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LISBURN COMMUNITY MONEY ADVICE PROJECT

EVALUATION REPORT

IN PARTNERSHIP WITH LISBURN FOODBANK



Reporting Period:

May 2023 – May 2026

Prepared By:

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Date:

15.05.2026

Executive Summary

Overview

From May 2023 to May 2026, the Community Money Advice (CMA) Project has played a significant role in supporting individuals and families experiencing financial hardship across the Lisburn area.

Delivered in partnership with and embedded directly within the Lisburn foodbank setting, the project was established with a clear vision: to help end poverty in the Lisburn area by building resilience and wellbeing so that clients can leave the foodbank in a more secure position than when they first arrived. The project was developed in response to growing levels of financial crisis within the local community, particularly the cost-of-living crisis, where increasing food, fuel and housing costs placed immense pressure on households. Many clients attending the foodbank were struggling not only with food insecurity, but also with debt, low income, poor mental wellbeing, and limited confidence in managing finances. Existing advice services in the area were experiencing high demand and capacity pressures, while many clients expressed a preference for face-to-face support within a trusted and familiar environment. The foodbank had increasingly become a “safe place” where individuals felt comfortable seeking help and sharing their circumstances openly.

Through the establishment of the CMA Connect Centre, clients attending the foodbank were offered holistic, person-centred support designed to address the root causes of poverty rather than simply responding to immediate crisis. The project provided dedicated face-to-face money guidance, budgeting education, benefit entitlement checks, support with forms and applications, debt referrals, and ongoing coaching through the introduction of a Money Buddy model. Clients were supported over a 12-week period to develop personalised budgets, improve financial capability, maximise household income, and access specialist debt support through referrals to debt services including Christians Against Poverty and Advice NI.

A key strength of the project has been the partnership approach within our centre already offering Lisburn Foodbank and Kickstart Social Supermarket, which provided professional oversight, training, infrastructure, and access to robust case management systems. This enabled accurate recording of client outcomes, stronger strategic planning, and valuable data insight to support future policy development and advocacy work around poverty and financial exclusion.

Over the three-year period, the project has achieved significant impact for clients and the wider community. The service has helped individuals increase their income, manage or reduce debt, improve budgeting skills, and access the support needed to move towards greater financial independence. Beyond financial outcomes, the project has contributed to improved wellbeing, reduced stress and anxiety, increased confidence, and renewed hope for the future. By integrating practical financial guidance alongside emergency food provision, the project has strengthened the foodbank's ability to offer long-term, sustainable support rather than short-term crisis intervention alone.



Executive Summary

Overview continued

Looking ahead, the evaluation highlights the importance of continuing and expanding this model of integrated support. Future recommendations include sustaining face-to-face money advice provision within the foodbank setting, increasing early intervention and preventative work through budgeting workshops and classes, strengthening partnerships across the advice and community sector, and continuing to use client data and lived experience to help shape local policy and advocate for systemic change. The success of the project demonstrates that when compassionate, practical support is delivered in trusted community settings, individuals and families can be empowered to move from crisis towards stability, resilience, and hope.

Headline Figures

Total Clients Supported		546 Individuals
Total financial gains achieved		£226,539.60
Debt managed		£937,797.63
Written off		£129,009.06
Crisis Interventions Delivered		343
Partnership Impact (Referrals)		558
Partnership Impact (Signposting)		818



Introduction

Background

Between 2023 and 2026, we witnessed a significant increase in financial hardship across the Lisburn area as the ongoing cost-of-living crisis continued to impact individuals and families throughout our community. Rising food prices, increasing energy costs, higher rents, and wider economic uncertainty placed immense pressure on household finances, particularly for those already living on low incomes or relying on benefits. Throughout this period, we saw many people seeking support for the first time as households who had previously managed financially began to struggle to meet even basic living costs.

Through our work at LCC Community Trust and Lisburn Foodbank, we increasingly encountered families facing multiple and complex challenges. While food insecurity remained one of the most visible issues, many clients were also struggling with debt, benefit delays, housing instability, utility arrears, poor mental wellbeing, and social isolation. We also saw a growing number of individuals in employment who were still unable to afford essentials, demonstrating that work alone was no longer protecting many households from poverty.



As demand for support increased, the pressures on community services also intensified. Our foodbank became an essential lifeline for many local families, yet we recognised that emergency food provision alone could not address the deeper causes of financial crisis. Time and again, clients shared that they felt overwhelmed by their circumstances and unsure where to turn for practical support. Many found mainstream advice services difficult to access due to long waiting times, limited face-to-face provision, digital exclusion, or a lack of confidence in discussing sensitive financial matters over the phone or online.



This was one of the key reasons why embedding money advice and guidance services directly within the foodbank setting became so important. We knew that the foodbank was already viewed by many clients as a trusted and safe place where they felt comfortable opening up about their struggles. By integrating financial support alongside emergency food provision, we were able to meet people at their point of crisis and offer compassionate, practical help in a familiar environment.

Introduction

Background continued

Through our Community Money Advice project, we established a model of support that focused not only on immediate need but also on long-term resilience and independence. Clients were able to access face-to-face support with budgeting, income maximisation, benefit entitlement, debt referrals, and form completion while also receiving ongoing encouragement and coaching through the Money Buddy programme. This holistic approach enabled us to journey alongside individuals and families over a sustained period of time, helping them move from crisis towards greater stability and hope for the future.

During this three-year period, we learned that poverty is rarely caused by a single issue. Instead, it is often the result of a combination of financial, emotional, social, and systemic pressures. As an organisation, this reinforced our belief that meaningful change requires relational, person-centred support that addresses the wider wellbeing of the individual as well as their immediate financial circumstances.



The work carried out through this project became an important part of our wider vision at LCC Community Trust: to help end poverty in the Lisburn area by building resilience, improving wellbeing, and supporting clients to leave the foodbank in a more secure position than when they first came to us.

