

DERBYSHIRE COUNTY COUNCIL

MEETING WITH CABINET MEMBER, HEALTH AND COMMUNITIES

03 March 2015

Report of the Director of Public Health

SUPPORTING FINANCIAL INCLUSION WORK IN DERBYSHIRE - GRANT

1. Purpose of the Report:

To seek approval to provide a grant of £30,000 to the Financial Action and Advice Partnership for the year September 2015 to September 2016.

2. Information and Analysis:

Financial Action and Advice Derbyshire (FAAD) is a partnership of 50 local organisations from the public, voluntary and private sectors who work together tackle poverty and financial exclusion in Derbyshire. The Partnership is the only one of its kind in the East Midlands. It is widely recognised in the field and known for its work and achievements. FAAD was established in September 2013 from the merger of two previous partnerships, Advice Derbyshire and Financial Inclusion Derbyshire. FAAD is hosted by Rural Action Derbyshire and employs a full time project manager and part-time project assistant.

In September 2013, Derbyshire County Council approved a grant of £30,000 a year for two years to support the work of FAAD. An additional £50,000 a year for two years was secured from the Big Lottery Fund via the Derbyshire Citizens Advice Bureaux.

Outcomes since October 2013 include:

- Delivery of 23 Financial Capability training sessions in schools to 176 teachers aiming to help teachers deliver financial capability lessons in primary schools. Funded by Money Saving Expert.
- Delivery of 22 Financial Capability sessions to increase people's confidence in managing their finances. (19 of these were part of the county NCS programme delivered by Derby College) reaching over 500 people in total.
- Successfully bid for Energy Best Deal funding to deliver energy training as part of the Financial Inclusion Awareness training events. One event was delivered in 2014 and 6 are planned for February and March 2015.

- Supporting the continued expansion of credit unions throughout the county, by assisting with projects to establish Junior Savers schemes, supporting Erewash Credit Union's new service in Derbyshire Dales, and working through the Diocese of Derby to support promotion of credit unions amongst the Anglican community across Derbyshire.
- Working with Welfare benefits team and the advice agencies to develop a major Income Maximisation Campaign for 2015 to improve benefit take-up
- Set up a new FAAD website which signposts users to sources of help and advice around the county providing a one-stop approach
- Provided a voice for the FAAD partners on key issues such as Food Poverty, Credit Unions and welfare reform.
- Contributed to the DPF Anti-Poverty strategy particularly the Financial Inclusion section which mirrors the FAAD strategic action plan.
- Contributed to the Public Health report
- Contributed to the All Party Parliamentary Group inquiry into Hunger and Food Poverty – named within the final publication
- Responded on behalf of FAAD to DWP consultation on Child Poverty Strategy
- Developed email newsletter with around 180 subscribers that is also widely distributed around the voluntary and public sector. 10 Newsletters produced since April 2014 raising awareness of financial inclusion issues, events and providing a digest of key research and statistics
- Co-ordination of social policy research and campaigning through establishment of a new group comprising CAB staff, Derbyshire Unemployed Workers' Centre, Derbyshire Law Centre and Derbyshire Housing Aid.
- Publicised financial inclusion messages including:
 1. 'Worried about Money' leaflet to signpost residents to sources of free help and advice around the County. Social media supporting CAB campaign.
 2. Campaign work to discourage Derbyshire residents to avoid payday loans and take out a Credit Union loan instead. Leaflets and advice on website. Social media campaign in development.
 3. Campaign work to advise people on what they can do if they are affected by Under Occupancy Rules. Leaflets produced and distributed. Social media campaign under development.
 4. Campaign work to promote credit union take up – leaflets and links on website. Social media campaign under development

Financial inclusion is one of the four key themes in the Annual Report of the Director of Public Health for Derbyshire in 2014. FAAD has agreed to be the accountable partnership for the delivery of the recommendations in the Financial Inclusion section of the Report.

Financial inclusion is also one of the key themes in the County Council's Anti-Poverty Strategy (2014). FAAD's work is instrumental to achieving the financial inclusion recommendations of this strategy.

In summary, FAAD's work is consistent with and complements the work of the Council in addressing financial exclusion, poverty and health inequalities through effective partnership working. It is recommended that the County Council continues to provide grant funding towards FAAD during 2015/16. The proposed grant for 2015/16 is £30,000 which FAAD will seek to match from other sources.

3. Financial considerations:

It is proposed that the cost of this grant will met from the Public Health budget.

4. Other considerations:

In preparing this report the relevance of the following factors has been considered: legal, prevention of crime and disorder, equality and diversity, human resources, environmental, health, property and transport considerations.

5. Key Decision: No

6. Call-in:

Is it required that call-in be waived in respect of the decisions proposed in the report? No

7. Background Papers:

1. Cabco report of 10 September 2013
2. Financial Action and Advice Strategic Action Plan (2014)

8. Officer's Recommendation:

That grant funding of £30,000 be provided to Rural Action Derbyshire to support the work of FAAD from September 2015 to September 2016.

Elaine Michel
Director of Public Health