

**Appendix Three: Financial Inclusion Organisational Change Implementation Plan**

The following table sets out the Council's initial plans for implementing organisational change. The actions are subject to review as the programme unfolds. The focus of the plan is on the transformation of the Council to ensure financial inclusion is 'part of the way things are done'.

The information in column four describes the impact of the action in terms of high/medium/low and its deliverability in terms of high/medium/low. So for example, an action that is described as high/high, is estimated to have high impact and be easily delivered. As a result, the actions are listed with those scoring highest on impact and deliverability at the top.

**Implementation Plan Two: Organisational Change**

| <b>No</b> | <b>Action</b>  | <b>Lead Responsibility</b>               | <b>Impact - high/medium/low. Deliverability - high/medium/low</b> | <b>Status Not Started / Started / Complete</b>  | <b>Resources</b>   | <b>Timescales</b> | <b>Notes</b>   | <b>Priority</b> |
|-----------|--|--|---|---|--|-------------------|--|-----------------|
| 1         | Identify Member lead to support strong leadership for financial inclusion.   | Head of Policy, Performance and Analysis | High/High   | Underway.   | None.  | By April 2013.    | To be confirmed  | A1              |
| 2         | Given the integral role of the council's Welfare Rights Team in delivering training both internally and externally undertake a review of the team's location, role and responsibility to ensure fit with the recommendations of this Strategy. | Adult Social Care                        | High/High   | Started - commitment to review agreed.  | Recent budget amendment included 70k for an extra team member over 2 years.  | By end June 2013  | Team is critical to strategy implementation so review is an important action. Recruitment of additional worker allows new development possibilities.   | A1              |
| 3         | Continue to develop the role of Libraries as key points of contact and signposting to relevant financial support services.   | Sally McMahon                            | High/High   | Started - Libraries already part of financial inclusion programme and involved in national 'information offer' pilot. | Contained within libraries programme.  | Ongoing           | Libraries also critical to the digital inclusion action and activities as well as potential outreach points for Credit Union.                          | A1              |
| 4         | The council's housing team have undertaken significant work on CBP services for council tenants and the FI programme will work to build on this and broaden its scope to all eligible residents in the city.                                   | Housing Team                             | High/High   | Started - significant programme underway.   | Contained within HRA budgets (£150,000 ringfenced for 2013/14) and where joint commissioning is appropriate this will be undertaken. | Ongoing.          | Housing's work includes money advice commissioning, early work with the credit union and banks, money mentors, financial inclusion checks for tenants. | A1              |

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|-----------|--|----------------------------|---|--|--|---|--|-----------------|
| 5         | Financial inclusion training, information and awareness programme for key front line council staff to ensure financial inclusion knowledge and awareness is embedded in organisational culture and approach. | Financial Inclusion Board  | High/High   | The Welfare Rights Team already train council staff and this programme will be reviewed, refreshed and increased in line with the FI strategy. | Contained within Welfare Rights Team budget.   | Programme established by Autumn 2013.   | Needs to link with review of Welfare Rights Team as key to training for staff (action 9.1). Could include use of financial health indicators. Use Family Information Service as possible model. Explore volunteering possibilities in this also particularly with regard to legal and financial expertise. | A1              |
| 6         | Undertake 'BHCC Financial Health Check' through Toynbee Hall system review to ensure no inadvertent impact on financial inclusion.   | Financial Inclusion Board  | High/High   | Not started.   | Cost of review to be agreed by Board and met within existing resources.                | Review scope to be agreed and underway by May 2013 and completed by September 2013.                             | A 'financial health check' is a systems thinking review undertaken by Toynbee Hall. This looks at the councils policy and practice to identify where inclusion is supported or undermined inadvertently. Areas of review can include debt, housing management etc.   | A1              |
| 7         | Implement an emergency support package to sustain key advice organisations affected by the loss of legal aid.  | Financial Inclusion Board  | High/High   | Started - business case established and agreed.  | 255k ring fenced to specialist organisations (which includes 30k for EIA mitigations). | Additional funding agreed by Full Council, February 2013. Package agreed by Director of Finance, February 2013. | Approximately 1.4 million lost in legal aid to the city for specialist advice services so emergency support can only partially retain provision. Package includes funding for disproportionately affected groups identified in the EIA (ie BME and disabled people and women).                             | A1              |

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| 8         | To ensure those families most in need obtain support, establish an automatic referral process for Stronger Families, Stronger Communities (SFSC) eligible families in relation to the Community Banking Partnership commission. | Steve Barton - SFSC Commissioner                           | High/High   | Started - links already established.   | Met through CBP commission and SFSC budgets.  | The SFSC Programme runs from 2012-2015   | SFSC Commissioner sits on the Financial Inclusion Board to ensure programmes are integrated. Referral routes will be established as commission unfolds.  | A1              |
| 9         | To facilitate leadership, engagement and awareness, host a financial inclusion 'Summit' for the city (which will include a review of strategy and its implementation).  | Financial Inclusion Board                                  | High/High   | Not started  | May incur small event cost to be met from FI budget.  | Autumn 2013  | Recommendations from Toynbee Hall report following models from elsewhere in the UK. Summit would include wide range of stakeholders.   | A1              |
| 10        | Tackling fuel poverty by delivering the Council's Fuel Poverty Programme  | Housing Sustainability - Contracts Manager / Public Health | High/High   | Started - significant programme for 2012-13. Funding for 2013-14 being identified. | Energy Company Obligation (ECO) funding being sought for grant for 2013-14  | Ongoing for internal grant assistance. Procurement of Green Deal / ECO scheme (Led by West Sussex County Council) underway | Internal funding for grants end march 2013. We will identify funding through Energy Company Obligation.  | A1              |
| 11        | Develop and coordinate significant communication and publicity campaign regarding financial health (to include advertising new CBP services) in partnership with Welfare Reform programme.                                      | Financial Inclusion Board                                  | High/High   | Not started.   | Recent budget amendment of 5k for welfare reform information to council tenants (from Housing Revenue Account - HRA). Other costs to met in programme budget. | Programme agreed by 1st May 2013 and underway by July 2013.  | Work with council's communications team to develop appropriate package and ensure link to welfare reform activity. Examples include; benefits take up, promoting services/courses, new pages on BHCC website etc | A1              |