Project Vision

Our vision is '**End Poverty in the Lisburn area through building resilience and wellbeing for clients so they have hope for the future and can leave the foodbank in a more secure position than when they came.**'



Core Objectives

- Increase household income
- Reduce debt and financial stress
- Improve financial capability
- Prevent repeat foodbank use
- Improve wellbeing and stability
- Connect clients to wider support services

Project Model & Delivery

Delivery Structure

The Project was designed as an integrated, community-based support service embedded directly within the work of Lisburn Foodbank and delivered through LCC Community Trust by becoming the first ever NI based Community Money Advice Connect Centre. The model was intentionally developed to provide accessible, face-to-face support for individuals and families experiencing financial hardship, recognising that many clients required more than emergency food provision alone.

Staffing Structure

The project was delivered through a small but dedicated staff team consisting of:

- A part-time Connect Manager (30 hours per week)
- A part-time Money Buddy (20 hours per week)

The Connect Manager provided oversight of client support, benefits guidance, partnership coordination, referrals, and case management, while the Money Buddy worked directly alongside clients to offer practical budgeting support, financial coaching, and ongoing encouragement over a 12-week period.

The staffing structure allowed us to provide both immediate crisis intervention and longer-term relational support, ensuring clients had consistent contact with trusted members of staff throughout their journey.

Partnership Arrangements

A key strength of the project was the partnership with Community Money Advice, which provided professional training, guidance, governance support, and access to the Catalyst case management system. This ensured staff were equipped to provide safe and effective support while also enabling accurate case recording, outcome tracking, and reporting.

The project also worked closely with Advice NI, Christians Against Poverty and the CMA Debt Hub to ensure clients experiencing significant debt issues could access specialist debt advice and support where appropriate.

Alongside these partnerships, we continued to collaborate with local statutory and community organisations including housing providers, welfare support agencies, employability services, and wellbeing organisations to ensure clients could access wider support tailored to their individual circumstances.



Referral Pathways

Clients were primarily referred into the service through Lisburn Foodbank during crisis support appointments. However, referrals were also received through:

- Self-referrals
- Community organisations eg Atlas, Resurgam, Damask, Sure Start
- Churches
- Housing providers eg NIHE, Choice, Clanmill
- Social workers & Health professionals
- Existing LCC Community Trust projects

Embedding the service within the foodbank meant that financial support could be offered immediately at the point where need was identified, allowing early intervention before situations worsened further.

Project Model & Delivery continued

Outreach Locations

The primary delivery location for the project was Lisburn Foodbank, based within the wider work of LCC Community Trust. This familiar and trusted environment helped reduce barriers to engagement and enabled clients to access support in a safe, welcoming, and non-judgemental setting. In 2025-26 we have been able to expand this through the Kickstart Social Supermarket Outreach project to the wider council boundary areas including Castlereagh.

Where appropriate, support was also delivered through outreach appointments, telephone support, and partnership locations depending on client need and accessibility.

Integration with the Foodbank

The project was fully integrated into the day-to-day operation of the foodbank and Social Supermarket. Rather than operating as an external service, the CMA Project formed part of the wider holistic support offered through LCC Community Trust.

As clients presented for emergency food support, staff and volunteers were able to identify underlying financial issues and offer immediate referrals into the project. This created a seamless pathway between crisis intervention and longer-term financial support.

This integrated approach enabled us to move beyond simply addressing immediate hunger and instead focus on tackling the root causes of poverty, building resilience, and helping clients move towards greater financial stability and independence.



Project Model & Delivery continued

Support Offered

The project provided holistic and person-centred support tailored to the needs of each individual or household.

Support included:

Benefits Advice

- Benefit entitlement checks
- Universal Credit support
- Assistance with applications and mandatory reconsiderations
- Support completing forms and gathering evidence

Debt Support

- Referral to CMA Debt Hub and Christians Against Poverty
- Support understanding debts and creditor communication
- Signposting to specialist debt services

Budgeting Assistance

- Personalised budgeting support
- Support with arrears and repayments
- Income and expenditure planning
- Financial capability coaching
- Income maximisation tools

Energy Support

- Support accessing fuel vouchers and energy schemes
- Advice around utility arrears and repayment plans
- Signposting to energy support providers

Emergency Grants

- Assistance applying for emergency support grants
- Crisis funding referrals
- Support accessing local hardship schemes

Digital Support

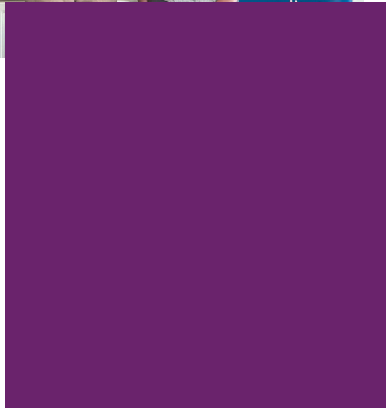
- Help accessing online benefit systems
- Assistance completing digital forms
- Basic digital inclusion support for clients lacking confidence or access

Employment Signposting

- Referral to employability and training programmes
- CV and job-search signposting where appropriate
- Support identifying routes back into employment

Housing Support Referrals

- Referrals for housing advice and homelessness prevention
- Support with housing forms and tenancy issues
- Signposting to relevant housing agencies and support organisations



Project Model & Delivery continued

Client Journey

The project was designed around a relational and supportive client journey that recognised the complexity of poverty and financial crisis.

Referral or Self-Referral

Clients typically entered the service through:

- Referral from Lisburn Foodbank
- Self-referral
- Referral from partner agencies or community organisations

Many clients were introduced to the project while attending the foodbank for emergency support, however it is becoming more common to receive self referral directly to CMA through word of mouth.

Initial Assessment

An initial appointment was carried out by the Connect Manager or Money Buddy to understand the client's circumstances, immediate needs, financial pressures, and wider wellbeing concerns.

