



**CORPORATE & ENVIRONMENTAL  
OVERVIEW &  
SCRUTINY COMMITTEE:  
10<sup>th</sup> December 2020**

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**Report of: Corporate Director of Transformation & Resources (Committee Lead Officer) and the Corporate Director of Place & Community**

**Relevant Portfolio Holder: Councillor Jenny Wilkie and Councillor Adam Yates**

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**SUBJECT: FINANCIAL INCLUSION STRATEGY REVIEW – FINAL DRAFT REPORT  
OF THE COMMITTEE**

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Wards affected: Borough wide

## **1.0 PURPOSE OF THE REPORT**

1.1 To consider Committee's draft report, attached at Appendix A, together with the Financial Inclusion Strategy 2021 – 2024 attached at Appendix 1.

## **2.0 RECOMMENDATION**

2.1 That the final report of the Committee on the review undertaken on the Financial Inclusion Strategy and the recommendations contained therein, attached as Appendix A to the report, together with the Financial Inclusion Strategy 2021 – 2024, attached at Appendix 1, be approved for submission to Cabinet on 12<sup>th</sup> January 2021.

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## **3.0 BACKGROUND**

3.1 On 5<sup>th</sup> December 2019 the Corporate & Environmental Overview and Scrutiny Committee resolved to review the Council Tenants Financial Inclusion Strategy.

3.2 The key objective of the review was to complement and strengthen the Council Tenants' Financial Inclusion Strategy and to enable provision of supportive debt recovery for all residents of the borough, with provision for the early identification of vulnerable tenants for council tax support and signposting.

3.4 Scrutiny recognised that the Strategy needed to build on the existing provision for signposting and providing information for residents and tenants in particular

for those needing access to mental health support as well as maintaining the provision of the Council's Money Advice Service.

- 3.6 At the start of the review the Council had to respond to the Coronavirus pandemic. The setting up of the West Lancashire Together partnership work included the provision of a Financial Inclusion Service for all residents of the borough impacted financially by the lockdown and the changes to employment. The support was provided by the existing Money Advice team supplemented by 6 officers that were trained to give basic advice, and make calls to residents who needed support and assistance.
- 3.7 This has resulted in a total of 335 residents seeking support and advice directly from the Council since April 2020. This service continues to provide advice and support and the customers who have used it have fed into the review and action plans for the Strategy.

#### **4.0 CURRENT POSITION**

- 4.1 The attached Strategy provides an update of services that are delivered as a result of the actions from the Councils Tenant Strategy and an overview of key aims and objectives linked to the Councils vision.
- 4.2 The key priorities have been agreed with Scrutiny, through consultation events with customer surveys and at virtual stakeholder meetings with our key partners. However, it is recognised that whilst it will continue to be a priority to ensure there is access to financial inclusion support for all citizens some of the actions to deliver this may change particularly as the impact of the pandemic on the economy starts to emerge.
- 4.3 The review of services with key stakeholders and partners found that there are some good partnerships and robust services however the focus of services may change as the needs and landscape changes. It also identified a need for a borough wide promotion/branding for all existing services.
- 4.4 It was acknowledged that there needs to be a full analysis of the service provisions, service needs, the location and who accesses them so that the Council can support and empower partners to provide a one door referral system and a more holistic approach to services linked to financial inclusion and other health and wellbeing provision.

#### **5.0 KEY AIM AND OBJECTIVES**

- 5.1 The key strategic aim is to deliver an enabling and supportive financial inclusion offer delivered through our partners for all citizens with localised solutions across the 3 place neighbourhoods.
- 5.2 The 5 key objectives contained within the strategy are linked to delivery of 4 work streams

**The 5 key objectives:**

- To be a Council that enables and empowers partners, specialist agencies and stakeholders to work together to deliver a range of relevant and supportive financial inclusion services that meets the needs for all citizens
- To offer a borough wide brand for services and key messages to promote awareness and improve access, use and signposting of existing and any new services
- To be a borough that will tackle digital exclusion and work with partners to provide other cost effective solutions where there is an identified need
- To build on and develop access and opportunities to training and employment targeted at key financially vulnerable groups
- To provide a one door, multi-agency offer with access to other advice services so that citizens facing financial hardship are supported at the right time and through an effective referral process.

5.1 The 4 work streams will ensure that all residents can:

- Access resilient financial health and wellbeing services
- Maximise money and opportunities
- Access affordable financial products
- Make informed financial decisions

5.2 To meet the key objectives linked to the work streams an action plan has been developed that will focus on ensuring the Council enables and empowers partners and stakeholders to work together to deliver on a range of suitable and relevant supportive money advice and debt recovery services across the borough. The Strategy actions feed into the wider Council vision and priorities.

## **6.0 SUSTAINABILITY IMPLICATIONS**

6.1 The actions in this Strategy will improve access to services and ensure that the Council in partnership with key providers and stakeholders will provide robust and relevant Financial Inclusion services so that fewer residents are in financial difficulties.

## **7.0 FINANCIAL AND RESOURCE IMPLICATIONS**

- 7.1 There are some potential financial and resource implications arising from this report in respect of creating a permanent Money Advisor post. The budget for this post has been identified for future years and can be met using existing HRA funding.
- 7.2 There is a budget requirement for marketing, branding and publicity to be developed, launched and improved. This would be met from the Customer experience and Communications budget.
- 7.3 To explore the potential of commissioning of a study to review current service needs, current provision and demand would require a request through the budget

setting process of approximately £10,000 based on the costs of previous studies. This would be subject to securing potential matching funding from grants, and partner agencies to support the research. Once completed existing resources would be utilised to maintain a Financial Inclusion service directory. This can be met from existing staffing resource

7.4 Any development of an electronic referral system would need to be met through the budget and growth bid process in year 2 (2022/23).

## **8.0 RISK ASSESSMENT**

8.1 The actions referred to in this report are covered by the scheme of delegation to officers and any necessary changes have been made in the relevant risk registers.

## **9.0 HEALTH AND WELLBEING IMPLICATIONS**

9.1 The proposal will

- Promote good health and wellbeing and enable people to flourish
- Develop and support effective and high quality health and wellbeing services;
- Encourage and enable all people to take a role in identifying and addressing barriers to improve health and wellbeing;
- Increase people's independence throughout their life course and ability to lead full active lives.

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### **Background Documents**

There are no background documents (as defined in Section 100D(5) of the Local Government Act 1972) to this Report.

### **Equality Impact Assessment**

There is a direct impact on members of the public, employees, elected members and / or stakeholders, therefore an Equality Impact Assessment is required. A formal equality impact assessment is attached as an Appendix to this report, the results of which have been taken into account in the recommendations contained within this report

### **Appendices**

- A. Corporate & Environmental Overview & Scrutiny Committee draft final report "Financial Inclusion Strategy Review" and "Financial Inclusion Strategy 2021 – 2024 (Appendix 1)"