

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

16 March 2022

Report of the Director, Customer & Communities

Recommendations for approval of grants from the Financial Inclusion Fund 2022/23

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 Member, in consultation with the Executive Member for Housing & Safer Neighbourhoods, is asked to approve the award of £157,062 of grants to fund nine projects for 2022/23 as set out in the table below to deliver a range of financial inclusion activities in the city. There is an approved budget of £150,000 for 2022/23 and a carried forward underspend from 2021/22 of £7,726 giving an available total of £157,726. All projects are of a twelve month duration.

Organisation	Project title	Brief Summary	Amount
Blueberry Academy	Blueberry 50/50 On Line Marketplace	Run an on line market for young people with learning difficulties to manage on line sales for recycled/reuse items generating income and acquiring skills from their enterprise activities.	£9,000
Experience Counts	50+ Project	Deliver four employment related programmes to residents aged 50+.	£19,320
Changing Lives	Financial & Social Inclusion Worker	Support vulnerable and hard to reach residents to gain financial independence.	£19,479*
Refugee Action York (RAY)	Advice & Support – Equal Access for All	In collaboration with CAY provide support to refugees, asylum seekers and migrants to access practical support, information and guidance relieve hardship, reduce isolation, advance education and	£13,480

		improve integration.	
Peasholme Charity	My Money, My Life	Continue delivery of its financial capability pathway service	£27,543
Citizens' Advice York	Financial Inclusion in the Traveller Community	Continue project working with the Travellers Trust to deliver and co-ordinate advice services to the Gypsy & Traveller Community.	£5,385
Age UK (York)	Reaching Out to Older People in their Community	Enhance the financial stability of older people (50+) living on a low income, promoting improved health and wellbeing, reducing reliance on other services, and to help retain their independence. A partnership with OCAY (Older Citizens Advocacy York), Friends of St Nicholas Fields & York Energy Advice.	£18,692
IT Reuse	IT Reuse project	Provide those on low incomes with a refurbished computer to alleviate digital poverty helping to reduce financial exclusion to enable people to manage their finances, apply for benefits, learn new skills, apply for jobs, access banking and find better on-line deals. Donated unwanted IT equipment is repaired and configured by volunteers to distribute to those who experience financial and digital exclusion.	£26,864*
Welfare Benefits Unit	Advice Extra	Extend reach of services to underpin first tier advisors in responding to more complex cases.	£17,299

*projects part funded

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

The Financial Inclusion Innovation Fund 2022/23

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

¹ Now includes: Welfare Benefits Unit, Joseph Rowntree Foundation, York CVS, Explore York, Citizens Advice York, the York Food Justice Alliance, Community First Credit Union and a number of CYC directorate representatives. The Executive Members for Housing & Safer Neighbourhoods, for Finance & Performance and for Adult Social Care & Health are members of the group. There is a standing invitation to a representative of the Parish Councils.

Payments (DHP), York Financial Assistance Scheme (YFAS) and Council Tax Support (CTS) schemes. Seven bespoke projects for 2021/22 are currently funded through FISG which has an approved budget of £100k in 2021/22 which is available for specific 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.

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 in a variety of settings. Performance is monitored regularly to ensure that organisations awarded grants deliver outcomes that align with 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 significantly during 2020/21 and 2021/22 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 13/12/21². This included an update on the outcomes of the projects that FISG already directly funds.

8. The bidding process to fund projects for 2022/23 opened in mid-January and by the closing date of 11 February 2022 eleven bids from ten organisations were received with a total value £220,661 far exceeding the £157,726 available and the highest value for several years. Six of the bids sought to build on projects already funded by FISG in 2021/22 and four were from organisations that have not asked for this funding before.

9. Bids were subject to panel selection and assessed against a range of criteria drawn from the outcomes noted in paragraph 5 above. The panel convened on 2 March 2022 and was made up of two senior CYC officers

² <https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MId=12656&Ver=4>

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 before funds are released. Grants are paid by instalment with regular reporting on progress built in to ensure delivery.

10. Competition was very strong and the panel had to make some difficult choices given the demand. Whilst all the bids had merit not all met the criteria sufficiently. Two bids were partially funded. The panel were extremely grateful for the interest shown and the quality of the submissions which reflects well on the entire sector and their commitment to supporting the city's residents. Constructive feedback has been offered to the two unsuccessful bidders.
11. A bid has been submitted in previous years for Citizens Advice York GP surgery Financial Inclusion advice work – this is seen to be critical to responding to pandemic impacts and so Public Health will fund work undertaken to March 2023, during which period alternative health related solutions will be sought for future years. If it had been approved through the FISG grant scheme this would have reduced the amount has instead been available to support other projects as outlined in this report.

Consultation

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

Analysis

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

Council Plan

14. Outcomes achieved through the council and its partners will contribute to the Council Plan commitment to help deliver 'Well paid jobs and an inclusive economy'. This includes tackling financial exclusion by investing in financial inclusion projects with measurable outcomes.

Implications

15. (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 2022/23 is £150,000 plus £7,726 carried forward from 2021/22 making a total of £157,726.

- (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

16. The key risk is that projects do not deliver the required outcomes – this is managed by an individual Service Level Agreement per project and regular monitoring of outputs. Outcomes are also reported to Executive Members in a Financial Inclusion update every 6 months.

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Report Approved

Date 7 March 2022

Specialist Implications Officer(s) *None*

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

All

Annexes:

None

Background Papers:

Recorded decision on 2021/22 Awards 15/3/21:

<https://democracy.york.gov.uk/ieDecisionDetails.aspx?ID=6108>

Financial Inclusion/Welfare Benefits Update Report 13/12/21:

<https://democracy.york.gov.uk/ieListDocuments.aspx?CId=875&MIId=12656&Ver=4>

List of Abbreviations

CYC	City of York Council
FISG	Financial Inclusion Steering Group