This included:

- Completion of a fact finder
- Income and expenditure assessment
- Identification of priority issues
- Goal setting and personalised support planning

Advice Intervention

Clients then received tailored support depending on their circumstances. This could include:

- Budget planning
- Benefits support
- Debt referrals
- Grant applications
- Housing referrals
- Energy advice
- Digital support

Where complex debt issues were identified, referrals were made to specialist debt partners.



Project Model & Delivery continued

Ongoing Support

Clients were offered ongoing support for up to 12 weeks through the Money Buddy model. During this time, staff provided:

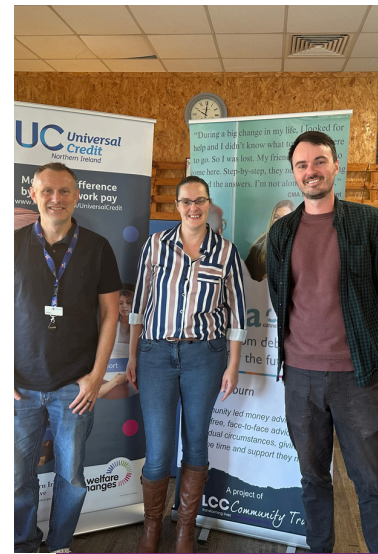
- Regular check-ins
- Encouragement and accountability
- Practical financial coaching
- Advocacy and support navigating services

This relational approach helped build trust and confidence, particularly for clients who had previously struggled to engage with formal services.

Follow-Up and Outcomes

At the end of the support period, outcomes were reviewed alongside the client. Follow-up support was offered where required, and clients were connected into wider wellbeing or community support through LCC Community Trust and partner organisations.

The overall aim throughout the client journey was not simply to address immediate crisis, but to support individuals and families towards greater resilience, stability, and hope for the future.





Understanding The Need

Community Need

Between 2023 and 2026, we continued to witness significant levels of poverty and financial hardship across the Lisburn area. Through our work at LCC Community Trust and Lisburn Foodbank, we saw first-hand the increasing pressures facing individuals and families as the ongoing cost-of-living crisis deepened existing inequalities and pushed many households into crisis.

Understanding the Need

Poverty and Financial Hardship

The majority of households accessing support through Lisburn Foodbank were living on extremely low incomes and were heavily reliant on benefits. Foodbank data from April 2024 to March 2026 showed that 73.52% of all vouchers issued were for households whose primary source of income was benefits alone, while a further 13.28% were for households relying on both earnings and benefits.

The data also highlighted that a growing number of working households were struggling financially, reinforcing what we were seeing in practice — that employment alone was no longer protecting families from poverty. Rising living costs meant many households were unable to meet basic needs despite being in work.

In addition, 6.54% of vouchers were issued to households with no income at all, while others had insufficient access to income due to delays, sanctions, or wider financial instability.

Foodbank Demand Trends

Demand for foodbank support remained consistently high throughout the reporting period. Between May 2023 and May 2026, Lisburn Foodbank distributed food to 9,422 individuals across 3,439 fulfilled vouchers. The data demonstrated the significant impact on families with children. While households with children represented 40+% of voucher recipients, they accounted for over 70% of all food parcels distributed. This reflected the greater financial pressures faced by larger households and the increasing difficulty many parents experienced in providing essentials for their children.

Single adult households represented the largest proportion of clients accessing support, accounting for 56.1% of all household structures recorded. However, we also supported a significant number of families with multiple children, including households with three or more children who represented 13.1% of voucher recipients but required over one-third of all food parcels distributed.

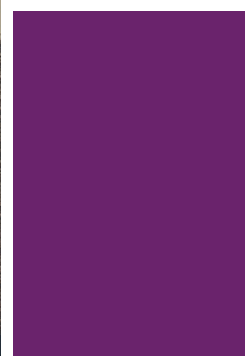
Cost-of-Living Pressures

Throughout the three-year period, the rising cost of living had a profound effect on the clients we supported. Increasing energy bills, rising rents, higher food costs, and wider inflation placed many households under severe financial strain.

Clients regularly reported:

- Struggling to heat their homes
- Falling behind on utility payments
- Relying on credit or borrowing to cover essentials
- Choosing between food, fuel, and other basic needs
- Increased stress, anxiety, and poor mental wellbeing due to financial pressures

Many of the individuals accessing our services had little or no financial resilience and were unable to absorb sudden increases in household costs. Even small unexpected expenses often resulted in crisis situations requiring emergency support.



Understanding the Need

Rising Debt and Utility Pressures

Debt and utility arrears became increasingly common issues among the clients we supported. Many households presented with:

- Rent arrears
- Energy debt
- Benefit overpayments
- Credit card and catalogue debt
- High-cost borrowing
- Loans from informal lenders

Foodbank data also highlighted that debt continued to be a factor contributing to repeat crisis presentations.

In addition, long-term health conditions and low income were among the most common reasons why households required multiple foodbank referrals over a six-month period. This reflected the growing complexity of need within our client group and reinforced the importance of longer-term financial support rather than one-off crisis intervention alone.

Barriers Faced by Clients

Many clients faced significant barriers when trying to access support services. Through our direct engagement with individuals and families, we identified a range of challenges including:

- Digital exclusion and lack of IT skills
- Limited access to internet or devices
- Low confidence engaging with statutory services
- Mental health difficulties and anxiety
- Literacy challenges
- Complex benefit systems
- Long waiting times for advice services
- Fear or stigma around discussing debt and finances

We also found that many clients preferred face-to-face support within a trusted environment rather than telephone or online services. For many individuals, Lisburn Foodbank and LCC Community Trust had become a safe and familiar place where they felt listened to and supported without judgement.

This further reinforced the importance of embedding practical money advice and guidance directly alongside foodbank provision, enabling clients to access holistic support at the point of need.



Understanding the Need

Client Demographics

The data gathered between May 2023 and May 2026 provides an important insight into the profile of households accessing support through Lisburn Foodbank and the wider CMA Project.

