

## Orkney Money Matters- helping Orkney households to thrive.



### How-to Guide

This guide offers more detailed information and advice for those who may be interested in adopting or adapting the initiative in their local area.

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## Orkney Money Matters- helping Orkney households to thrive.



<b>Title</b>	Orkney Money Matters.
<b>Lead Organisation</b>	Tackling Household Affordable Warmth (THAW) Orkney.
<b>All Organisations</b>	<p>Core Partners:</p> <p>Voluntary Action Orkney (VAO) (Third Sector Interface) - Host organisation - administers funding, facilitates partnership coordination, and oversees central project costs.</p> <p>Tackling Household Affordable Warmth (THAW) Orkney (Energy Advice Provider): leads on the Flexible Cash Fund and manages the operational side of the project by developing the online referral system that connects local pathways and manages data sharing.</p> <p>Orkney Citizens Advice Bureau (CAB) (Financial Inclusion Advice Provider): main frontline contact with two Money Matters Link Workers (funded until March 2026) employed to deliver navigational and same-day support for individuals experiencing financial crises.</p> <p>Orkney Blide Trust (Mental Health Support Provider): provides advice and outreach through its Mental Health Support Workers, offering tailored mental health support in partnership with Orkney Money Matters.</p> <p>Orkney Foodbank (Food Insecurity Alleviation): contributes expertise in crisis referral pathways and helps the partnership understand data on local need and patterns of food insecurity.</p> <p>Project Partners:</p> <p>Orkney Islands Council, represented by the Housing and Homelessness Team and the Revenues and Benefits Team.</p> <p>Orkney Housing Association Ltd.</p> <p>NHS Orkney: Public Health Team leads on developing training for frontline staff.</p> <p>Social Security Scotland.</p> <p>Alcohol and Drugs Partnership.</p>
<b>Category</b>	Promising.

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<b>Poverty Impact</b>	Mitigation. Awareness
<b>Introduction to the Project</b>	
<p>Orkney Money Matters (OMM) is a partnership project developed by a group of local third sector and statutory organisations in Orkney. As part of the local Community Planning Partnership and the Cost-of-Living Taskforce, it aims to reduce levels of financial insecurity in Orkney by increasing access to advice and cash for those experiencing or at risk of crisis. It does so by improving local advice- and cash-first referral pathways and supporting outreach and advice activities of third sector organisations across Orkney through outreach coordination, administration of a Flexible Cash Fund, and the trial of a digital referral platform.</p>	

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**Initial Idea**

<b>Who had the initial idea?</b>	Harry Johnson, Community Consulting/Voluntary Action Orkney (VAO) on behalf of a delivery group of the Orkney Community Planning Partnership.
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### How did the idea for the project come about?

The initial idea for Orkney Money Matters (OMM) emerged from actions outlined in 2022 in the Orkney Partnership's Child Poverty Strategy and Food Dignity Recommendations Report. The latter was developed with involvement from people with a lived experience of food insecurity, who strongly advocated to pursue cash-first approaches and increase access to financial inclusion advice. Findings from VAO's annual Island Wellbeing Survey revealed that 1 in 8 respondents (13.3%) were experiencing financial insecurity, whilst only a third of respondents agreed or strongly agree that they would know where and how to access formal support if they found themselves struggling to afford the basic essentials, and half (48%) indicated that they would be too embarrassed to seek that support. These findings prompted the idea of bringing together key voluntary organisations across Orkney to support people struggling due to the cost-of-living crisis.

Another key factor shaping the project was the difficulty many people faced when applying for crisis support through the Scottish Welfare Fund (SWF). In local practice, SWF applications often involved lengthy and intrusive assessments, including personal questions about issues such as alcohol use, health, or household circumstances, even when only a small amount of support was sought. The process was characterised by complexity and a lack of transparency, which frequently left many applicants ineligible and third-sector organisations uncertain about the outcomes.

In its first iteration, Orkney Money Matters focused on providing case-worker support to individuals to support access to the SWF funds for crisis and refer to other organisations for longer-term financial support. However, it became clear that establishing a simpler, quicker, and more transparent process - supported by a separate cash-first fund – could be more efficient, encourage referrals and enable more effective wraparound support, with the Scottish Welfare Fund remaining one option within a wider pathway.

Both developments led to the creation of a joint Orkney Money Matters pathway as a dedicated project built around a 'no wrong door' and cash-first approach. A coordinated referral system was needed to ensure that whichever agency people contact first, they are seamlessly referred to the most appropriate support and, where needed, receive immediate financial assistance, without having to repeat their story. This work was led by THAW Orkney from early 2024, as the organisation already had experience in client pathway development and provision of cash-based financial support.

