

AGENDA MANAGEMENT SHEET

Name of Committee **Communities Overview and Scrutiny Committee**

Date of Committee **28 April 2011**

Report Title **Update on Financial Inclusion**

Summary In April 2009 and following a scrutiny review by the Community Protection Overview and Scrutiny Committee a set of recommendations were made with the objective of making long term improvements both in terms of the County Council’s contribution to individual financial well-being, and in the contribution of partner organisations, such as the Citizens Advice Bureaux and Credit Unions.

This report provides an update to members of progress made towards these recommendations

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Would the recommended decision be contrary to the Budget and Policy Framework? NA

Background Papers Financial Inclusion Activity Report

CONSULTATION ALREADY UNDERTAKEN:- *Details to be specified*

Other Committees

Local Member(s)
(With brief comments, if appropriate)

Other Elected Members Councillor R Chattaway, Councillor R Hobbs, Councillor Whitehouse and Councillor C Williams,

Cabinet Member Councillor A Cockburn, Councillor C Hayfield
(Reports to The Cabinet, to be cleared with appropriate Cabinet Member)

Chief Executive

- Legal I Marriott
Ann Belcher
- Finance
- Other Chief Officers E Featherstone
- District Councils
- Health Authority
- Police
- Other Bodies/Individuals The Financial Inclusion Partnership

FINAL DECISION **YES/NO** (*If 'No' complete Suggested Next Steps*)

SUGGESTED NEXT STEPS :

Details to be specified

- Further consideration by this Committee
- To Council
- To Cabinet
- To an O & S Committee
- To an Area Committee
- Further Consultation

Communities Overview and Scrutiny Committee 28 April 2011

Financial Wellbeing Progress Report

Recommendation

Members are asked to:-

1. Note the work undertaken to date following the review
2. Comment and agree on the way forward outlined in section 3
3. Note that a further update report will be submitted in October 2011

1. Background

- 1.1 Financial well-being is a huge and complex subject area. A range of Government initiatives exist in support of financial well-being, and a multitude of public, private and voluntary sector services reside at the local and national level to provide advice and support to citizens in times of financial difficulty. Financial well-being, also referred to as financial inclusion, is defined as ensuring that everyone has access to appropriate financial services, enabling them to:-
 - (i) Effectively manage their money on a day-to-day basis;
 - (ii) Plan for the future and cope with financial pressure; and
 - (iii) Deal effectively with financial difficulty and distress.
- 1.2 Whilst the UK has one of the largest, most sophisticated and competitive financial services sectors in the world, evidence suggests that the financial services market is not meeting everyone's needs. Given the current economic climate there will be an increased need for and increased pressure on those agencies which provide financial inclusion services.
- 1.3 In 2008 an Overview and Scrutiny review panel was set up and the key objectives of the review were established to make recommendations that would lead to:-
 - (i) Optimum service delivery across all agencies;
 - (ii) Ensuring that there is sufficient capacity to deliver services by reviewing how services are currently delivered, and identifying opportunities to streamline services and improve efficiency;
 - (iii) To ensure that the most vulnerable are aware of the services available and can access them easily, addressing the restrictions imposed by poor levels of literacy or the inability to communicate and be understood;
 - (iv) To make recommendations that add value; and
 - (v) To identify good practice.

- 1.4 The findings from the review were reported to the Community Protection Overview and Scrutiny Committee in April 2009. A set of recommendations were agreed with the objective of making long term improvements both in terms of the County Council's contribution to individual financial well-being, and in the contribution of partner organisations, such as the Citizens Advice Bureaux and Credit Unions.

2. Update on Recommendations and Current Situation

- 2.1 This report provides an update to Members on the progress made towards the recommendations identified in the review. Attached as **Appendix A**, is a table detailing the progress made against each recommendation. Progress needs to be set in the context of the economic climate, change in government and the severe financial challenges facing the public, private and third sector.
- 2.2 Positive working relationships have been built with partners over the last two years resulting in the establishment of the Warwickshire Financial Inclusion Partnership in 2010. This was one of two projects (the other being the Family Intervention Project) which was successful in accessing LPSA2 reward grant funding. In June 2010 the amount of funding available for the project suffered a significant "in year" cut following the comprehensive spending review. Total available funding for 2010 – 2011 is £157,000, and the Financial Inclusion activities delivered during this period relate to the following themes;
- (i) Increased access to affordable financial services.
 - (ii) Provide co-ordinated access to free debt advice and to increase benefit take up.
 - (iii) Improve financial capability (budgeting and money management skill).
- 2.3 The final tranche of LPSA2 funding will enable an extension of the Financial Inclusion Project to April 2012.
- 2.4 The work of the partnership to date shows that it has had a positive impact on residents lives, for example;
- (i) From April 2010-March 2011, 392 people received a range of advice on money management, budgeting, basic bank accounts and Credit unions, and 5 credit unions received support on, loan portfolios, credit collection, directors and collection training (Coventry & Warwickshire Co-operative Development Agency).
 - (ii) Between April and July 2010, 30 clients were advised and assisted to claim additional benefits in the sum of £51,679. The money raised for clients will be spent in the local economy and will also lead to increased amounts of funding for Local Authorities under the Formula Grant. Anecdotal evidence has shown that the increased benefit entitlement has assisted clients to have an increased standard of living and has enabled them to better manage their financial affairs and stay more in control of their household bills.(Warwickshire Welfare Rights Advice Service).

