

CASE STUDY: Aberdeenshire Financial Inclusion Partnership



The Financial Inclusion Partnership was created in 2011/12 when an identified need emerged through the Tackling Poverty and Inequalities Group. The group now has more than [30 members](#).

The Tackling Poverty and Inequalities Group initially focused on an employability partnership but partners soon identified that there was a need to widen the focus and have a separate group to look specifically at financial inclusion.

The financial inclusion group gave partners the opportunity and space to look at social inclusion and support the development of the partnership, ensuring a joined up approach to service delivery. This provided partners with an opportunity to start to look at things differently. They meet four times a year and in between they hold sub group meetings on relevant topics and actions when relevant.

Financial inclusion is a standing agenda item at the Tackling Poverty and Inequalities meetings and reports, including outcomes from the financial inclusion prioritisation sessions, get fed into the Community Planning Partnership.

The chairs of the Financial Inclusion Group and Employability Group attend both forums to ensure that the sharing of knowledge and learning across all partners takes place and the opportunity to feedback and explore opportunities for collaboration is maximised.

The Challenge

Aberdeenshire has pockets of deprivation and, in some remote rural areas, higher levels of social exclusion due to the limited access to services. The focus to tackle poverty and inequalities gave partners an opportunity to develop collaborative working ensuring better outcomes for people.

At the start of the partnership, one of the challenges for partners was the lack of knowledge and understanding of who was delivering and the range of services available across Aberdeenshire. There had been no co-ordination of this between partners and people often worked in silos with very little opportunity for people to come together on common issues.

Transport was recognised as a barrier to accessing services across Aberdeenshire. There had been some work carried out to look into how expensive transport is as there are a number of settlements that do not have any buses in operation or a very limited service.

Financial Inclusion Partners were keen to address these known barriers for people accessing services in rural areas. The results

CASE STUDY: Aberdeenshire Financial Inclusion Partnership

of this work was used to identify where outreach work was required and what other models of delivery would be more appropriate.

Intended Outcomes

Partners identified that awareness of the range of services was a priority. They used social media to market events and engage more with community groups, community planning representatives and elected members.

Partners also needed to use existing resources more effectively and identify new ways of working through partnership working.

Actions and Approach

Aberdeenshire Council co-ordinated a workshop with partners to identify whether there was a great need for stakeholders to come together. There was a lack of opportunity for people to build on effective relationships and strengthen the partnership working.

The workshop was aimed at partners who were funded through the Fairer Scotland Fund and wider partners who worked within this agenda

Feedback from the employability partners suggested that getting people into employment was positive, however, if people were not financially stable then their sustained employment would be at risk.

Partners soon identified an immediate need to tackle the payday lending concerns and deal with the impact that the short-term, high cost loans were having on individuals and families at the time.

As the partnership developed, the focus changed to address the impact of welfare reform. The partnership now has representatives across housing associations and fuel poverty, and agendas are integrated to improve outcomes.

Annette Johnston, Aberdeenshire Council's Tackling Poverty and Inequalities coordinator and chair of the financial inclusion partnership said that "the partnership is more proactive and gives partners a platform to showcase their work". At the quarterly meeting there is a focus point when one or two partners showcase what they do and how they can support the partnership.

Partners collaborate and now plan a programme of activity for the year ahead which means that the chair no longer has to lead such an active facilitation role with partners.

Partners also managed to put a case forward to Aberdeenshire Council for support to host a 'debt conference'. The Council had planned the [first conference](#), which took place in May 2015, but now partners collaborate on the planning of the conference programme and delivered a second conference in May 2017. A conference report will be available in due course.

CASE STUDY: Aberdeenshire Financial Inclusion Partnership

Obstacles and Issues

People are often really busy doing the day job and it can prove difficult to focus outside of this but the partnership working needs to be more than just information-sharing and more about collaborative gain.

With some partnerships, it can take time to get established and some partners have embraced the partnership working more easily than others.

One of the difficulties it had to overcome in the beginning was to improve on the communication within the partnership.

Partners tend to participate in the partnership forum rather than wish to chair the forum. There has been occasions however, when partners will take on a role with sub group forums. A recent example of this would be when [Aberdeen Foyer](#) was the partner who co-ordinated and arranged for partners to work together utilising the NHS mobile unit to access people in remote areas.

Results

A Knowledge Hub Group was created for the [Aberdeenshire Financial Inclusion Group](#) (Strategic Partners) and a group was formed for advice practitioners across [Aberdeenshire and Aberdeen City](#). The [Knowledge Hub](#) is an online collaboration tool which is proving a really useful resource for partners to share information on a day to day basis.

Members of both groups have managed to draw down some training and support from the Improvement Service to develop their knowledge and skills for using the Knowledge Hub. In these videos, [Anne Kain](#), Operations Manager at Aberdeen Foyer, and [Dawn Chalmers](#), Income Management Officer at Osprey Housing Association, talk about how Knowledge Hub has helped them.

The partnership used the information gathered from the financial inclusion and employability event to help build a good evidence base for an application for funding to European Structural Funds to help achieve a more inclusive Aberdeenshire which could help build capacity.

Three Citizens Advice Bureaus were successful in securing funding to deliver some outreach work around money and debt advice.

