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

5 February 2019

Report of the Assistant Director (Communities and Equalities)

**Local Area-Based Financial Inclusion: Update and proposal for
extended delivery of the 4 Community Growth York Project**

Summary

1. This report provides an update on the delivery of the two year local area-based financial inclusion project, 4CommunityGrowthYork (4CGY) and presents a proposal to extend the delivery of the project for a further year.

Recommendation

2. The Executive Member is asked to:
 - Note the Mid Term Status report (at Annex A) for the project and further progress made by the project outlined in paragraphs 11 - 18
 - Approve the proposed extension of the project described in paragraph 17-22 of this report

Reason: To ensure the sustainability of the financial inclusion measures being delivered in community locations

Background

3. Over the last 21 months the 4CYG project tested approaches to increase financial resilience within communities. The project offered small steps toward financial inclusion at a hyper-local level. It was designed to be reactive to the needs identified among beneficiaries and local community organisations. The project delivery areas were based on local areas with higher levels of deprivation:
 - Westfield (all)
 - Clifton (part)
 - Guildhall (part)
 - Heworth (part)
 - Hull Road (part)

4. Multiagency community hubs have been created to deliver services to enhance financial inclusion in locations familiar to the local community. Existing financial inclusion projects and organisation have been supported to extend their community offer and increase access to their services. Local job fairs have been delivered and projects to address food poverty.
5. Community outreach has been commissioned. This is delivered by York Learning and consists of courses and taster sessions designed to meet local need and develop the skills required for individuals to enter the workforce.
6. The project has been delivered against a backdrop of local roll out of Universal Credit and an increase in food bank usage.

Evaluation

7. The Mid-Term Status Report (Annex A) provides a comprehensive evaluation of the project. The evaluation was undertaken from June to August 2018 drawing on surveys and consultation with residents, service providers and community organisations. A number of case studies were developed to illustrate the impact of the project.

Key Findings

8. In line with project principles, the project has developed its approach to meet the needs identified in communities. An increased focus has been the development of multi-agency delivery approaches, including capacity building work with financial inclusion organisations to extend their delivery in local communities. Delivery in communities has also broadened from financial inclusion to also address social inclusion and health and wellbeing. These factors are intrinsically linked, and in providing services to address social inclusion and health and wellbeing, people are then empowered to address financial inclusion issues.
9. Key successes for the project include:
 - Delivery of high impact outreach benefits advice
 - Delivery of wider support and advice at community hubs
 - Reduction of barriers to advice seeking through development of supportive community hubs
 - Facilitation of social contact and support at community hubs
10. The project has been particularly successful in improving the financial inclusion of individuals who do not traditionally access advice and support. This has been demonstrated by several project beneficiaries receiving high awards in terms of unclaimed and back dated benefits.

Project Update since the Mid Term Status Report

11. A second Acomb Jobs Fair was held on the 7th November 2018. This was delivered in partnership with York Learning and supported by local volunteers.
12. The trustees for The Red Tower (Walmgate) have been supported to open a weekly community hub in October 2018 which includes a pay as you feel food offer and shop utilising food donations from supermarkets. In addition services including Local Area Coordination, Community First Credit Union and Family Learning have provided outreach at the venue.
13. A crucial element of ensuring the sustainability of the project has been to develop the structures of the community centres which host the hubs. Work has been done to increase volunteering numbers and to develop the skills of volunteers.
14. The established hubs at Sanderson Court Community House and Foxwood Community Centre have continued to develop, attracting increase numbers of users and expanding their volunteer bases. A number of organisations have been supported to provide outreach at the hubs, including Citizens Advice York, CYC Benefits and Adult Social Care Advice, York Learning and most recently Community First Credit Union.
15. The Hubs have attracted outreach workers from other agencies such as Age UK, Older Citizens Advocacy York, Peaseholme Charity and York Carers.
16. The project manager has worked closely with Tang Hall Big Local (THBL) to maximise the local offer to support financial inclusion. Following on from very successful pay as you feel cafe and advice offers in summer 2017 and 2018 Tang Hall Big Local now intend to run such an offer in each school holiday during 2019. Community First Credit Union has been supported to run regular outreach sessions utilising the THBL office.

