



**CORPORATE AND  
ENVIRONMENTAL OVERVIEW &  
SCRUTINY COMMITTEE:**

**16 September 2021**

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**Report of: Corporate Director of Transformation and Resources**

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**SUBJECT: FINANCIAL INCLUSION STRATEGY - PROGRESS ON  
RECOMMENDATIONS**

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Borough wide

**1.0 PURPOSE OF THE REPORT**

1.1 To report on the progress made since the conclusion of the 'Financial Inclusion Strategy' review.

**2.0 RECOMMENDATION**

2.1 That progress and outcomes on actions undertaken since the completion of the 'Financial Inclusion Strategy' review be noted.

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**3.0 BACKGROUND**

3.1 A review of the 'Financial Inclusion Strategy' was carried between 2019 and 2020. The work was undertaken by the Corporate and Environmental Overview and Scrutiny Committee and concluded in December 2020.

3.2 The final report and recommendations were considered by Cabinet at its meeting on 12 January 2021.

3.3 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 The key strategic aim was to deliver an enabling and supportive financial inclusion offer, delivered through our partners for all citizens with localised solutions across the 3 place neighbourhoods.

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.

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

#### **4.0 CURRENT POSITION**

- 4.1 An update in respect of the progress of the recommendations is outlined in the appendices.

#### **4.0 SUSTAINABILITY IMPLICATIONS**

- 4.1 The actions in the Financial Inclusion 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.

#### **5.0 FINANCIAL AND RESOURCE IMPLICATIONS**

- 5.1 There are no significant financial or resource implications arising from this report.

#### **6.0 RISK ASSESSMENT**

- 6.1 This item is for information only and makes no recommendations. It is therefore does not require a formal risk assessment and no changes have been made to the risk registers, as a result of this report.

## **7.0 HEALTH AND WELLBEING IMPLICATIONS**

- 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**

The decision does not have any direct impact on members of the public, employees, elected members and / or stakeholders. Therefore, no Equality Impact Assessment is required.

### **Appendices**

Update on progress of recommendations.