

CASE STUDY: South Lanarkshire Financial Inclusion Network

The Financial Inclusion Network (FIN) is part of South Lanarkshire's Community Planning structure. It brings a wide range of organisations together with a focus on working together to support residents most basic needs.

Since the introduction of the UK Government's Welfare Reform programme, the FIN enables partners to share relevant information and wherever possible work together to mitigate the negative impacts on individuals, families, communities and organisations.

South Lanarkshire Council provide a financial inclusion development budget to support the work of the network.

The network meets on a quarterly basis and has a number of sub groups which have been established to enable actions around key themes/challenges, currently: fuel poverty; digital inclusion; food poverty and access to household goods; and poverty awareness and stigma. Each group works to an action plan.

The FIN has over 100 members representing more than 60 organisations. This includes representatives from various organisations across credit unions, housing associations, voluntary projects, health sector, education, housing and Money Matters.

It started as the delivery of money related advice type services and has broadened out.

The group looks to maximise external resources by working collaboratively wherever possible and there have been several funding bids which have come out from the network.

The Challenge

When the network first started out it was intended to be around money advice type services and has broadened out now to those working with people impacted by wider poverty issues.

Attendance at meetings was at times low, however, the format has been reviewed and refined along the way to make them as relevant and informative as possible. It's a challenge for members to fit meetings into busy schedules however the attendance has been positive.

Working in challenging financial times means there is a degree of competition for resources available however the network encourages members to share information and work together to make the most of the resources available.

Kay McIntosh, Tackling Poverty Team Manager chairs the FIN. Listen to what she has to say about the FIN.



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[Video: Kay McIntosh - South Lanarkshire Financial Inclusion Network](#)

Intended Outcomes

The network is all about ensuring effective communication across partners and making the best use of resources to support financial wellbeing. Through the network there have been some successful large funding bids as a result of the partnership working from network members. They have seen some guest speakers and representatives from other networks and neighbouring authorities come along to participate and learn from the forum. It's about raising awareness, sharing good practice and knowing where else to draw down support.

Listen to what Anne Hopkins Simpson has to say about the network.



[Video: Anne Hopkins Simpson - South Lanarkshire Financial Inclusion Network](#)

Obstacles and Issues

It can often be difficult to know if the FIN is serving a good purpose and achieving all it sets out to do and provide the support its members need. Development sessions or surveys therefore take place each year to seek feedback and ideas for improvements and development.

Results

Some examples of what has been achieved through the FIN are:

- A '[When Money is Tight](#)' booklet which signposts readers to a wide range of local and national supports and resources.
- Research was commissioned with low income families with money worries to get a better understanding of their support needs and if, and how, these were being met. The findings were used to help shape local services.
- Development of a single point for contact for fuel poverty advice and support.
- Training on fuel poverty for front line staff across local agencies and organisations to encourage identification of those at risk and support to access advice. The budget also produced Fuel Poverty postcards.
- [Printed and online maps](#) to direct the public to free online access points and support in their area .
- Community run hubs providing digital inclusion and other support.
- Improved partnership working between food banks and other support bodies to find sustainable solutions to food poverty and ensure those in crisis are able to access assistance beyond food aid.

The budget also supported two posts.

1. A money worries research officer post hosted by Community Links
2. A faith poverty development worker.

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The officer's post was hosted by [VASLan](#). This post was aimed at developing and co-ordinating the work done by the 140 faith groups within South Lanarkshire.

The research report provided a good evidence base and highlighted some case studies and issues to be addressed around the high cost of school activities.

The findings and evidence from the research helped form the basis of future service delivery. A report was presented to the Sub Group meeting, FIN meeting and then Tackling Poverty and Inequalities Board meeting.

- Living Wage campaign for staff to raise awareness and promotion of the Living Wage including issues relevant to their clients and how members can support them.
- More effective partnership working is evident through the strategic partnership between the NHS and South Lanarkshire Council's Money Matters Service. This work included the development and delivery of a telephone advice line for expectant parents and families with young children, which was [shortlisted for an award](#) in 2016 under the Children and Young People Collaborative. Health improvement colleagues work closely with health visitors, midwifery, joined up working with children services, NHS public health and the early years are now members of the forum and sub groups. The NHS funds provision of advice workers within third sector advice agencies.
- Poverty and awareness training was delivered to FIN members to help reduce the stigma around poverty.
- Developed digital support for people to help deal with move to online benefit claims with Universal Credit as well as help for volunteers to get online.
- Established local community hubs offering more service integration and co-location.
- Development and creation of food co-ops to help address food poverty increase in food poverty concerns.

Lessons Learned

A key learning point is realising not to burden staff with too many things to take on when people are already stretched.

To consider what is going to be the most helpful to organisations and not too cumbersome for people to manage when setting up new processes.

Removing any duplication where possible. Making things simpler and an example of this would be the 'single point of referral' which was created for dealing with fuel poverty related matters to make things easier for agencies and members of the public to access services.

Recognise the need for investing in the promotion and awareness raising of new initiatives for partners and members of the public.

It's about have a structure for the forum that gives people what they need

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and is inclusive. Making sure members can access all materials if they are not able to attend the network meetings so they can keep up to date with what is happening.

Next Steps

To keep reviewing the remit of the Network and priorities to ensure they are in keeping with the Local Outcome Improvement Plan for South Lanarkshire - the new Community Plan.

To engage members in the development of the South Lanarkshire Child Poverty Action Plan to be developed over the coming year.

Continue to encourage more people to come along and participate at the network

To continue to improve access to resources, streamlining services and making it easier to access for all customers and partners

Listen to what some network members have to say about the forum



[Video: South Lanarkshire Financial Inclusion Network](#)

Additional Information

South Lanarkshire Credit Unions recently presented to FIN members and engaged to raise more awareness of credit unions but also look at ways that they could strengthen the partnership working with FIN members.

The NHS provides funding for a dedicated funding officer through South Lanarkshire Council external grant funding team. This officer helps to support FIN members and make them aware of any new funding streams, as well as building the capacity of third sector organisations. Help and support can be drawn down from FIN members up to submission stage of the application.

[Locator](#) is an online resource for searching for activities and services within South Lanarkshire.

For facts and figures for South Lanarkshire, visit the [South Lanarkshire Council website](#).

Listen to what Myra from the Credit Union has to say about the network.



[Video: Myra Dolan on South Lanarkshire Financial Inclusion Network](#)