

15th March 2021

**Decision Session –
Executive Member for Finance & Performance**

Report of the Assistant Director (Customer & Digital Services)

**Recommendations for approval of grants from the Financial Inclusion
Innovation Fund 2021/22**

Summary

1. This report seeks approval of the recommended awards of grants under the above scheme following a round of competitive bids and a selection panel process.

Recommendations

2. The Executive Members are asked to approve the award of £113,276 of grants to fund seven projects for 2021/22 as set out below to deliver a range of financial inclusion activities in the city. There is an approved budget of £100,000 for 2021/22 plus a carried forward underspend from 2020/21 of £20,360 giving an available total of £120,360. All projects are of a twelve month duration.

Organisation	Project title	Brief Summary	Amount
Older Citizens Advocacy York (OCAY)	Benefits Advocacy	To provide advocacy support to help with applications, assessments and appeals	£5,818
Citizens' Advice York	Financial Inclusion at GP surgeries	Continue to develop co-ordinated advice work located in GP practices.	£13,229
Citizens' Advice York	Financial Inclusion in the Traveller Community	Working with the Travellers Trust to deliver and co-ordinate advice services to the Gypsy & Traveller community.	£5,385
Peasholme Charity	My Money, My Life	Continue delivery if its financial capability pathway service	£25,057

Welfare Benefits Unit	Advice Extra	Extend reach of services to underpin first tier advisors in responding to more complex cases.	£13,900
Experience Counts	50+ Project	Deliver four employment related programmes to residents aged 50+	£19,262
Changing Lives	Financial & Social Inclusion Worker	Support vulnerable and hard to reach residents to gain financial independence.	£30,625

Reason: *to ensure that funds set aside to support the delivery of financial inclusion activity are allocated appropriately.*

The Financial Inclusion Innovation Fund 2021/22

3. The Financial Inclusion Steering Group (FISG)¹ is responsible for overseeing the delivery of a range of financial inclusion activities including strategic oversight of the council's Discretionary Housing Payments (DHP), York Financial Assistance Scheme (YFAS) and Council Tax Support (CTS) schemes. Six bespoke projects for 2020/21 are currently funded through FISG which has an approved base budget of £100k per year which is available for Financial Inclusion schemes.
4. The group's purpose is:

'To ensure that local people have the knowledge of and access to appropriate services, allowing them to make more informed choices to achieve and maintain financial stability'.
5. The aim of the group is to secure the following outcomes:
 - Ensure that residents have the knowledge to manage their finances effectively
 - Better coordination of advice services across the city
 - Advice givers and those 'sign posting' better understand the welfare benefits system
 - Explore opportunities to reduce general living expenses.

¹ Membership includes CYC directorate representatives, the Welfare Benefits Unit, Joseph Rowntree Foundation, Citizens Advice York, Community First Credit Union, York CVS and the Executive Members for Housing & Safer Neighbourhoods, Health & Adult Social Care and for Finance & Performance.

6. To target resources effectively to support those that need it most, bids were invited from partners across the sector for projects that promote financial inclusion. The group monitors on an ongoing basis grants awarded to local organisations to deliver projects that meet the group's objectives.
7. The council provides a broad range of support to residents in need of assistance through a number of channels which has extended during 2020/21 in response to the Covid-19 pandemic. The most recent summary of work in this area was reported to the Executive Member for Finance and Performance on 18/1/21². This included an update on the outcomes of the projects that FISG already directly funds.
8. The bidding process to fund projects for 2021/22 opened on 22 January and by the closing date of 19 February 2021 nine bids from eight organisations for grants were received with a total value £144,270, exceeding the £120,360 available. Four of the bids sought to build on projects already funded by FISG in 2020/21.
9. Bids were subject to panel selection and were assessed against a range of criteria drawn from the outcomes noted in paragraph 5 above. The panel convened on 2 March 2021 consisting of two senior CYC officers and a representative of the Joseph Rowntree Housing Trust. Approved projects are subject to the council's Financial Regulations and a Service Level Agreement is put in place for each. Grants are paid by instalment with regular reporting on progress built in to ensure delivery.
10. Competition was very strong and whilst all the bids had some merit not all met the criteria sufficiently. The panel were extremely grateful for the interest shown and the quality of the submissions. Constructive feedback has been offered to the two unsuccessful bidders.

Consultation

11. None required as this report is not a policy paper.

Analysis

12. There is no further analysis other than the existing information provided in the report.

Council Plan

13. Outcomes achieved through the council and its partners will contribute to the Council Plan commitment to help deliver 'Well paid jobs and an

² <https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MId=12483>

inclusive economy'. This includes tackling financial exclusion by investing in financial inclusion projects with measurable outcomes.

Implications

14. (a) **Financial** – The direct financial implications relate to the funding of the Financial Inclusion Innovation Fund bids which is funded within approved budget allocations/reserves. The funding available in 2021/22 is £120,360.
- (b) **Human Resources (HR)** - There are no implications
- (c) **Equalities** – There are no direct implications
- (d) **Legal** – There are no implications
- (e) **Crime and Disorder** - There are no implications
- (f) **Information Technology (IT)** - There are no implications
- (g) **Property** - There are no implications

Risk Management

15. The key risk is that projects do not deliver required output – this is managed by an individual service level agreement per project and regular monitoring of outputs by the Financial Inclusion Steering Group. The outputs are also reported to Executive Members in a Financial Inclusion update every 6 months.

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Chief Officer Responsible for the report:

Ian Floyd - Chief Operating Officer

Report Approved



Date 3/5/2021

Specialist Implications Officer(s) *None*

Wards Affected: *List wards or tick box to indicate all*

All

Annexes:

None

Background Papers:

Financial Inclusion/Welfare Benefits Update Report 18/1/21 (Supplementary item 1):

<https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MIId=12483>

Recorded decision on 2020/21 Awards (16/3/20):

<https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MIId=12267&Ver=4>

List of Abbreviations

CYC	City of York Council
FISG	Financial Inclusion Steering Group