

Report To: Community Health & Care
Partnership Sub Committee

Date: 18th October 2012

Report By: Brian Moore
Corporate Director
Inverclyde Community Health &
Care Partnership

Report No:
CHCP/51/2012/HW

Contact Officer: Helen Watson
Head of Service
Planning, Health Improvement &
Commissioning

Contact No: 01475 715369

Subject: FINANCIAL INCLUSION PARTNERSHIP- 6 MONTH PROGRESS
REPORT

1.0 PURPOSE

- 1.1 The purpose of this report is to provide a 6 month update on the progress made by the Financial Inclusion Partnership in implementing the Financial Inclusion Strategy and the review of Inverclyde Financial Advice & Support services

2.0 SUMMARY

- 2.1 The SOA Programme Board recognised that there was a need to develop and implement a new strategy for tackling financial exclusion in Inverclyde backed by a partnership approach to delivery. A multi-agency working group, led by the CHCP, was established and developed a new Financial Inclusion Strategy in early 2012 which provides a framework for the Inverclyde Alliance to promote financial inclusion for the next five years, from 2012-17.
- 2.2 In order to support the delivery of the Financial Inclusion Strategy, the Council undertook a Review of Financial Advice and Support (FAS) to ensure there was clear strategic direction for the future management, operational delivery, robust governance and funding arrangements for FAS within Inverclyde. A number of required recommendations were highlighted as a result of this review which are taken forward by the Financial Inclusion Partnership.
- 2.3 Inverclyde Financial Inclusion Partnership is now fully established and meets on a quarterly basis with key outcome actions from both the Strategy and the review being progressed and implemented, each led by representatives of the key partners.

3.0 RECOMMENDATIONS

- 3.1 To note the progress made by the Financial Inclusion Partnership to date in developing the Strategy.

Brian Moore
Corporate Director
Inverclyde Community Health & Care
Partnership

4.0 BACKGROUND

4.1 The SOA Programme Board recognised in October 2010 that there was a need to develop and implement a new strategy for tackling financial exclusion in Inverclyde that would provide a clear vision and outcomes with regard to promoting financial inclusion, backed by a partnership approach to delivery. A multi-agency working group, led by the CHCP, was established to develop a new Financial Inclusion Strategy in early 2011. The Working Group undertook a significant amount of work during 2011 and produced a finalised Strategy which was approved by the Alliance Board in early 2012. The Strategy provides a framework for the Inverclyde Alliance to promote financial inclusion for the next five years, from 2012-17.

4.2 Recognising the challenges faced by many people living in Inverclyde the vision for Inverclyde's Financial Inclusion Partnership is:

We will work in partnership to ensure that all residents of Inverclyde are:

- able to maximise their money;
- able to access appropriate financial services and products, enabling them to manage their money on a day to day basis;
- able to plan for the future and deal effectively with unexpected financial pressures,
- better enabled to achieve their potential and make a positive contribution to the social and economic life of the area.

The outcomes agreed to help the partnership to achieve this vision are:

- Income is maximised and protected
- Problem Debt is better managed
- Access is increased to appropriate financial services
- Fuel poverty and inability to afford warmth is tackled
- Financial Capability is increased
- The Financial Inclusion Partnership is ready to respond to the impact of Welfare Reform

4.3 In addition, a review was commissioned by the Council of all aspects of Financial Advice and Support (FAS) in Inverclyde in October 2011.

4.4 The primary recommendations of the Review are that in order to effectively deliver the new Financial Inclusion Strategy, a Financial Inclusion Partnership, which involves all of the partners involved in the provision of financial advice and support, should be developed and should provide clear strategic direction for the future management, operational delivery, robust governance and funding arrangements for FAS.

4.5 The Financial Inclusion Partnership is now fully established and meets on a quarterly basis with key outcome actions from both the Strategy and the review being progressed and implemented, each led by representative of the key partners.

4.6 The Financial Inclusion Partnership is ensuring that all partners are kept updated on the Welfare Reform changes currently under considering and implementation, and is organising awareness sessions, take up campaigns etc. Members from the Financial Inclusion Partnership are actively linked into many forums currently discussing welfare reform including Inverclyde Council working groups.

4.7 Appendix 1 (Implementation Plan) sets out the main actions which are to be delivered and provides a brief 6 monthly progress update against each.

5.0 PROPOSALS

5.1 To continue the work of the Inverclyde Financial Inclusion Partnership and to provide the CHCP Committee and Alliance Board with 6 monthly reporting.

