

Sandwell Metropolitan Borough Council

Action Taken Under Delegated Powers

Financial Well Being Grant to Citizens Advice for Financial Capability Work.

1 Summary Statement

- 1.1 To provide a grant of £ 25,010 to Citizens Advice Sandwell from the Financial Well Being Fund to enable them to continue to employ an experienced financial capability worker for 3.5 days a week from April 2019 – March 2020.
- 1.2 The worker provides training for trainers and supports the growing number of financial capability champions in community settings. Their work forms an important part of the financial capability work that takes place in Sandwell.
- 1.3 The outcomes from this work are:
- Greater knowledge about financial capability within supported vcs organisations
 - Higher quality financial capability support delivered by volunteers and paid staff in a range of settings
 - Improved access to financial capability support at a grassroots level
- 1.4 Citizens Advice has a strong track record in delivering this project. They have a member of staff with the right combination of skills and experience and have worked with the council to develop the project so that it links with other initiatives and helps to deliver a shared financial capability plan. Links with voluntary and community groups are well established and knowledge of Sandwell is good.

2 Recommendation

- 2.1 That a grant of **£25,010** from the Financial Well Being Fund to Citizens Advice Sandwell is approved.

In accordance with the authority delegated to Chief Officers to act on matters within the authority delegated to them under Part 3 of the Council's Constitution, I intend to take the action(s) recommended above.

I ~~do~~/do not have an interest to declare in this matter

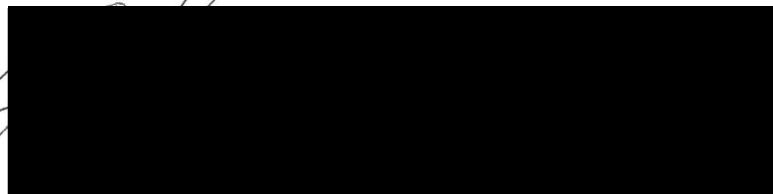


Alan Caddick
Director of Housing and Communities

Date 12/3/19

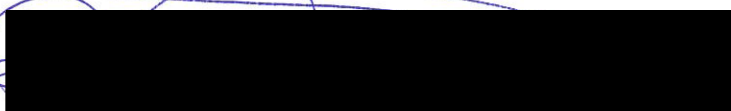
I confirm that I have been consulted on the above proposals and have no objection to their proceeding.

Jan Britton
Chief Executive



Date 18/3/19

I confirm that I have been consulted on the above proposals and have no objection to their proceeding.



Darren Carter
Executive Director of Resources

Date 13-3-2019

Contact Officer

Heather Chinner heather_chinner@sandwell.gov.uk 0121 569 3020

3. Background Details

3.1 The Financial Well Being Group has been consulted about this proposal and supports the request from Citizens Advice for a further grant from the Financial Well Being Fund. The group is made up of a wide range of council officers (such as welfare rights, libraries, Think Sandwell, revenues and benefits) and external partners such as 6 Towns Credit Union, Sandwell Consortium, Citizens Advice.

3.2 The grant of **£25,010** will be met from the Financial Well Being Fund (cost code: 42042). There are currently unallocated funds of £ 10,280 in this fund and in April 2019 there will be a new allocation of £31,400. It is proposed to pay the grant in 2 instalments of £ 12,505 in April and September 2019. Should this grant be approved there will be a balance of £16,670 for the remainder of 2019/20.

3.3 Work programme

The focus of the work is to provide training for trainers and support the growing number of financial capability champions. A network of financial capability champions has been established and meetings are held on a regular basis. In 2019/20 the work programme will focus on:

- Train the trainer course: delivered to groups of people who have the opportunity to support residents with their budgeting as a major part of their role.
- Development and delivery of a menu of shorter courses: aimed at building the skills of people who provide help with budgeting as part of their role (budgeting on benefits, supporting a young person to budget, supporting a vulnerable person to budget, helping someone to budget at a transitional point in their life [having a baby, separation or divorce, bereavement, moving into work])
- Financial Capability Network: quarterly topic based sessions to ensure that financial capability champions are kept up to date
- Financial Capability Weeks to promote BetterOff Sandwell until demand for training has grown

3.4 Monitoring reports will continue to be submitted on a regular basis. A summary of the outputs achieved for the period April – December 2018 is attached.