- (iii) The B.O.B bus (Branching Out Bus pilot) and has been a major success. The service is used widely in schools supporting the 23 school banks set up over the last 18 months, signposting and working with a wide and diverse number of organisations and has identified significant levels of help to “hard to reach” groups who have indicated they would not have accessed services provide by the bus via the more traditional routes of telephone or accessing the services face to face (NWBC).
 - (iv) From September 2010 to March 2011 Financial Capability workers have delivered a series of courses and one to one sessions in community venues targeting vulnerable people such as lone parents, families on low income, unemployed people, the elderly, disabled people and those with mental health problems. During this period 928 people attended financial capability sessions either through group training or one to one sessions and additionally 117 front line workers from community organisations attended courses and can cascade the information they received to their service users. (Bedworth, Rugby and Nuneaton Citizens Advice Bureau).
- 2.5 Key links exist with other Countywide Strategies, most notably the Child Poverty Strategy. This strategy seeks to reduce and mitigate the negative impacts of child poverty in Warwickshire. This is a statutory duty for Warwickshire County Council and one of its overarching objectives is to “provide support to families which will prevent them from falling into poverty”. A one off fund pot of £50,000 from the Child Poverty budget has recently been used to commission the Financial Inclusion Partnership, in conjunction with Borough and District colleagues, to help deliver this objective of the strategy. This joint work includes training for front line staff from all partner agencies and the following key activities:
- (i) Five county wide financial inclusion events, delivered during June 2011.
 - (ii) Targeted event aimed at teens/young people/NEETS.
 - (iii) 5 or 6 smaller bespoke events per borough/district, delivered by Autumn 2011.
- 2.6 To accompany the training a website and promotional literature will be produced.
- 2.7 The Financial Inclusion Partnership is currently co-ordinating this work and it will be delivered during the early part of 2011-12.

3. Next Steps

- 3.1 It should be noted that progress against the recommendations has varied due to changing circumstances and the political and economic environment. However, what has remained constant is the increasing importance of the outcomes that financial inclusion is seeking to achieve to improve the quality of life for the communities of Warwickshire.
- 3.2 It is in recognition of this importance that the Financial Inclusion Partnership is being strengthened and broadened to ensure that it has the expertise and capability to update the strategic aims and objectives of Financial Inclusion and ensure that its work is supplemented by robust measures and actions that ensure that work of the partnership is making a difference.

- 3.3 A key issue going forward is the sustainability of the work of the partnership. There is a need to ensure relationships are well established and embedded, public and voluntary sector funding is secured, resulting in the work not being viewed as a one off project but part of a mainstreamed service. The Review was a significant driver for this and it has enabled us to form a solid foundation for future delivery.
- 3.4 The Financial Inclusion Strategy will be reviewed taking into account the current climate and acknowledging changes in the partnership landscape. Key work-streams including communications, performance management/delivery, funding and reporting structures, will be established to ensure strategic outcomes are achieved.
- 3.5 A co-ordinator has been allocated to the project until March 2012. The main duties of the role will include:-
- (i) Achievement of project outcomes.
 - (ii) Enhance multi agency working.
 - (iii) Ensuring linkages with complementary projects/strategies.
 - (iv) Demonstrate cost and value for money.
 - (v) Identifying opportunities arising from national developments.
 - (vi) Ensuring sustainability.
- 3.6 An event will be held in September 2011 to re-launch the Financial Inclusion Partnership, the Financial Inclusion Strategy and action plan.
- 3.7 A more detailed follow up report will be submitted to this committee in October 2011, which will give greater clarity on the future of the Warwickshire Financial Inclusion Partnership, and on the vision, priorities, and actions which have been established.

Report Author: Louise Richards - LPSA2 Project Manager (Family Intervention & Financial Inclusion)