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<p><b>Were plans informed by any published reports / papers / research evidence or practice from elsewhere?</b></p>	<p>Yes</p>
<p>Project development was influenced by multiple reports and findings including:                  ‘Scottish House Condition Survey: Local Authority Analysis 2017-2019’ Scottish Government 2021                  ‘National Islands Plan Survey: Final Report’ Scottish Government, 2021                  ‘State of Hunger- Building the Evidence on Poverty, Destitution and Food Insecurity in the UK. Year Two Main Report’ Trussell Trust 2021                  ‘A Minimum Income Standard for Remote and Rural Scotland’ Highlands and Islands Enterprise 2016                  Orkney Child Poverty Strategy, 2022-2026; The Orkney Partnership, 2022                  Island Wellbeing Survey; VAO; 2022                  ‘A Dignified Approach to Tackling Food Poverty in Orkney - Recommendations for Action; The Orkney Partnership, 2022</p> <p>For instance, the Scottish House Condition Survey (2017–2019) found that 31% of households in Orkney were living in fuel poverty, with 22% experiencing extreme fuel poverty - both significantly higher than the national average (Scottish Government, 2020). Additionally, the Scottish Islands Survey (2023) showed that one in ten Scottish island residents had to choose between heating and buying food or other essentials in the last twelve months (Scottish Government, 2024).</p> <p>Work from 2024 onwards was also influenced by further work on Minimum Income Standard including national reports on MIS levels and:                  ‘The Cost of Remoteness: Reflecting higher living costs in remote rural Scotland when measuring fuel poverty’ 2022 update. Scottish Government, 2022</p>	
<p><b>Was anyone else involved in developing the initial idea of the project?</b></p>	<p>Yes</p>
<p>All core partner organisations were involved in developing the initial idea.</p>	

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<p><b>Were those with lived experience of poverty involved in developing the initial idea of the project?</b></p>	<p>Yes</p>
<p>The initial application for funding in late 2022 was based on recommendations from the Food Dignity report noted above, which was developed with involvement from people with lived experience. Although the work was streamlined and simplified to focus on operational needs when the project changed direction in early 2024, further input from people with lived experience was sought again to input into a fuel poverty planning from early 2025 onwards. This has included workshops and interviews that are in the process of being developed into a fuel poverty action plan.</p>	
<p><b>Was funding required to support the development of the initial idea of the project?</b></p>	<p>Yes</p>
<p><b>Which organisation provided funding?</b></p>	<p>Scottish Government.</p>
<p><b>How much was required?</b></p>	<p>Not specified.</p>
<p><b>What was the specific source of funding?</b></p>	<p>2022-2023 (12 months): Scottish Government’s Local Authority COVID Economic Recovery (LACER) funding. 2023-2025 (18 months): Scottish Government’s Cash-first programme.</p>

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<b>Were specific resources – other than funding - needed when developing the initial idea of the project?</b>		Yes
<b>Staff/Volunteer Time</b>	Significant input was provided by staff from Voluntary Action Orkney (VAO), THAW Orkney, and other local partners to shape the project concept, partnership structure, and referral pathways.	
<b>Facilities / Workspace</b>	Partner organisations contributed meeting and office space to support early planning and coordination activities.	
<b>Equipment</b>	Existing IT and communications equipment from partner organisations was used during the planning phase to facilitate remote collaboration and data-sharing discussions.	
<b>Local Knowledge</b>	The project was informed by the shared local expertise of statutory and third-sector partners, building on the Food Dignity Strategy and the Orkney Child Poverty Strategy 2022–2026. The smaller scale of Orkney and its close partnership networks supported meaningful collaboration.	
<b>Food and Drink</b>	Not specified.	

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<p><b>Did any barriers have to be overcome when developing the initial idea of the project?</b></p>	<p>Yes</p>
<p>One significant barrier was the sharing of personal data about service users among the organisations. Data sharing remained a significant challenge throughout the pilot and became a focus issue to be addressed in the project.</p> <p>A second barrier was around the governance and delivery partner make-up during the project development. It became clear during the 2022-23 project that the lead partner (VAO) would benefit from a delivery partner leading on front-line development, but this was a challenge to put in place either due to organisational capacity or other technical barriers which impacted ability to distribute cash-first funds (e.g. neither CAB or SWF were able to administer the fund). Although THAW took on the responsibility to administer the funds, the additional capacity required to provide service beyond their focus on fuel poverty proved to be challenging. Although THAW still administers funds, not having a dedicated agency for cash-first provision continues to be a barrier to future work.</p>	
<p><b>Did anything in particular enable development of the initial idea of the project?</b></p>	<p>Yes</p>
<p>The project was enabled by existing partnerships through the Orkney Community Planning Partnership and Voluntary Action Orkney, including development of the Food Dignity Strategy and Island Wellbeing Project, which fostered collaboration between statutory and third-sector organisations. The Cost-of-living Task Force, a poverty focused group within the CPP, helped develop and now steers the Orkney Money Matters Partnership. Orkney's small network of referral partners and national momentum around cash-first and advice-first approaches also supported its development.</p>	
<p><b>How long did it take between having the initial idea and starting the project?</b></p>	<p>Although we were not involved in initial development of the Orkney Money Matters project (2022-2023), the Food Dignity recommendations were published in May 2022, with funding secured by November 2022 to start in April 2023. About 1 year between conception and start.</p> <p>Development of the cash-first project was started in late 2023, but was re-developed in February 2024, before being started in May 2024. This work was started less than 3 months after conception.</p>

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**Who made the decision to introduce the project?**

The initial projects were all introduced by VAO on behalf of the Orkney Community Planning Partnership.

