

24/11/09 Attendees: Julie Black, Routeways & Plymouth Welfare Rights Forum (JB). Jo Hambly, Social Inclusion Unit (JH). Gill Tischler, Cab (GT). Pat Newton, PCC Housing (PN). Ja
Apologies: Paul Deacon, Tomorrow's People & Devon Money Advice Forum (PD). David Fletcher, Energy Action (withdrawn from group).

AIM 1 – Maximise take up of welfare benefits and tax credits with an emphasis on in-work benefits							
Objectives	Actions	Partners/Lead	Targets	Output/Outcomes	Timescales	Progress (up to 24th November 2009)	Progress (up to 17th January 2010)
1.1 - Ensure take up of in-work welfare benefits and in work tax credits.	1.1a - Commission and establish welfare benefits and tax credit advice services, encouraging partnership work where appropriate.	Plymouth City Council (Social Inclusion Unit)	Achieve a city wide total of at least £4m per annum of previously unclaimed Welfare Benefits and Tax Credits.	Increase the "value" of work and reduce poverty.	April 2009 and quarterly review.	SLA's with CAB and Routeways agreed and signed.	
1.2 - Support families to access welfare benefits and tax credit services, working in partnership where appropriate	1.2a. Work to engage with vulnerable groups to increase take up of in work tax credits and associated welfare benefits	Plymouth City Council (Social Inclusion Unit) and Routeways (RW)	Achieve a city wide total of £600,000 in child and family related benefits and contribute to a total of at least £4m per annum of previously unclaimed Welfare Benefits and Tax Credits.	Reduce the amount of children in poverty in Plymouth.	April 2009 and quarterly review.	RW: JB in post 12 months in which time uptake has quadrupled. Reaching families through Children's Centres, pregnant mum's groups (Sure Start, pregnant mums groups, SS maternity grants). Return to work advice, benefit check option, childcare. Help with form filling. Referrals and signposting e.g. CAB for legal queries. Increased visits to Plympton/Plymstock - child related, return to work and redundancy advice.	
1.2 - Support families to access welfare benefits and tax credit services, working in partnership where appropriate	1.2b – Deliver targeted campaigns aimed at different vulnerable groups e.g. pensioners, carers, homeless people, people with learning disabilities etc	Plymouth City Council (Social Inclusion Unit) and RW	Deliver at least 4 targeted campaigns per year	Improve access for vulnerable groups and reduce barriers to entitlement of in-work tax credits and welfare benefits	April 2009 and quarterly review.	RW: No plans yet - watch this space. JB providing evening and Saturday sessions for pregnant women. Devon Energy Action: Eon offers entitlement checks and phone advice - report for last 6 months shows 50 entitlement checks but only 4 where benefits have been taken up. Also Cosy Homes - take up for scheme is low - 1000 across Devon in 3 years. There is a delay involved in this process which means that clients don't always remember.	RW: Saturday session with Great Expectations and via Children's Centres. Also been working with Amber Initiatives to deliver services to BME communities e.g. Polish families. CAB: Have delivered 32 HMRV awareness sessions, targeting 78 workers and 472 clients, also bringing in £1 million of additional entitlements.
AIM.2 – Reduce problem debt							
Objectives	Actions	Partners/Lead	Targets	Output/Outcomes	Timescales	Actions	
2.1 - Provide debt and money advice services	2.1a – Commission debt and money advice services, encouraging partnership work where appropriate.	Plymouth City Council (Social Inclusion Unit)	Contribute to an advice network that will deal with a city wide total of £100m in personal problem debt per annum	More people have access to debt advice in Plymouth	April 2009.	SLA's with CAB and Routeways agreed and signed. CAB: £24.3million of priority debt and £16.3million of non-priority debt have been dealt with in the first 6 months. This is on par with previous years and does not show a significant increase but expecting more clients after Christmas around debt.	Annual figures to be provided at April meeting.