Age Range

Food parcels were distributed across a broad range of age groups, demonstrating the wide-reaching impact of poverty within the local community.

The largest adult age categories supported were:

- Adults aged 25–34 years: 15.43%
- Adults aged 35–44 years: 15.05%
- Adults aged 17–24 years: 11.75%

There was also significant support provided to children and young people:

- Children aged 0–4 years: 13.1%
- Children aged 5–11 years: 15.48%
- Children aged 12–16 years: 11.51%

This highlighted the substantial number of families with dependent children requiring emergency support.

Household Type

Single adult households represented the largest household group accessing support:

- Single adults with no children accounted for 41% of all fulfilled vouchers.

Families also represented a significant proportion of need:

- Households with children accounted for 35.38% of all voucher recipients.
- Households with three or more children represented 13.1% of all voucher recipients.

Employment Status

The majority of clients accessing support were reliant on benefits:

- 73.01% were receiving benefits and not in employment
- 14.38% were in work while also receiving benefits
- 5.66% were in employment without benefits

This reflected the ongoing financial pressures experienced by both unemployed and low-income working households.

Employment Status

The majority of clients accessing support were reliant on benefits:

- 73.01% were receiving benefits and not in employment
- 14.38% were in work while also receiving benefits
- 5.66% were in employment without benefits

This reflected the ongoing financial pressures experienced by both unemployed and low-income working households.



Understanding the Need

Health and Disability

Long-term health conditions emerged as one of the most significant contributing factors to ongoing financial hardship and repeat foodbank use. Among households requiring more than three vouchers within six months, long-term health conditions represented the most common reason recorded at 30%. This highlighted the close relationship between health challenges, reduced financial resilience, and ongoing poverty.

Housing Tenure

While detailed housing tenure data was not formally collected within the foodbank reporting system, this information is collected now through our CMA project where we can see many clients accessing the project were living in insecure or financially pressured housing situations, including:

- Social housing
- Private rented accommodation
- Temporary accommodation
- Shared family housing arrangements
- Mortgaged homes

Housing insecurity, rent arrears and lack of support for mortgage payments when out of work were recurring issues identified through casework and support sessions.

Geographic Reach

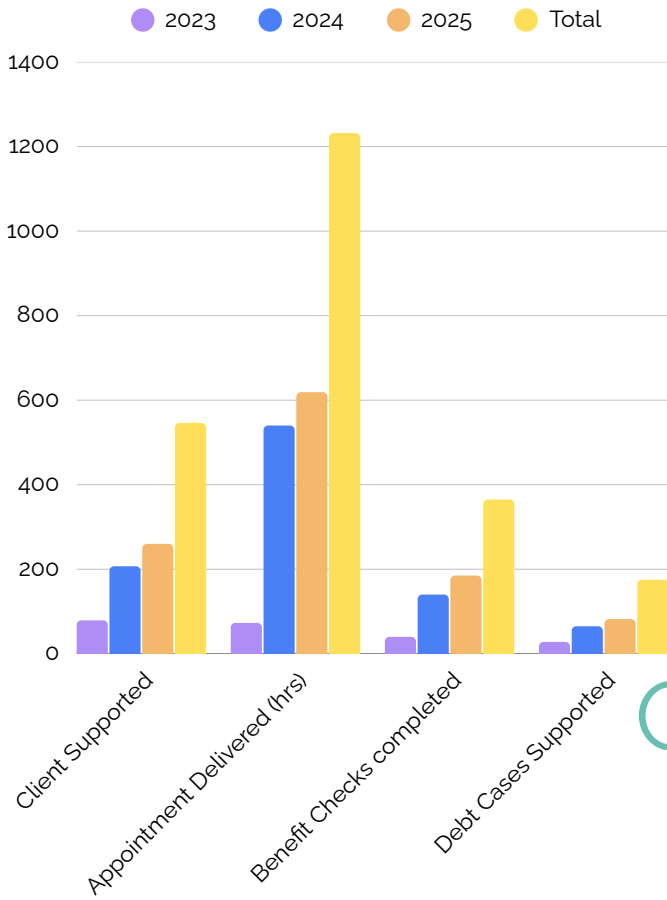
The project primarily supported individuals and families living across Lisburn and the surrounding areas. However, referrals were also received from neighbouring communities where individuals were experiencing crisis and unable to access timely support elsewhere.

The integrated model delivered through Lisburn Foodbank enabled us to maintain strong links with local community organisations, churches, statutory agencies, and support providers across the wider Lisburn area, helping ensure vulnerable households could access practical support quickly and effectively.