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**Early Development**

<b>Was there a pilot project or feasibility study or test of change?</b>	Yes
<b>What did the A Pilot Project. involve?</b>	
<p>The pilot focused on developing a referral pathway - a central access point where anyone in need or crisis could find support through a single, unified system. Running for 12 months (April 2023 - March 2024), the pilot tested and developed a local cash- and advice-first pathway designed to improve the coordination of financial and practical support for people experiencing poverty or at risk of it in Orkney. The pilot was built around two key components. Firstly, as delivery partners, THAW and CAB received additional funding for energy and food vouchers, as well as grants for energy installations. Secondly, the funding enabled the recruitment of dedicated Orkney Money Matters workers across several organisations, with the development of the pathway coordinated by a Development Manager based in Voluntary Action Orkney (VAO). Throughout the pilot, the partnership gained significant learning around information sharing and service integration and recognised the need for a more decentralised model that built on existing outreach and financial support activities already embedded within local organisations.</p>	
<b>Who was responsible for the A Pilot Project.?</b>	
Voluntary Action Orkney (VAO)	
<b>Were those with lived experience of poverty among those involved in the design or delivery?</b>	Yes
Not specified.	

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<p><b>Was funding required to support the A Pilot Project?</b></p>	<p>Yes</p>
<p><b>Which organisation provided funding?</b></p>	<p>Trussel Trust and Scottish Government</p>
<p><b>How much was required?</b></p>	<p>Scottish Government Local Covid Economy Recovery (LACER) Fund, administered by Orkney Islands Council.</p>
<p><b>What was the specific source of funding?</b></p>	<p>Funding supported five additional roles across Orkney Citizens Advice Bureau, THAW Orkney, and Orkney Blide Trust, as well as £100,000 worth of energy vouchers.</p> <p>Funding distribution across partners:</p> <ul style="list-style-type: none"> <li>• THAW Orkney: £171,737 in total: £75,000 for energy vouchers, £25,000 for property repairs and installations, and £71,000 for a support worker post.</li> <li>• Orkney Citizens Advice Bureau (CAB): £10,770 – Funding allocated for staffing, food vouchers, and transport vouchers.</li> <li>• Orkney Blide Trust: £36,748 – Funding allocated for staffing.</li> <li>• Orkney Foodbank (Trussel Trust): £45,000</li> <li>• Community Consulting Development Lead: £22,000</li> <li>• Voluntary Action Orkney (VAO): Funding for the Development Manager role and project administration costs associated with overseeing the partnership - £108,745</li> </ul>

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<b>Were specific resources – other than funding - needed for the A Pilot Project.?</b>		Yes
<b>Staff/Volunteer Time</b>	Several new roles were created for the pilot, including a Development Manager based at Voluntary Action Orkney (VAO) and a Support Worker employed by THAW Orkney. Staff from partner organisations also contributed time to refine referral pathways and trial new systems for information-sharing and service coordination.	
<b>Facilities / Workspace</b>	Partner organisations provided existing office and meeting spaces to support project coordination and outreach activities.	
<b>Equipment</b>	Energy vouchers and funding for energy installations, distributed through THAW Orkney to households in need.	
<b>Local Knowledge</b>	The pilot benefited from the combined local insight of statutory and third-sector partners, whose close collaboration ensured that the approach reflected Orkney’s unique community needs and island contexts.	
<b>Food and Drink</b>	Food vouchers managed by Orkney Citizens Advice Bureau for households in need.	
<b>Was the A Pilot Project. evaluated?</b>		Yes
The 12-month pilot was evaluated through ongoing reflection and feedback from the core partners.		

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<b>Was there evidence from the A Pilot Project. that confirmed that it was working / it would work?</b>	Yes
<p>Evaluation feedback confirmed that additional support was vital for people across Orkney and that providing access to advice and cash addressed a genuine need.</p> <p>A great deal of outreach work and discussions with agencies, the NHS, and other institutions (e.g. education) took place, with various attempts to link everyone together to create clear crisis pathways. Everyone knew where support was available, and the project was well publicised and funded.</p> <p>There was strong evidence that the support offered was both needed and highly valued. As a result, by the end of the pilot, new funding had been secured to continue OMM.</p> <p>Challenges in partnership coordination and collaboration processes, including the withdrawal of a key partner impeded progress. Frontline delivery organisations recognised that to move forward, the project and its pathways had to be integrated into the existing support structures. They recognised that pathways had to be developed from the ground up, and that such moves had to be directed by a frontline organisation that delivered services directly to people in need.</p>	
<b>Who made the decision to continue with the project beyond the xxx?</b>	
<p>The decision to continue beyond the pilot was made jointly by all partners. There was a shared recognition that, although the project had not worked out as intended, it had strong potential and needed to change direction rather than end.</p>	