The [Here For You Centre](#) (skills and information hub) opened in Fraserburgh. It is a new community hub that aims to help people develop skills, gain experience and look for work. The facility has a number of services present who are all experienced in helping people. The organisations involved in the project are: Banff and Buchan Citizens Advice Bureau; North East Scotland Credit Union; Aberdeenshire Voluntary Action; Aberdeen Foyer; Fraserburgh Development Trust; Grampian Housing; and Aberdeenshire Council.

The aim of the centre is to make sure the most vulnerable people can access services and get accredited advice, information, support and

CASE STUDY: Aberdeenshire Financial Inclusion Partnership

training appropriate to their needs and circumstances. The Centre offers a wraparound service and includes digital support for people looking to claim Universal Credit online.

The numbers of people accessing this service has been higher than expected with most people requiring money advice and digital support. Over the last year 883 new users and 2,154 repeat users were supported through this project.

This model of working has attracted attention at a national level which resulted in a visit from Nicola Sturgeon the current First Minister of Scotland

Partners have been sharing and collecting data, which is now being used to increase awareness of who is living in poverty in Aberdeenshire and to challenge perceptions of a large rural area. This information has been used to allocate resources, identify priorities and secure external funding. The more improved data the partnership can access the more informed decisions it can make around future priorities and future funding opportunities.

The [partnership](#) has a financial inclusion strategy and action plan and a system in place to reflect on the achievements of the partnership, assess the challenges ahead and prioritise the actions of the partnership.

Watch the video from Anne Kain, Operations Manager, Aberdeen Foyer and hear what she has to say about the partnership.



(Video opens in browser)

[Download the partnership's annual report](#)

Lessons Learned

A key learning point for the partnership has been the focus on improvement of services for everybody and what it means for people. It has helped partners to think more about how resources can be used more effectively and opportunities to work together to find a more sustainable model when funding opportunities arise.

CASE STUDY: Aberdeenshire Financial Inclusion Partnership

After reviewing the learning from the pilot of the mobile unit in helping people in remote areas access services, the evaluation from this piece of work proved that it wasn't the most successful way of reaching people and that it is better to co-locate people where services are located.

Partners had managed to tap into the mobile unit already used within NHS which operated across Elgin (Moray). This mobile bus went out to the villages in Aberdeenshire where people do not have direct access to services.

Services available on the bus include access to welfare rights workers, money advice, employability services, [SCARF](#), [DWP](#) and staff members across various council services.

Next Steps

To review the impact of welfare reform on specific at-risk groups within the population e.g. those living with a disability, Gypsy/Traveller communities, Minority Ethnic population and people impacted in the criminal justice sector.

To make existing services accessible to at-risk groups including refugees and asylum seekers.

To join resources to source funding beyond 2018 to address the priorities identified.

To improve the sharing of information and data between partners, where appropriate, to identify where and when early intervention may be required.

To deliver joint training around mental health.

To improve social media communication links between partners and include elected members and wider stakeholders.

Further information



(Video opens in browser)

Watch the video to hear Annette Johnstone, Tackling Poverty and

CASE STUDY: Aberdeenshire Financial Inclusion Partnership

Inequality Lead, highlight the support for [NESCU](#) (financial inclusion group member) and the work with the credit union and supporting offenders in the criminal justice system.

Annette Johnston, Tackling Poverty and Inequality Lead, delivered a report to all six Area Committees in 2016. This engagement with elected members raised awareness of what was happening across Aberdeenshire and engaged members in discussion about issues affecting their constituent's and their community. This helped elected members understand the impacts for people and strengthen the referral pathways. The increased need for advice and information services had been due to people that were affected by the downturn in the oil and gas industry.

Partners are now seeing more clients who have mental health issues and undiagnosed dementia is an example with the reflection on the aging population. They are now taking steps to make sure that the pathways for individuals and for health and social care staff are strengthened. They are looking at doing some training with NHS to raise awareness of what is happening on the ground to help build relationships and improve outreach.

George Howie, Health Improvement Lead (Health and Social Care Partnership) said: “NHS Grampian is investing time and effort in ‘[making every opportunity count](#)’. This is an approach to upskill staff to engage in conversations on life behaviour and life circumstances. This will present more opportunity for staff to be addressing issues on the front line and make earlier referrals for people to the services they need.”

The partnership is continuing to take steps to tackle loneliness and isolation, strengthening relationships with the fire and rescue services. People see this service as a trusted intermediary in some communities and this therefore may prove a better source for engaging harder to reach individuals. A dedicated post has been funded through Community Safety for this project.

It is also continuing to work with health colleagues on the co-location of advice workers in healthcare settings and make use of the recent findings of the report, [Forecast Social Return on Investment Analysis on the Co-location of Advice Workers with Consensual Access to Individual Medical Records in Medical Practices](#), to drive improvements across and explore funding opportunities through the health and social care partnership. A mapping exercise is being carried out to see who is currently working across all the health care surgeries

Child poverty has been identified as a priority through establishing the Local Outcomes Improvement Plan. The Poverty Alliance is carrying out a research project which will be shared with partners and give a good foundation to work from. This project will be completed by October 2017.