Head of Service: Mark Ryder

Strategic Director: Monica Fogarty

Portfolio Holder Richard Hobbs – Community Safety

1 April 2011

Communities Overview And Scrutiny Committee April 29 2011

Update on Recommendations

No	Recommendation	Action to Date
1.	The Chief Executive urgently identifies a responsible officer to lead on the County Council's contribution to the financial well-being agenda and delivery of the recommendations included within this report. Progress and outcomes against the recommendations should be reported to the Community Protection Overview and Scrutiny Committee on a six-monthly basis. The panel should be reconvened to monitor progress if required	Mark Ryder Head of Trading Standards, Heritage & Culture, recently appointed Head of Service for Localities and Community Safety is the responsible officer for the financial well-being agenda.
2. a. b.	<p>Warwickshire County Council's Cabinet agrees to the establishment of a countywide strategic Financial Well-Being Partnership and requests that the Public Service Board takes forward this piece of work. The Partnership should</p> <p>a. Invite participation from all public, private and voluntary sector agencies with a stake in the financial well-being of Warwickshire's residents, including Housing Associations;</p> <p>b. Develop a Financial Well-Being Strategy addressing the following four priority areas:</p> <ol style="list-style-type: none"> 1. Financial literacy 2. Debt management 3. Income maximisation 4. Access to financial services 	<p>a & b) The Financial Inclusion Partnership was established in 2010 and chaired by Mark Ryder.</p> <p>Aim:</p> <p>To reduce levels of financial exclusion in Warwickshire. To provide a seamless package of advice and support to financially excluded people in Warwickshire</p> <p>Purpose:</p> <ul style="list-style-type: none"> • To be recognised as the leading source of knowledge and good practice in the region • To set an example and demonstrate that tackling financial exclusion benefits from the active participation of everyone • To endorse the aims and objectives of the Financial Inclusion Partnership amongst own sector and networks • To deliver financial inclusion projects in partnership with others • Linking with key policy and strategic partnerships to help inform, influence and eradicate financial exclusion in Warwickshire • To achieve these aims within a coherent Financial Inclusion strategy and action plan.

No	Recommendation	Action to Date
d.	<p>Encourage relevant partners to lead theme groups to deliver these four priorities;</p> <p>Develop a stand alone website and associated literature providing a comprehensive guide to all service providers, both locally and nationally based, which are available to Warwickshire's residents in the pursuit of financial well-being. Literature should be made available in all appropriate community centres, including libraries, one-stop-shops, GP surgeries, supermarkets, children's centres, village halls, etc. Community Forums and Parish Councils should also be used to disseminate information;</p>	<p>A Financial Strategy and action plan have been developed, with lead agencies taking responsibility for priority areas.</p> <p>Membership: The Partnership Steering Group currently consists of: Warwickshire County Council (Mark Ryder) Warwick District CAB (Hilary Holland) BRANCAB (David Gooding) CWEDA (Mandy Bygrave and Tamy Matanky) Warwickshire Welfare Rights Advice Service (Mark Stanyer) Warwickshire Trading Standards (Davinder Pangli) Local Council, Revenue and Benefits Representative (Bob Trahern NWBC)</p> <p>c) Partners lead on the following priorities</p> <ul style="list-style-type: none"> • Financial Literacy – led by CAB (BRANCAB) • Debt Management – led by Warwickshire CABx • Income Maximisation – led by WWRAS • Access to financial information – development to Credit Unions / Money Guidance led by CWEDA (development of Credit Unions) and CWEDA & CABx (money guidance) <p>A progress report from the above agencies has been included as a background document.</p> <p>d) Linked to the delivery of the Child Poverty Strategy a sub group of the partnership together with Borough and District colleagues are developing a county wide Financial Inclusion training programme which will be rolled out to front line staff of all partners. The work will also involve the development of promotional literature and a signposting website.</p>

No	Recommendation	Action to Date
<p>e.</p> <p>f.</p> <p>3a.</p> <p>b.</p> <p>c.</p>	<p>Within the debt management theme, review debt recovery processes across the local public sector to ensure that customers are treated consistently and to identify opportunities for achieving a 'one-stop-shop' approach; and.</p> <p>Within the income maximisation theme, adopt a countywide benefit take up strategy.</p> <p>Funding for the Citizens Advice Bureaux be considered as part of the forthcoming review into how Warwickshire County Council funds the voluntary and community sector.</p> <p>As part of this review the Strategic Director of Customers, Workforce and Governance designs a new and sustainable funding model for Citizens Advice services in Warwickshire, which aims to deliver equity of provision across the county, alongside an emphasis on 'narrowing the gaps'.</p> <p>To improve efficiency and optimize the use of resources, the new model should take an integrated approach, bringing together funding streams from key stakeholders including existing funders of Citizens Advice services such as the District, Borough, and Town/Parish Councils, and exploring opportunities to involve other public sector partners such as Health and Police. Funding should be provided on a minimum three-year basis, in compliance with the Warwickshire Compact to ensure consistency and transparency, and should be set against agreed priorities and outcomes. The new funding model should be designed by the end of March 2010 with implementation in the 2011/12 financial year</p>	<p>e) still to be done there are some instances of good practice across Warwickshire needs co-ordinating and should have CAB input</p> <p>f) WWRAS lead blown off course by LPSA2 grant reduction.</p> <p>a&c) We are working with other public sector funders to bring together a single funding package for Financial Inclusion and Advice Services in Warwickshire. Alongside this we are working with the existing providers to develop a new vision for this service and a change programme to achieve this.</p> <p>We are looking to have agreed the change programme with all partners by June 2011</p>
4.	Warwickshire County Council works with Warwickshire's Citizens Advice Bureaux to promote and publicise Advice Guide and the forthcoming countywide Citizens Advice telephone service.	WCC are actively supporting the development of Legal Advice Warwickshire (LAW) and helping to promote county telephone service