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Was the design of the project proper modified following the A Pilot Project.?	Yes
<p>Throughout the pilot, it became clear that the actual infrastructure was not yet in place to provide a fully functioning pathway for people in need. Although there was coordination around who held food or energy vouchers, these efforts were not joint, and monitoring was particularly challenging as each organisation managed its own funding streams. Due to data protection regulations, these organisations could not share client information or link their data. This limited the ability to produce unified reporting and created a risk of duplicate support across agencies in some cases. Partners used existing safeguards and professional judgement, but agreed that a shared system would improve consistency, transparency, and joint reporting. The new funds to continue the pilot were based on the assumption that the Council’s Scottish Welfare Fund Department would distribute cash to people in need. However, the department was not ready to do so and withdrew from the project. There was also no organisation ready to assume overall project leadership, as VAO planned to step back from frontline operations following the removal of the dedicated Orkney Money Matters Development Manager role under the new funding. This left the partners of Orkney Money Matters in a situation where funding was available to continue the work, but no one was in a position to deliver it.</p> <p>One of the key learnings from the pilot was that the project’s foundations needed to be strengthened before genuine joint working could take place. In particular, shared IT systems and processes had to be developed to ensure that support organisations operated on the same platform, and referrals could be managed digitally. It was also agreed that responsibility for developing the pathway and managing funds should sit with a frontline organisation. THAW Orkney was particularly determined to continue and took the lead in revising the previous Cash-First Fund application within a short timeframe, reflecting the new structure. Through the Cash-First Programme, THAW secured funding for a Flexible Cash Fund and accompanying administrative support for a digital referral platform. The initial partners continued their involvement, and additional partners, including the Alcohol and Drugs Partnership, came on board. This expansion had been planned from the start to establish strong referral pathways both to and from their services.</p>	

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### Accessing the Service and Engaging with Service Users

<b>Are potential users referred to your Service.?</b>	Yes
<p>Orkney Money Matters’ focus is on creating referral links between support organisations, so that people know which support is available and have easy access to support structures. Throughout the pilot, OMM operated a dedicated crisis helpline for those in immediate need. Since then, the partnership has concentrated on developing a shared online referral system to ensure that people in crisis only need to tell their story once, rather than repeatedly.</p> <p>In the new referral system, one of the initial steps involves obtaining consent from the person in crisis to share their basic information with all partners, while more detailed information is shared only with core partners through a joint online platform. This enables OMM to carry out a triage assessment, leading to tailored advice, specialist referrals, and, where necessary, crisis financial support - either through a Scottish Welfare Fund application or via Cash-First vouchers or capital support (up to three vouchers within six weeks). The triage is done by any of the professional agencies involved but can also be done by the individual themselves. The triage process is based on self-reporting, reflecting a “trust-first” approach (e.g. how much energy someone is using), to ensure they receive immediate support. Over time, partner organisations verify the information provided to ensure service users receive the most appropriate advice and specialist assistance (such as guidance on reducing energy consumption).</p> <p>Overall, OMM operates on a “no wrong door” principle, ensuring that people in crisis can approach any participating organisation and receive the support they need. While the OMM referral pathway is primarily designed to facilitate effective collaboration and referrals between partner organisations, it can also be accessed directly by individuals in crisis - either through the online referral system (see <a href="https://thaworkney.co.uk/orkney-money-matters">https://thaworkney.co.uk/orkney-money-matters</a>) or by contacting one of the agencies involved. Referrals can also be made on someone’s behalf, whether by a friend, neighbour, colleague, or another supporting organisation.</p>	
<b>Are there ways, other than referral, that are used to make potential users aware of your Service.?</b>	Yes
<p>Through partner organisations, social media, special features (e.g. radio, newspaper) and word-of-mouth.</p>	
<b>What is the most common way through which users typically access your Service.?</b>	

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Through partner referrals. However, growing awareness through word of mouth has led to an increase in self-referrals. In many cases, once individuals have engaged with the service and become familiar with the process, they are more likely to return for additional support when needed.

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Do you take steps to keep in touch / reach out to users?	Yes
<p>Generally, at present, OMM does not take specific steps to maintain contact with service users, as many tend to return for support on their own.</p> <p>During the pilot phase, OMM was promoted widely in the community through posters, the partner organisations' social media channels (e.g., Facebook) and features on Radio Orkney (for OMM on Radio Orkney see <a href="https://www.mixcloud.com/radioorkney/around-orkney-friday-6th-october-2023-with-rob-and-ida/?fbclid=IwZXh0bgNhZW0CMTEAAR1GUKNuYoqo6Q822N7UU8_uh7HlosOJKBRNU7u09gEhnUled9-OS8jKtk_aem_kaeriGY5FO5VTEpgmV9WvA">https://www.mixcloud.com/radioorkney/around-orkney-friday-6th-october-2023-with-rob-and-ida/?fbclid=IwZXh0bgNhZW0CMTEAAR1GUKNuYoqo6Q822N7UU8_uh7HlosOJKBRNU7u09gEhnUled9-OS8jKtk_aem_kaeriGY5FO5VTEpgmV9WvA</a>).</p> <p>While many of the materials are still in place, outreach has since been scaled back to ensure the service is fully developed and that capacity can be managed effectively. During the pilot, high levels of public promotion sometimes led to people contacting the crisis helpline for general advice rather than emergency support. This highlighted the need both to clarify the purpose of the service and to refine the definition of "crisis." While the Scottish Welfare Fund defines crisis as a sudden emergency or disaster, OMM also recognises "chronic crisis," where households are consistently living with insufficient income. The team has therefore adopted a more measured approach to outreach, ensuring information remains available while keeping messaging focused and appropriate.</p>	

