pot gets smaller, groups need to be able to write more effective bids to help fund their projects.

The session will give an overview of the best practice in writing and submitting grant funding applications and will provide guidance on:

- What to do before writing a bid
- How to find funders
- What to include in an application
- Common pitfalls to avoid

FREE to groups operating in Eden
Funded by Eden District Council

For further information or to request a booking form, contact CVS on Tel: 01768 800350, Email: info@cumbriacvs.org.uk or visit: www.cumbriacvs.org.uk/training-and-events





Have you checked if you have access to Superfast Broadband?

Roll out of fibre broadband is now in full swing across Cumbria. The county council led Connecting Cumbria project to build a fibre network around the county is ahead of schedule. The current phase of the multi-million pound project will run until the end of December 2015 by which time 93 per cent of homes and businesses are expected to have access to order superfast fibre broadband.

Cumbrian residents and businesses are being encouraged to connect to the superfast broadband speeds that are now available to them. Thanks to Connecting Cumbria, more than 68,000 business and home premises can now benefit from the superfast technology since the first connections were made in October 2013.

However, having superfast broadband in your area doesn't mean you are automatically connected to it, and many are missing out by not calling their service provider to upgrade.

Find out if you can access superfast broadband in 3 easy steps...

1) Check your cabinet has been enabled by using the online postcode checker at

www.connectingcumbria.org.uk/when-and-where. This will tell you the status of progress on the cabinet that you are connected to.

If it isn't available to you yet, you can register your interest at www.connectingcumbria.org.uk/when-and-where/register and Connecting Cumbria will let you know when it has become live via email. You will also find updates on Twitter [@Connect_Cumbria](https://twitter.com/Connect_Cumbria).

2) Contact your chosen Internet Service Provider to order (ISP)

Lots of internet service providers offer fibre broadband for the home and for business. Please be aware not all providers are offering the service just yet.

Use a price comparison site to check out the deals they have available and choose one that best suits your needs. The best option for you might not necessarily be the cheapest, but it could be a lot cheaper than you think!

If you've got a query that your Internet Service Provider can't resolve, email Connecting Cumbria at info@connectingcumbria.com for local independent advice.

3) Enjoy the benefits of fibre broadband in your home or business

Many people do not fully understand the potential benefits that internet access via broadband delivers. There is a fear of using something new, a reluctance to incur an additional cost for "a service I don't need" as well as a lack of skills and expertise in the use of information technology generally.

For many it is hard to imagine living in a world without the internet and regular access to technology. For those who have never taken part in the digital world it can seem confusing and they may not realise the financial and social benefits it can offer.

There are many workshops that can help you brush up your IT skills. People who have taken part in IT skills training later in life describe getting a substantial confidence boost as a result. Using internet communication tools, such as video conferencing, sharing photographs, email and social media can greatly reduce social isolation. It can also help with hobbies and interests, financial savings, job search, health and support at home.

Social Inclusion Programme - supporting communities to benefit from Superfast Broadband

Cumbria County Council is supporting a new programme to encourage more internet use, upskilling and awareness.

The financial benefits of using the internet can range from around £1000 per year for a new user, to £3500 for an advanced user who is able to access the best deals and offers online or learn a whole new skill via a free online course.

For business, superfast delivers access to new technology and solutions that can help to reduce costs, deliver better service, and offer new opportunities. Big Cumbria can offer help and advice. Find out more at www.bigcumbria.co.uk.

If you would like to get involved in your community, or for more information, please contact Phil Ruston, Superfast Broadband Champion, on Tel: 03316640774
Or Email: phil.ruston@bt.com



Free support for residents and businesses

Opt4 is a charitable not-for-profit company that was set up in Penrith in early 2013 to tackle the high rate of fuel poverty in Eden and the wider county of Cumbria, by helping householders to reduce their energy usage and cut their energy bills.

One way to do this is to switch tariff or supplier for your gas and electricity.

Compare Tariffs and Switch with a Local, Friendly, and Impartial Organisation

The Opt4 team will help you to compare your tariffs and see if you can get a better deal.

There is no pressure to switch, you can be moved to a cheaper deal over the phone, or your results can be emailed or posted out for you to consider. You will always be offered the best deal available.

Community benefits when you switch

For every switch the energy companies give Opt4 a small donation, at no cost to you. Opt4 reinvests all profits in local energy initiatives: from energy advice and efficiency measures, to renewable projects.

New help for businesses

Until now Opt4 has only been able to offer energy switching to domestic householders. Support is now available to businesses to compare their energy prices and switch supplier. Ongoing support is also available with billing issues, or any other questions you may have about your commercial supply.

