

## Annex B

### Extract from Annual Report of the Financial Inclusion Steering Group 2014/15

**Table 1: Grants made to all projects since 2013/14**

Provider	Project Title	Description	Duration	Period	Grant
York CAB	Advice Services Transformation Fund (ASTF)/ Big Lottery	To overhaul the provision of Advice services with funding from the ASTF/Big Lottery funding. 'Advice York' set up.	2 years	1/8/13 - 31/7/15	£80,000
Schools	Cashless payment systems	To promote take up of free school meals in three secondary schools.	n/a	Sept 2014+	£60,000
Yorkshire Energy Partnership	'Save Money by Saving Energy'	Contribution to fuel poverty campaign work - 'Big Switch' and behavioural change initiatives	1 year	13/14 & 14/15	£10,000
CYC	Living Wage	Publicity material	n/a	2013/14	£230
Yorkshire Energy Partnership	'Save Money by Saving Energy'	Continue 'Big Switch' fuel poverty work until the introduction of the regionally procured 'Better Homes' contract from 15/16.	6 months	1/10/14 - 31/3/15	£18,236
Peasholme Charity	'My Money My Life'	Provide financial capability support for vulnerable and excluded people	1 year	1/9/14 - 31/8/15	£27,018
York CAB	GP surgeries outreach advice service	Placement of a benefits and debt advisor in two GP surgeries in wards with high deprivation.	2 years	5/1/15 – 4/1/17	£67,003
York Housing Association	Digital Inclusion at home and in the community	To provide one to one training to tenants (YHA & CYC) - online discounts / job searches, benefit applications & accessing banking.	15 months	1/10/14 - 21/12/15	£37,513
<b>Total</b>					<b>£300,000</b>

Following the success of the 2014/15 bid process, proposals have been invited from stakeholders to bid for grants from the £100k budget for 2015/16. Twelve bids have been received for grants totalling £299k, far in excess of the available budget. This process will be completed over the next few months.

Monitoring of the projects, most of which run into 2015/16, is ongoing. Outcomes so far include the following.

## **CAB - Advice Services Transformation Fund (ASTF)/ Big Lottery Fund (BLF)**

The grant from CYC enabled an additional £248k matched funding from the BLF to the CAB to transform advice services in the city. Progress to date has been formally approved by BLF to continue draw down of funds. Notable outcomes to date include:

Advice York was established - a network of advice providers in York offering free, independent, impartial, confidential legal advice in areas of social welfare law.

Fifteen training sessions have been delivered to 209 delegates from 19 different organisations.

An Advice Strategy for the city will be launched in early July following an audit of existing advice provision.

A website has been launched<sup>1</sup> and four social policy reports have been produced.

Twenty four new trainee volunteers have been taken on.

Advice training has been delivered jointly with CABx in North Yorkshire.

Published and circulated widely a 'Guide to Advice Services'.

A Benefits Advice and Tribunal Support worker provided 338 instances of second tier (i.e. adviser) support and helped 139 residents with appeals.

Specialist benefits support was provided to 322 residents which helped gain £570k in unclaimed benefit income.

### **Yorkshire Energy Partnership**

This project includes encouraging behavioural change to reduce fuel costs and to promote collective energy provider switching. A summary of the results of the first three Switch campaigns are in table 2. It is worth noting that York has a higher conversion rate than the national average of 29%. A fourth campaign is currently underway and another will take place in the autumn. A range of drop in sessions for residents and training for advisers as well as a wide range of publicity initiatives has taken place to support both aspects of the campaign.

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<sup>1</sup> <http://www.adviceyork.org.uk/adviceyork.html>

**Table 2: Outcome of Community Switch campaigns**

<b>Period</b>	<b>No. Signed up</b>	<b>No. Switched</b>	<b>Conv. Rate</b>	<b>Ave. Saving</b>	<b>Total saving</b>
Dec '13 - Feb '14	751	242	32%	£169	c.£41k
Aug '14 - Oct '14	590	223	38%	£207	c.£46k
Dec '14 - Feb '15	578	255	44%	£243	c.£62k
<b>Total</b>	<b>1919</b>	<b>720</b>	<b>38%</b>	<b>£206</b>	<b>c.£149k</b>

From April 2015 the Better Homes Scheme was launched<sup>2</sup>. This is a consortium of nine local authorities across Yorkshire that works with key partners Keepmoat and Willmott Dixon to bring insulation and renewable technologies to residents.

### **York CAB - GP Surgeries Outreach Advice Service**

Outreach sessions began in late January 2015 working closely with Priory Medical Group providing a generalist advice service focusing on welfare benefits and debt in GP surgeries in Rawcliffe and Cornlands Road. A range of promotional material has been used to encourage take up and the project has been well received by GPs and their staff with 14 clients gaining annualised income equivalent through benefit take up of just under £41k by the end of April. Work continues to promote the service.

### **Peasholme Charity - My Money My Life**

This is a supported learning initiative, delivering enhanced financial capability support and education packages for vulnerable and excluded people. The project started in September 2014. It provides one-to-one supported learning offering 20 hours intensive financial capability support, small group training offering 12 hours of supported learning delivered over 4-6 weeks and open events/drop-in providing one-off themed sessions. It is delivered at Peasholme Resettlement Centre, Kyra Women's Centre, York Mind and Howe Hill Hostel.

By the end of February 2015 50 people had used the service with 20 taking part in small group training, 7 in the one-to-one service and 24 attending an open event - with 7 going on to access training. Some 36 had completed their training programme. Specific outcomes include 88% stating that they will know how to get help if they were in financial difficulty and 82% saying that will have the ability to make effective decisions when purchasing financial products and making effective agreements.

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<sup>2</sup> <https://www.york.gov.uk/betterhomes>

## **York Housing Association – Digital Inclusion**

The project began in October 2014 and has provided tailored support to 34 people by the end of December and a further 102 from January to end of March 2015 making a total of 136. On-line support and training packages are used. Residents affected by claiming Universal Credit are given priority. There are drop-in sessions at Auden House and Lyndsey Avenue and the project worker liaises closely with CYC Housing Services to promote digital inclusion and attended the AGM of the CYC Residents Federation. Two people have obtained low cost tablets through a partnership with Argos.

In addition to providing training to meet individual needs clients are shown how to save money on line. One client, who was with the same energy provider for ten years, switched and saved £600 a year and received a £200 refund from her current supplier.

### **Other activities**

FISG has also been involved in helping to develop and agree changes to the YFAS scheme (noted below) for 2015/16. This was undertaken in partnership with CAB, Advice York and the South Yorkshire Credit Union.

The Credit Union have been active participants in FISG over the last two years and opened new premises in Acomb on 1 June 2015. The shop called 'My Living', offers affordable financial and purchasing services to all.

The council actively supported the successful food collection for Carecent and the York Foodbank as part of the 'Yorkshire Harvest' during September 2014 by securing donation points and providing transport logistics for the collections.

The 'Rental Exchange' scheme will be introduced for CYC tenants during 2015. Developed by the Big Issue and Experian it helps build up the credit scores of social housing tenants using their rent payment histories. Around 66% of CYC tenants will see an increase in their credit score as a result of incorporating their rental data to the credit bureau database. This will allow residents to obtain wider access to financial products. Other York based social housing providers have expressed an interest in the scheme for their tenants.

On the education front regular communications via Head Teachers and Governors Briefings and weekly newsletters encourage school involvement in anti-poverty work generally and financial literacy specifically. The Illegal Money Lending Team has produced and circulated lesson plans to schools and the new National Curriculum, which includes money, budgeting and managing financial risk, has been in place since September 2014.