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## **Decision Session – Executive Member for Economic Development and Community Engagement**

**2017**

Report of the Assistant Director - Communities and Equalities

### **Project Plan for Local Area-Based Financial Inclusion.**

#### **Summary**

1. Following on from April Executive paper outlining the principles and methodology for the delivery of a multi-agency financial inclusion project this report offers an update on the project delivery plan, progress to date and methods for evaluating the impact of the project .
2. The Executive Member is asked to note and approve the project plan outlined at **Annex A** and described in sections 7 – 13 of this report

Reason: In order to progress the Area Based Financial Inclusion Project contributing to the council plan priority to support a prosperous city for all - where local businesses can thrive and residents have good quality jobs, housing and opportunities.

#### **Background**

3. This project aims to increase financial resilience within communities with the guiding principles that project activities offer small steps, are delivered at a hyper local level and multiagency.

#### **Success Indicators**

4. What does success look like in the 4CommunityGrowthYork project area?

- Fewer people using unlicensed/unregulated money lenders and high cost loans
- Fewer people in rent areas
- Fewer people in fuel poverty
- Increase in people saving regularly
- Increase in personal development take up
- Increase in local volunteering and volunteering opportunities
- Increase in sense of belonging/community
- Increase in participants confidence
- Increase in local enterprise

## **Measures**

5. The success indicators above will be measured through a combination of feedback from partner organisations, feedback from participants and in line with the principle of 'small steps' tracking of personal journeys and case studies. Local data and intelligence will be used to determine distance travelled against the success indicators via a social value tool. The project will be evaluated independently through academic research.

## **Workplan - Reaching communities through delivery**

6. The project area is an identified priority area for a number of internal services and external agencies and engagement with these agencies has been key to developing the project delivery plan (See Annex A). The proposed work plan activities fall into the following distinct areas.

## **Jobs and Skills**

7. There is no doubt that there is still significant work to do to achieve joined up working in local communities and to ensure that local people are not only aware of current provision but are given the skills and motivation to begin to develop skills to support their own communities. The key tasks include:
  - Gathering and understanding the key offer in each local community
  - Connecting professionals to ensure that networks are effective and best use if made of the resources invested.

- Identifying key individuals within the local community who can influence and support community development
- Seeking out volunteers to support particular projects and offer opportunities to gain valuable experience
- Developing new provision to support local communities
- Identifying and developing new projects for local people to develop skills
- Referring individuals to appropriate programmes to support their development.

### **Business and Enterprise**

8. Thriving local businesses and business start ups are a key indicator of the enterprise 'health' of an area. The key tasks include:
- Supporting local awareness and support events such as Small Business Saturday and Jobs and Skills fairs.
  - Offering information and signposting to those with aspirations around starting their own business.
  - Developing business contacts.
  - Including an enterprise and business section in the project newsletter.
  - Working in partnership with key providers such as Make It York and York Learning.

### **Financial Resilience**

9. Supporting local people to develop or enhance financial resilience is a cornerstone of the project. Key tasks include:
- Encouraging networks and shared awareness of services and opportunities for local people amongst service providers e.g. electronically and through themed networking events
  - Sharing of practical examples of good practice and support within communities
  - Supporting and promoting initiatives which encourage effective budgeting practices and income maximisation e.g. Citizens Advice York budgeting cafe initiative, South Yorkshire Credit Unions local offer.
  - Demonstrating good practice through the administration of the project.

## **Community Capacity Building**

10. Building trust, relationships and capacity within communities is crucial to the reach, relevance and sustainability of the project. This requires a significant investment of time and resource yet this is the element of the project which has the greatest potential to deliver on an invest to save basis. Key tasks include:
  - Networking, establishing contacts and developing relationships.
  - Developing and delivering an effective communication plan recognising the importance of key figures within the community.
  - Adding value and support for emerging community initiatives to encourage sustainability and impact beyond the immediate remit and lifetime of the project.
  - Incorporating community capacity building into all elements of the project including the 4CommunityGrowthYork including the grants programme.
  - Support local volunteering, encouraging good practice in identifying roles, recruiting, developing and retaining volunteers.