2.2 – Support vulnerable groups to access debt and money advice services, working in partnership where appropriate	2.2a – Deliver targeted campaigns aimed at different vulnerable groups e.g. carers, homeless people, people being repossessed, people with learning disabilities etc	Plymouth City Council (Social Inclusion Unit) and CAB	Deliver at least 4 targeted campaigns per year aimed at different vulnerable group	Improve access for vulnerable groups and reduce barriers to debt and money advice services	April 2009 and quarterly review.	CAB: (1) Older people - outreach with Age Concern once a month (2) Unemployed - Flexible New Deal contract - wider than Plymouth but statistics show 'in-work' benefits (3) Homelessness - delivered through worker situated at Midland House (4) Gypsies and Travellers (G&T) - training G&T representatives to provide support to G&T community and work around migrant workers planned for next year.	CAB: Plans for 2010/11 include (1) Work with separated parents with Parents Apart project (2) Training with Gypsy and Traveller communities (3) Possibility of work with Refugee Action and Race equality Council to reach BME groups.
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AIM.3 – Provide accessible and high quality Financial Inclusion services

Objectives	Actions	Partners/ Lead	Targets	Output/ Outcomes	Timescales	Actions	
3.1 –Improve financial inclusion provision and services	3.1a - Encourage partners to make funding bids in order to support and develop provision of financial inclusion services	Plymouth City Council (Social Inclusion Unit), Third Sector organisations	Secure £600,000 per annum of external funding	More funding for advice services in Plymouth	Apr-2009	RW & CAB: separated parents project - currently recruiting - interviewing next week for 3 posts. CAB involved in project led by MIND working specifically with ex-offenders around financial inclusion.	CAB: (1) Separated Parents project (£300,000) (2) CAB + Flexible New Deal (£80,000 pa x 5 years) (3) CAB + Jobcentre Plus, Future Jobs Fund - not confirmed yet but project to maximise income whilst on provision (4) CAB + Royal bank of Scotland £7,000 to train 'money friends'.
	3.1b – Continue to develop and support Advice For All as a network for advice organisations	Plymouth City Council (Social Inclusion Unit), Third Sector organisations	Develop a dedicated website and encourage more partnership working	Increase the opportunities for people to receive advice services	Apr-2009	CAB: A4A has just undertaken 3 year review which was very positive and demonstrated the value of the forum and collaborative working. This means there has been less competition for funding and funders haven't had to choose between advice agencies. Website is being updated with a database of all advice organisations.	Website is running - all agencies are on there with their own passwords to update their own details,
3.1 –Improve financial inclusion provision and services cont'd	3.1c – Promote and develop a strong Credit Union in Plymouth, to become a formal partner with Plymouth City Council	Plymouth City Council (Social Inclusion Unit), City of Plymouth Credit Union, Fortress Credit Union, Hope Credit Union	Identify a preferred Credit Union provider for the city and investigate payroll deductions for PCC staff	Reduce financial exclusion through Credit Union services that provide opportunities to save and access low cost credit	Oct 2009 and 6 monthly review	SIU: A consultant has been engaged on a 6 month consultancy basis, to start in January. 1st stage of the process is to write a service spec and invite credit unions (CU) to respond. We are hoping for collaborative working from CU's but the project will work with whomever responds.	CAB/RW: Closing date for expression of interest from CU's end Feb 2010
	3.1d – Promote the Advice 4 All training programme for advisors and organisations	Plymouth Citizens Advice Bureau, Plymouth City Council, Third Sector organisations and education providers.	Ensure training programme is available on at least 2 websites and in 2 city wide publications	Increase the quality and breadth of advice in Plymouth	July 2009 and quarterly review	Main route for training promotion if via CAB and A4A. CAB has a database of over 1000 people interested in training and the newsletter goes out to all on the database and all A4A agencies. CAB also holds satisfaction ratings about training from attendees and their managers about the quality and consistency of advice.	CAB: Evaluation positive. A4A notes summarise issues. Regular newsletters via email are working well.

3.1 –Improve financial inclusion provision and services cont'd	3.1e – Train PCC front line staff and members in Financial Inclusion topic	Plymouth City Council (Social Inclusion Unit), Third Sector organisations and education providers.	Train at least 20 front line staff and 10 members	People using the call centre, and councillor surgeries receive appropriate advice	Dec 2009 and quarterly review	SIU: Invested £2,000 in to City of Plymouth CU to provide CU awareness training. Ability to train more than 10 members as 2x evening sessions have been arranged in February. Change in PCC First Stop (civic reception) may be able to promote CU's as number of front line staff will increase and customers will be able to access info at first point of contact allowing them to be more flexible. D&C Police have their own local initiative about doorstep and internet scams where people are having money taken from them. They report this is not a huge issue in Plymouth but has big effects for those who are victims.	
	3.1f - Develop outreach advice services in the community e.g. community centres, Sure starts, schools etc.	Plymouth City Council (Social Inclusion Unit) and RW	Ensure that there are at least 10 regular outreach services in Plymouth, delivered in the community	More people have accessible advice services	Mar-2010	RW: More than 10 - go anywhere to do sessions: Schools, PSA's, Children's centres. Bookings for next year are already in and RW are providing a reactive service that will go anywhere they are invited. Word about sessions is getting around.	