Proposed Extension

17. An extension to the project is proposed to ensure the sustainability of the community hubs. The final year of the delivery of the programme will be characterised by decreased direct delivery of the project and increased support provided to the host organisations of the hubs and partner organisations which deliver services at the hubs.
18. The residual funds would be used to support the community-led hubs towards sustainable operating models. This has already been

achieved at a number of the hubs, but further work is required at a number of the hubs to:

- Support the recruitment and development of volunteers
- Support the development of the host organisations for the hubs, developing their skills to manage the hubs
- Strengthen the relationships between the partner agencies delivering at community hubs and the host organisations.
- Deliver two additional local job fairs

A workplan detailing activities to support delivery of these priorities can be found at **Annex B**.

19. It is proposed that in order to deliver the proposed extension two periods of activity are undertaken. During the first six months project staff will continue to deliver the community hub activities and work to support and develop the hubs and partnerships. At the end of this period, grants will be made to support the future delivery of services from the community hubs and the development of the organisations hosting the hubs. The monitoring and evaluation of these grants will be conducted at the end of the project extension by the established staff in the Communities and Equalities team.
20. The extension will also allow for completion of an end of project evaluation, developing the mid-term evaluation report.

Options

21. The Executive Member may note and approve the recommendations at paragraph 2 or reject all or part of them.

Analysis

22. Approval of the recommendations would allow for a phased approach to ending the project. This would allow for community organisations to take responsibility for delivery of the community hubs in a supported manner, through project staff during the first six months of the extension and grants funds during the remaining six months.
23. Rejection of the proposal, on the other hand, would have an impact on the sustainability of a number of the community hubs, restrict the wider reach and impact of the project in communities and the ability to strengthen and learn from the approach.

Implications:

24. **Financial:** £250k was allocated to the project over the 2 years 2017/18 and 2018/19 from the York Financial Assistance Scheme

Earmarked Reserve. This was approved at the Executive of 27 April 2017.

£53k was spent in 2017/18 and it is estimated that a further £81k will be spent by 31 March 2019. This means there is £116k available to continue the project into 2019/20 and the proposed project extension can be achieved within this resource.

The following table shows both actual and forecast expenditure.

Budget Detail	2017/18	2018/19	2019/20	Total
Staffing Costs				
Staff Resource- Project Manager	£48,000	£49,000	£25,000	£122,000
Community Outreach		£29,000	£15,000	£44,000
Operational Costs				
Operational Activities & support for Community Hubs	£5,000	£3,000	£25,000	£33,000
Grant Funding for financial inclusion delivery organisations and Community Hub host organisations			£45,000	£45,000
External evaluation of the project			£6,000	£6,000
Total	£53,000	£81,000	£116,000	£250,000

25. **Human Resources (HR):** Both employees are employed on fixed term contracts and the proposal is to extend these for a further six months (effective from 1 April to 30 September 2019). The ending of these fixed term contract arrangements will need to be managed in line with the relevant policies and procedures. Due to the length of service one member of staff will be entitled to a redundancy payment.

26. **Equalities:** The proposed project extension would continue to employ a community development approach in order to be effective in the target communities.

27. There are no Legal, Crime and Disorder, Information Technology, Property or other implications arising from the report.

Risk Management:

28. 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.

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Report **Date** 25/01/19
Approved

Specialist Implications Officer(s)

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Wards Affected:

All

For further information please contact the author of the report

Background Papers:

Project Plan for Local Area-Based Financial Inclusion 2017
<https://democracy.york.gov.uk/ielIssueDetails.aspx?IId=50398&PlanId=0&Opt=3#AI46338>

4CommunityGrowthYork Local Development Strategy
https://www.york.gov.uk/downloads/file/11731/4cgy_local_development_strategy

York Skills Plan 2017 – 2020
https://www.york.gov.uk/downloads/download/3957/york_skills_plan_2017-2020

Early Help Strategy

Together We Can Solve Poverty JRF

<https://www.jrf.org.uk/report/we-can-solve-poverty-uk>

Annexes

Annex A: Mid Term Status Report

Annex B: Proposed Project Plan for project extension