No	Recommendation	Action to Date
5.	Warwickshire's Citizens Advice Bureaux be asked to build on the development of Legal Advice Warwickshire and the opportunity it creates for further collaboration on Citizens Advice initiatives.	<p>This is on-going. Collaboration through LAW has included a single gateway to advice services, and a shared training programme for advice workers.</p> <p>Legal Advice Warwickshire with 11 partners providing social welfare law advice and casework services continues to develop and align some of its activities to Warwickshire Financial Inclusion Partnership work some developments hampered by loss of funding due to economic climate such as reduction of LPSA2 funding and loss of Community Legal Services funding for social welfare law in the south of the county.</p>
6a.	<p>Warwickshire County Council, through the proposed Financial Well-Being Partnership (identified in recommendation 2), supports Coventry and Warwickshire Cooperative Development Agency and Warwickshire's Credit Unions to develop a clear business case for the development and sustainability of Credit Unions in the county.</p> <p>b. As part of this business case, Warwickshire's Citizens Advice Bureaux be asked to investigate opportunities around how they could support Credit Unions, for instance in terms of sharing their experience and practice around the recruitment and management of volunteers.</p>	<p>a) Coventry and Warwickshire Cooperative Development Agency is a member of the Financial Inclusion Partnership and the Warwickshire FI Strategy has been drafted with Credit Unions as an integral part. Since April 2010 the CWCDA have been delivering support through the Warwickshire Financial Inclusion Partnership to increase the sustainability of Credit Union services in Warwickshire, as none of the Warwickshire Credit Unions have reached sustainability. To this end have helped prepare a submission to the Financial Services Authority to extend the Coventry West Credit Unions' common bond to cover all of Coventry and Warwickshire.</p> <p>The current economic climate has caused many problems for Credit Unions. We are supporting them to review their lending and credit control systems. We have provided training in loan products and credit control and we have developed new training re loan portfolios and loan costing.</p> <p>b) Some local engagement between CABx and Credit Unions but a co-ordinated approach to partnership working needs to be developed</p>

No	Recommendation	Action to Date
7	<p>Upon its satisfaction with the business case for Credit Union development (identified in recommendation 6), Warwickshire County Council in partnership with Warwickshire's Credit Unions and the Coventry and Warwickshire Cooperative Development Agency</p> <p>a. Embarks on a high profile publicity campaign, both internally to staff and externally to the public and partner agencies, to promote membership of the Credit Unions and encourage volunteering. The County Council operates a payroll deduction scheme with Credit Unions which should be promoted to all staff, particularly at induction;</p> <p>b. Explores how the County Council can work with Credit Unions, and Warwickshire's District Councils, to establish a structured programme of school banking projects alongside the financial capability module within the PSHE curriculum.</p>	<p>a) A campaign is currently underway to promote the membership of the Credit Unions including within WCC. The CWCDA have also been instrumental in extending the boundaries in the Coventry west area and have established a further 5 credit unions.</p> <p>b) CWCDA have undertaken work with North Warwickshire Borough Council and has established a programme of school banking projects. Unfortunately due to funding cuts the service has not been extended to other areas.</p> <p>A representative from the school sector has been invited to join the FIP.</p>
8.	<p>Warwickshire County Council via the Warwickshire Direct Partnership works with Warwickshire's Credit Unions and Citizens Advice Bureaux to consider the co-location of services within appropriate premises, such as one-stop-shops, libraries and children's centres, as opportunities arise.</p>	<p>A one stop shop approach had been adopted by the Warwickshire Credit Union and services are being offered at Leamington, Atherstone, Nuneaton, Stratford and Rugby. Services include a referral service to the Citizens Advice Bureaux.</p> <p>Locally there is some co-location of services between Warwickshire Direct Partnerships and CABx mainly as outreach advice sessions in Town Hall buildings. Since August 2009 a weekly surgery has been running at Warwickshire Direct – Warwick, the same surgery is offered every Thursday at Warwickshire Direct – Kenilworth. Job Centre Plus have also been running surgeries at Warwick and Kenilworth weekly since July 2010. Libraries have also been used for drop in sessions – Lillington, Coleshill and Southam</p> <p>No co-ordinated approach has been developed countywide and outreach work comes at a cost which is currently not funded. This is because to make it sustainable outreach sessions need experienced paid advice workers rather than volunteers. The trainee solicitor project that was part of the original funded proposals of the Warwickshire FIP but was shelved due to the LPSA2 reduction could have developed services with WDP across the county. By using trainee solicitors to deliver services this would have been a cost effective solution.</p>