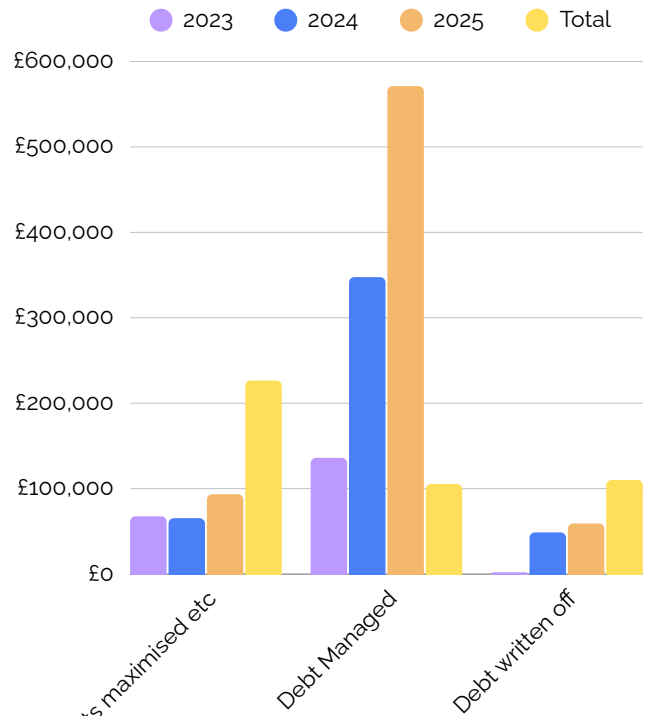
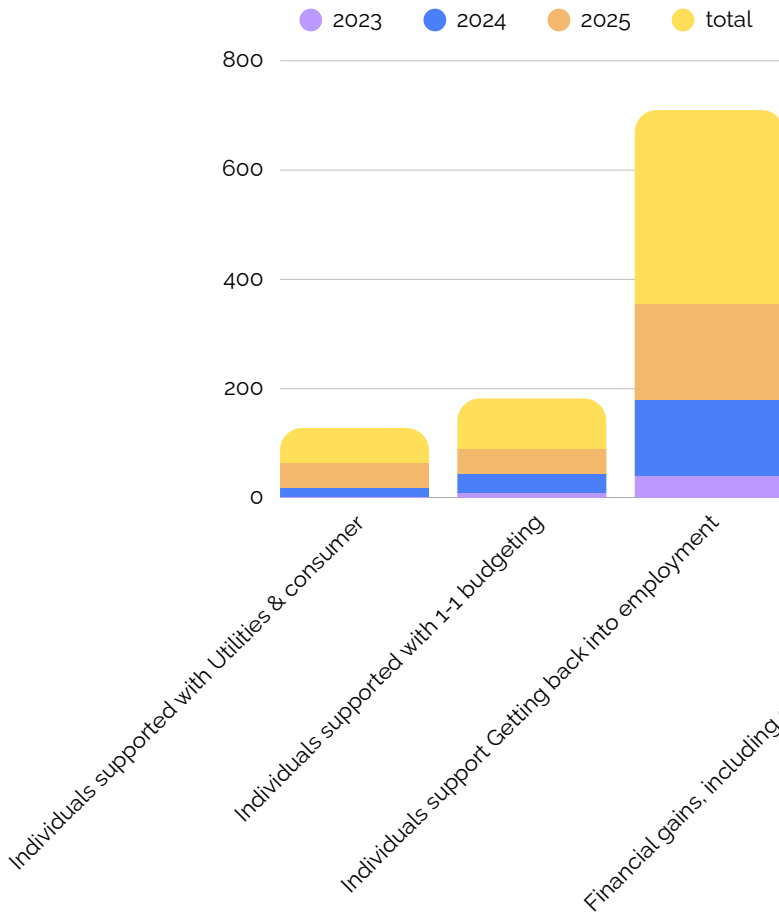
Outputs & Activity

Service Delivery Statistics



Outcome & Impact

Financial Outcomes



Outputs & Activity

Personal & Social Impact

The wider impact on clients saw the following outcomes:

- Reduced stress and anxiety
- Improved wellbeing
- Increased confidence
- Greater financial stability
- Improved family circumstances
- Reduced isolation
- Increased hope and resilience

This is detailed more in the anonymised report from Catalyst further in the report.

Foodbank Partnership Impact

The CMA Project significantly strengthened the overall response provided through Lisburn Foodbank and LCC Community Trust between 2023 and 2026. By embedding practical money advice and guidance directly within the foodbank setting, we were able to move beyond emergency food provision alone and develop a more holistic and preventative model of support for vulnerable households.

Earlier Intervention

One of the key strengths of the project was the ability to identify financial difficulties at a much earlier stage. Because the service was fully integrated within the foodbank, clients could be connected immediately to support as soon as underlying issues became apparent.

Many individuals initially presented for emergency food support but were also struggling with:

- Benefit issues
- Debt
- Utility arrears
- Housing instability
- Budgeting difficulties
- Lack of income maximisation

By offering immediate access to a Connect Manager or Money Buddy, we were able to intervene before situations escalated further. Early support often prevented clients from falling deeper into debt, experiencing utility disconnection, or reaching crisis point repeatedly.

The trusted environment of the foodbank also encouraged earlier disclosure of financial problems, particularly among clients who may not otherwise have engaged with formal advice services.



Outputs & Activity

Reduced Repeat Crisis Presentations

The project helped reduce repeat crisis presentations by addressing the root causes of poverty rather than simply responding to immediate need.

Through ongoing one-to-one support, clients were assisted to:

- Create sustainable household budgets
- Access correct benefit entitlements
- Increase household income
- Manage debt more effectively
- Access emergency grants and wider support services

The 12-week Money Buddy model provided continued encouragement and accountability, helping clients build confidence and practical skills over time rather than relying solely on short-term crisis interventions. For many households, this support improved financial resilience and reduced dependency on emergency food provision. While some clients continued to face ongoing hardship due to wider systemic issues, the project enabled many individuals to become more stable and better equipped to manage future financial pressures.

More Holistic Support

Embedding the project within the foodbank allowed us to provide far more holistic support to individuals and families experiencing poverty.

We recognised that food insecurity was rarely an isolated issue. Clients often faced a combination of:

- Financial hardship
- Poor mental wellbeing
- Debt
- Housing insecurity
- Social isolation
- Health challenges
- Digital exclusion

The integrated model meant clients could access practical financial guidance alongside emotional support, advocacy, wellbeing services, and wider community support through LCC Community Trust.

This person-centred approach enabled us to support the whole individual rather than simply responding to one presenting issue. Clients often shared that having someone walk alongside them consistently through a difficult period gave them increased confidence, reduced anxiety, and renewed hope for the future.



Outputs & Activity

Improved Referral Pathways

The project strengthened referral pathways both internally and externally.

Internally, foodbank staff and volunteers were able to refer clients directly into CMA quickly and efficiently, ensuring support was accessible at the point of need.