## **Capacity & Next Steps**

11. The implementation of Area Based Working and Local Area Coordination together with an established ward committee process and strong voluntary and community sector is supporting a clearer understanding of the 'offer' at a local level and encouraging capacity within communities to respond to local challenges. However there is no doubt that there is still significant work to do to achieve joined up working in local communities and to ensure that local people are not only aware of current provision but are given the skills and motivation to begin to develop skills to support their own communities. In order to engage and make a difference to those who might benefit most from the project it is proposed that:
  - Additional community engagement capacity is commissioned to support community action in targeted areas of the city. In order to make a significant impact in local communities this approach is

essential. This would be commissioned for 1 year in the first instance order to evaluate the effectiveness of this approach. See Annex B: Community Outreach Outcomes Specification

- Delivery of at least 4 themed networking events to encourage innovation, co-operation and maximising awareness and the impact of available resources on an area basis.
- Local businesses are supported to explore the potential for at least 2 Small Business Saturday or similar events and at least 4 local business and enterprise networking events are delivered.
- Time be invested to support communities to identify and develop their own solutions including support for funding applications, promotion and connecting to support and expertise.
- The project lead to work with key partners such as York CVS to identify and apply for potential sources of additional funding to support this area based approach. Community groups and organisations to be encouraged and supported to develop community initiatives which support the aims and principles of this project to encourage sustainability.

### **Project Update**

12. A local Jobs Fair has been scheduled for 15th November 2017 to be held in Acomb with potential for up to 2 similar events in other parts of the project area being explored these will be staggered to compliment the city wide offer.
13. Chapelfields Community Association has been supported to develop a Community Hub within Sanderson Court Community House which is working with a range of services to support local residents. Citizens Advice York (CAY) are running budgeting and information sessions every week at the Hub and CYC Local Area Coordinator, Estate Manager, York Learning Community Outreach attend regularly to engage with residents. An extended session has offered a local space for the Local Area Team to meet with local young people. The Hub has also attracted outreach workers from other agencies such as Age UK.
14. Chapelfields Community Association has been supported to make funding applications to further develop the offer through the

Chapelfields Community Hub. Including a recent successful application to the Life Less Lonely Fund.

15. In partnership with Tang Hall Big Local a series of 5 'pay as you feel' family picnic events were held in August again run alongside and used to introduce the CAY Budgeting and Information sessions. Approx 200 people attended the picnic sessions and the CAY sessions were busy from the first session.
16. Tang Hall Big Local has successfully applied for a 3 year partnership with Local Trust and UnLtd to support social enterprise within the Tang Hall Big Local Area.
17. An Engaging Lunchtime session was run on the subject of Universal Credit in response to community representatives raising concerns and requesting information.
18. The Grants pot is scheduled to be launched following feedback from recipients of the Improving Finances Improving Lives Grant programme to ensure an informed and joined up approach.

### **Options**

- A) to note and approve the recommendations at paragraph 2
- B) to reject all or part of the recommendations at paragraph

### **Analysis**

#### **19. Option A**

##### **Advantages:**

Approval of option a) would facilitate project delivery in line with key principles and employment of a Community Outreach Support Worker would add the necessary capacity to engage and build relationships at a very local level. This capacity would also support the overall area based working initiative and support the bedding in of the Local Area Teams and Local Area Coordinators. In addition the role would look to boost local volunteering.

##### **Disadvantages:**

There are no identified disadvantages to the proposal.

## 20. **Option B**

### **Advantages:**

There are no identified advantages to the proposal.

### **Disadvantages:**

Rejection at this stage would delay the impact of the project restrict the reach into communities.

### **Implications:**

Financial:

Human Resources (HR):

Equalities: It is recognised that a wide variety of engagement and community methods will be needed in order that the opportunities offered through the project reach the target communities.

Legal:

Crime and Disorder: There are no crime and disorder implications.

Information Technology (ICT): There are no information technology implications

Property: There are no property implications

### **Risk Management:**

21. In compliance with the Council's risk management strategy the main risks that have been identified associated with this report are those which could lead to the inability to meet the project objectives and deliver the designed activity as detailed in the project plan leading to damage to the Councils reputation and failure to meet stakeholder's expectations. The level of risk is assessed as "Low". This is acceptable but means that regular monitoring is required of project delivery.

### **Background Papers:**

4CommunityGrowthYork Local Development Strategy  
York Skills Plan 2017 – 2020  
Early Help Strategy  
Together We Can Solve Poverty JRF

**Annexes:**

Annex A: Local Area Based Financial Inclusion Workplan

Annex B: Community Outreach Outcomes Specification

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<b>Specialist Implications Officer(s)</b> List information for all Implication ie Financial Name Ian Floyd Title Tel No.				
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<b>Wards Affected: Westfield, Heworth, Hull Road, Clifton and Guildhall</b>				
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