Businesses often struggle to stay on top of their energy costs and usage yet it can be one of their biggest outgoings. The potential for substantial savings is high.

For more information Tel: 01768 593110
Monday – Friday 9am-5pm, Email enquiries@opt-4.org or visit www.opt-4.org where you can find additional energy advice.



Community Clear Up Day!

Saturday 21 March is the official start of spring and whether you're a group of friends and neighbours, a litter clean-up group, a local business, a school or on your own, what better way to kick off the season than with a big spring clean?

It's really simple and fun to take part in Community Clear Up Day – and it's free!

Community Clear Up Day is a 'national spring clean', backed by the Government, that aims to spruce up England's high streets, residential and business areas, villages and parks. Kick off spring 2015 with our public spaces litter free.

Community Clear Up Day toolkit

We have created a handy toolkit which includes all the info and tools you need to get your own clear up day organised and take part in the nationwide effort to get rid of litter.

The pack includes key planning tips, editable leaflets, posters, and banners which you can use to help organise and promote the event.

Download your Clear Up Day toolkit here: www.thegreatbritishhighstreet.co.uk/clearupday

Tell us what you're doing on social media using [#ClearUpDay](https://twitter.com/ClearUpDay)

Support the campaign – join the Community Clear Up Day Facebook page: www.facebook.com/ClearUpDay





Support for older people on low incomes

Tax Help for Older People is a charity service from Tax Volunteers that provides free, independent and expert advice and help for older people on lower incomes. (£20,000 gross per annum or less.)

Volunteer tax advisers across the UK give their time and expertise free of charge. Most of them are currently practising or retired tax professionals, including retired HM Revenue and Customs staff.

They recognise how difficult the tax system can be for older people who can't afford professional advice, and they want to use their skills to benefit the community.

Simple questions can be answered over the phone. For other problems, a face-to-face meeting can be arranged with a volunteer adviser. Home visits are also available for anyone unable to travel because of disability.

Advice is free, independent and confidential, and can be given on any personal tax matter, large or small.

If you are worried about tax, contact:

Tel: 0845 601 3321 or 01308 488066

Email: taxvol@taxvol.org.uk

Website: www.taxvol.org.uk.

You can also write to: Pineapple Business Park, Salway Ash, Bridport, Dorset DT6 5DB

Tax Volunteers is funded through a range of sources including the tax sector, corporate sponsorship and donations from the public.

We are also supported by HMRC in furtherance of their aim to help the most vulnerable with their tax affairs.

If you would like to make a donation to support the work of Tax Help for Older People, contact them or visit: www.taxvol.org.uk.



Could you save money by being more watertight?

Saving water around the home and garden makes sound environmental sense, and it can also save you a packet on your bills?

Heating water for showers, washing up etc., accounts for almost a quarter of an average energy bill. This equates to £228 per year for an average family. Introducing a few simple changes can significantly reduce this cost. And of course, if you have a water meter, you can save even more. This is the message that United Utilities is spreading with its Watertight campaign. Did you know:

- We spend an average of seven minutes in the shower. If everyone in a four-person household spent a minute less each day, they'd save around £50 on their yearly utility bills.
- Most of us boil the kettle at least four times a day. Overfilling it sees £68 million go up in smoke (or should that be steam?) each year in energy bills.
- Hosepipes use over 500 litres of water an hour. A watering can is kinder for your plants, and better for the environment.
- Dentists advise to brush your teeth for two minutes, but if you leave the tap running, that's 18 litres down the drain!
- Dialling down your washing machine to 30 degrees, and only ever washing on a full load, can save the average household £13 per year in energy bills, as well as saving water.

United Utilities, the water company which supplies homes in Cumbria, has launched a new area of its website dedicated to water-efficiency "bill busting" advice. There's a range of free gadgets available to help save water and money, and an online calculator to check if you could save even more by switching to a water meter. Visit www.unitedutilities.com/watertight to find out more.

We want your news and views!

- Do you want to celebrate your community's success?
- Could your story be a useful case study to help others with similar projects?
- Would you like to advertise in the ACT Gazette?

If so, we would like to hear from you.

This newsletter, and previous editions can be downloaded from the ACT website:

www.cumbriaaction.org.uk

Barrow, Copeland, South Lakeland contact:

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Email: juliawilson@cumbriaaction.org.uk

Allerdale, Carlisle, Eden contact:

Hellen Aitken - Development Officer

Tel: 01228 817592

Email: hellenaitken@cumbriaaction.org.uk

If you would like to speak to Lorraine Smyth, ACT Chief Executive, or have an urgent enquiry please contact ACT reception on:

Tel: 01228 81 7224

Email: info@cumbriaaction.org.uk

ACTion with communities in cumbria
champions community and rural issues



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