

CRF Part	Activity	Mandatory Function	Expected Outcomes	Who	When	Budget Required	Reasoning
Crisis Payments	Operate a Crisis payment scheme	Yes	Provide crisis payments - Out of hours provision Direct to Resilience services	Benefits and Financial Welfare	All year	£1,100,000	Mandatory for a crisis payments scheme to be in all year
Housing Payments	Operate a Housing Payments scheme	Yes	Prevent Homelessness	Benefits and Financial Welfare	All year	£484,162.00	Mandatory for a housing payments scheme to be in all year
Housing Payments	Admin Costs	Yes	Needed to administer the payments	Benefits and Financial Welfare	All year	£78,577.08	Passed to budget to fund staffing
Resilience Services	Multiply - Deliver numeracy related courses	No	Increased financial literacy Relevant courses relating to budgets. Can be related to cooking skills Increased financial Resilience	Medway Adult Education	All year	£100,000.00	Provision of services to those who require skills to increase financial resilience.

Resilience Services	ESOL, English and Maths	No	Increased financial literacy Increased ability to gain employment	Medway Adult Education	All year	£100,000.00	Provision of services to those who require skills to increase financial resilience.
Resilience Services	Community Supermarket	No	Food ladders, reducing dependency on food banks	Public Health/Benefits and Financial Welfare	All year	£130,000.00	
Resilience Services	Strengthen BFW structure (Financial Welfare Team)	Yes	More holistic approach to front line Control retained inhouse Remove temporary admin (costs about £150k PA for HSF Payments) One team handling Crisis and resilience Debt Advisor in team	Benefits and Financial Welfare	All year	£322,771	Increased team size Include administration of Crisis payments in team activities Mandatory resilience work undertaken by an officer for each application for crisis. Allow time for take up work
Admin	LIFT Platform	No	Identification of vulnerable households Increased Take up Work	Benefits and Financial Welfare	All year	£40,000.00	Identification of those on low incomes who require support

Resilience Services	Strengthen BFW structure (Macmillan)	No	Advanced casework including Mandatory Reconsiderations, Appeals and complex issues including end of life	Benefits and Financial Welfare	All year	£325,000.00	The current service ends on 31 May. We are aware that there is a real need for this service in Medway so we want to ensure that vulnerable residents do not miss out on this vital support.
Resilience Services	Funding pot for VCS Organisations	No	Develop the provision of Financial Resilience in Medway	Benefits and Financial Welfare/Public Health	All year	£500,000.00	Applications to be opened in 2026 for applications from the VCS to undertake resilience work
Resilience Services	Development pot for Children's services including Family hubs to provide increased services	No	Strengthen work with families	Children's Social Care	All year	£200,000.00	This directorate deals with the most vulnerable families and children prevent crises escalating.
Admin	Marketing and printing	No	Allow for the promotion of the fund and activities	Marketing and Communications	All year	£10,000.00	Communication is a vital tool for fund promotion
Admin	Ad hoc Staffing costs	No	Provision to deal with increased demand in crisis payments	Benefits and Financial Welfare	All year	£50,000.00	Provision of resilience staff who can help during busy periods
Admin	Systems Costs	Yes	Design and build of system to administer crisis payments and co-ordinate resilience	Digital	All year	£10,000.00	A system is needed to administer crisis payments

Resilience Services	Added HAF Provision	No	Add to the capacity for the Holidays, Food and Activities fund	Public Health	Easter, Summer, Christmas	£150,000.00	Ensure that provision meets demand
Resilience Services	Early Help/engagement in Adult Social Care activities	No		ASC	All year	£200,000.00	This directorate deals with the most vulnerable adults. Provide early resilience services to prevent crisis and entry to statutory services
Community Coordination	Strengthen the landscape in medway	Yes	To be confirmed, working with VCS, fund referral networks like Joy and ReferKent	All	All year	£300,000.00	This to be decided
Admin	MI Reporting Costs/Delivery plan	Yes	Time to compile stats and analysis	Benefits and Financial Welfare	All year	£20,000.00	SRO to develop delivery plans, MI and evaluation costs

Fund total	£4,590,113
Resilience total	£2,027,771.00
Housing total	£562,739.08
Community Coordination total	£300,000.00
Crisis Payments	£1,100,000.00
Administration costs	£130,000.00
Total	£4,120,510.08

Remaining balance	£469,602.92
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