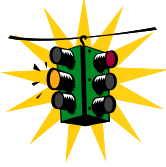




## CPP Financial Inclusion Highlight Report

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 December 2023	
Distribution:	<i>Community Planning Partnership</i>	

### Headlines

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

- In the period 1 April 2022 to 30 November 2023 we spent £428,416 against our programme funding allocation for 2023/2024 of £458,284. WE have a projected overspend of circa £200,000 this year.
- A report is with SMT and there will be a need to consider moving to priority level of High Most Compelling in Community Care Grants from January to March.

#### DISCRETIONARY HOUSING PAYMENTS (DHP)

- As at 30 November 2023 we have spent and committed to spend £803,862 of our initial, tranche 1 DHP allocation of £869,638. At this stage we do not expect to pay out more than our tranche 1 allocation in the year.

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

- As at 31 October 2023 the project, has supported 2,279 households who are suffering from food and fuel insecurities in Argyll and Bute, with a combined client gain of £3.228 million which is an average gain of £1,416 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.

#### 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 \(argyll-bute.gov.uk\)](https://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.
- 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.



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### SCOTLAND LOVES LOCAL CARDS SUPPORT FOR COST OF LIVING ON ISLANDS

- The Scottish Government has given the Council £141,000 to support people on the islands.
- The money was used to;
  - Issue circa 1,300 SLL cards to islanders in receipt of CTR with a value of £85.
  - 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 £4,000 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.
- We have been working with SAVVI to look at the legal gateways and legal basis for sharing and matching our data to that of the DWP and the Scottish Social Security Agency to identify need and provide Welfare Rights type support services where it is required.

### PARTNERSHIP WORKING WITH POVERTY ALLIANCE

- Exciting new partnership works to start this year with the Poverty Alliance on tackling rural poverty.
- 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, looking at the poverty premium and in particular the rural poverty premium.
- Becky Hothersall has been appointed as the Participation Officer for Argyll and Bute and an initial introductory meeting with Becky took place on 8 December.
- There will be a project outline shared shortly with 5 main aims included.
- However in summary we are looking to setup a Citizens Panel of people living in Argyll and Bute on our mainland and islands that have lived experience of poverty. We want to learn from them what it is like, where the pressures are and what could be developed to help.
- Ambition is to bring people together and find new ways of identifying rural poverty, bringing together the public sector, the third sector and hopefully private businesses in or area to see if there exists opportunities to support communities.
- Learning will be shared with a similar project in Aberdeenshire and with the Scottish Government. We want to try and introduce change that lasts and strengthen participation structures.

### PARTNERSHIP WORKING WITH ABCAB

- Looking to work with ABCAB on the back of the Improvement Services report on a Collaborative approach to Council Tax Collection.
- Aim to protect vulnerable people from the Debt Recovery process, stopping potential mental health and wellbeing issues and looking to recover Council Tax in a way that is affordable for the individual and without the threat of additional legal costs and being chased by debt collection agencies.
- Early improvements include plans to have a QR code on annual bills this year that signpost people to support agencies if they can't pay.
- Ongoing works to include cross referrals of those having problems and moratorium on recovery actions for those engaging with CAB to find a solution.



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- For those with multiple years of debt totalling more than £20,000 and with no assets we will look at opportunities to break the cycle of debt with proposals for a project to come forward to DMT for consideration.

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

CURRENT ISSUES / RISKS					
ID	Description	Prob	Imp	Action / Progress /Timeline	Trend
1	SWF overspend	5	3	Reported to SMT, considering reducing the level of funds awarded for CCGs	

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

ID	Description	Action / Progress /Timeline
1	School Clothing Banks	Complete by March 2025.
2	AB FFFF	Complete by March 2025.
3	Tackling Rural Poverty	Project launch with Poverty Alliance in the new year. Project funded by the Robertson Trust for two years to March 2026
4	Partnership with ABCAB	Defining overall project, some quick wins in terms of signposting has been identified.

### 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**

**13 December 2023**