

Appendix Four: Financial Inclusion Partnership Working Implementation Plan

The following table sets out the Council's initial plans for implementing partnership working. The actions are subject to review as the programme unfolds. The focus of the plan is on the creative collaboration of the city's partners to maximise financial inclusion.

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 Three: Partnership Working

No	Action	Lead Responsibility	Impact - high/medium/low. Deliverability - high/medium/low	Status Not Started / Started / Complete	Resources	Timescales	Notes	Priority
1	Capitalise, support and partner with the Advice Partnership's new Lottery project focussed on sustainable advice provision (note that outcome of bid will not be known until April 2013).	Advice Plus Project	High/High	Started - bid submitted and outcome known April 2013.	Costs of project covered by Lottery.	Arrangements in place by June 2013	Project will fund 2 x development posts to deliver support to social welfare advice agencies in a number of key areas including business development and quality.	A1
2	In order to maximise efficiency and effectiveness, work with the city's Registered Social Landlords to explore joint commissioning, funding and service delivery for financial inclusion services to social housing tenants.	Financial Inclusion Board	High/High	Started - programme presented to city's social landlords forum.	Identify level of investment being made by RSLs and explore possible collaboration in commissioning and service delivery.	Agree joint approach by April 2013.	Social landlords forum already mapping and delivering services and working with council housing revenue and benefits team so opportunity exists to integrate this work with the new financial inclusion strategy.	A1
3	Undertake a major new and transformational commission to create a Community Banking Partnership, (CBP,) Commission for the city to provide services based on the ABCDEF* model of financial inclusion.	Financial Inclusion Commissioners Group	High/High	Started - market consultation underway.	Financial Inclusion Fund - CBP has been approximated to cost £400k.	Commission to commence April 2013.	Procurement advising on appropriate commissioning approaches and early work with likely CBP partners underway. Appendix Two of this strategy sets out our commissioning plan.	A1

Appendix Four: Financial Inclusion Partnership Working Implementation Plan

No	Action	Lead Responsibility	Impact - high/medium/low. Deliverability - high/medium/low	Status Not Started / Started / Complete	Resources	Timescales	Notes	Priority
4	To respond to the Government's 'digital by default' agenda to welfare reform, undertake a Digital Inclusion Commission specifically focussed on financial inclusion outcomes (building on findings of PSB work and linked to action 26 of this plan).	Financial Inclusion Commissioners Group	High/High	Started - market consultation underway.	Resourcing for the associated digital inclusion commission (approximately £50k) will come from remaining unallocated Council Tax Transitional Grant Scheme funds.	Commission to commence April 2013.	Procurement advising on appropriate commissioning approaches but will comprise supporting and working in partnership with community learning hubs across the city to include courses and acquiring equipment where helpful	A1
5	Building on the findings of the Toynbee Hall report enable greater partnership working between advice providers and the credit union to ensure improved client outcomes.	Advice Partnership	High/High	Started - Advice Partnership facilitating this and CBP commission will support.	To be supported through CBP commission at action 3 above.	Ongoing.	Toynbee Hall report showed that partnership and referral amongst the setor could be improved.	A1
6	Work with East Sussex Credit Union to scope and agree appropriate support which takes forward the findings of the Toynbee Hall report.	Financial Inclusion Commissioner	High/High	Started - Toynbee Hall needs assessment identified range of quick wins.	Some small investment required for budgeting accounts but most activity about partnership.	Support activity to be agreed by May 2013.	Activity may include; budgeting accounts, staff payroll giving, corporate membership, investment of reserve funds, staff referrals etc.	A1
7	To maximise efficiency and effectiveness work with the new Clinical Commissioning Group to further develop joint initiatives for example, the current advice sessions provided in General Practices.	Financial Inclusion Commissioners Group	High/High	Some work with public health underway.	Through existing budgets where joint funding opportunities exist.	Develop as part of review in Summer 2013	Need to secure CCG rep on Financial Inclusion Board and build on public health funded CAB surgeries in GP practices.	A1

