

CASE STUDY: Angus Financial Inclusion Partnership



The introduction of Universal Credit and the transition to e-services, along with the scaling back of face-to-face public services, have made the need for effective but economical advice services even more important.

It was in this context that the Angus Financial Inclusion Partnership was formed (as a sub-group of the Angus Welfare Reform Group), to take measures to address the local impact of the welfare reform changes.

The challenge

When partners were working through the Single Outcome Agreement they identified that the links to tackling poverty and inequality didn't feature very strongly and that financial inclusion didn't seem a priority in an area where there is not much deprivation.

The partnership was established in January 2014. Kathy Anderson, Manager of Angus Citizen's Advice Bureau and Chair of the partnership in 2016/17, says: "I'd been wanting this type of partnership to happen for many years. Angus, as a rural area, doesn't have massive pockets of deprivation and it can be too easy to forget about the people who are struggling and in poverty and do need help. The partnership now helps to address some of these issues for people."

What was the partnership trying to achieve?

An early action for the partnership was to develop a [Financial Inclusion Strategy and Action Plan](#). This was approved by Angus Community Planning Partnership (CPP) in September 2015.

A key purpose of the partnership is to now deliver the strategy. The strategy outlines the importance of providing access for all to appropriate financial inclusion advice services. Other key themes within it are:

- developing a financial inclusion network
- delivering preventative and proactive work alongside remedial advice
- maximising the use of digital technologies
- raising awareness of financial inclusion services and issues across all sectors
- trialling new delivery approaches in Angus' rural areas.

The partnership also intended to explore funding and resourcing opportunities to enhance financial inclusion in Angus. Although there has been some success, this has been limited by level of available capacity.

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What action/approach was taken?

The partnership is made up of representatives from both statutory and voluntary sectors. Members include:

- [Angus Citizens Advice Bureau](#)
- [Angus Housing – Trading Standards](#)
- [Angus Foodbank](#)
- [Angus Housing Association](#)
- [Angus Independent Advocacy](#)
- [Angus Women’s Aid](#)
- [Capital Credit Union](#)
- [DWP](#)
- [Hillcrest Housing Association](#)
- [Home Start Angus](#)
- [NHS Tayside](#)
- [Voluntary Action Angus](#)
- [Angus Council – Chief Executive Department](#)
- [Angus Council – Children and Learning](#)
- [Angus Council – Communities](#)
- [Angus Council – Housing](#)
- [Angus Council - Revenues and Benefits](#)
- [Angus Council - Welfare Rights Service](#)

The partnership meets quarterly and has a revolving chair. The chair collates the agenda and minutes of the meeting.

George Meechan, Service Manager, Angus Council Welfare Rights Service, chaired the partnership in 2015/16. In 2016/17, the chair was taken over by Kathy Anderson, Manager of Angus Citizens Advice Bureau. Kathy says: “This group has probably been one of the stronger sub groups as it has developed a strategy.

“The original members of the group came from the welfare reform group and at first it could have been perceived as heavily biased from the local authority but this was mainly down to staff availability to be able to attend the meetings.

“It is good to have a rotating chair as it gives a different perspective and helps to encourage buy in. I felt more informed of what was going on in the bigger picture when acting as chair.”

Julie Bruce, Financial Inclusion Officer, Angus Housing Association is the chair for 2017/18. Julie says she is “looking forward to this new role and will make time to consider how the next steps can be achieved going forward for the partnership”.

During rotation of the chair, a handover meeting is arranged to enable each chair to be updated and jointly prepare a [report for the Community Planning Partnership](#), which is submitted in September of each year.

The quarterly meetings are used to review the action plan and take forward

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Angus Citizens Advice Bureau**

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Julie Bruce, Financial Inclusion Officer, Angus Housing Association

any new areas of work. The partnership reports to the Angus Welfare Reform Group (AWRG) and works closely with the Universal Credit Implementation Group.

Ian Lorimer, who chairs the welfare reform group, says: “As we prepare for Universal Credit moving to full service, we need to make sure we use our resources better. The recent research study into rural access issues will give a good base for how the partnership can achieve this whilst prioritising the actions.”

The group reports against the actions of the Angus Financial Inclusion Strategy.

The partnership has been reviewed and extended its membership. Some partners are able to attend the meetings more regularly than others due to levels of capacity.

The development of the strategy and action plan has encouraged partners to look at how they can do things differently; how they can work together more creatively and make better use of resources.

To date the partnership has really benefited from the assistance and support of Grahame Conning, Welfare Reform Officer, Angus Council. Grahame was seconded to support the partnership and draft the financial inclusion strategy, consult with partners and help to co-ordinate the action plan.

