

Highland & Islands 'Financial Inclusion' Partnership Event

Friday, 29th April 2016, 11.00am - 3.30pm
The Spectrum Centre, Inverness



Introduction

We are delighted to welcome you to this event which aims to bring together a range of people from different local areas and sectors across senior management, policy, practitioner and decision makers from councils, third sector, health, housing, credit union and wider stakeholder organisations.

We all aim to improve people's lives, but we need to better understand what that means for different organisations and sectors to help achieve the best we can for individuals facing problems.

Collaborative working, as emphasised in the good practice principles for funders of advice, is based on identifying shared goals and understanding how the complex mix of services can be employed to maximise impact.

Demonstrating impact is vital in a time of continued funding restraint. Knowledge and insight from pieces of research and national working groups and reports will be shared throughout the course of the day to help participants consider how they can use this information to improve practice and build on the evidence base whilst strengthening collaboration with others.

We look forward to your contributions.

Information

Event Contact

Please see Monika Baczyk if you require any information or assistance throughout the day.

Monika is a project officer at the Improvement Service and is working on a number of workstreams including Improving Outcomes in Money Advice, Economic Outcomes Programme and Violence Against Women project.

Recently, Monika has been involved in producing a report to establish the current landscape of place-based approaches to joint planning, resourcing and delivery across Scotland's local authority areas. The report is available on the IS website.



Monika Baczyk

Amendments

Please check for amendments to the programme. Any changes will be announced regularly throughout the day. We apologise in advance if we have to amend the schedule.

Conference evaluation

We value your comments about the quality of the event programme and the venue facilities. An evaluation form will be issued at the event.

Filming and Photography

Cameras will be filming and photography taken throughout the day, including the conference speeches and short interviews with some participants and we would be happy if you would share your thoughts on the event. Following the conference we will aim to make any useful materials available online. If you do not wish to be filmed or appear in images from the day, please let the filming team (pictured right) know at the start of the day.



Lynn Sharp



Kristoffer Boesen

Speaker presentations

Presentations will be filmed and uploaded to the Improvement Service website after the event along with any accompanying PowerPoint slides or other materials.

Conference report

A brief report of the day including the main discussion points and actions will be produced and posted on the Improvement Service website.

Name badges

Delegates are requested to wear their name badges at all times during the event.

Catering

If you have informed us of any special dietary requirements, please make yourself known to the catering staff so that arrangements can be made for you.

Conference registration

The registration desk will be located in the main room (lecture theatre) and will be open on Friday 29 April from 10:30am where tea and coffee will be available.

Emergency procedures

In the event of an emergency, delegates should make their way quickly and calmly to the nearest exit without collecting their belongings. Delegates should follow the guidance and instructions of the venue staff, and subsequently, the emergency services (if applicable).

Internet access

The Spectrum Centre has complimentary Wi-Fi services throughout the building (password: **spectrum 123**). Please contact a member of staff for information on how to connect.

Follow the event on Twitter: #HIFIPevent

Programme

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| 10.30 | Registration and coffee |
| 11.00 | Welcome <i>Sandra Sankey, Improvement Service</i> |
| 11.10 | <i>Nick Watkins, Money Advice Service</i> |
| 11.40 | <i>Yvonne McDermid, Money Advice Scotland</i> |
| 12.10 | <i>Jim Lally, Education Scotland</i> |
| 12.40 | Lunch and networking |
| 13.15 | Workshop Group 1 Partnership working to improve financial capability |
| 14.15 | <i>Andrew Forsyth, Scottish Government</i> |
| 14.30 | Tea/coffee break (available during workshop) |
| 14.35 | Workshop Group 2 Partnership working to meet the need for affordable credit |
| 15.20 | <i>Allison Barnes, Money Advice Service</i> Closing remarks drawing together perspectives on the day |
| 15.30 | End |

Event Programme

Context

For almost a decade, the public sector reform agenda has encouraged Scottish Local Authorities and Community Planning Partnerships to focus on matters such as outcomes, prevention, early intervention and evidence-based approaches. At the same time, Councils and other public bodies are also frequently exhorted to undertake prudent, long-term financial planning.

The Improvement Service intends to carry out a piece of research to examine from the most recent budget-setting processes within Local Authorities in order to assess both the impact of cuts and the extent to which Councils are able to prioritise the reform aspirations.

A major challenge exists for money advice and wider stakeholders in terms of how they shift the balance of activity from largely reactive, 'crisis-based' intervention, to an approach that focuses much more on early intervention, prevention and improving financial capability.