Appendix Four: Financial Inclusion Partnership Working Implementation Plan

No	Action	Lead Responsibility	Impact - high/medium/low. Deliverability - high/medium/low	Status Not Started / Started / Complete	Resources	Timescales	Notes	Priority
8	To enhance greater collaboration; explore the establishment of a Financial Inclusion Network/Forum for the city.	Financial Inclusion Commissioners Group	High/High	Existing forums needed to be considered/included.	Further business planning to be undertaken - limited financial implication but will be met through the FI programme budget.	Make decision on requirement for forum by June 2013.	This was key recommendation from Toynbee engagement event but needs further consideration alongside existing forums.	A1
9	To respond to the need for choice and a range of basic banking facilities engage local Banks to explore the idea of a 'Basic Banking Forum' in the city.	Financial Inclusion Board	High/High	The council currently has good relationships with several local banks which can be developed.	Cost neutral partnership working.	First meeting to take place before June 2013.	Council's housing and financial services team already in discussions with local banks.	A1
10	To help sustain the advice sector and provide a 'one stop shop' approach to the Community Banking Partnership, explore the opportunity of an 'advice hub' in the city which co-locates key organisations (thereby enabling shared back office costs etc).	Financial Inclusion Commissioner	High/Medium	Started.	Requires further business planning.	Variable according to organisational needs.	Work underway includes discussions with Advice Partners, the council's Property Team	A2
11	Work with partners in the city's most financially excluded neighbourhoods to support financial inclusion activity.	Financial Inclusion Commissioner	High/Medium	Started.	Neighbourhoods work funded through separate commission.	Agree appropriate responses by June 2013.	Needs assessment identified neighbourhoods affected by financial exclusion. Example activities include outreach and drop ins.	A2

Appendix Four: Financial Inclusion Partnership Working Implementation Plan

No	Action	Lead Responsibility	Impact - high/medium/low. Deliverability - high/medium/low	Status Not Started / Started / Complete	Resources	Timescales	Notes	Priority
12	Explore alternative funding and partnership opportunities presented by European funding to maximise resources and learning for the programme.	European Team	High/Medium	Started.	Any activity to be funded through Europe.	Ongoing - as and when opportunities arise.	Work with council's european funding team to identify possible sources of funding and/or learning opportunities.	A2
13	Work with private landlords to address the impact of welfare reform for vulnerable private sector tenants.	Financial Inclusion Board	High/Medium	Not started.	Cost neutral - partnership working.	Appropriate activities identified by September 2013.	Housing currently work with the National and Southern Private Landlords Associations so this will be further developed. The private sector housing team also operate a Deposit Guarantee Scheme with the Credit Union which could be expanded.	A2
14	Develop strong partnership and integrated delivery with the local Department for Work and Pensions in relation to new Universal Credit framework and wider financial inclusion priorities.	Financial Inclusion Board	High/Medium	Started - DWP Partnership Manager sits on Financial Inclusion Board.	Government have announced additional funds likely to support implementation of Universal Credit. Detail to follow in October 2013.	Further government announcement October 2013.	Universal credit scheme envisages partnership between local authority and DWP to deliver or commission support services for universal credit. Ensure links with Welfare Reform Programme to support current customers of the Council.	A2

Appendix Four: Financial Inclusion Partnership Working Implementation Plan

No	Action	Lead Responsibility	Impact - high/medium/low. Deliverability - high/medium/low	Status Not Started / Started / Complete	Resources	Timescales	Notes	Priority
15	In order to creatively respond to public funding reductions and to increase learning and employment opportunities, establish links with the city's volunteering strategy to increase use of volunteers amongst key financial inclusion organisations. This could include working with the Advice Plus Project lottery bid and also to support council officers to offer their expertise.	Advice Partnership	High/Medium	Started - this is a component of the lottery bid described in action 1 of this plan. The council's legal team already offer some pro-bono support where appropriate and not constituting conflict of interest.	Advice Plus Project Lottery bid includes volunteering objectives with ring fenced budget.	By Autumn 2013	Encourage council staff (in particular those with financial and legal competency) to volunteer in vcs organisations/boards to help mitigate against legal aid impacts. Explore links with universities, volunteer bureau, community business partnership etc	A2
16	In order to maximise efficiencies work with other local authorities (e.g. East Sussex County Council) to support East Sussex Credit Union.	Financial Inclusion Board	High/Medium	Started - key commissioners in other areas identified.	To be met through collaboration.	By September 2013.	Other partners include borough councils e.g. Hastings and Eastbourne. Registered Social Landlords are also potential co-funders.	A2
17	To understand and work with resident use of illegal lenders (and potentially decrease this) improve partnership working with the Illegal Money Lending Team.	Financial Inclusion Board	High/Medium	Started - some loose links made but needs development.	Cost neutral - partnership working.	By June 2013	Key activities could include better intelligence sharing, improved joint working in neighbourhoods, community led support groups.	A2