AIM.4 – Reduce fuel poverty

Objectives	Actions	Partners/ Lead	Targets	Output/ Outcomes	Timescales	Actions	
4.1 Improve education and awareness about energy efficiency and fuel poverty.	4.1a – Deliver fuel poverty awareness sessions to multi-agency staff, advisers, community, user and interest groups.	Westcountry Energy Action Plymouth City Council, Third Sector organisations	Deliver fuel poverty awareness sessions to a minimum of 100 people per annum.	More fuel poverty advisors in Plymouth	April 2009.	CAB: Marie fuel debt and poverty - going out to advise advisors - also trains energy advisors to understand the situation e.g. EDF trust fund. EDF conference workshop delivered to 25 people. Next financial year need to map targets for training and different audiences. DEA: Energy Savings Trust is only for the energy rich and higher income families - big switch in marketing of advice - don't want marketing to fuel poor. Fuel poor funded through e.g. Cosy Devon Training provided includes (a) advisor training (b) on demand e.g. PCC - less in demand now (c) Social Housing providers/tenant centred advice - CAB met with Clive Turner Director of PCH this week to look at ways to develop.	

4.2 Embed fuel poverty awareness within the advice process.	4.2a - Provide fuel poverty advice in the context of general financial inclusion advice services.	Plymouth City Council (Social Inclusion Unit), Third Sector organisations	Ensure that front line financial inclusion services have staff trained in fuel poverty advice	Increased knowledge and understanding of issues regarding fuel poverty.	Oct-2009	CAB: Marie (dedicated Fuel Poverty worker) - A4A for future revision to get clever about referrals to do more with less. Some discussion around what a fuel poverty advisor is as they do not have to have qualifications like a debt advisor...what is an energy advisor?? Energy advice as relates to debt management.	
4.3 Raise awareness in the advice sector to alleviating fuel poverty in generic advice services	4.3a- Arrange a fuel poverty conference	Plymouth Citizens Advice Bureau	Deliver a conference for at least 100 people	Reduction in fuel poverty as more advice is given on accessing, best deals etc.	Sep-2009	CAB: Fuel conference delivered for 2009 - approx 100 attendees.	
4.4 Reduce fuel poverty by maximising income by other sources	4.4a- Make applications to utility trust funds and other charities to pay off energy debts	Plymouth Citizens Advice Bureau	50 applications in one year	More people assisted with fuel debt	Apr-2010	CAB: Info to follow at next meeting but initial impression is that 40+ cases have been dealt with via Watercare for water debt (without other utilities).	

AIM 5 Maximise opportunities for delivering Financial Inclusion through partnership working

Objectives	Actions	Partners/Lead	Targets	Output/Outcomes	Timescales	Actions	
5.1 - Support Financial Inclusion partnership working	5.1a – Develop further partnership work with Third Sector	Plymouth City Council (Social Inclusion Unit), Third Sector organisations	Identify and provide specific support for the Plymouth Welfare Rights Forum, and Devon Money Advice Forum.	A strong Plymouth Welfare Rights Forum, and Devon Money Advice Forum, that acts as advisors to the Financial Inclusion Strategic Steering Group	April 2009 and six monthly review	Groups supported by providing venues for meeting (Council House), both groups offered service to send out minutes. Will continue to provide specific support as necessary.	