No	Recommendation	Action to Date
9.	<p>The Public Service Board evaluates the North Warwickshire Child Poverty Reach Out Service after 12 months to establish:</p> <ul style="list-style-type: none"> i) the outcomes achieved; ii) the value of continuing the service in North Warwickshire and options for funding any continuation of the project; and iii) whether the project should be extended across other areas of the county. 	<p>The B.O.B bus (Branching Out Bus pilot) comes to an end in March 2011 and has been a major success. This is demonstrated by the fact that the NWBC have committed at least a further 12 months funding to retain the service albeit on a reduced level as the it now can only support a 30 hour driver/advisor and a part time CAB officer. The service is used widely in schools supporting the 23 school banks set up over the last 18 months, is now signposting and working with a wide and diverse number of organisations and has identified significant levels of help to “hard to reach” groups who have indicated they would not have accessed services provide by the bus via the more traditional routes of telephone or accessing the services face to face. It is likely a similar service under a non stigmatised and umbrella brand would be successful in other parts of the county although funding to set up and run would need to be evaluated</p>
10.	<p>The Warwickshire Observatory works with the District and Borough Councils regarding the application and analysis of customer and other administrative data to ensure consistency across the county in identifying customers in most need.</p>	<p>There are examples of ad hoc activity in this area in support of specific projects. For example, the Observatory reached an agreement with all five District and Borough Councils to receive data on Council Tax and Housing Benefit claimants to support the production of the Child Poverty Needs Assessment. However, there is no shared work programme in place to ensure that data consistency and the application of customer insight is routinely applied across all partner organisations. A recent development which may facilitate closer working on this theme is the acquisition of a joint Mosaic licence between Warwickshire County Council, Coventry City Council, North Warwickshire Borough Council, Nuneaton & Bedworth Borough Council and Rugby Borough Council. Mosaic is a customer segmentation tool that allows us to develop a better understanding of our customers, their service needs and channel preferences. We will all be using the same customer insight tools and, as part of the Mosaic contract, will have access to five consultancy days to develop a specific partnership project.</p>

No	Recommendation	Action to Date
11.	<p>Warwickshire PCT be requested to work with health professionals and GP practices to publicise and communicate information about the availability of benefits to patients</p> <p>Trading Standards works with the Illegal Money Lending Team and its partner agencies to design and deliver a high profile campaign on the issue of loan sharking and a training programme for all front-line staff dealing with vulnerable residents. The campaign should include publicity of the Illegal Money Lending hotline and promotion of Warwickshire's Credit Unions. It should also encourage those in debt to seek advice from the appropriate agencies. The Warwickshire County Council website should be developed to this effect, and include an online reporting mechanism.</p>	<p>Since 2010 key changes to health have affected implementation. However the Health & Well-being Board could be an option via the health inequality</p> <p>12 & 13 Warwickshire Trading Standards held a Financial Well-Being Awareness morning on the 1st October 2009 at Ryton Organic Gardens. Over 50 delegates from different organisations (Warwickshire County Council, district/borough councils, CABx, Age Concern, Credit Unions, Welfare Rights, and Illegal Money Lending Team etc.) were in attendance. This event laid down the foundations for partnership working and highlighting issues around Financial Inclusion in Warwickshire.</p>
13	<p>Trading Standards raises awareness amongst residents that intimidating behaviour from legal money lenders is unlawful and should be reported.</p>	<p>In the run up to Christmas 2010, Warwickshire County Council's Trading Standards Service, working with the Illegal Money Lending Team, delivered a high profile campaign on loan sharking. The campaign raised awareness of loan shark issues, sign-posted people to appropriate organisations for advice and promoted the Illegal Money Lending hotline, Warwickshire's Credit Unions and the Warwickshire Financial Inclusion Partnership. The campaign explained how loan shark activities were illegal and encouraged people to report them.</p> <p>The service issued press releases and promoted the campaign in council/organisation/charity publications and on plasma screens etc. The campaign received widespread press coverage and was featured on local television.</p> <p>On the four Saturdays before Christmas, the service ran loan shark events at shopping centre locations across the county which drew interest from over 500 people. These were supported by local credit unions and the Illegal Money Lending team. Information and advice was handed out.</p>

No	Recommendation	Action to Date
		<p>A dedicated WCC web page provided more information and links to appropriate organisations to enable residents to report loan sharks online. To date, the webpage has recorded over 1000 visits.</p> <p>To further support the campaign, the service organised a loan shark awareness training session for frontline staff. Almost 100 staff attended the event representing a wide range of organisations including the County, District and Borough Councils, Police, CABx, the Rowan Organisation, Warwickshire Domestic Violence Support, Independent Advocacy, Orbit Housing and Bromford Support.</p> <p>The free training session was designed to assist frontline staff dealing with clients facing debt issues (including doorstep lenders and loan sharks).</p>
14	Trading Standards works with the Office of Fair Trading to inspect high risk credit licence applicants.	The work with the Office of Fair Trading to inspect high risk credit licence applicants is ongoing.

Communities Overview And Scrutiny Committee April 29 2011

Financial Inclusion Project – Activity Report

LPSA2 Warwickshire FIP

Bedworth, Rugby & Nuneaton Citizens Advice Bureau (BRANCAB)

Background

As part of the developing Warwickshire Financial Inclusion Partnership funded through LPSA2 money BRANCAB is leading on two specific strands of work:

1. To co-ordinate and expand on the financial capability community training that BRANCAB already deliver in Nuneaton and Bedworth so course opportunities are available throughout the county.
2. To develop social welfare law casework services across the county by providing outreach advice delivered by trainee solicitors and, where appropriate, refer to Legal Advice Warwickshire (LAW) partner advice providers. These services would be targeted at areas where there is little or no access to advice casework for people eligible for Legal Aid. It was expected that the success of this project could inform the Legal Services Commission about demand and attract future funding.