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### Working with People with Lived Experience of Poverty

<b>Are those with lived experience of poverty involved in <u>delivering</u> the project?</b>	Yes
<p>People with lived experience of poverty contributed to the delivery of OMM by shaping how the service operates through feedback and sharing their experiences. This insight helped partners understand what works locally.</p>	
<b>Are people with lived experience of poverty involved in <u>managing</u> the project or in project <u>governance</u>?</b>	Yes
<p>People with lived experience of poverty were involved in shaping how the project was managed by providing reviews of the services from each partner. These reviews helped guide the governance and decision-making with each partner and the steering group.</p>	
<b>Are people with lived experience of poverty involved in <u>any other aspect</u> of the project?</b>	Yes
<p>People with lived experience of poverty were involved in shaping the project through ongoing feedback and sharing their experiences of using the service. This helped partners understand what worked well, where the barriers were, and help make the service accessible. A lived experience feedback group was also established - initially focused on fuel poverty - with scope to inform the wider OMM initiative.</p> <p>The OMM partners are also developing a new system designed to give clients greater control over their information and referral pathways. Rather than organisations managing all data, service users will be able to view their own records, make self-referrals, and choose which organisations can access their details. This shift places more power in the hands of people with lived experience, enabling them to take a more active role in shaping their support journey and creating their own pathways, rather than having these determined solely by service providers. The aim will be for lived experience groups to become more involved in the delivery and management of pathways and data management as these new methods are developed.</p>	

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### Leadership, Governance and Partnership Working

<b>Who is responsible for managing the project?</b>	
There is no one person responsible as it is a joint management split across all the organisations involved and the Cost-of-living Task Force, which has taken on a steering role.	
<b>Is this the only responsibility of the person managing the project?</b>	N/A
N/A	
<b>What proportion of the manager's overall workload is given over to this project?</b>	
N/A	
<b>Is there a Project Steering or Advisory Group?</b>	Yes
<b>Who is involved?</b>	The Orkney Community Planning Partnership.
<b>How does it work?</b>	The Orkney Community Planning Partnership, which oversees most of the Local Outcomes Improvement Plans, acts as the steering group for Orkney Money Matters. This ensures that frontline work is closely linked to wider local strategies and vice versa. Operating across the whole local authority area also brings strengths: the smaller number of referral partners in Orkney makes meaningful collaboration more manageable than in larger authorities. The project is firmly embedded within the Community Planning Partnership, through the CPP's Cost-of-Living Task Force, which maintains an Orkney-wide focus.
<b>Are any other governance arrangements in place to review strategy and performance?</b>	Yes
In addition to the Cost-of-living Task Force, there is an operational Orkney Money Matters group in place which includes all the frontline partners to oversee the day-to-day delivery of the project. This group takes responsibility for practical matters such as referral pathways, IT systems, data sharing, and embedding lived experience. Together, the steering and operational groups provide both strategic oversight and performance monitoring.	

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### Links to Wider Policies, Strategies and Statutory Requirements

<p><b>To the best of your knowledge, is the project aligned with national and/or local anti-poverty strategies and priorities (e.g., local authority or health board priorities)?</b></p>	<p>Yes</p>
<p>The OMM partnership emerged from the community-led Food Dignity Strategy, which brought together key statutory and third-sector organisations, as well as people with lived experience, as equal decision-makers. It aligned with other local work and the Scottish Government report on food dignity (see Dignity: Ending Hunger Together in Scotland).</p>	
<p><b>In your opinion, has the project benefitted from being part of this anti-poverty strategy?</b></p>	<p>Yes</p>
<p>The Cash-First funding secured by OMM was made possible by the broader shift towards reducing reliance on food banks - driven nationally by the Trussell Trust and locally through the Food Dignity Strategy. This direction has been further reinforced by Scottish Government policies and funding, which have created the conditions for an OMM partnership focused on ensuring that households can access both the advice and the cash-based support they need.</p>	
<p><b>Is the project part of any other strategy?</b></p>	<p>Yes</p>
<p>OMM also incorporates several actions from the Orkney Child Poverty Strategy 2022-2026.</p>	
<p><b>In your opinion, has the project benefitted from being part of this anti-poverty strategy?</b></p>	<p>Yes</p>
<p>The Child Poverty Strategy has supported both the development and implementation of the project. As noted earlier, the Orkney Community Planning Partnership - now acting as the Steering Group - has played a key role in connecting the project to wider national and local strategies. This has strengthened its strategic direction and ensured alignment between frontline delivery and broader policy objectives. Overall, the project has greatly benefited from these strong strategic linkages.</p>	

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<b>Is the project delivering a service that is a statutory commitment?</b>	No
<b>In your opinion, what has been the impact on the project of having this statutory commitment?</b>	N/A
N/A	