Linked to this is the wider issue of how organisations, partnerships and services can translate the ideas and theories of 'outcome-focused working' into practical implementation.

The **Improving Outcomes in Money Advice** project is aimed at improving the impact of Scotland's money advice services and supporting councils and their partners in this process.

It is a partnership agreement between the Money Advice Service and the Improvement Service.

A major output of this work included a detailed research report on 'Money advice across Scotland's local authorities'. The research included detailed interviews with councils and other key stakeholders in the field of money advice and identified a range of issues and areas for improvement.

Some examples included the need to develop a more consistent approach within the sector to strengthening partnership working and outcomes-focused contractual agreements between funders and providers and improve on the referral process between money advice providers and other partners at both local and national level and the need to improve access to affordable credit.

The money advice outcomes team offer councils and their partners support with the following:

- Implementation of the Framework for Public Funding of Advice including workshops and focus groups, as well as more detailed hands-on support to councils and their partners to implement the key principles of the framework
- Performance management and measuring outcomes of money advice as well as publishing annual performance reports
- Sharing of information and good practice in money advice via the Knowledge Hub group

Financial Capability in Scotland

The Money Advice Service has led the development of the Financial Capability Strategy for Scotland and the UK, on behalf of all organisations with an interest in improving financial capability. This work has been overseen by the Financial Capability Board and the Scottish Forum, having had the benefit of wide consultation on what is currently happening, what works, where the gaps are in current provision and what priorities stakeholders want the Strategy to take forward.

The Scotland Strategy was launched in parliament in January 2016 and needs to result in significant improvements in financial capability over the course of the next 10 years.

The Money Advice Service will focus on developing a small set of composite measures that combine the key indicators of financial capability. These will be monitored over the life of the Strategy, together with the impact of specific financial capability interventions.

This approach is consistent with that taken by the vast majority of other countries around the world which have developed financial capability strategies.

The focus will be on measuring the impact of the Strategy against its aim of improving people's ability to:

- manage money well day to day,
- prepare for and manage life events, and
- deal with financial difficulties.

There will be a focus on developing people's financial skills and knowledge (for example improving their ability to use basic numeracy in complex situations); and their attitudes and motivation (for example, saving for tomorrow rather than spending today). This, combined with an inclusive financial system, can improve financial capability.

The two main vehicles for measuring the success of the Strategy will be:

- the Financial Capability Survey, which will measure the extent to which the behaviours, skills, knowledge, attitudes, motivation and accessibility described above change over time; and
- robust evaluation of specific interventions, targeted at specific groups of people, including the exploration of longitudinal studies.

Evidence and evaluation is fundamental to the success of the Strategy. In order for the Financial Capability sector to make the best use of finite resources, it is critical that design and funding of interventions is informed by robust evidence on needs and what works.

The Money Advice Service has committed to supporting the use of evidence and evaluation ('Impact Principles'), to promote a highly effective financial capability sector and ensure that:

- resources are directed to populations with unmet needs, and interventions which have been proven to work, and
- the impact of innovative new interventions is evaluated in a rigorous and consistent way.

The plan shows how the Money Advice Service intends to effect sector wide change by:

- growing the evidence base, through support to improve evaluation practice; and
- promoting greater sharing and use of evidence, by curating an Evidence Hub and supporting practitioners and funders to use evidence to inform intervention design.

Scotland's Credit Unions Investing In Our Future

This report outlines the findings of the Credit Union Working Group, established in October 2014 and chaired by Fergus Ewing MSP, Minister for Business, Energy and Tourism.

The Working Group was set up to consider how to best promote the credit union sector in Scotland, in recognition of their ethical lending practices and contribution to developing financial capability. Although the Group considered a number of areas for development, two key themes for action emerged. These were: payroll deduction schemes; and financial education, including junior saver schemes run by credit unions in partnership with schools. There are recommendations for credit unions, Government and local authorities, schools and employers.

Andrew Forsyth will share details from the working group report and how the Scottish Government intends to follow out its recommendations for improvement whilst exploring opportunities to strengthen the partnership working.

Gateway to Affordable Credit

A step-change in Scotland's approach to its credit industry is needed to break the cycle of financial exclusion experienced by many of the country's most deprived citizens, according to The Carnegie UK Trust's Affordable Credit Working Group

The report outlines how to make cheaper, small, short-term loans available to disadvantaged communities across Scotland. The report sets out eighteen recommendations focussed on leadership, partnership, and development and investment. The recommendations are designed to achieve the following outcome statement:

All citizens in Scotland, wherever they live, have access to excellent forms of community lending which helps them to reduce the cost of borrowing and supports their financial inclusion, promotes fairness and reduces inequality.

