

CASE STUDY: Dundee Financial Inclusion Strategy Group



The Financial Inclusion Strategy Group (FISG) was created in 2009.

The group has 11 members, which include several managers from the following organisations: Brooksbank Debt and Benefits Advice Service, Citizens Advice, Dundee North Law Centre, Dundee Carers, Discovery Credit Union, Dundee Energy Efficiency Project, Connect, Shelter, Craigowl Communities, Dundee Council Welfare Rights and Christians Against Poverty.

The FISG meets quarterly. Derek Miller, Financial Inclusion Development Officer at Dundee City Council, chairs the group. He supports the partnership and co-ordinates the network, agrees agendas and minutes, and disseminates useful information to the group.

The Challenge

Although the group created a good platform and network for sharing information and discussing possible solutions to common issues, it very soon became entrenched in more operational matters instead of maintaining its strategic focus. Therefore, it did not achieve what had originally been intended. At that time, the council was either a major or part funder of the partner organisations within the group.

Intended Outcomes

Partners were encouraged to continue to meet as a group, and began to assess how the 'financial inclusion' element of their remit linked with the broader Dundee Fairness Strategy.

Dundee's Financial Inclusion Strategy was then superseded by the Fairness Strategy, with the intention of making sure that the partner organisations were supported to understand and connect future actions with the Strategy.

The overall purpose of the partnership is to encourage closer working, join up service planning and explore any potential to pool resources for future funding opportunities. Carol O'Neill, Welfare Rights Co-ordinator at Dundee Carers Centre says, "A key focus for partners is to avoid duplication of services, identify gaps in services and consider ways to work together to address the challenges and find solutions".

What Action was Taken?

A review was carried out to identify which other forums existed in the area, as well as their focus. Following the creation of the Financial Inclusion Strategic Group, it was agreed that the Dundee Advice Workers Network should be a separate forum focusing more on day-to-day operational issues. (A [case study on Dundee Advice Workers Network](#) and how it uses the Knowledge

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Hub is also available).

The partners of the strategic group are also members of the Dundee Advice Workers Network. Therefore, they also use the Knowledge Hub group to keep up to date on any matters concerning the front-line operational activity across partner organisations.



(Video opens in browser window)

“A key focus for partners is to avoid duplication of services, identify gaps in services and consider ways to work together to address the challenges and find solutions.”

Carol O’Neill
Welfare Rights Co-ordinator
Dundee Carers Centre

Invitations to the strategic group were extended to organisations that the council does not fund e.g. Shelter and Christians Against Poverty. Hear what some partners of the group have to say in the video below.

Obstacles and Issues

Organisations face difficulty in terms of how their services may be funded.

Derek Miller says, “Short term funding causes problems for smaller organisations and doesn’t really give great value to funders as organisations are always having to re-train staff for new posts and lose staff before the end of short term funded projects as they naturally look for their next source of income. This can make it more difficult for some organisations to look at a holistic approach with the customer at the centre. Always seeking ‘new and innovative ideas’ also leads to good practice initiatives coming to an end as funding finishes, and/or not being rolled out elsewhere.”

As a funder, working closely with partners and providers, the council is now taking steps towards embedding the key principles of the [Framework for Public Funding of Advice](#).

Results

Peter Allan, Community Planning Manager, was invited to the group to talk about the Dundee Fairness Strategy, outlining the contribution the partner organisations could make by discussing where financial inclusion features in the strategy. Peter says that ensuring people in Dundee can secure a decent minimum income, and are able to effectively manage it, is at the core of the Dundee Partnership approach and the recommendations of the recently completed Dundee Fairness Commission.

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Derek Miller now reports any outcomes from the strategic group to the Dundee Partnership, as well as making links with the Single Outcome Agreement and the balance scorecard.

The forum has proved a good mechanism for sharing information across the sector and helped strengthen partnership-working. Allison Honeyman, Manager, Welfare Reform CONNECT says, “Being part of the group is essential to ensure that the partnerships and projects are working together and aware of what the other services are providing and any changes in provision. It gives me the opportunity to network with other managers of services and to discuss any issues that can affect us collectively.”

Partners share training opportunities and, when possible, arrange for external trainers to come to Dundee, which helps reduce staff costs and expenses. Guest speakers are also often invited to engage with the group.

Lessons Learned

Recognising managers’ busy schedules, fewer meetings were introduced with a clearer focus and brief agenda. Derek says, “Discussions could easily slip into operational matters so it’s important to make sure it focuses on strategic issues”. He says it’s good to distinguish between strategic and operational activities.

The creation of the Dundee Advice Workers Network helped resolve some of the challenges previously experienced, as it created a space for operational matters to be discussed.

Staff across the partner organisations signed up to the Dundee Advice Workers Network and Knowledge Hub, which helped lead with the success of the operational group and freed up space for the strategic group.

Next Steps

The group will look at what support can be given to strengthen partnership working in Dundee, avoid any duplication and strengthen existing resources in order to maximise future funding opportunities.

Dundee is one of five local authority areas due to receive a share of £17.3 million from the [European Social Fund and Big Lottery](#) to tackle poverty and promote social inclusion. This has become a key focus for some partners in the group. It is hoped that this new tranche of funding will allow for gains in efficiency and genuine joined-up, holistic, wrap around support to be developed.

Further Information

Partners have recently been consulted regarding a new project at Ninewells Hospital which will see advice service provision be made available for all NHS employees, as well as health users and families. This

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**Allison Honeyman
Manager
Welfare Reform CONNECT**

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new model aims to improve access to advice services in Dundee, with its location in a venue with over 0.3 million in annual footfall.

The NHS will provide administration support on the front desk to help people access this new service, which will assist people with money and benefit-related matters. The advice partners in Dundee will share their resources to accommodate this new model and provide two full-time advice workers. No additional funding has been provided for this initiative. It is the result of partners thinking and working more creatively with the resources currently available.

A separate group has now been created to help support agencies and individuals improve the quality standards of advice provision in Dundee. It is also designed to help agencies apply for Scottish National Standards for Information and Advice Providers (SNSIAP) accreditation. This SNSIAP working group is being supported through Martin Barr of Money Advice Scotland.

For information about some of the partners included in the group, refer to the agency leaflet, [*Benefit, Money and Debt Advice Services in Dundee*](#).

The Council hosts a Welfare Reform Working Group. Two voluntary sector members from the Financial Inclusion Strategy Group were invited to join to ensure all views are taken into account when testing new interventions to mitigate the impact of the reforms.

A report on an action plan to deliver the Fairness Commission recommendations will go to council committee before the end of 2016.