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**Funding**

<b>Is funding used to support the work?</b>	Yes
<b>Has external funding been secured to support the work?</b>	Yes
<b>Which organisation provided funding?</b>	The Scottish Government
<b>What was the specific funding stream/source/scheme?</b>	Cash First Fund
<b>How much funding was secured?</b>	Cash First Fund
<b>For how long has funding been secured?</b>	£197,545 over two years (April 2024 – September 2025)
<b>Is future funding from the same external source a possibility?</b>	No
<b>Is future funding dependent on achieving pre-agreed outcomes or outputs?</b>	-
<b>What are these conditions?</b>	-
<b>Has a specific sum been secured from your organisation to support this work?</b>	Yes
<b>How much funding was secured?</b>	£35000 (for capital funds)
<b>For how long has funding been secured?</b>	1 year.
<b>Is future funding from your organisation a possibility?</b>	Yes
<b>Is future funding dependent on achieving pre-agreed outcomes or outputs?</b>	Yes
<b>What are these conditions?</b>	Ongoing funds from the Islands Cost Crisis Emergency Fund have been leveraged to support (capital payment based) cash-first financial support locally and may be again available in future years. The funding is dependent upon provision of support for households struggling due to the cost of living.

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### **What are the future - longer-term - prospects for this work if existing funding sources were no longer available?**

Funding has not been sought for future cash-payment based funding or development funds until evaluation of the cash-first project is completed and a delivery partner for dedicated provision of a cash-payment service has been found.

The methods developed have been embedded into 'business as usual' and are therefore not dependent upon future funding to continue, but without continuing funding for direct cash support, IT infrastructure and related development costs, it is likely that organisations may not see the value of continuing to use a joint pathway, as it only has value if it directly improves client support.

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### Staffing and Resources

<p><b>Do existing staff from your organisation contribute toward the work of this project?</b></p>	<p>Yes</p>
<p><b>Role:</b> Existing staff from the different partner organisations contribute to OMM as part of their everyday work. Two dedicated OMM staff members, known as Money Matters Link Workers, at CAB and THAW, are responsible for managing the referral pathway and administering the Cash-First Fund on a day-to-day basis. These staff members were not newly employed but were already part of their organisations. Their roles were adapted so that their job descriptions now focus specifically on OMM, and they are funded through the Cash-First programme.</p>	
<p><b>Are existing staff from the host organisation paid extra (for example, taking on extra hours) to contribute toward the work of this project?</b></p>	<p>They are not paid extra.</p>
<p><b>Extra hours worked:</b> -</p>	
<p><b>Have additional paid staff been employed to contribute toward the work of this project?</b></p>	<p>Yes</p>
<p><b>Role:</b> See the answer above regarding the Money Matters Link Workers. In addition, a Development Manager for OMM was employed during the pilot project to coordinate the partnership's work. This position no longer exists under the current structure. Instead, the Cash First Fund enabled the funding of a full-time Community Outreach Officer based at THAW.</p>	
<p><b>Is the post permanent or fixed term?</b></p>	
<p><b>Duration:</b></p>	
<p><b>Are volunteers involved in delivering the project??</b></p>	<p>No</p>

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<b>Are specific resources – other than staff/volunteer time and money - needed to support the delivery of the project?</b>		Yes
<b>Facilities / Workspace</b>	Office space for each organisation involved.	
<b>Equipment</b>	Office materials (i.e. computer, phones); Flexible Cash First Fund to support people in need; Referral System and administrative costs.	
<b>Local Knowledge</b>	Knowledge of the work of partner organisations, and the circumstances of people living in Orkney.	
<b>Food and Drink</b>	For partnership meetings.	
<b>Are any of the resources needed to deliver the project provided in-kind, rather than budgeted from project funds?</b>		Yes
<p><b>Who provides:</b> Most resources are provided in kind by partner organisations, which have incorporated Orkney Money Matters’ activities into their regular funding bids. The Cash-First Fund supported the recruitment of a Community Outreach Worker at THAW, as well as the creation of a Flexible Cash Fund - also administered by THAW - to provide direct financial assistance to individuals in need. In addition, the funding contributed to outreach activities across all partners and supported the trial of an online referral system.</p>		

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<b>Were new IT systems, additional software, or upgrades existing software (databases, Apps) required to deliver this project?</b>	Yes
<p>Developing suitable IT systems proved challenging, particularly in relation to data governance and information sharing between organisations. There is currently no system available that fully meets the project’s needs for personalised data governance across multiple agencies. While discussions have taken place with UHI Moray and the Data Lab to design a local referral system, this work is still in development.</p> <p>For the purposes of this project, the partnership adopted the Fort system, which is used by several local authorities and third-sector organisations, including in Fife. Although Fort functions as an online joint case management system, it is primarily organisation-focused and not entirely suited to the partnership’s requirements. It has nonetheless provided a practical interim solution, enabling partners to record and share essential information while work continues to design a system better aligned with client needs and the principles of the Orkney Money Matters pathway.</p> <p>Fort was selected as a practical interim solution, allowing partners to test joint working and data-sharing arrangements while longer-term, client-led system options continue to be explored.</p>	