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|-----------|---|---|---|--|--|--|--|-----------------|
| 12        | Ensure effective coordination with public health wellbeing and resilience commissions to ensure maximum resource efficiency.  | Annie Alexander   | High/High   | Started - significant programme underway.        | Contained within PH budgets.   | Ongoing.   | Public health has already taken forward a number of strands of work so the plan will build on this.  | A1              |
| 13        | Maintain updated needs, services and gaps information to ensure programme is using contemporary information and therefore efficient and effective.                              | Financial Inclusion Commissioner                                      | High/Medium   | Baseline established.                            | Cost neutral - FI Commissioner to undertake.                             | Ongoing.   | Maintaining accurate data will inform delivery priorities and ensure that services are appropriately targeted.   | A2              |
| 14        | Given the Government's 'digital by default' approach to welfare reform, ensure delivery of corporate digital inclusion recommendations recently agreed at Public Service Board. | Financial Inclusion Board and Improving Customer Experience Programme | High/Medium   | Started - PSB work has mapped issues             | Within existing programmes.  | Programme agreed by 1st May 2013 and underway by September 2013. | FI work will be integrated with ICE as appropriate given PSB recommendation that the programme leads the council's corporate work.PSB has recommended that ICE leads on this | A2              |
| 15        | In order to evidence the business case for investment in financial exclusion activity, explore, develop and use appropriate methodology to do this.                             | Financial Inclusion Board   | High/Medium   | Started - needs assessment considered this.      | Cost neutral - FI Commissioner to undertake.                             | By Autumn 2013   | SFSC is currently doing this and there are useful models that can be used to inform FI approach.   | A2              |
| 16        | To aid business planning explore the viability of a 'cumulative impact assessment' of welfare reform supported by additional expertise and resource.                            | Welfare Reform Board  | High/Medium   | Started - each reform has own impact assessment. | Business case for work to be explored but met through existing resource. | By Autumn 2013   | Corporate support required and possibly specialist advice. Cumulative impact assessment would show where key impacts and interventions need addressing.                      | A2              |

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| 17        | To maximise efficiency and effectiveness, ensure appropriate integration with the council's Welfare Reform programme particularly with regard to the latest DWP guidance on support for those most vulnerable. | Financial Inclusion Board  | High/Medium   | Started - formal links established.   | Ensure aligned and complimentary investment of existing funds. Potential additional funding to come from DWP - details to follow in October 2013. | Ongoing                            | Identify joint work programme particularly in relation to the new DWP guidance on supporting vulnerable benefit claimants. Build on commissions for money advice and management and outreach work to affected households. | A2              |
| 18        | To help cascade financial inclusion knowledge and information; explore the role of local Councillors as champions/advocates/sign posters in their Wards.   | Financial Inclusion Board  | High/Medium   | The Council's Welfare Rights Team have recently trained some Members with regard to welfare reform. | Cost neutral - to be undertaken by council's corporate service teams.   | Agree programme by September 2013. | Ward Councillors are key contacts in communities so working with them enables good reach at grassroots.   | A2              |
| 19        | Explore better ways of coordinating front line referral and gateways to advice services to prevent duplication and ensure no one falls through the net.  | Financial Inclusion Board  | High/Low  | Started - some mapping of this undertaken.  | Cost neutral as change programme.   | Ongoing                            | Currently there is risk that some people continually referred (duplication) and others falling through gaps. Also need for greater targetting efficiencies.   | A3              |
| 20        | Ensure financial inclusion and CBP principles are embedded in all relevant strategies, commission, grants and action plans to ensure integration with all of the council's work.                               | Financial Inclusion Board  | Medium/High   | Started - associated strategies mapped.   | None required. Mapping of council's total spend on financial inclusion will be undertaken to better inform resourcing decisions going forward.    | Ongoing                            | Related strategies include child poverty, employment, public health, housing etc. Work on commissions underway through commissioners sub group. Principles to be discussed with the Executive Leadership Team.            | B1              |

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|-----------|--|----------------------------|---|--|--|-------------------|---|-----------------|
| 21        | Review governance arrangements for financial inclusion to prepare for next phase of programme to ensure effective and efficient delivery. Ensure appropriate integration with the welfare reform programme and development of appropriate performance management arrangements. | Financial Inclusion Board  | Medium/High   | Started.   | Cost neutral - Project Manager to undertake. | By April 2013.    | Review needs to include all groups set up for development phase and links with Advice Partnership and Welfare Reform Board. | B1              |