Externally, the project developed strong partnership links with organisations including:

- Community Money Advice
- Christians Against Poverty
- Housing providers
- Welfare and employability services
- Community organisations
- Mental health and wellbeing services

This enabled clients to receive coordinated and joined-up support across multiple areas of need. The project also improved communication and collaboration between agencies, helping ensure vulnerable individuals did not fall through gaps in provision.

Better Outcomes for Vulnerable Households

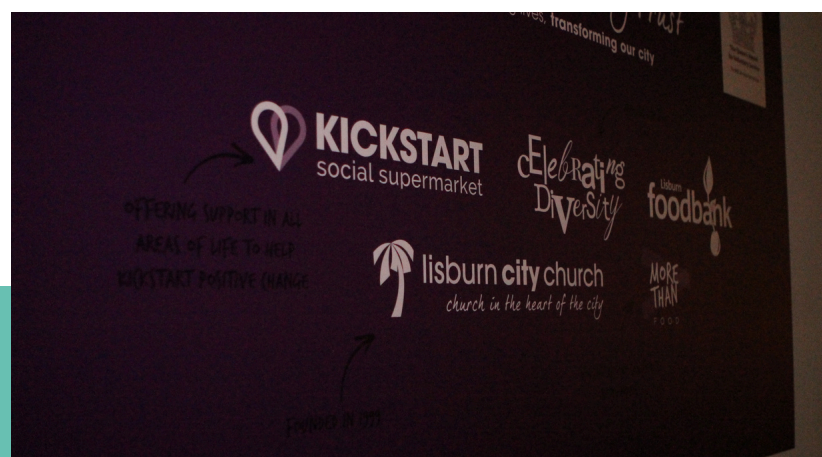
Overall, the project contributed to significantly improved outcomes for many vulnerable households across the Lisburn area.

Clients supported through the project experienced outcomes including:

- Increased household income
- Improved budgeting skills
- Reduced financial stress
- Better understanding of benefits and entitlements
- Access to specialist debt support
- Improved confidence and wellbeing
- Greater financial independence
- Reduced social isolation
- Increased stability within the home

Families with children particularly benefited from the joined-up support model, as early intervention often helped prevent deeper crisis situations and reduced the emotional pressure placed on parents struggling to provide for their households.

Importantly, the project also strengthened the wider mission of LCC Community Trust and Lisburn Foodbank by helping shift the focus from short-term emergency response towards longer-term resilience, empowerment, and poverty prevention.



Case Studies

Case Study – Supporting a Smooth Transition to Pension Age

In January 2026, Robert* contacted CMA after becoming worried about how reaching pension age would affect his rent payments and finances. A friend encouraged him to seek advice before receiving his first pension payment, as he was unsure how his benefits would change or where to access support.

Robert attended an appointment feeling anxious about the transition. He had been receiving Universal Credit and Personal Independence Payment (PIP) but did not understand the process of moving from the Universal Credit housing element to Housing Benefit at pension age.

CMA staff provided guidance and reassurance throughout the process. We contacted Robert's housing officer at the Northern Ireland Housing Executive to confirm the correct procedure, collected the required Housing Benefit application form on his behalf, and supported him to complete and submit it promptly to prevent any disruption to his rent payments.

At a follow-up appointment three weeks later, ongoing communication with the housing officer identified that, due to living in a three-bedroom property, Robert would need to make a small weekly contribution towards his rent. CMA quickly helped him arrange a direct debit to ensure payments were made consistently and to reduce the risk of rent arrears.

Outcome and Impact

With early intervention and tailored support, Robert successfully transitioned from Universal Credit housing support to Housing Benefit without disruption to his tenancy. Budgeting support helped him avoid rent arrears, while the advice provided reduced his anxiety, improved his understanding of the benefits system, and increased his confidence in managing his finances independently.

This case demonstrates the value of accessible advice services, early intervention, and partnership working in helping older people navigate complex benefit changes, maintain secure housing, and avoid financial hardship.

*Not his real name



Partnership Working

The success of the CMA Project was strengthened significantly through collaborative working with a wide range of partners across the Lisburn area. These partnerships enabled us to provide more joined-up, responsive, and holistic support for individuals and families experiencing financial hardship.

Foodbank & Social Supermarket Teams

The close integration between the project team and Lisburn Foodbank & Social Supermarket staff and volunteers at LCCCT was central to the success of the service. These teams were often the first point of contact for clients in crisis and played an important role in identifying additional support needs and making timely referrals into the project. Regular communication and shared working practices helped ensure clients received compassionate and coordinated support.

Community Organisations

We worked alongside a range of local community and voluntary organisations, such as Atlas Woman's Centre, Resurgam, Damask, Sure Start, Inspire, Homestart, Action Mental Health; to connect clients with wider wellbeing, practical, and social support services. These partnerships helped reduce isolation, improve access to local resources, and ensure clients could access support tailored to their individual circumstances.

Housing Providers

Partnership working with local housing providers and housing support services, such as NIHE, Clanmill, Choice, Triangle; enabled us to support clients experiencing rent arrears, housing insecurity, or risk of homelessness. Joint working helped clients access housing advice, tenancy support, and early intervention before housing situations reached crisis point.

Health Professionals

We regularly engaged with health professionals and wellbeing services where clients were experiencing poor mental health, long-term illness, disability, or emotional distress linked to financial hardship. These partnerships helped improve referrals and ensured clients could access wider support for both their financial and wellbeing needs.

Social Services

Collaboration with social workers and family support services helped strengthen safeguarding pathways and ensure vulnerable households received appropriate support. This was particularly important for families with children, individuals experiencing crisis, and clients with complex or multiple needs.



Partnership Working

Energy Support Organisations

Partnerships with energy support organisations such as Bryson Energy and Fuelbank, enabled clients to access emergency fuel support, advice around utility arrears, and assistance with repayment arrangements. This support became increasingly important throughout the cost-of-living crisis as energy costs continued to rise.

Value of the Partnership Approach

The partnership approach was one of the key strengths of the project and played an important role in improving outcomes for clients.

