

October 6th Today's date is the one everyone has been talking about. The day when the Universal Credit £20 a week uplift comes to an end. We would encourage you to use social media with the hashtag **#KeepTheLifeline** and protest against the cut.

Credit Union Awareness Month

By Beck Golubows, South Manchester Credit Union

SOUNDPOUND
Greater Manchester Community Credit Unions

This October, the eight community credit unions of Greater Manchester, collectively known as **Sound Pound**, will be launching our first-ever Credit Union Awareness Month; getting people talking about one of the finance industry's best-kept secrets.

Credit unions are financial institutions that are owned and controlled by our members; like community banks, aiming to bring financial inclusion back to the city region. We build the wealth of local people by providing low-interest loans and convenient savings accounts with a community-first ethos.

In Greater Manchester, there are 65,000 credit union members, some borrowing to afford their dream car, some setting up businesses, some saving for retirement, and some on low income who use credit unions services to pay for vital energy and food. In 2020, borrowers from the Sound Pound credit unions saved £13m in interest and charges, making them better off than they would have otherwise been. The vast majority of those who borrowed also spent their money locally, creating a financially resilient eco-system by driving the local economy.

The Covid-19 pandemic has altered people's lives. For some, their bank balance has been hit hard due to reduced pay or redundancy. Credit unions have stood by those experiencing financial hardship, offering a friendly and human approach to provide financial help as well as referring people for additional support. Others have had time to focus on personal ventures and started something new for themselves. Credit unions have backed entrepreneurial opportunities and given them a fresh career path.

Throughout the pandemic, so much changed. People came together for support bringing positive energy. Sound Pound's credit unions are determined to continue with this energy whilst building back fairer and giving more people in our communities better life chances through safe and honest lending, fair rates of interest and dedicated time to listen and understand their current circumstances.

Whilst the country focuses on levelling up, our key messages need to be amplified. In this spirit, our **#HowsYourBalance** challenge will be launched as part of Credit Union Awareness Month this October.



The campaign challenges people to balance something on their body, take a picture and post it on social media – nominating three friends to do the same along with the hashtags **#HowsYourBalance** and **#CreditUnionAwareness**. This has a fun double meaning; whilst asking you to balance something on your body, **#HowsYourBalance** also asks people to reflect on the state of their finances.

If you'd like to join in the fun, why not start it off yourself? Get the funniest, most challenging object you can find, balance it your body and take a picture, then post it on social media including the hashtags and challenging three friends to do the same. Alternatively, any time soon you could receive your nomination and get to show off your skills.

The Sound Pound credit unions will also be very active on social media over the month, sharing facts and statements about credit unions that you may have previously not known. Watch out for these and share them, you could be helping someone in need of credit find the cheapest and most sustainable option.

Happy balancing Greater Manchester!

Challenge Poverty Week

By Graham Whitham

Challenge Poverty Week is just around the corner, with events taking place in Scotland this week and then across England and Wales from 11th to 17th October. Challenge Poverty Week is an opportunity for us all to say what needs to change after Covid to enable our own communities to thrive.

At GMPA we are pleased to be supporting the Greater Manchester Big Poverty Conversation on October 11th, 2021 alongside the Greater Manchester Combined Authority and Church Action on Poverty. At the event we will hear from local leaders, service providers and people with lived experience of poverty on local responses to poverty. This event will provide a platform to:

- Showcase what is already being done at community level to challenge and alleviate poverty.
- To change the conversation around poverty.
- Help end the stigma by building awareness and support for sustainable responses to the pandemic that focus on enhancing the dignity and agency of people in poverty.

The event is being held in the centre of Manchester and will start with lunch at 12.15pm and close at 3pm. For full details, and to book your place, click [here](#). You can find out more about Challenge Poverty Week, including information on events happening in other areas, [here](#).

Tameside Poverty Truth Commission – Launch Event

On Tuesday November 9th, 2021 from 11am - 1.30pm at the 4C Community Centre in Ashton-under-Lyne OL7 9AN.



