

**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 £ 24,280 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 2017 – March 2018.
- 1.2 The worker provides training for trainers and supports the growing number of financial capability champions in community settings. They also deliver group sessions to local people alongside Sandwell Financial Services Hub (SFSH). Their work forms part of the financial capability plan for 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 £24, 280 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

**Ajman Ali**  
**Interim Director of Neighbourhoods**

Date X 26.6.2017

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

  
**Jan Britton**  
**Chief Executive**

Date X 3/7/17

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

  
**Darren Carter**  
**Executive Director of Resources**

1.5 Date X 5-7-2017

### **Contact Officer**

Heather Chinner [heather\\_chinner@sandwell.gov.uk](mailto: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, Sandwell Financial Services Hub.

[ILO: UNCLASSIFIED]

3.2 The grant of £24,280 will be met from the Financial Well Being Fund (cost code: 42042). There are unallocated resources of £54,800 in this fund, following the approval of BetterOff. Should this grant be approved there will be a balance of £ 30,520 for the remainder of 2017/18.

### **3.3 Work programme**

The focus of the worker 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. The worker also delivers group training sessions alongside the SFSH.

3.4 Monitoring reports will continue to be submitted on a regular basis. A copy of the report of activity for the period October 2016 – March 2017 is attached.

### **3.5 Future funding arrangements**

Discussions will take place with Citizens Advice about how this post might be funded in the future.

### **3.6 Option appraisal**

A copy of the option appraisal is attached.

1.5.1

1.5.2 Source Documents



**Financial Capability Project Report  
October 2016 - March (to date) 2017  
Project Worker - Janet Mylchreest**

## **Summary**

For the second half of the project the work has gone from strength to strength. We have taken a slightly different approach this period in concentrating more on targeted work than numbers trained.

We have supported 162 learners in group sessions in 17 different organisations throughout Sandwell, and are pleased to say that we are still actively involved with 11 of our existing groups with 6 new community groups being added.

A further 9 Train the Trainers group sessions have taken place and we now have a growing group of people actively promoting good "money matters" best practice in a role that identifies potential money problems before escalating to a crisis position.

We have trained over 140 financial capability champions since our project started, and are confident nearly a third are actively putting this good work into practice.

We continue with this group, receiving regular newsletters with further updates on benefit changes and the launch a new Citizens Advice online tool about energy suppliers performance.

We have set a date in April for our second Breakfast Meeting and are pleased to announce we may have more champions than seats in our new "Cafe".

## **Learning**

We have taken a more targeted approach to our group sessions and delivered more work to community settings, working with groups on a more regular basis and focusing on more vulnerable groups.

This work has taken us to many libraries and over 60's groups throughout the borough, and we are still involved with groups supporting disabilities and carers organisations.

Although we are still working with schools we have deliberately put on hold our work at local colleges.

Topics chosen for each session are as ever, bespoke, but we have endeavoured to focus on groups where we can offer more than a one off course and by developing better relationships have been able to tag on more detailed sessions and even some 1-2-1 surgeries to support the subjects discussed. These have been very successful, as we can ensure more productive outcomes from this time spent.

Our most popular topics have been those on Energy and Scams and these fit in very nicely with our more vulnerable groups and once a relationship has been built, they have been really interested in looking at energy saving and switching suppliers and some good tips on spotting a "scam".

We continue with sessions on budgeting/bills and saving in our work with children's centres and have just started an initiative with a local group who support the mentally ill. We feel by having a greater understanding and confidence about money can help overall mental well-being.

Our savvy shopping sessions continue to work well and are always on the list of topics chosen when given an opportunity for a series of workshops is undertaken.

Our plan for the next quarter is to revisit the training materials, with our targeted groups in mind, we will look at "key points" in their lives and tailor the usual topics around these life journeys

- Living independently
- Starting a family
- Planning for the future

We feel this approach will lend itself to a series of sessions being offered and accepted, rather than a one off workshop as we know these to be more advantageous to the learner and a greater chance of a positive outcome.

We aim to look at putting some of this new work on a more digital format and have arranged a meeting with SFSH to discuss in more detail at the end of March 2017.

## Group Sessions

Group Sessions	Oct	Nov	Dec	Jan	Feb	March	Total
No. of individuals	53	54	34	21	0	61 to date	162
Trainer the Trainer Groups	1	2	1	3	0	2	9
1-2-1 interviews with individuals	1	0	0	1	in Australia	10	12

## Groups Trained

The Bridge - Murray Hall Trust- Young Adult Group
Ideal for All - various support groups
GM2LF - Oldbury over 50s group
SAFFS - Smethwick / Cape Hill
Oldbury Childrens Centre
Great Barr/ Hampstead Heath Children's Centre
Talent Match- support internship programme /train trainers programme
Kaleidoscope Plus - Smethwick and West Brom Groups - Sept - Dec
Citizens Advice Sandwell - Click Start Project
Over 60s group / MurrayHall- St Michaels sch forum
Cancer Carers Group - The Bridge - Tipton
Kaleidoscope Plus - St Michaels Forum
Friars Park Parents Group
Wednesbury Ladies Probus forum
Midland Heart - Rolfe House - support the TT worker
Over 60s group - Murray Hall - Londonderry Church group
Smethwick CAN - Foodbank Holy Trinity Church - Energy surgery

**Train the Trainer Sessions ( this 6 month period)**

P3 Charity
p3 Charity- group 2
Brushstrokes- volunteers
Talent Match - West Brom Group
Talent Match - Wallsall Group
Brushstrokes - Vol (2nd group)
Black Country Womens Aid
Rent Arrears Team SMBC
Welfare to Well-Being



**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 supports the growing number of financial capability champions in community settings. They also deliver group sessions to local people alongside Sandwell Financial Services Hub. This work forms part of the financial capability plan for Sandwell.

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
<b>OPTION</b>		<b>Do Nothing</b>	<b>Deliver In House</b>	<b>Contract to external provider</b>	<b>Grant to VCS provider</b>	<b>See further table below for details</b>
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	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>15</b>	<b>29</b>	

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 priorities. No budget saving to the council as the Financial Well Being fund will be used to support another unrelated financial wellbeing initiative.
Option2: In House	Not a viable option – right combination of skills and practical experience do not exist in-house (financial capability and training for trainers).
Option 3: Contract	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).
Option 4: Grant to VCS provider	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. 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.

Options appraisal undertaken by: Heather Chinner and Andy Jones  
Date: 14<sup>th</sup> March 2017