5.1 - Support Financial Inclusion partnership working cont'd	5.1b – Develop further partnership work with private and public sector partners	Plymouth City Council, (Social Inclusion Unit) and CAB	Establish 5 initiatives to work with The Pensions Service, Jobcentre Plus, Her Majesty's Revenues and Customs and fuel providers.	Improved links to deliver more and better advice	Apr-2009	DWP - no more surgeries in local authorities. HMRC - no more grants funding for voluntary organisations. JobCentre+ benefits advice reducing daily. CAB: working with JobCentre+ on Flexible New Deal and people with disabilities on A4e. Rapid response for redundancies. DEA: Cosy Devon have had investment from Eon into social housing sector charitable trust fund. Warm front - home insulation and heating systems using Central Government money to subsidise; only one provider is delivering heating systems. £150million for next year.	
5.2 Promote financial inclusion services and information	5.2a –Commission financial inclusion advice services, encouraging partnership work where appropriate.	Plymouth City Council (Social Inclusion Unit)	A dedicated financial inclusion advice service in Plymouth	More people have access to financial inclusion advice in Plymouth	April 2009.	CAB deliver advice on issues not debt/benefits e.g. financial capability and management. CAB are trialling providing advice above for debt clients as pre-requisite to seeing advice worker. Client would work on their own budget in the training session so it is ready to take to advice worker. Big demand for such session but low attendance.	
5.2 Promote financial inclusion services and information	5.2b - Produce a regular series of financial inclusion fact sheets for circulation to advisors and service-users.	Plymouth Citizens Advice Bureau Plymouth City Council, Third Sector organisations	Produce 4 fact sheets per annum to be included on at least 2 websites	Improve information relating to income maximisation service providers.	Oct-2009	CAB: 13 factsheets developed - latest on older people and for those with forces background. DCFS best practice. Linking factsheets to CMS website.	
	5.2c – Produce a regular series of financial inclusion advice articles to be included in a variety of different media outlets	Plymouth City Council (Social Inclusion Unit), Third Sector organisations.	Produce and distribute 8 financial inclusion articles per annum	Provide an opportunity for information sharing, networking and awareness-raising about financial inclusion issues	April 2009.	CAB: 2 fuel poverty articles and TV coverage for fuel poverty. Publicity for CAB new opening hours (Monday afternoon) in New Year. Credit Unions after Christmas break. SIU to look in to regular articles in local paper (Extra, PCC People mag?). PCC article on effects of long hospital stay on Council Tax (CT) and Housing Benefits (HB). Group advised that the way the press evaluate articles is via 3 words: biggest, first and different - this is what differentiates an advert from an article!	


	5.2d Develop financial inclusion pages on Plymouth City Council website, including investigating the possibility of using interactive software	Plymouth City Council (Social Inclusion Unit),	A dedicated set of web pages that attracts more users	Increase the opportunities for people to receive advice services	Mar-2010	PCC has web pages and CT/HB calculator - would like more e.g. budget planner. PCC website currently under review and being analysed page by page corporately - we will be contacted when they get to our page to find out what we would like to keep/add. Deadline may be optimistic as group has no control over corporate website review.	
5.2 Promote financial inclusion services and information	5.2e Deliver services to encourage the take-up of free school meals, particularly in localities of greatest need.	Plymouth City Council (Childrens Services) and RW	Take-up to be specifically linked to other advice work in contract and to also include 4 targeted initiatives per year to increase the number of children accessing free school meals	More children receive free school meals leading to maximisation of income and healthy eating	Mar-2010	RW: carry this literature everywhere they go - promoted at PSA events. Brad Pearce can provide a breakdown of schools and take up so that we can target areas of the city.	





AIM 6 Monitor, evaluate and review the Financial Inclusion Strategy

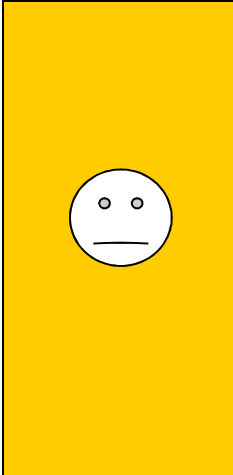
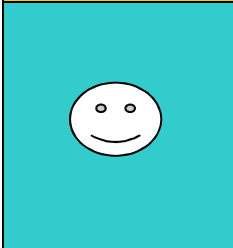
Objectives	Actions	Partners/ Lead	Targets	Output/ Outcomes	Timescales	Actions	
6.1 - Monitor and evaluate progress made towards overall aims identified in the Financial Inclusion Strategy Action Plan.	6.1a - Set up and facilitate quarterly meetings to monitor and evaluate actions identified in the Financial Inclusion Strategy	Financial Inclusion Strategy Steering group.	1 meeting to be held per quarter commencing July 2009.	Improve strategic co-ordination and service delivery against agreed targets	July 2009 and quarterly review.	SIU: First meeting December 2009 - JH to arrange quarterly meetings for 2010 - group prefers not to have Friday's and to avoid half terms/school holidays.	
	6.2b – Produce and distribute regular statistics on city-wide take-up figures of Welfare Benefits and Tax Credits and the amount of debt advice given.	Plymouth City Council (Social Inclusion Unit) , organisations providing welfare benefit, tax credit and debt advice services	Statistics produced and distributed quarterly	Improve understanding of Welfare Benefits and Tax Credits take-up, debt advice work, promote achievement and inform target setting and analysis.	April 2009 and quarterly.	Statistics from RW and CAB are delivered promptly to the SIU on a quarterly basis. Update at next meeting.	