By working collaboratively across organisations and sectors, we were able to provide more holistic and person-centred support rather than responding to issues in isolation. Many clients faced multiple and complex challenges, and partnership working enabled us to address a wider range of needs more effectively and efficiently.

Collaborative working improved:

- Early identification of need
- Access to specialist advice and support
- Referral pathways between services
- Communication between agencies
- Crisis prevention and safeguarding
- Long-term support planning for vulnerable households

Importantly, partnerships helped reduce barriers for clients by ensuring support felt more connected, accessible, and less overwhelming. Rather than navigating multiple services alone, clients were supported through joined-up pathways where organisations worked together around the individual, often times using our centre as the base for all meetings.

This collaborative model strengthened our ability to move clients beyond immediate crisis and towards greater stability, resilience, wellbeing, and independence.



Learning & Challenges

Key Challenges

Throughout the three-year delivery period, the project faced a number of significant challenges driven largely by the ongoing cost-of-living crisis and increasing levels of poverty within the Lisburn area.

One of the greatest challenges was the continued rise in demand for support. As financial pressures increased, we saw growing numbers of individuals and families presenting in crisis, many of whom had never previously accessed foodbank or advice services. At the same time, client needs became increasingly complex, with many households experiencing multiple issues including payment arrears, debt, poor mental health, housing instability, unemployment, and social isolation.

Mental health pressures were a recurring theme throughout the project, with many clients experiencing anxiety, stress, and emotional exhaustion linked to financial hardship. Housing insecurity and rising utility costs also placed additional strain on vulnerable households, particularly families with children and individuals living on fixed incomes.

Alongside rising demand, limited funding and staffing capacity created ongoing challenges in maintaining the level of intensive, relational support required by many clients. Despite this, the project team remained committed to delivering accessible and compassionate support to those most in need.

Learning & Adaptation

Over the course of the project, we learned that relationship-based, face-to-face support delivered within a trusted environment was one of the most effective aspects of the service. Embedding money advice directly within the foodbank setting helped break down barriers to engagement and enabled earlier intervention for clients experiencing crisis.

The Money Buddy model worked particularly well, providing clients with consistent encouragement, accountability, and practical support over time rather than one-off interventions. Clients responded positively to having trusted staff walk alongside them through difficult circumstances.

As the project developed, we adapted our service delivery to respond more effectively to emerging needs. This included strengthening referral pathways, improving data collection and case management through the Catalyst system, increasing partnership working, and expanding support around energy costs, emergency grants, and digital inclusion.

One of the key lessons learned was the importance of holistic and joined-up support. Financial hardship is rarely caused by a single issue, and effective intervention requires organisations to work collaboratively to address the wider wellbeing, emotional, and practical needs of individuals and families.

The project also reinforced the value of preventative support and early intervention. By engaging with clients early and providing ongoing guidance, we were often able to prevent situations from escalating further and support households towards greater resilience and stability.



Measuring Success

Evaluation Methods

The impact of the Project was measured through a combination of quantitative data, qualitative feedback, and reflective practice throughout the three-year delivery period. This approach enabled us to capture not only the measurable financial outcomes achieved for clients, but also the wider personal, emotional, and social impact of the project.

Monitoring Data

Ongoing monitoring data formed a key part of the evaluation process. Using the Catalyst case management system provided through our partnership with Community Money Advice, we were able to record and analyse:

- Number of clients supported
- Types of support provided
- Referral pathways
- Financial gains achieved
- Debt support referrals
- Repeat engagement levels
- Client demographics and presenting issues

Foodbank voucher and parcel data also helped identify wider trends in poverty, household need, and repeat crisis presentations across the Lisburn area.

Client Feedback

Client feedback played an important role in understanding the effectiveness and accessibility of the service. Feedback was gathered informally through ongoing conversations and support sessions, as well as through client testimonials, Catalyst anonymous surveys and follow-up discussions.

Many clients reported increased confidence, reduced stress, improved understanding of budgeting and benefits, and a greater sense of hope and stability as a result of the support received. Feedback also highlighted the importance of face-to-face, relational support delivered within a trusted and non-judgemental environment.

Outcome Tracking

The project tracked both short-term and longer-term outcomes for clients where possible. This included monitoring:

- Increased household income
- Successful benefit applications
- Debt referrals and resolutions
- Budgeting progress
- Access to grants and utility support
- Housing support outcomes
- Progress towards financial independence

The 12-week Money Buddy model also allowed us to review progress regularly with clients and adapt support plans according to changing circumstances and goals.



Measuring Success

Staff Reflections

Staff reflections formed an important part of the evaluation process, particularly in identifying emerging needs, gaps in provision, and areas for service improvement. Regular discussions within the project team helped us reflect on:

- Challenges faced by clients
- Trends within the local community
- Effectiveness of interventions
- Partnership working
- Lessons learned through delivery

This reflective approach helped ensure the service remained responsive and adaptable throughout the project period.

Partner Feedback

Feedback from partner organisations, including foodbank & social supermarket teams, referral agencies, housing providers, and specialist support organisations, provided valuable insight into the wider impact of the project.

Partners highlighted the value of having accessible money advice embedded within the foodbank setting, improved referral pathways, and the positive outcomes achieved for vulnerable households through collaborative working.

Case Study Analysis

Anonymised case studies were used to capture the deeper impact of the project on individuals and families. These case studies helped demonstrate the complexity of issues faced by clients and illustrated how holistic, person-centred support contributed to meaningful change over time.

Case study analysis enabled us to evidence not only financial outcomes, but also improvements in wellbeing, confidence, resilience, and overall quality of life for those supported through the project.