There are a limited number of tickets for the launch event of the Tameside Poverty Truth Commission still available.

The event is an opportunity for anyone working in Tameside, or with an interest in tackling poverty within the area, to hear the stories from people with direct experiences of poverty, they are our Grassroots commissioners. The event will be thought-provoking and challenging and demonstrate that while there are many initiatives to tackle poverty in Tameside, there is still much to be done.

For more information and to book your free place please [click here](#).



Advice for young families

[National Energy Action](#), the national fuel poverty charity, is offering extra support for expectant and young families, and those who work with them as part of their roles through the Warm Welcome Project.

As part of the project, NEA is offering to deliver community advice sessions to build family's resilience against fuel poverty as well as administering a crisis fund for families in need. Professionals can access free accredited training for frontline staff to better understand the links between health and warmth and empower professionals to provide more effective support.

For more information or an informal chat, please contact [Lisa Pollitt](#). Funding for this project is provided via the Energy Savings Trust. NEA works with all individuals at risk of fuel poverty – for more information, please use the contact details above.

Greater Manchester Law Centre Annual General Meeting

On Tuesday November 23rd, 2021 from 6 - 8pm at 669 Stockport Road, Longsight, Manchester M12 4QE



The meeting will be open to members and non-members, but please remember to check that your membership is up-to-date if you would like to vote on any motions or elections. [GMLC](#) is run by the community for the community and your contributions are vital in securing key, free face-to-face advice and representation services as well as for fighting together for free access to justice. At the AGM, they will discuss their achievements through the year, their financial position, and take your views on their campaigning and direction.

New research project seeks employer views and experiences of Universal Credit

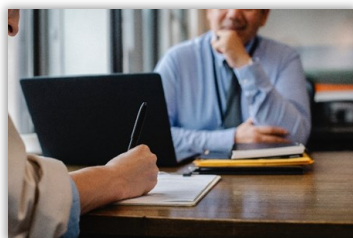
By Katy Jones, Research Fellow in the Centre for Decent Work and Productivity at Manchester Metropolitan University

Research and policymaking has largely ignored employer views and experiences of Universal Credit – the main benefit for people who are out of work or on a low income. As job creators, and those ultimately in control of the job opportunities claimants are seeking to access, this is an important gap. Exploring how employers engage (or could engage) with local employment services like Jobcentre Plus is also critical given ongoing recruitment struggles in key industries.



In a similar way to legacy benefits including Jobseekers Allowance, Universal Credit requires claimants who are out of work to engage in job seeking and other work-related activities. It is underpinned by the UK's long-established 'Work First' approach, which requires claimants to make a high number of applications and move into work as quickly as possible.

Critically though, Universal Credit is also an in-work benefit (it replaces working tax credits), and in an unprecedented move, may involve the introduction of "in-work conditionality" (IWC). This may mean that claimants who are *in* work must continue to engage with the Jobcentre and demonstrate ongoing efforts to increase their earnings (e.g. through increasing their hours/earnings in their current place of work or by taking up additional or alternative jobs elsewhere).



Employers and the opportunities they offer are critical to the outcomes of such policies, and associated programmes like Kickstart and Restart. And while job-search expectations are applied to claimants, Universal Credit may have implications for the way employers recruit, manage, retain and progress their staff. Do employers see agencies like Jobcentre Plus as a recruitment channel? Does the Work First approach help them to get the right candidates?

Now more than ever, we need to understand how our welfare system interacts with the labour market. More than 6 million people now claim Universal Credit, and areas like Greater Manchester have relatively high numbers of Universal Credit claimants compared to other Districts (326,978 in April 2021).

As the UK faces high unemployment, and new programmes such as Kickstart and Restart are introduced, it is critical that we consult with employers about how policies impact on their businesses and their important role in helping people to enter and progress in work .