As a result of the 50% cut in the expected LPSA2 Reward Grant it was agreed by the Warwickshire FIP Steering Committee that the second project to utilise trainee solicitors to provide outreach casework services would be put on hold.

The Steering Committee also agreed that the first project to provide financial capability training across the county should be one of the strands of the FIP that should continue particularly as the work is countywide and 4 x 0.5 financial capability trainers have been employed one in each of the following bureaux, BRANCAB (Rugby office), North Warwickshire CAB, Stratford upon Avon CAB and Warwick District CAB.

Attached to this paper is a detailed timetable regarding the aims outputs and timetable for the project. I can confirm to date that 4 x 0.5 FC trainers have been appointed, inducted and received training from BRANCAB's established Financial Capability Development Worker to ensure co-ordinated delivery across the county.

Each locally based FC trainer has been marketing their services through meetings with community based groups such as Children's Centres and course delivery and one to one sessions are being planned and delivered. It takes a little time to establish courses as community groups have to fit these in with other

planned activities and this may not be able to be done immediately. However the groundwork they are doing will produce results in the future. I do not have details to hand of the numbers of courses/one to one sessions delivered and beneficiaries attending but hope to have these available for our meeting on 8th December.

Funding

We have received funding from WCC for our LPSA2 projects in June the amounts we received were £22,898 in respect of the Financial Capability Project expenditure first quarter payment (1 July to 30 September 2010), £20,439 for the first quarter expenditure of the trainee solicitor outreach project and £2225 capital for the outreach project. This makes a total of £45,562.

During the first quarter of project activity 1 July to 30 September each of the 4 x CABx in Warwickshire received £5,544 to cover salary costs of their newly appointed FC Worker, management/supervision costs and associated expenditure such as travel expenses, venue hire for delivering courses, stationery, printing, postage etc. This amounted to £22,176 and recruitment costs were £722 making a total expenditure of £22,898.

As we had not started the trainee solicitor project we utilised this money to cover the costs of the project from 1 October to 31 December 2010 (second quarter). This amounted to payments being made to the 4 x CABx of £5,544 making a total of £22,176. This is in excess of the grant which was £20,439 making an overspend of £1,737 unless this was taken from the capital grant in which case this would leave a balance unspent of £488.

David Gooding
District Manager, BRANCAB
2 December 2010

**LPSA2 Warwickshire FIP
Bedworth, Rugby & Nuneaton Citizens Advice Bureau (BRANCAB)
Financial Capability Project**

Foreword

4 x 0.5 FC Workers have been employed and will be in post from 1 July 2010 based in North Warwickshire CAB, Stratford upon Avon CAB, Warwick District CAB and BRANCAB. The workers were employed on the basis that the funding would be for 2 years but because there was no expenditure in quarter one of 2010/11 there is a potential saving on this project of £22,898 by reducing the project by 3 months.

Revised timetable

April – June 2010	Recruit 5 x 0.5 FTE Financial Capability Trainers
July – August 2010	FC Worker Induction
July - August 2010	Plan project training programme with delivery partners
July - August 2010	Establish course programme with partners in each borough/district area
July – August 2010	Develop project marketing plan/communication strategy
Sept 2010	FC training starts
October 2010	Quarterly review/evaluation
Oct – Dec 2010	FC training continues
January 2011	Quarterly review evaluation
Jan – Mar 2011	FC training continues
April 2011	Quarterly review/evaluation
April – June 2011	FC training continues
June 2011	Quarterly review/evaluation
July – Sept 2011	FC training continues
July – Sept 2011	Start project final evaluation report/enter discussions with possible future funders
October 2011	Quarterly review/evaluation
Oct – Dec 2011	FC training continues
January 2012	Quarterly review/evaluation
Jan – Mar 2012	FC training continues
Jan – Mar 2012	Continue with final evaluation report
April/May 2012	Final evaluation report completed and publicised/widely circulated

Outputs

Each financial capability worker will be expected to undertake the delivery of courses on money matters such as identifying the difference between wants and needs, budgeting, saving, using credit responsibly and opening/managing a bank account. Additionally they will offer one to one sessions for people to help them build confidence in dealing with their financial affairs. The FC workers will also work alongside workers employed by CWEDA to deliver generalist money guidance advice on issues such as mortgages, insurances, pensions, savings and associated issues. This will prepare us for the expected roll out of the FSA (now called the Consumer Financial Education Body) money guidance pilot which could lead to future funding opportunities.

Based on a 18.5 hour week each worker will be expected to deliver at least one group money matters course each week, offer 3 one to one sessions and 3 money guidance appointments per week. Assuming an average attendance of 6 people per course this gives 12 contacts per week. Based on a 48 week working year this works out as follows per worker:

People attending group FC courses	288
People attending 1-2-1 FC sessions	144
People referred for money guidance	144
Total per worker	576

Allowing for time to establish the delivery programme these are calculated from 1st September 2010 giving 19 months of frontline delivery to 31st March 2012. This means that the FC project will have contact with 3,648 beneficiaries over this period. Some courses will be delivered to frontline workers who will be able to cascade the information they have received to other service users giving the project further reach. Citizens Advice calculates that each frontline worker will cascade this knowledge to an additional 15 people. On this basis assuming 50 frontline workers attend training during the course of the project this gives an extended reach of say 750 people.