6.0 IMPLICATIONS

6.1 Nil

7.0 CONSULTATION

7.1 All Financial Inclusion partners.

8.0 LIST OF BACKGROUND PAPERS

8.1 Financial Inclusion Strategy and Review Implementation Plan.

Implementation Plan

Actions	Key Milestones	Target Date	Progress as at September 2012	Lead
Implement Inverclyde Financial Inclusion Strategy	Strategy implemented and outcomes determined <ul style="list-style-type: none"> • Income is maximised and protected • Problem Debt is better managed • Access is increased to appropriate financial services • Fuel poverty and inability to afford warmth is tackled • Financial Capability is increased • The FI Partnership is ready to respond to the impact of Welfare Reform 	2017 With interim targets attached to each outcome action	Strategy approved 6 outcomes identified Sub groups developing action plans, indicators and timescales	Outcome Leads
An Inverclyde Financial Inclusion Partnership should be established. Chair of the Partnership is a senior representative of one of the main partner organisations	Partnership developed involving all key partners as required. Terms of reference developed Chair agreed	April 2012	Partnership developed. Meets quarterly Terms of reference in place Chair in place (senior Manager CHCP)	CHCP (Chair)

Actions	Key Milestones	Target Date	Progress as at September 2012	Lead
Consideration must be given to how the new Financial Inclusion Partnership will fit with the partnership infrastructure for the SOA.	Reporting mechanism to be agreed	May 2012	Structure agreed through SOA2 and regular reporting to Outcome Delivery Group in place	SOA2 Programme Lead
Robust Partnership Agreements, formally committing partners to work together to deliver the vision and outcomes set out in the Strategy	Partnership agreements signed by all key partners	Dec 2012	In progress	Partnership
Strategic direction and co-ordination agreed and ensure coordinated approach to planning and performance management is effectively implemented across all partners.	New performance management system across range of partners to be developed	March 2013	Systems currently being scoped, finance in place	CHCP
The new Partnership Agreement should contain a collective commitment from all partners to work to ensure that all services are accredited under the National Standards for Advice Services.	All partners accredited to correct level in National Advice Giving Standards	March 2013	CHCP Advice Team currently accredited. National Accreditation Programme under review at present and accreditation will be pursued once review completed.	Partnership

Actions	Key Milestones	Target Date	Progress as at September 2012	Lead
<p>The CHCP Money Matters Team, Information and Assessment Team and Welfare Rights Team should be merged into a single Advice Team that will provide welfare benefits; money/debt advice and welfare rights representation, with a single Team Leader, reporting to the Service Manager Health Improvement, Inequalities and Personalisation.</p>	<p>CHCP Advice Services Team Redesign complete.</p>	<p>May 2012</p>	<ul style="list-style-type: none"> • Team leader and Coordinator in post • Advice Services Team redesign completed September 2012 	<p>CHCP</p>
<p>Consideration requires to be given to the location of the new Advice Team to ensure better cross working and communication</p>	<p>Advice Services team co-located</p>	<p>July 2013</p>	<ul style="list-style-type: none"> • Advice Service Team to be located at new CHCP premises when ready • Interim moves Welfare Rights Team now collocated at Dalrymple House Money Advice and Information Workers to be collocated in PG Scarlow Street office 	<p>CHCP</p>

Actions	Key Milestones	Target Date	Progress as at September 2012	Lead
<p>The Council should encourage partners to follow its lead by reviewing and reconfiguring existing management arrangements in line with the requirements of the new pipeline model.</p>	<p>Partners review structures and ensure operational fit</p>	<p>Ongoing</p>		<p>Partners</p>
<p>A pathway model should be developed and implemented on a phased basis in 2012/2013.</p> <p>This model when implemented will provide</p> <ul style="list-style-type: none"> • a clearly defined role for each individual partner; • a clear definition of the services available to customers; • different access channels to suit customers needs (face-to-face, online, phone) • a standard assessment and action planning process across partners; • a core money advice service (debt and benefits advice, income maximisation) • a structured referral process 	<p>Pathway fully developed</p> <p>Joint Protocols and procedures developed</p>	<p>May 2013</p>	<p>Slippage due to later than planned implementation of CHCP Advice Service</p> <p>CHCP Advice Service currently reviewing internal systems</p> <p>Discussions between CHCP and Financial Fitness ongoing</p> <p>Discussions ongoing between CHCP and DWP Pension Service</p>	<p>CHCP and Partners</p>

<p>for specialist advice and support;</p> <ul style="list-style-type: none"> • a mechanism for recording customer information and progress monitoring; • robust performance management information; and • effective through care and aftercare service for customers. 				
<p>Develop a single Financial Inclusion Budget for Inverclyde</p>	<p>Robust Scoping exercise completed Full picture of current funding obtained and identified</p>	<p>Ongoing</p>	<p>CHCP advice service and Financial Fitness funding identified to date</p>	<p>Chair</p>
<p>The Partnership will adopt a coherent approach to the development of new services, based on a needs analysis, and pursue relevant opportunities for external funding on a partnership basis.</p>	<p>Needs identified and External funding bids successful</p>	<p>Ongoing</p>	<p>Funding opportunities brought to Partnership and NHS Carers monies successfully bid for in partnership</p>	<p>Partnership</p>