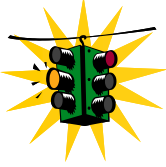




## CPP Financial Inclusion Highlight Report

Name of Document:	Highlight Report - <b><i>Financial Inclusion Highlight Report</i></b>	Overall Project Status   <b>GREEN</b>
Author:	<i>Fergus Walker</i>	
Description of Content:	To 22 June 2023	
Distribution:	<i>Community Planning Partnership</i>	

### Headlines

#### SCOTTISH WELFARE FUND, CRISIS GRANTS AND COMMUNITY CARE GRANTS

- In the period 1 April 2022 to 31 May 2023 we spent £79,307 against our programme funding allocation for 2023/2024 of £458,284, therefore we are slightly over the profiled budget.

#### DISCRETIONARY HOUSING PAYMENTS (DHP)

- As at 31 May 2023 we have spent and committed to spend £751,302 of our initial, tranche 1 DHP allocation of £869,638. We expect to receive a further £192,259 later in the year as tranche 2 funding bringing the total funding available for the year to £1,061,897. The allocation is split £721k for Bedroom tax mitigation, £100k or other DHP's i.e.:- hardship cases, and £48k to mitigate the Benefit Cap.

#### ARGYLL AND BUTE FLEXIBLE FOOD and FUEL FUND (ABFFFF)

- As at 31 March 2023 the project, has supported 1,810 households who are suffering from food and fuel insecurities in Argyll and Bute, with a combined client gain of £2.528 million which is an average gain of £1,400 per household. The project has attracted funding of £204,000 from the UK Shared Prosperity Fund for each of the next two financial years and we have identified the funds to make up the shortfall to allow the project to continue for at least the next two years.
- The project has won a second national award, the ASSIST FM Community Focus Award 2023 for its work with the Community Food Forum and the local community foodbanks.
- The project also features in the Scottish Government's National Action Plan **Cash-First: Towards Ending the Need for Food Banks in Scotland'** as a case study, under **Action 1: We will support new local partnership work to deliver cash-first.**

#### SCHOOL CLOTHING BANKS

- The project is now live in the Kintyre area, Dunoon and Cowal, Bute and Oban Lorn and the Islands. Work continues to introduce the project in Mid Argyll and the Islands.
- Website is now live with links to order forms for the above areas. The link to the page is below.
- [School uniform scheme \(argyll-bute.gov.uk\)](http://argyll-bute.gov.uk)
- Funding is available to carry out further development works and I've been engaging in really positive discussions with the Community Development team about doing that.



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- Further funds are available from the UK Shared Prosperity Fund to enhance and embed the project in all areas from 1 April 2023 to 31 March 2025 to create a real impact on the Council's climate change plans.

### SCOTLAND LOVES LOCAL CARDS

- As part of our Local Authority Covid Economic Recovery Fund (LACER) Scotland Loves Local cards of £120 are being issued to 6,658 qualifying households in Argyll & Bute in receipt of Council Tax Reduction (CTR).
- We await a final report at the end of the month on the number of card activations and how the cards have been used to date.

### SUPPORT FOR COST OF LIVING ON ISLANDS

- The Scottish Government has given the Council £197,000 to support people on the islands.
- The money was used to;
  - Issue circa 1,300 SLL cards to islanders in receipt of CTR. Again we await a report by the end of the month on use of the cards.
  - Top up payments to pupils in receipt of FSM by £1.60 per day to allow them to purchase snacks during the day.
  - Issue grant payments of £7,500 to each of 4 island based foodbank organisations.

### DATA MATCHING

- We had been making good progress being made on data matching using Council Tax arrears data, Council Tax Reduction data and Scottish Welfare Fund data as a proxy for unmet cost of living needs.
- The DWP have recently issued an updated Memorandum of understanding with Councils for the use of DWP data for Housing Benefit and Universal Credit. The MOU really tightens the use of data up and we are working to identify what impact that will have on this project and others. A reply is due to the DWP in July.

### PARTNERSHIP WORKING WITH POVERTY ALLIANCE

- Exciting new partnership works to start this year with the Poverty Alliance.
- This project will uncover and develop evidence and practice that can be explored using a test and learn approach on new solutions to lead locality and national change. There will be interlinked work to provide an infrastructure for focused change work with four main themes;
  - A programme of structured capacity support and training for community-based organisations and individuals experiencing poverty. Designed through a training needs assessment co-developed with rural partners to ensure responsiveness to local need.
  - Ongoing network support and development which will support the advocacy and the amplification of people with lived experience of low income and trauma in rural Scotland. This will involve shared learning events, shared outputs and supported connection with current participation structures in local government, and public bodies.
  - An evidence strand exploring the evolving experience of the poverty premium in rural Scotland for at risk groups experiencing poverty and trauma. This research would be informed and co-directed with those with lived experience and will inform policy and practice change. To deliver these outcomes we will bring together key actions including those with lived experience, local



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authorities, business and community organisations to develop a shared understanding of the problems and challenges that exist and develop and test solutions to address this.

- In addition, a small amount of Seedcorn funding will support the development of scalable test and learn ideas through the project.
- An advertisement has just gone out to employ a Development Worker to start the project works. The project should get off the ground later this summer.

### Current Issues/Risks (in your area and across partners)

CURRENT ISSUES / RISKS					
ID	Description	Prob	Imp	Action / Progress /Timeline	Trend
1					

### Current Initiatives/developments (in your area and across partners)

ID	Description	Action / Progress /Timeline
1	School Clothing Banks	Complete by March 2025.

### Horizon scanning (e.g. future legislative changes / opportunities or developments)

- Possible partnership working with the Poverty Alliance on the rural poverty premium

### Key actions – 3 month horizon

- Continue to monitor progress with AB FFFF and other schemes.
- Monitor DHP and CCG spend against budget.
- Continue progressing our School Clothing Banks project.

**FERGUS WALKER**

**22 June 2023**