Outcomes

1. 4 people are employed and gain additional skills and knowledge.
2. A total of 3,648 beneficiaries gain confidence, skills and knowledge to manage their financial affairs. This enables people to recognise possible financial problems caused by change of circumstances and to act on this to prevent debt problems from escalating which has a positive impact on physical and mental health. (£50.35 per client).
3. 50 frontline workers gain knowledge and skills on money matters that can be cascaded to a further 750 service users.
4. Beneficiaries feel better informed about the choices of financial services they can access leading to an increase in people opening bank and credit union accounts and a reduction of people entering into extortionate credit arrangements or borrowing from loan sharks.
5. Financial capability working and money guidance is established in each borough/district in Warwickshire leading to future funding opportunities.

6. Partnership working is developed giving better access to services.
7. Through an increased profile we can raise money management issues by using the local media giving people tips and guidance on how to manage their money and seek help.

Conclusion

The austerity measures, which have been outlined by the coalition government, and with significant cuts in public expenditure still to be announced is going to have an impact on everybody, including those who are already vulnerable. It is likely to increase unemployment, put more people at risk of losing their homes through rent and mortgage arrears and leave more people in debt having suffered a reduction in household income. In many ways this project is more necessary now than it was when it was first conceived and it is essential that this project continues particularly as our work will be targeted on those most at risk of financial exclusion.

David Gooding
District Manager, BRANCAB
30 June 2010

**LPSA2 Warwickshire FIP
Bedworth, Rugby & Nuneaton Citizens Advice Bureau (BRANCAB)
Trainee Solicitor Project**

Foreword

The reduction in Legal Aid in areas of social welfare law (debt, welfare benefits, housing, employment and family matters) has meant that areas of Warwickshire such as Stratford upon Avon, North Warwickshire and smaller market towns have little or no access to casework services to resolve more complex advice issues. Additionally the Legal Services Commission is moving towards contracting, via competitive tendering, with organisations who can deliver legal aid casework over a wider area. This project was conceived to address the issue of gaps in provision to ensure that access to social welfare law casework services is available locally to all communities in Warwickshire. Additionally it would inform the demand for these services and the categories of law which would help to plan future delivery, help with future commissioning bids, argue the case for additional funding using statistical information about demand, and keep services delivered by local organisations with local knowledge.

The most cost effective way of delivering outreach casework services is to utilise trainee solicitors. BRANCAB is one of a handful of Citizens Advice Bureaux nationally approved by the Solicitors Regulation Authority to offer solicitor training contracts. By working with our Legal Advice Warwickshire (LAW) specialist advice providers, LDJ Solicitors, Warwickshire Employment Rights, Warwickshire Welfare Rights Advice Service and Warwick District CAB we are able to provide support, back up and supervision for this service.

The original intention was to employ 2 x trainee solicitors on 2 year training contracts to provide services initially in Stratford and North Warwickshire and extending the services to other market towns. It is essential that the project is funded for two years to cover the costs of the training contracts of the two trainees. We could still deliver a scaled back project by employing just one trainee solicitor to cover just Stratford and North Warwickshire which would mean that at least casework services are available in each borough/district in the county.

Options

Project is scaled down by just employing one trainee instead of two saving half the costs, £60,055.

Project is scrapped as there is insufficient funding for 2 years saving £120,110

Original Outcomes for project

1. 2 x trainee solicitors employed and qualify as solicitors

2. 500 outreach casework advice sessions over 2 years
3. 2,000 clients given help to resolve complex social welfare law problems (£60.00 per client)
4. Increased local access to advice services for those on low income
5. Enhanced partnership working between advice providers and other local community organisations
6. Gaining the experience and knowledge of need for local advice organisations to successfully tender for future Legal Services Commission funded work.

Conclusion

This project gives the opportunity to address the issue of 'advice deserts' bringing specialist casework services to local communities. As with the financial capability project the austerity measures being introduced are likely to have an adverse affect on many people and lead to increased demand for debt casework, casework to stop repossession and eviction, casework to challenge unfair dismissal and other employment issues, challenging welfare benefits decisions particularly those around disability and capability and family matters where a change in circumstances puts families under stress and pressure. Again the changing economic climate makes this project even more relevant than when it was first conceived.