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<b>Was additional training – for staff or volunteers - required to deliver this project?</b>	Yes
<p>Training was required in several areas. Staff received guidance and informal training on how to use the IT system and operate the referral pathway. Written guidance was developed to support consistency and help staff across different organisations to understand the process.</p> <p>Most frontline organisations were already familiar with the needs of people in crisis and approached their work in a non-judgemental way. However, there was a recognised need for greater awareness and understanding within some larger organisations, such as Council departments, about the financial challenges many households face. Guidance and informal peer support between partners helped to address these gaps. NHS Orkney’s Public Health Team also led the development of Money Counts training for frontline staff to strengthen awareness of financial wellbeing and to improve signposting within health settings.</p> <p>Much of the training so far has been delivered informally and developed in response to emerging needs rather than through structured sessions. The original pilot included plans for more formal training on outreach and the development of new learning pathways for both clients and organisations, but these were postponed due to limited capacity. This work is now being revisited, with plans to develop structured training opportunities in collaboration with partner organisations.</p>	

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**Monitoring and Evaluation**

<p><b>Do you – or other organisations - collect data on the project for monitoring or evaluation purposes?</b></p>	<p>Yes</p>
<p><b>Is there baseline data to describe what things were like before the start of the project?</b></p>	<p>Yes</p>
<p>Orkney Partnership’s Child Poverty Strategy and Food Dignity Recommendations Report. Findings from VAO’s annual Island Wellbeing Survey results</p>	
<p><b>Is the difference that the project is making measured or monitored by the host organisation?</b></p>	<p>Yes</p>
<p><b>Who within the host organisation is responsible for monitoring the impact of the project</b></p>	<p>Monitoring is a joint effort across the core Orkney Money Matters partners, with each organisation contributing to the collection and review of data.</p>
<p><b>How often is the impact of the project monitored or measured by the host organisation</b></p>	<p>Monitoring takes place on an ongoing basis.</p>
<p><b>What methods, techniques or strategies are used by the host organisation to impact of the project</b></p>	<p>The partnership uses an online case management system (Fort) to record and monitor support activities. All triage details and key data are stored in one place, enabling partners to track support provided and report jointly on households without duplication. While not all types of support are currently entered into the system, it provides a shared platform for coordinated reporting across partners. Partner organisations also collect feedback from service users through online feedback forms, which help to assess the effectiveness and accessibility of the support provided.</p>

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<b>What information is collected by the host organisation about the project?</b>	
<b>Number of users</b>	Yes
<b>Profile of users</b>	Yes
<b>Experience of users</b>	Yes
<b>Outcomes for users</b>	Yes
<b>Anything else</b>	Yes
Joint case notes about user cases.	
<b>Has the data that has been collected by the host organisation been used to adapt the way the project works?</b>	No
-	
<b>Has an external organisation been employed to formally evaluate the project?</b>	Yes
<b>Who conducted the evaluation</b>	UHI has been employed since November 2025 to provide an evaluation for the project by early 2026.
<b>Details of the evaluation</b>	Not specified.
<b>What were the key findings from the evaluation</b>	Not specified.
<b>Has the data that has been collected from this evaluation been used to adapt the way the project works?</b>	No
<b>Is there an intention to employ an external organisation to evaluate the impact of the project in the future?</b>	Yes
<b>Is there an intention to undertake your own formal evaluation in the future to estimate the impact of the project?</b>	N/A

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### Impact

**To what extent have the aims of the project been achieved?**

The project has made strong progress toward achieving its aims. During the pilot phase, coordination between partner organisations proved challenging, and the referral pathway was not yet fully operational. Since then, the partnership has successfully established a functioning joint and digital referral pathway, with clearer roles, improved communication, and stronger collaboration between organisations. While the OMM pathway is still in the early stages of implementation, it now provides a solid foundation for delivering coordinated, cash- and advice-first support across Orkney.

**What difference has the project made?**

The project has made a significant difference both for partner organisations and for the people they support. One of the biggest impacts has been the establishment of data-sharing agreements between partners, which have enabled more coordinated and transparent joint working. Support staff now have a clearer understanding of what information can be shared and how to do so responsibly. This has reduced duplication, improved communication between agencies, and ensured that support is better tailored to individual needs.

For clients, the shift to cash-first support has been particularly important. Providing cash rather than vouchers has given people greater choice, dignity, and flexibility in meeting their own needs. Feedback from service users has been very positive, describing the process as friendly, understanding, and easy to access, with more choice and a better overall experience.

The number of people supported has also grown substantially, roughly doubling over the past two years. This reflects not only improved coordination between services but also the continuing high level of need within the community.

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<p><b>Have conditions or demand changed since the project was introduced?</b></p>	<p>Yes</p>
<p>began. The combined impact of the cost-of-living crisis, the energy crisis, and the aftermath of COVID-19 has led to a sharp rise in the number of households seeking help. The number of people supported has roughly doubled, not only because awareness of the services has grown, but because the level of need has intensified. Local data from Orkney Fuel Poverty statistics show a marked increase in 2020 and 2021 as living costs rose sharply. These figures reflect wider trends, with higher levels of financial insecurity and associated pressures on mental health. While there are some early signs that demand may now be stabilising, the need for coordinated financial and practical support remains very high.</p>	
<p><b>Has the project had the capacity to meet these changing conditions and demand?</b></p>	<p>Yes</p>
<p>began. The combined impact of the cost-of-living crisis, the energy crisis, and the aftermath of COVID-19 has led to a sharp rise in the number of households seeking help. The number of people supported has roughly doubled, not only because awareness of the services has grown, but because the level of need has intensified. Local data from Orkney Fuel Poverty statistics show a marked increase in 2020 and 2021 as living costs rose sharply. These figures reflect wider trends, with higher levels of financial insecurity and associated pressures on mental health. While there are some early signs that demand may now be stabilising, the need for coordinated financial and practical support remains very high.</p>	