Appendix Four: Financial Inclusion Partnership Working Implementation Plan

No	Action	Lead Responsibility	Impact - high/medium/low. Deliverability - high/medium/low	Status Not Started / Started / Complete	Resources	Timescales	Notes	Priority
18	To support greater financial inclusion awareness in the city, continue and further develop the BHCC training offer (via its Welfare Rights Team) for key partners including NHS and community and voluntary organisations.	Financial Inclusion Board	High/Medium	Started - welfare rights team already train many vcs staff and volunteers.	Recent budget council amendment included 70k for an extra welfare rights officer post.	Programme established by Autumn 2013.	Needs to link with corporate review of Welfare Rights Team as currently training VCS organisations in the city. Training also offered to council staff and could be extended to other statutory partners where possible/appropriate.	A2
19	Improve the YIACS services delivery to meet the needs identified in the Financial Inclusion Strategy and be further informed by the Youth Access Health Checks completed Jan 2013 and evidence of good practice	Kerry Clarke, SCYMCA and Impact Initiatives	High/Medium	Started - youth services commissioner sits on Group and links underway.	To be identified as part of delivery phase but work has identified need for £50K (to be met outside FI programme).	February 2013 - March 2014	During 2013 / 14 commissioners will work with the local providers to co-produce the service specification for the YIACS model to be commissioned during 2014/15. This will incorporate the housing advice agenda, public health outcomes and improvements attached to Welfare Reform and Financial inclusion.	A2
20	To help address food poverty in the city, work with the city's Food Partnership to deliver appropriate actions (e.g. links to food banks).	Financial Inclusion Commissioners Group	High/Medium	Not started.	Some activity may require funding and this will be met from the FI budget.	Activity agreed by 1st May 2013 and underway by September 2013.	Exact activities to be identified but will include food banks and food budgetting.	A2

Appendix Four: Financial Inclusion Partnership Working Implementation Plan

No	Action	Lead Responsibility	Impact - high/medium/low. Deliverability - high/medium/low	Status Not Started / Started / Complete	Resources	Timescales	Notes	Priority
21	To increase community based support for financial exclusion; explore money mentors project in partnership with the Council's Housing Team and appropriate community and voluntary sector organisations locally.	Financial Inclusion Commissioners Group	High/Medium	Started - housing and social inclusion exploring options.	HRA budget plus (costed) contributions from FI programme to extend the scheme beyond tenants.	Programme agreed by 1st May 2013 and underway by September 2013.	A number of similar schemes exist elsewhere in the country and locally there is expertise and similar forms of delivery.	A2
22	Sustainable long term employment is key route to financial inclusion. The strategy will therefore make appropriate links to the City Employment and Skills Partnership and Plan.	Financial Inclusion Board	High/Medium	Underway - the CESP is currently undertaking a number of initiatives.	The CESP brings together a number of funded services and activities.	Appropriate links and actions identified by June 2013.	The CESP makes particularly reference to 'people on out of work benefits' and actions to address this.	A2
23	In order to improve access and customer service, explore proposals to operate Credit Union access points in Libraries and elsewhere in the city.	Financial Inclusion Board	High/Low	Started - partnership proposal with Library developed but other sites need exploring.	Some activity may require funding and this will be met from the FI budget.	Programme established by Autumn 2013.	Libraries, Community Centres and other key hub points could be used as access points for Credit Union services.	A3
24	Given the particular prevalence of financial exclusion for people surviving domestic violence, work with local agencies to consider appropriate activities.	Financial Inclusion Commissioners Group	High/Low	Not started - finding from TH review.	Some activity may require funding and this will be met from the FI budget.	By June 2013.	Could be part of work from EIA commissions in relation to women as a key affected group.	A3
25	Further explore the specific financial inclusion issues, needs and solutions in relation to 'chronically excluded' groups (defined in the Needs Assessment and including Gypsies and Travellers, Refugees and Migrants, Transgender and Homeless people).	Financial Inclusion Board	High/Low	Started - as part of needs assessment and EIA 'chronically excluded' groups have been identified.	Some activity may require funding and this will be met from the FI budget.	Appropriate actions identified by September 2013.	Chronically excluded' means those people who experience extreme discrimination or disadvantage as a result of their characteristic or circumstances.	A3

