

PART ONE: ABOUT YOU		
1.	Area Committee To find out about Area Committees, click here	<input type="checkbox"/> Chipping Barnet Area Committee <input type="checkbox"/> Finchley and Golders Green Area Committee <input checked="" type="checkbox"/> Hendon Area Committee
2.	Members Item brought by:	Councillor Anthony Finn
3.	Proposed organisation or Council department to deliver the proposal:	The UK Mesilla Family Counselling Service
4.	What is the total cost of the project?	£18,500
5.	How much Area Committee funding are you applying for?	£8,500
PART TWO: ABOUT YOUR PROJECT		
6.	<p>What is the project? Please provide a brief overview of the project and what the funding will be used for.</p> <p>The Mesila family counselling service is a sophisticated coaching-based series of meetings with a trained counsellor who supports the family to carry out a rigorous analysis of their financial situation and works with them to find a solution that will help them to create long-term financial stability.</p> <p>Statistics show that by the end of this calendar year, average UK household credit card debt will be £10,000. When placed within the context of the high cost of Jewish living (schooling, kosher food, further Jewish and secular education), as well as rising housing costs, there has never before been a greater need for providing the community with education and knowledge for greater financial responsibility.</p> <p>Though there are many loan or grant based charities in the community, our philosophy is that the main problem that leads to financial mismanagement is not a lack of money, but rather, a lack of know-how. Our service aims not at providing a mere band-aid, we try to solve the issues at their root.</p> <p>The service involves 6 meetings, the first of which involves a discussion of what the issues are that have prompted the family to participate in the service. The next stage is to identify all income, expenditure, assets and liabilities in full detail, followed by a discussion to identify potential solutions to any shortfall. Attached with this application form is a sample of the type of form we use to record the data.</p> <p>This is not an advice-based system – we do not tell people what to do. We work with them to find the answer to their challenges, whether it involves finding ways to increase income, or decrease expenditure.</p> <p>All of our clients' progress is recorded and filed, and the counsellors are responsible to fill in paperwork throughout the counselling process, and to follow up with the</p>	

	client.
7.	Which priority area will the project / initiative address?
	<input type="checkbox"/> Improving community safety
	<input type="checkbox"/> Improving local mental and physical health, physical activity and independence
	<input checked="" type="checkbox"/> Supports local people to improve their skills or find employment
	<input type="checkbox"/> Support local businesses
	<input type="checkbox"/> Improves the local environment
8.	How will it benefit the local area? Please state the area(s) within the constituency (e.g. ward(s)) which will benefit from the project
	The areas which will benefit include Hendon, Golders Green, Edgware and Hale. These three areas are those in Barnet in which the ultra-orthodox Jewish community primarily reside.
9.	Who will it benefit? Please state the main beneficiaries of the project.
	The project is aimed at the ultra-orthodox Jewish community, who are burdened by high costs of living and do not necessarily have the same resources or level of expertise for managing personal finances. The average number of children in families in this demographic group ranges from 3-8. Apart from living costs (food, clothes etc.), typically, families can pay up to £250 per child for schooling.
	Though there are plenty of charities in the community that provide handouts, our research shows two interesting discoveries. Firstly, many families are reluctant to accept handouts – they are, after all, earning (perhaps even two salaries), and do not feel their circumstances warrant this kind of charity.
	More fundamentally though, one of the guiding principles under which Mesila operates, is that money problems are not solved with money. The key factor that needs to be addressed is people’s awareness and understanding of how to manage finances.
	The tools that Mesila provide are not merely to ameliorate issues of poverty.
10.	Please tell us what the outcome of your project or initiative will be. An outcome is what happens as the result of your project or initiative
	Mesila’s family counselling service is comprised of three stages, the first is a rigorous analysis of the family’s financial status, the second is forming a plan to deal with the issues and create long-term change and the final component is to follow-up and ensure the plan is working.
	<i>The outcome of Mesila’s family counselling service is judged in terms of the amount of disposable income which the client is able to discover. Through the counselling programme, two main options are identified; ways of increasing income and/or decreasing expenditure. All of this is done not in an advisory capacity, but utilising a coaching-based method. In other words, it is not the counsellor who decides on the best course for the client, but the family themselves.</i>
	In other branches of Mesila internationally, the results have been remarkable. Over 90% of clients have been able to discover an average increase in