Delegates will have the opportunity to contribute to discussions throughout the day around the challenges, barriers and solutions for driving forward these recommendations at a local level.

Tackling Health Inequalities

A strategy to address health inequalities in Scotland will require action across all sectors and across a wide range of public policy areas according to NHS Health Scotland. This will include policymakers, service providers, community groups and employers. It's not just a health issue – the right to health is a social justice issue.

National and local agencies should work together to:

- build the will amongst policy and decision-makers
- expand and make accessible the evidence base about what works to address health inequalities
- encourage innovative practice based on plausible theory ensuring a strong evaluation framework is in place at the outset
- spread effective practice through a workforce that understands the fundamental and wider environmental determinants of health inequalities
- raise public awareness and support for effective actions
- ensure that the voices and experiences of the least advantaged communities are taken fully into account in planning and delivery.

Delegates will hear from some partnership approaches to tackle health inequalities and discuss opportunities for wider collaboration.

Speakers

Welcome Speech & Workshop

Sandra Sankey, Improvement Service



Sandra Sankey joined the Improvement Service as Project Manager responsible for carrying out in depth research across all 32 local authorities via the Improving Outcomes in Money Advice project and has continued to work in the improvement phase taking forward some of the key recommendations.



Sandra currently volunteers as trustee for the board of Stirling Start Up charity which operates to assist and support individuals experiencing homelessness and financial hardship by providing home starter and well being packs, listening/befriending support and crisis food packs.

Prior to this Sandra worked for Stirling Council for nine years managing and delivering the money advice service and in that time was a council of management member for Money Advice Scotland.

Since Sandra first started her career with Strathclyde Regional Council in 1987 she has gained 16 years experience in the finance sector across many London Authorities. Prior to relocating back to Scotland she was the Group Revenue Manager at the London Borough of Waltham Forest Council responsible for staff management, recovery and enforcement of Council Tax, Business Rates and Overpaid Housing Benefit.

In the workshop, Sandra will share knowledge and good practice of approaches taken to strengthen partnership working.

Keynote Speech

Nick Watkins, Head of Research and Insight, Money Advice Service



Financial Capability in Scotland

Nick will be highlighting the latest research and findings from the Money Advice Service financial capability survey including findings from recent research on people who are over-indebted. 'A Picture of Over-Indebtedness'



Nick will also share information as to why evidence and evaluation is fundamental to the success of the Financial Capability sector.

Speaker Profile

Nick joined the Money Advice Service in 2014 after more than twenty years at GfK, previously NOP. Nick has spent almost his entire career researching consumers' financial behaviour – using everything from ethnography to large-scale tracking and passive measurement.

At GfK, Nick was Managing Director of the UK Financial Services business and a member of the Global Financial Services leadership team. He also oversaw the management of the Financial Research Survey (FRS).

Nick now heads up the Insight and Evaluation team at the Money Advice Service, managing its innovative programme of research and driving its evaluation practice. Nick holds a First Class BA and MPhil in Industrial Economics from Nottingham University and is a Fellow of the Market Research Society.



Yvonne McDermid, Chief Executive Officer, Money Advice Scotland

moneyadvicescotland
Scotland's Money Charity

As chair of the Scotland Financial Capability Steering Group Yvonne will present information on the implementation of the strategy as well as share the experiences for Money Advice Scotland who contributed as a member on both the Credit Union Working Group chaired by Fergus Ewing MSP and The Carnegie Trust UK Working Group 'Meeting the Need for Affordable Credit'.

Yvonne will share examples of how Money Advice Scotland is working in partnership to achieve better outcomes through the Financial Capability Programme and share experiences as the first organisation in Scotland to trial the Money Advice Service Evaluation Toolkit, provider of the Scottish Financial Health Service national telephone helpline as well as promoting and raising the standards and quality of financial inclusion provision in Scotland.


Speaker Profile

Yvonne has almost 30 years of experience in the areas of debt advice and consumer protection.

Yvonne began her career in 1987 with Trading Standards as an Enforcement Officer focusing on Consumer Credit law before being quickly promoted to a Money Adviser. In 1989, she became involved in the establishment of 'Money Advice Scotland' where she went on to become Chief Executive in 1997. She has since led this organisation to promote money advice and good practice.