Client Feedback

- "I have no idea what or where I would be without this service. Katrina and the team have not only saved me but my family. I was not alone and if I had any questions I was not afraid to ask. My story was heard and I was made feel like a human."
- "When I came to LCCCT / CMA I was very low and struggling with everything. The support they have given me has been amazing and I feel more confident in who I am, how to manage my finances and am back to work again. I feel back in control of my life again."
- "I would not achieve what I have over the past few months without the support and guidance of all the staff at Lisburn Foodbank. From budgeting to managing my mental health all staff have been amazing. Not only am I financial better off but I have gain a support system where I know I can turn to if I have questions. I know how what and how my local community can support me and my young family. Thank you without you all I would not make it out of bed, and I am proud of the example I lead for my children where money can't buy."



Measuring Success

Anonymous client survey
completed on exit

Statement	Score 1	Score 2	Score 3	Score 4	Score 5
As a result of the help I have received, I feel better about myself and more confident about the future.	0	0	4	43	66
As a result of the help and support I received I now feel less stressed/anxious about my financial situation.	1	0	3	53	56
I feel that the advice I received took into account my personal circumstances and needs.	0	0	1	32	80
As a result of the debt advice I received, I feel more confident in managing my finances going forward.	0	1	5	48	59
As a result of the help I have received I feel more in control of my finances.	0	1	3	49	60
I am happy with the support I received throughout the advice process.	0	0	1	25	87
Since receiving debt advice I am happy with the way my debts are being addressed.	1	0	9	47	56
My debt adviser/s kept me informed throughout about what was happening and gave me sufficient information concerning my case.	1	0	5	39	68
My adviser used my preferred method of communication in a timely manner.	0	0	4	28	81
I was happy with the follow up I have received after choosing my debt resolution option.	1	0	3	36	73

Sustainability & Future Development

Future Priorities

As the project moves into its next phase, our priority is to build on the strong foundations established between 2023 and 2026 and continue responding to the growing levels of financial hardship within Lisburn and the surrounding areas.

Key priorities for future development include:

- Expanding outreach and increasing accessibility for vulnerable households across the wider council boundaries
- Strengthening early intervention and preventative support to reduce repeat crisis presentations
- Delivering budgeting workshops and family financial education sessions aimed at helping break generational cycles of poverty and improve long-term financial resilience
- Increasing digital inclusion support for clients struggling to access online services and systems
- Expanding partnership delivery and collaborative working with statutory, community, and voluntary sector organisations

A key area of future development will also include the introduction of structured budgeting workshops delivered through a dedicated facilitator, enabling clients to build practical money management skills within a supportive group environment.

Funding & Sustainability

Due to the continued and growing demand for support, additional staffing capacity will be essential to sustain and expand the project moving forward. Alongside the existing delivery model, plans for the next phase include the recruitment of an additional staff member and a facilitator to deliver budgeting and financial capability workshops.

The expanded project has already been fully costed as part of a National Lottery funding application, with an estimated annual delivery cost of approximately £120,000 per year. This investment would enable the project to continue delivering high-quality, relational support while expanding its reach and preventative impact across the Lisburn area.

Our long-term vision is to continue developing a holistic, community-based model that not only responds to immediate financial crisis but also equips individuals and families with the skills, confidence, and resilience needed to achieve greater long-term stability and independence.

The success of the project over the past three years demonstrates significant opportunities for future growth, particularly in the areas of financial education, community outreach, wellbeing support, and integrated partnership working. Continued investment in the project will allow LCC Community Trust to strengthen its role in supporting vulnerable households and working towards its wider vision of ending poverty and building hope within the local community.



Conclusion

Over the course of three years, the Community Money Advice Project has become a vital part of the wider work of LCC Community Trust and Lisburn Foodbank, providing practical, relational, and person-centred support to individuals and families experiencing financial hardship across the Lisburn area.

The project has demonstrated the significant value of embedding money advice and guidance services directly within a trusted foodbank setting. By meeting people at their point of crisis, we have been able to offer earlier intervention, holistic support, and consistent guidance that addresses not only immediate financial need, but also the wider emotional, social, and wellbeing challenges faced by many households.

Throughout the reporting period, the project supported clients to access benefit entitlements, improve budgeting skills, manage debt, secure emergency support, and move towards greater financial stability and independence. Alongside measurable financial outcomes, the project also helped reduce stress and isolation, improve confidence and wellbeing, and restore hope for many individuals who felt overwhelmed by their circumstances.

The success of the Money Buddy model and the strong partnership approach developed through the project has reinforced the importance of accessible, face-to-face support delivered within safe and familiar community environments. For many clients, the foodbank became more than a place of emergency provision — it became a gateway to longer-term support, resilience, and positive change. However, the evaluation also highlights the continuing and growing level of need within the local community. The ongoing impact of the cost-of-living crisis, rising debt, housing instability, poor mental health, and increasing financial insecurity means that demand for integrated support services remains high. Many households continue to face complex and interconnected challenges that require sustained, holistic intervention.

As LCC Community Trust looks towards the future, this project has provided a strong foundation for continued growth and development. The learning, partnerships, and outcomes achieved over the past three years clearly demonstrate that investing in community-based money advice and guidance services can play a significant role in helping individuals and families move from crisis towards greater stability, resilience, and hope for the future.

Closing Statement

Our Community Money Advice project has become one of the most valuable and life-changing aspects of our work, empowering people every day with greater choice, dignity, and self-sufficiency; because while food support may bring someone through the door in crisis, the long-term support provided through CMA has the power to change lives for the better permanently.



Recommendations

- ✓ Expand early intervention and preventative support through budgeting workshops, financial education, and wider outreach to reduce repeat crisis presentations.
- ✓ Increase staffing capacity and secure long-term funding to meet growing demand for relational, face-to-face support within trusted community settings.
- ✓ Strengthen partnership working and referral pathways to provide more joined-up support around debt, housing, wellbeing, employment, and digital inclusion.



Appendices

- Appendix – Detailed Statistics
- Appendix – Client Stories
- Appendix – Community Impact Map
- Appendix – Outcome Framework
- Appendix – Referral Pathway Diagram

Stay in touch

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