3.5 Future funding arrangements

Consideration will be given to taking a single approach to commissioning advice and financial wellbeing and the longer term funding support for this post will form part of this.

3.6 Option appraisal

A copy of the option appraisal is attached.

Outputs April – December 2018

Group Sessions

Group Sessions	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Total
No. of individs	0	17	19	0	23	32	23	10	20	144
Trainer the Trainer Groups	1	2	1	1	2	0	1	1	2	11
1-2-1 interviews with individs	0	1	1	0	1	0	3	0	0	6

Train the Trainer Groups trained

Recovery College in Oldbury
Trident the Reach
Midland Heart / SMBC / NHS
Sandwell Churches Link
BCWA
CARES / Brushstrokes
Soho & Victoria Friends and Neighbours
Sandwell Visually Impaired
Talent Match
Steps to Work
Rent Team (SMBC) & gm2lf & Recovery College

Promotion of BetterOff Sandwell

Briefings to trainee and qualified advice workers

Number of briefings 6

Numbers of advisers 59

Financial Capability Weeks - Demonstration of BetterOff Sandwell

Numbers of residents engaged with 86

Number of residents assisted to open a BetterOff Sandwell account 63

Options Appraisal: Financial Capability Project

Project description and objective, including desired outputs and outcomes:

To enable Citizens Advice Sandwell to provide training for trainers and support the growing number of financial capability champions in community settings.

The outcomes from this work are:

- Greater knowledge about financial capability within supported vcs organisations
- Higher quality financial capability support delivered by volunteers and paid staff in a range of settings
- Improved access to financial capability support at a grassroots level

Options:

The options under consideration are: contract, grant, in house or do nothing.

Criteria	Score 0-5	Option Score	Option Score	Option Score	Option Score	Rationale
OPTION		Do Nothing	Deliver In House	Contract to external provider	Grant to VCS provider	See further table below for details
Objective 1	0-5	0	0	2	5	
Objective 2	0-5	0	0	2	5	
Objective 3	0-5	0	0	2	5	
Contributes to council priorities	0-5	0	0	5	5	
Value for Money	0-5	0	0	2	5	
Equalities Implications	0-5	0	0	2	4	
Total		0	0	15	29	

Score	Characteristic
0	Proposal does not meet requirements in any respect
1	Proposal meets requirements in some respects but not all
2	Proposal meets most requirements but not all
3	Proposal meets all requirements
4	Proposal meets all requirements and exceeds requirements in some respects
5	Proposal meets all requirements and exceeds requirements in several respects

Objective/ Principle	Rationale in scoring
Option 1: Do Nothing	No contribution made to the project objectives or council

	<p>priorities.</p> <p>No budget saving to the council as the Financial Well Being Fund will be used to support another unrelated financial wellbeing initiative.</p>
Option2: In House	<p>Not a viable option – right combination of skills and practical experience do not exist in-house (financial capability and training for trainers).</p>
Option 3: Contract	<p>Consultancy might be an option, but value for money likely to be poor. Would require a significant amount of time to develop the knowledge and trust of vcs organisations. Likely to be difficult to find someone with the right combination of skills and practical experience (financial capability and training for trainers).</p>
Option 4: Grant to VCS provider	<p>Citizens Advice has a strong track record in delivering this project. They have a member of staff with the right combination of skills and experience and have worked with the council to develop the project so that it links with other initiatives and helps to deliver a shared financial capability plan.</p> <p>The costs for the project are low. 100% of the workers time is spent on delivery as links with voluntary and community groups are well established and knowledge of Sandwell is good.</p>

Options appraisal undertaken by: Heather Chinner and Andy Jones
Date: February 2019