	disposable income of approximately £350 per month, without changing jobs.
11.	How many people do you predict will benefit from this project or initiative? Please state how you have arrived at this number
	Each client requires at least 6 meetings of an hour, sometimes up to 8 meetings. The number of families that each counsellor can have on their workload at any time is up to three families every two months. We aim to train 6 counsellors which means that over 6 months we aim to have delivered the family counselling service to no less than 50 families.
12.	What evidence of need is there for this project? Please provide any supporting evidence of need, such as local statistics or information from a needs assessment.
	<p>The Centre for Social Justice said (2013) "The average UK household has debts nearly twice the level of a decade ago. The poorest 10% of households have debts more than four times their income and need ... free debt advice. Years of increased borrowing, rising living costs and struggling to save has forced many families into a debt trap that is proving very difficult to escape. Problem debt can have a corrosive impact on people and families."</p> <p>The National Audit Office reports that the government has invested £600m to help people struggling with debt, attesting to the government's commitment to this strategy. which has been supported by the Department for Business face-to-face debt advice project.</p>
13.	Please demonstrate below how local people have been involved in developing this proposal
	We organised meetings in London to measure the interest of potential users of this project. The meetings engendered an enormous amount of interest and were very well attended by an enthusiastic group of people who clamoured and continue to clamour for us to set up a pilot project as we have described above. We already have a waiting list of people who want to make use of this project, as there is nothing like it yet in the community we are targeting.
14.	How will the project or initiative be promoted to local residents?
	<p>Mesila UK is already well known in the community as a result of its fundraising efforts and more recently as a result of its publicity in relation to setting up debt advice and financial sustainability opportunities.</p> <p>The community has strong channels of communication and there are various ways of being able to communicate to large swathes of the community.</p> <p>We will advertise this new pilot project in community newspapers and news sheets, and in that way people will hear about it and will be able to apply to take part.</p> <p>Additionally, we will utilise a well-known internet-based message board that reaches almost one-sixth of the entire community.</p>
PART THREE: PROJECT DELIVERY	
15.	What are the project timelines?
	<p>This project is a pilot to determine whether Mesila's methods which have proven to be successful in other international communities will be as effective for the community here in London.</p> <p>The total amount of time for the pilot is 3 months of background work, 6-8 months of service delivery and a month of reviewing the results of the project. The total length of</p>

	the project, then, is 12 months. We have already carried out the initial 3 months of background work, putting the infrastructure in place to be able to deliver the service and we are now ready to proceed with recruitment of counsellors, training and marketing of the service.
16.	Please provide a breakdown of how the project intends to spend the Area Committee funding?
	We are starting off in a way that incurs as few costs as possible. This application is for the following: <ul style="list-style-type: none"> - Modest office space for up to 2 people; £2,000 - Salary for part time administrator; £2,000 - IT set up costs; £500 - IT hardware and software (2 x PC, 2 x monitor, 1 x printer/copier, Microsoft Office suites, Adobe suite); £1,000 - Office furniture (2 x tables, 2 x chairs, 1 x cabinet); £500 - Training counsellors; £1,500 - Paying counsellors; £1,000 TOTAL - £8,500
17.	Who will be responsible for the delivery of the project?
	The project will be overseen by the Director of Mesila UK, Benji Landau, with oversight from the Mesila international Chairman, Mr. S. Margulies, and with support from the trustees of Mesila UK (reg. charity number 1114573).
PART FOUR: DUE DILIGENCE AND ACCOUNTABILITY	
18.	Is the applicant or organisation part of a constituted group / organisation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
18.1	If no, the individual or group will need a sponsor organisation. Has a sponsor organisation been identified? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is the name of the organisation?
18.2	If yes, does the proposed delivery organisation have a summary of latest accounts (Account year ending date, total income for the year, total expenditure for the year, surplus or deficit for the year, total savings or reserves at the year-end). <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
19.	Does the proposed delivery organisation have a Safeguarding policy? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
20.	Does the proposed delivery organisation have an Equalities and Diversity policy? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
21.	Are there any safeguarding issues that need to be considered?
	There are no safeguarding issues due to the nature of our work. We do have professional indemnity insurance, however, as well as employers and public liability insurance.
22.	Are there any equality issues related to this project?
23.	In the past 12 months have you sought or are you seeking funding from anywhere else, including another Council department, for this project? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
23.1	If yes, please state where funding has been sought from
	Funder: Awards 4 All Amount: £10,000 Date: 06/16
	Funder: Amount: Date:
24.	Date 20/06/16