Appendix Four: Financial Inclusion Partnership Working Implementation Plan

No	Action	Lead Responsibility	Impact - high/medium/low. Deliverability - high/medium/low	Status Not Started / Started / Complete	Resources	Timescales	Notes	Priority
26	As key places of support for those living with financial difficulty; explore partnership activity with churches and other faith organisations.	Advice Partnership	High/Low	Started - some churches engaged with programme.	Cost neutral - partnership working.	Needs specific engagement event by June 2013.	Faith groups often first point of contact for very vulnerable people and they are reporting increases in this.	A3
27	In order to increase the range and choice of legal advice services work with the city's private sector legal companies to consider their involvement in the financial inclusion strategy going forward.	Advice Partnership	High/Low	Started - several private practices engage with Advice Partnership.	Cost neutral - partnership working.	ASAP Ongoing.	Private practices have recently disengaged from Advice Partnership meetings so this needs addressing.	A3
28	To increase the business and profile of the Credit Union, explore the potential for community and voluntary groups to use the Credit Union for banking facilities.	Financial Inclusion Board	High/Low	Not started - finding from TH review although early discussions with CVSF and Credit Union taken place.	Cost neutral - partnership working.	June 2013.	Potentially difficult to achieve as most community and voluntary sector organisations are already banked.	A3
29	Work with Toynbee Hall to identify and implement additional best practice financial inclusion interventions from elsewhere in the UK.	Financial Inclusion Commissioner	Medium/Medium	Started - as part of mapping looked at best practice elsewhere.	Some activity may require funding and this will be met from the FI budget.	Agreed additional actions by June 2013.	Need to look at cost neutral interventions where possible.	B2
30	As part of a capacity building approach work with generic advice services to develop provision that meet the needs of disproportionately affected groups - e.g. women, disabled people and people from Black and Minority Ethnic communities.	Financial Inclusion Commissioner	Medium/Medium	Started - key equality groups mapped by needs assessment and equalities impact assessment.	FI funding ringfenced through Equalities Impact Assessment for Disability, BME and Women. Total 30k.	Activity developed by Summer 2013.	Some work already underway including BME training/workshop and discussions between advice organisations and specialist disability provision exploring issues such as 'access audit' and referrals.	B2

Appendix Four: Financial Inclusion Partnership Working Implementation Plan

No	Action	Lead Responsibility	Impact - high/medium/low. Deliverability - high/medium/low	Status Not Started / Started / Complete	Resources	Timescales	Notes	Priority
31	To support community based responses to financial exclusion, encourage the use of the Council's small grants programme for financial inclusion activity.	Financial Inclusion Commissioner	Medium/Medium	Not started - finding from TH review.	Part of existing discretionary grants programme.	Work with existing grants timetables.	Could link to illegal loans team and police recovery for additional funds. Example activities could include community drop-in and employment clubs.	B2
32	Ensure strong links between financial inclusion and One Planet Living	Financial Inclusion Board	Medium/Medium	Started	One Planet Living brings together a number of funded services and activities.	Appropriate links and actions identified by June 2013.	A focus of the city's One Planet Living sustainability action plan is reducing residents' utility bills and increasing community resilience.	B2
33	The recent financial inclusion event facilitated by Toynbee Hall created a significant list of possible actions most of which require more detailed consideration. This will be explored as part of the next phase of programme.	Financial Inclusion Board	Medium/Low	Started - working groups agreed for key activities.	Some activity may require funding and this will be met from the FI budget.	Complete feasibility assessment of ideas by June 2013.	Activities include collective purchasing, complementary currencies, social marketing, etc.	B3