A new research project will do just that. Led by Dr Katy Jones from Manchester Metropolitan University's Business School and supported by the Economic and Social Research Council (ESRC), this important project will gather employer views of UC, how expectations placed on UC claimants may (or may not) impact on businesses, and how employment agencies like Jobcentre Plus can best work with the business community.

How can employers get involved?

The research team are currently looking for Employers (anyone with influence/power over recruitment and line management including Owner-Managers, HR managers, line managers) operating in Greater Manchester who are willing to take part in a confidential interview (face-to-face or online).

Employers from any sector can take part but they are particularly interested in speaking to employers in Retail, Hospitality and Social Care. Employers do not need to know anything about Universal Credit to take part - the researchers are interested in their insights and expertise as business owners and managers.

If you are interested in taking part, can help us to connect with local business communities, or simply want to find out more about the project, please contact [Dr Katy Jones](#) or [Dr Calum Carson](#) You can also follow the project on Twitter [@UC Employers](#)

All responses will help towards a research paper which will be submitted to the government alongside suggestions for changes to the Universal Credit system.



Dr Katy Jones

New VCSE sector Accord signed with GM Leaders

Greater Manchester leaders in local government, health and the voluntary, community and social enterprise sector (VCSE) have signed a new Accord to work together in a collaborative way to tackle entrenched inequalities.

Since 2017 when the first Accord was signed, the [GM VCSE Leadership Group](#), of which **GMPA** is a member, has been set up. There has been a huge amount of collaborative work, while the relationship between the public sector and VCSE organisations has grown in strength, particularly during the Coronavirus pandemic as they worked together to support individuals and communities most in need.

Greater Manchester is home to around 17,000 VCSE groups and organisations, and nearly 500,000 volunteers giving a total of 1.4 million hours each week. Seventy-one percent of the sector are micro-organisations with an annual income under £10,000, and 57% of organisations work across specific neighbourhoods and communities across Greater Manchester.

The purpose of the new Accord is to further develop how the partners work together to improve outcomes for Greater Manchester's communities and citizens.

For further information about the Accord, please go to the GM VCSE Leadership Group website [here](#)



Booth Centre Sleepout

On Friday November 12th, 2021 the Booth Centre is holding their annual sleep out to raise vital funds and awareness of people who are homeless in our community. You're invited to take on a fundraising challenge to show your support for people who are affected by homelessness.

What? - Sleep out for one night only, to support others who have to sleep out night after night

Where? - Your Sleepout location of choice - home, garden, balcony, workplace, community setting

Who? - You and your fellow Sleepout Challengers!

You will be part of a network of remote Sleepout Challengers, and the Booth Centre will bring you together with a virtual online platform on the night, powered by PixelMax. More information and register [here](#)

Trafford Poverty Truth Commission Information Session

On Friday October 8th, 2021 from 10am at Stretford Public Hall



You are invited to an information session about the Trafford Poverty Truth Commission which will include:

- An introduction to the Poverty Truth Commission (PTC) process and what it can achieve;
- Information about the Trafford PTC and how it will inform Trafford Council's ongoing work to tackle poverty;
- Information about how you and your organisation can support and get involved in this important project.

If you would like to register your interest in attending the session please send an [email](#) to Claire Vibert at the Trafford Poverty Truth Team.

For more information about Greater Manchester Poverty Action

please visit our [website](#), follow us on [Twitter](#) or visit our [Facebook](#) page.



We want to find new ways of working together, share the network's successes and provide a voice for the people living in poverty in our region but we can only do this with your help and support.

Copies of previous newsletters are available on our [website](#) If you would like to submit an article please [get in touch](#) For more information please contact us by [email](#).

NB GMPA does not have full-time dedicated administrative support so please do not expect an immediate response.

Views expressed in this newsletter are not necessarily the views of GMPA. We try to fact-check all articles and events, but if you notice an error please [let us know](#) so we can correct it in a future newsletter.