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<b>Has the project changed through time?</b>		Yes
<b>What changed</b>	Initially, the intake and referral processes were paper-based but they have now shifted to an almost entirely online referral system. Initially, data sharing agreement was for individual organisations, now there is joint sharing from the start for core delivery partners to support joint actions.	
<b>Why has it changed</b>	The partnership implemented the necessary IT infrastructure and consent processes to allow data sharing between core partners. Previously, some individuals accessed support through multiple agencies, sometimes receiving assistance more than once. To ensure fairness, consistency, and equality, a joint digital system was developed after the pilot project. This system provides a shared overview of clients and enables partners to track what type of support each organisation has provided, improving coordination and accountability across the pathway.	
<b>Has the project had any unexpected or unintended outcomes?</b>		Yes
Joint data-sharing protocols were originally set up to ensure correct data protection procedures on the online system but have had an unintended positive effect by establishing a shared basis for weekly face-to-face meetings between core partners.		

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**In your opinion, is the project having an impact on tackling poverty?**

Yes

While the project does contribute to tackling poverty, its impact remains limited in the face of the scale of the challenge. Orkney Money Matters is making a meaningful difference for individuals by providing immediate financial and practical support and helping people reduce their expenditure. It also ensures that households can access longer-term support that may be also available. However, these interventions can only go so far when the underlying issue is that many households simply do not have enough income to meet basic needs.

There are structural causes of poverty that lie beyond the project's control, such as national welfare policy and income levels. Most people seeking support are on benefits, often Universal Credit, and still struggle to afford essentials. Orkney Money Matters can advocate for change and highlight these realities, but it cannot address the root causes of poverty, inadequate distribution of resources. Similarly, longer-term interventions, such as housing improvements, cheaper energy or transport and funding for training, are also dependent upon availability of wider resources and assets within both communities and households.

With limited funding, the project focuses on what it can influence locally - reducing household costs, improving energy efficiency and housing conditions, and connecting people to advice and employment support. These efforts help to stabilise households in crisis, but tackling poverty at its source requires broader, systemic change at the national level.

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### Learning from Experience

#### **What is working well?**

The national policy direction towards cash-first, advice-first, and dignity-based approaches has been positive and strongly supports the aims of Orkney Money Matters. This broader Scottish Government movement has helped create the right conditions for the project to develop and gain traction locally.

#### **What, if anything, is working less well?**

Despite this strong policy framework, there remains a gap between national intent and implementation into practice. While Scottish Government strategies clearly emphasise dignity and cash-based support, these principles are not always fully embedded at departmental or operational levels. This inconsistency can limit the effectiveness of otherwise supportive policies, making it more challenging to achieve a fully joined-up and dignity-led approach on the ground.

#### **What are the key learning points that you'd like to share with other practitioners?**

It is essential to recognise that people often prefer cash-based support and may find ways to convert vouchers into cash. This underlines the need to combine financial support with wraparound services. Bringing in partners such as the Alcohol and Drugs Partnership and the Blide Trust has helped ensure that individuals who need additional support, for example managing money or addressing underlying challenges, can access it alongside financial assistance.

The project showed that effective joint working and clear data-sharing processes make a significant difference. Establishing the right IT infrastructure and coordination systems early on is key. Without shared processes agreed upon by all core delivery partners, collaboration can falter. Involving those directly delivering services in designing these processes ensures they are practical, efficient, and sustainable.

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<b>Are there plans to develop or expand the project in the future?</b>	Yes
<p>Future development plans include introducing a new digital system that gives clients greater control over their own information and referral pathways. Rather than organisations holding all control over data, service users will be able to see their own records, refer themselves to services, and decide which organisations can access their information. This shift is designed to empower people with lived experience to take greater ownership of their support journey and to create personalised pathways, rather than having these defined entirely by service providers.</p> <p>In addition, Orkney Money Matters plans to continue work on lived experience feedback groups to ensure that future developments remain grounded in the needs of service users. Funding has also been secured for an external evaluation, scheduled to take place within the next six months, to assess the project’s progress and inform its continued expansion.</p>	
<b>How easily do you think this project could be replicated in another setting?</b>	
<p>The existence of similar Cash First partnerships across Scotland shows that the Orkney Money Matters approach can be readily replicated. These projects are governed and managed in different ways - for instance, some are council-led (e.g. North Lanarkshire), while others are coordinated by third sector interfaces (e.g. Aberdeen). Orkney Money Matters stands out as it is managed directly by a third sector organisation, underscoring the importance of context in determining how and with whom the model can be most effectively replicated. Although the Orkney Money Matters project has been particularly successful at bringing together the knowledge of front-line third sector organisations to create a dignified and effective service, it also highlighted the need for ongoing funding to ensure continuity of service.</p>	

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