Yvonne received a Martin Williams Award for her contribution to the Credit Industry at the Credit Today Awards 2013.

Jim Lally, Education Scotland



In his speech Jim will explain how financial education is embedded in Curriculum for Excellence and the importance of developing a broadly based financial capability in all our young people. In doing this he will provide examples of how schools are approaching the evaluation of financial education particularly in relation to 'Money Weeks'.

One of the major changes that has taken place over the past 10-15 years is the importance of understanding money in a digital world and Jim will explain how this is being addressed within the curriculum. He will also outline how other organisations such as Credit Unions can work in partnership with schools to enhance learning and teaching in this area of the curriculum.

Speaker Profile

Jim Lally has worked with the main advisory body to the Scottish Government on curriculum development since 2002. He was part of the team that introduced and defined the concept of 'developing a broadly based financial capability' as part of every child's general education. His jobs have included Director, Scottish Centre for Financial Education, National Adviser, Senior Education Officer for Mathematics and Senior Education Officer for Technologies. He now works with a number of teams in Education Scotland that include Developing the Young Workforce, Enterprise, Technologies, Social Studies and Mathematics and Numeracy.

He organises and facilitates the Scottish Financial Education Forum. Membership of this group comes from a wide range of organisations across the private, public and third sector. Members of the forum include ABCUL, Money Advice Scotland, The Chartered Institute of Bankers in Scotland, Money Advice Service, Clydesdale Bank, The Royal Bank of Scotland, Standard Life, Lloyds Banking Group and a number of local authorities.

Earlier in 2016 Jim gave presentations at a Credit Union conference in the Scottish Parliament and at a head teachers conference, focusing on the anti-poverty agenda, in Dumfries. Last month he provided evidence to the All Party Parliamentary Group on financial education at the Westminster Parliament and was a keynote speaker at a financial capability conference in Belfast.



Andrew Forsyth, Scottish Government

Andrew is a policy advisor in the Scottish Government and specifically works on managing the relationship with the credit union sector. Andrew will be taking the lead on driving forward the recommendations from the recent Scottish Government report 'Scotland's Credit Unions: Investing in our Future'.



He has previously worked with international charities Christian Aid, SCIAF and GALVmed so has vast experience in the third sector.



Workshop

John Watson, ASH Scotland

John Watson is the Deputy Chief Executive of Action on Smoking and Health (ASH) Scotland – the national charity working to reduce the harm and inequality caused by tobacco use. He has worked in policy and communications roles for over 20 years and previously worked across a range of social campaigns, most recently Amnesty International and Barnardo's Scotland.



On average a smoker in Scotland spends £125 a month on tobacco, despite most saying that they want to quit. John will review a recent pilot project which trained money advice staff in the Greater Glasgow area on engaging clients around tobacco use. Evaluation of the project indicated that service staff, clients and managers all welcomed stopping smoking being raised as a way of saving money and recommended that money advice services should engage clients on tobacco use, given the right information and support to help them do so. He will also outline the Cashtray partnership with West Lothian Credit Union, supporting smokers to set savings goals using money they would otherwise have spent on tobacco. Discussion will focus on how services can help clients to boost their physical and financial health by achieving their desire to stop smoking.



Closing Speech

**Allison Barnes, Scotland Manager,
Money Advice Service**



Allison Barnes is the Scotland Manager at the Money Advice Service. Allison joined the Financial Services Authority (FSA) in 2006 to lead financial capability work in Scotland and has been involved in many aspects of financial capability in the UK with the FSA, the Consumer Finance Education Body (CFEB) and now the Money Advice Service.

Prior to this she worked in the Financial Services Sector for 20 years in a number of different roles. Allison is also a volunteer for the Edinburgh Children's Panel and was previously a volunteer advisor at Haddington Citizens Advice Bureaux.

Acknowledgements

Thank you to the Scottish Government for the financial support towards the costs of the event and to everyone involved in the planning, delivery and for all contributions on the day.

Money Advice Service

www.moneyadviceservice.org.uk

Improvement Service

www.improvementservice.org.uk

Financial Capability Strategy for the UK

www.fincap.org.uk

Money Advice Scotland

www.moneyadvicescotland.org.uk

Education Scotland

www.educationscotland.gov.uk

Scottish Government

www.scotland.gov.uk

ASH Scotland

www.ashscotland.org.uk

Carnegie Trust

www.carnegietrust.org.uk

Health Scotland

www.healthscotland.com

Scotland's Financial Health Service

www.scotlandsfinancialhealthservice.gov.uk



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