
MONEY SKILLS ARGYLL SCRUTINY REVIEW

1.0 INTRODUCTION

- 1.1 Money Skills Argyll (MSA) was the first scrutiny review carried out as per the 2018/19 scrutiny plan agreed by the Audit and Committee on the 19 June 2018.
- 1.2 The MSA scrutiny panel comprised of Councillor Taylor (chair), Councillor Findlay and Councillor Reid with support provided by internal audit officers.
- 1.3 MSA was chosen for inclusion in our scrutiny priorities for 2018/19 in light of reports from partner organisations and delays in realising the benefits of participation in an initiative (Delivering Financial Inclusion) designed to add to the resources available to help people in our communities experiencing money management difficulties.
- 1.4 Delivering Financial Inclusion is a £17 million strategic intervention jointly funded by the Big Lottery Fund (BLF) and the European Social Fund, which was established as a pilot project to support some of Scotland's most disadvantaged households by bringing improved money management skills and ensuring debt is less of a barrier to social inclusion. It is delivered via distinct projects in five local authority areas: Argyll and Bute, Dundee, Inverclyde, North Ayrshire and Glasgow. Each project is unique to its associated local authority. MSA is a £3.8 million three year project delivered in partnership by the Council.

2.0 RECOMMENDATIONS

- 1.0 Committee to agree the attached report.
- 1.1 Committee to agree the most appropriate committee or other Council group for the MSA report to be presented to for consideration.

3.0 DETAIL

- 1.2 Throughout this review, a number of panel meetings were held to gather evidence.
 - Panel one - HELP and Citizens Advice Bureau.

- Panel two - ACHA and the Council's Head of Customer and Support Services who was the lead officer involved in the tender and award of the project.
- Panel three - Council's Principal Accountant who is the lead officer involved in the operation and delivery of MSA.
- Panel four - BLF.

1.3 We would like to extend our appreciation for the cooperation and assistance received from all witnesses invited to provide evidence over the course of the review.

1.4 Based on the information obtained over the course of the review the panel has identified seven findings. These are not specific to the MSA project, they are learning points for the Council to consider when entering into projects and partnerships in future. Findings focus primarily on project management arrangements and are detailed in appendix 1.

4.0 CONCLUSION

1.5 Committee is requested to agree the attached report and agree the most appropriate Committee or other Council group for the report to be presented to for consideration.

5.0 IMPLICATIONS

5.1 Policy	None
5.2 Financial	None
5.3 Legal	None
5.4 HR	None
5.5 Equalities	None
5.6 Risk	None
5.7 Customer Service	None

Councillor Sandy Taylor

18 June 2019

For further information please contact:

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APPENDICES

Appendix 1 – Money Skills Argyll Scrutiny Report