This arrangement is temporary and due to come to an end in December 2017. The partnership is seeking funding for a lead officer who can co-ordinate and support the partnership, help to drive the strategy and action plan and help partners meet their objectives. All chairs feel that this leadership role is required to improve on the current arrangements and should have a strategic remit.

Obstacles and issues

The group does not have a formal constitution, terms of reference for the group or partnership agreement. Currently funding applications are made from one member of the partnership. “So far, there has been a willingness between partners to decide on who will take a lead on a funding bid and submit a bid on behalf of the partnership,” says Kathy Anderson.

When a funding opportunity arises, the chair notifies the group and a meeting is arranged with key partners to discuss the funding and plan the way forward.

Julie Bruce also states that “keeping the enthusiasm going for the partnership will be a real challenge and people identifying that financial inclusion is important. We cannot afford for it to be a talking shop and the partnership should aim to deliver on the actions.”

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Results

Partners identified some issues around rural transport costs and felt that they had to do something to tackle the hidden costs of living in a rural area. An [award from the LEADER rural fund](#), alongside some local authority funding, helped to fund the feasibility study into rural issues. The [scoping study for financial inclusion services in Angus](#) is now available. The Citizens Advice Bureau took the lead on this application.

Angus Council's Revenues and Benefits Service developed an elearning module on Universal Credit for frontline staff. The welfare rights team received funding for a dedicated training officer post and this specialist support is offered to agencies to help raise the standard and quality of advice. The officer is also preparing the welfare rights service for accreditation with the [Scottish National Standards for Information and Advice Providers](#).

Angus Advice Workers Forum has now been established for front line practitioners and the Voluntary Action Angus organisation helps market the events in its [news bulletin](#).

The CAB recently took the lead on a fuel poverty and energy awareness campaign within Angus. This raised awareness of home energy efficiency schemes and initiatives to help reduce fuel poverty.

The council created new [web pages](#) to cover topics on welfare benefits, debt options, budgeting, banking, employment/training and digital access and support throughout Angus.

Lessons learned

The partnership wanted to look at how it could work with schools. A first attempt at this was to deliver 'Brechin Money Week' from one of the schools in that area.

The initial intention was to hold an Angus-wide Money Week to coincide with the UK's first [Financial Capability Week](#) but the partners decided that, due to the geographical nature of Angus, it would be better to pilot a Money Week in one area only. Brechin was the preferred option because of its pockets of deprivation and lack of provision of relevant financial inclusion organisations within that town.

Education and community staff helped to publicise the event and distribute information to staff, parents, families and community groups. The partnership had identified that pupils at school leaving age required most help and the importance of engaging with parents.

However, attendance and passing footfall at the events was low. Social media worked well through [Facebook](#) and Twitter, and a [press release](#) for engaging people that do not have access to digital channels. MSPs and MPs were also made aware of the event and this helped to increase social media attention. The Money Week pilot was evaluated and things to improve on for next time include:

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Related Documents

Financial Inclusion Strategy
and Action Plan

Annual report from Financial
Inclusion Group to Community
Planning Partnership

- Identify and secure funding for the promotional material for the event well in advance and allow enough notice for marketing the event.
- Make sure suitable accommodation is available in the area where the event will be delivered and think more about where people are more likely to visit, e.g. premises where existing groups meet or shopping locations.

Next steps

The partnership will explore funding opportunities for financial inclusion activities, particularly opportunities to apply for joint funding.

It is also seeking funding for a dedicated financial inclusion worker to follow through on the recommendations of the rural study. The study highlighted a number of different methods of enhancing the availability and delivery of financial inclusion services in rural Angus. These included:

- dedicated financial inclusion service offices
- co-location/community hubs/one stop
- advice surgeries
- outreach in community settings/home visits
- mobile/advice bus service
- build volunteer advisor pool in rural areas
- telephone service
- internet/web-based service – including Skype

Strengthen partnership working with education services.

Deliver pop-up events to raise awareness, improve community engagement and access to services.

Improve the use of technology including development of a website or Facebook page to help improve access.

Revisit the learning from Money Week 2016 to improve and plan for a second Money Week during the second UK Financial Capability Week in November 2017.

Work more closely with the [Angus Financial Abuse Support Team](#) (FAST) and explore opportunities for improved collaboration.

Start planning for the next Advice Worker's Forum event in summer 2017, which is intended to be an open event and include wider stakeholders.

Encourage regular participation from the Community Planning Partnership at future forums.

Invite representatives from the banking sector to the forum.

Continue to deliver on the action plan and ways to resource it.