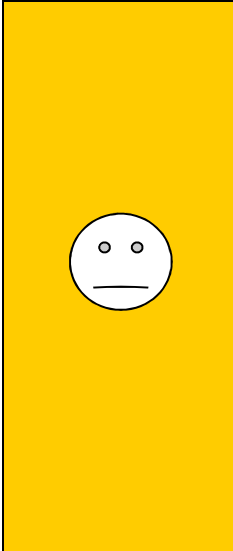
<p>6.1 - Monitor and evaluate progress made towards overall aims identified in the Financial Inclusion Strategy Action Plan.</p>	<p>6.3c- Engage with external stakeholders to analyse the affect of help received</p>	<p>Plymouth City Council (Social Inclusion Unit), organisations providing financial inclusion advice service</p>	<p>50 clients randomly selected and questioned about the effectiveness and appropriateness of the advice received</p>	<p>Independent and impartial audit achieved</p>	<p>Feb-2010</p>	<p>CAB: All training services are evaluated and once a year over one week drop in clients are asked about effectiveness and outcomes - CAB have a 2008 report that is available.</p>	
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Direction of Travel	Evidence	Action point	Issues/gaps
	£4.63m achieved in previously unclaimed welfare benefits and tax credits for April 2009 to December 2009	JH to report 2009/10 full years figures April 2010	
	£792,144 achieved in previously unclaimed welfare benefits and tax credits for April 2009 to December 2009	JH to report 2009/10 full years figures April 2010	Extent of child poverty = 1 in 5 children - how do we measure the impact of advice work on this?
	See action point	JB to provide information on 4 events for 2009/10 and planned events for 2010/11 April 2010	
Direction of Travel	Evidence	Action point	Issues/gaps
	CAB have dealt with £79.9m between April-December 2009	JH to report 2009/10 full years figures April 2010	





	<p>Four campaigns delivered by CAB: (1) Older People (2) unemployed (3) Homeless (4) G&T</p>	<p>GT to provide information on 4 events planned for 2010/11 April 2010</p>	<p>Benefits access for BME/ASR and migrant workers - link to Supporting People?</p>
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Direction of Travel	Evidence	Action point	Issues/gaps
	<p>1 successful bid supported - Separated partners project (£300,000) 2 further bids made</p>	<p>GT and JB to provide details of funding bids. PN to bring info about Future Jobs Fund April 2010</p>	
	<p>Website up and running</p>	<p>GT to update latest developments. JW to update JC+ page. All to check passwords and access. April 2010</p>	
	<p>Process in place to select a preferred partner credit union by the end of March 2010</p>	<p>GT/JH to update April 2010</p>	
	<p>Training course itinerary produced for 209/10</p>	<p>GTto update April 2010</p>	

		<p>GT to establish number of PCC employees who have attended A4A courses. JH to inform re credit union training (April 2010)</p>	
	<p>More than 10 outreach services provided by Routeways and CAB</p>	<p>JB/PN to give brief examples of outreach, any numbers seen and outcomes April 2010</p>	

Direction of Travel			
Direction of Travel	Evidence	Action point	Issues/gaps
	<p>Fuel poverty awareness sessions delivered to at least 25 people</p>	<p>GT to confirm numbers receiving awareness sessions at April meeting</p>	

	<p>Advisors in CAB and routeways have received full poverty training</p>		
	<p>Conference delivered 4th november 2009</p>		
	<p>See action point</p>	<p>GT to update April 2010</p>	
Direction of Travel	Evidence	Action point	Issues/gaps
	<p>Appropriate support received / Room bookings completed and mailshots sent as requested</p>		

	Initiatives developed with Jobcentre Plus and Cosy Devon (fuel provider Eon)	GT DF and JB to update April 2010	DWP link is missing
	FI advice service being delivered by both CAB and Routeways as part of their contracted service delivery	GT and JB to update April 2010	
	4 fact sheets produced for 2009/10	GT to update as required April 2010	
	2 fuel poverty articles + TV coverage, and 1 PCC article	All to update April 2010	

	<p>Web pages available, but requires updating</p>	<p>JH to update group about corporate website upgrade April 2010</p>	
	<p>See action point</p>	<p>JH to bring data on take up of FSM across city for April meeting</p>	<p>Data on take up of Free School Meals across the city.</p>
Direction of Travel	Evidence	Action point	Issues/gaps
	<p>2010 meetings booked</p>	<p>JH to circulate dates via email by mid January</p>	
	<p>Quarterly statistics received</p>	<p>JH to update at next meeting</p>	



Evaluation undertaken and shared with group

GT to circulate evcaluation report for 2008 by email by March