David Gooding

District Manager, BRANCAB
30 June 2010

**LPSA2 Warwickshire FIP
Coventry and Warwickshire Co-operative Development Agency (CWCD)**

Milestones

Milestone	Target Completion Date	Actual Completion Date	Comments
Redeploy Staff	March 2010	March 2010	
Coventry West Common Bond extension to deliver Child Trust Fund services to Warwickshire approved by FSA	April 2010	March 2010	
Savings Gateway Introduced in Warwickshire Credit Unions	April 2010	N/A	The proposed Savings Gateway was not introduced as expected as the new Government has cut this programme.
Legal paperwork complete for common bond extension	June 2010	March 2010	
Quarterly credit union forum meeting to coordinate joint working between Coventry West and the Warwickshire Credit Unions	June 2010 and every quarter thereafter	12th May 2010 27th October 2010	Meetings held and follow up work completed.
Begin development work on joint back office systems	June 2010	May 2010	Costings obtained and potential systems analysed.
Hold first financial inclusion awareness raising session with Local Authority staff and quarterly thereafter	June 2010 and every quarter thereafter	16th September 2010 23rd September 2010 9th November 2010	Presentations to Warwick County council staff In Children's Services.
Funding secured for joint back office systems	December 2010		
Open additional financial inclusion service access point at One Stop Shops	December 2010	We are currently running 4 access points in one stop shops.	Points are operational at Nuneaton, Rugby, Leamington and North Warwickshire.
Joint back office system in place and operational	March 2011		
Child Trust Fund becomes available throughout Warwickshire	June 2011	May 2010	The Coalition Government intends to reduce and then stop all Government contributions to Child

Milestone	Target Completion Date	Actual Completion Date	Comments
			Trust Funds.
New Credit Union products and services introduced e.g. ISA's	December 2011	November 2010	Rugby Credit Union have introduced a new savings facility to enable people to access rent bonds.
Second additional financial inclusion service access point at One Stop Shop opened	December 2011		
Eight new school banks are opened	March 2012	1 school banks have been opened to date	Galley Common, Nuneaton
Credit Unions have become an integral part of all District, Borough and County Council's financial inclusion strategies	March 2012		The Warwickshire Financial Inclusion Partnership strategy has been drafted with Credit Unions as an integral part.

Total Project Outputs

Output	Achieved at 31 October 2010	Comments
4 Credit Unions will be assisted to move towards sustainability	Ongoing during life of project	Technical support or training has been given to South Warwickshire Credit Union, Rugby and New Way Credit Union. Promotion work has taken place re Nuneaton & Bedworth credit union.
8% increase in credit union loan portfolio		A base line figure has been obtained
10% increase in credit union membership		A base line figure has been obtained
8 school banks opened	1 opened	Galley Common, Nuneaton
20% increase in child trust fund take up		This can now not be achieved as the Government have stopped Child Trust Funds.
450 customers interviewed and provided with budgeting advice	181 customers given budgeting advice to date	
150 customers referred to other financial inclusion services	257 customers have been referred to date	

Output	Achieved at 31 October 2010	Comments
100 basic bank accounts opened	43 basic bank accounts to date	
150 new credit union accounts opened	31 credit union accounts to date	
60 bill paying accounts opened		We have a technical issue with this service and have temporarily suspended it.
225 Heart of England loan applications submitted	33 Heart of England applications have been submitted to date	

This extension has been agreed and the extensive paperwork completed. We have organised and facilitated Credit Union Forum meetings as part of this process to provide a vehicle that enables all of the credit unions to work in partnership and discuss common issues. Through the Forum we have provided training session on the proposed changes in credit union legislation. We have also undertaken research on back office software which would enable the credit unions to increase efficiency and work more closely together. We have presented our findings to the credit unions and a system has been chosen and funding is now being sought.

We have also promoted credit union services extensively to frontline Council staff and have trained approximately 40 staff members. We have also promoted the credit unions to community services in particular children centres.

The school bank service has been promoted and has been well accepted by schools. We have made presentations to numerous schools and cluster groups. This has resulted in one new school bank. We now have a waiting list of schools that want to use this service.

The current economic climate has caused many problems for Credit Unions. We are supporting them to review their lending and credit control systems. We have provided training in loan products and credit control and we have developed new training re loan portfolios and loan costing that we will be delivering in January. We have also trained Financial Capability Workers in mortgages, savings and loans and insurance. This will enable the delivery of a wider service across the county.

The money advice/budgeting service we are delivering has proved very popular with clients; its extensive use makes it excellent value for money for funders. The service has been very successful at securing funds for house bonds thereby assisting client with their housing needs as well as helping them improve their budgeting skills. The service is currently very busy providing access to Heart of

England loans for Xmas. Without this service clients would be obtaining loans from companies such as the Provident at a minimum of 272%.

CWCDA FIP expenditure April to November
2010

Income Received to Date	13,582.00
M Bygrave salary + on costs	9,122.00
L Mogg salary + on costs	8,592.00
Telephone	105.00
Office supplies	31.88
Publicity & Promotion	55.81
Staff travel	1,307.10
Accommodation overheads	2,995.00
Management & admin	4,680.00
Total expenditure	26,888.79
Income outstanding	13,306.79

Mandy Bygrave
CWCDA

LPSA2 Warwickshire FIP Warwickshire Welfare Rights Advice Service (WWRAS)

As part of the Warwickshire Financial Inclusion Partnership (FIP), WWRAS will employ two FTE Benefit Take Up workers to promote and maximise clients' entitlement to state benefits within key priority groups (as determined in conjunction with FIP Steering Group). This work should also fit with WCC's Narrowing the Gaps policy, help meet other key LAA targets and also work towards helping Local Authorities meet some of its obligations under the forthcoming Child Poverty Bill.

Although we feel that it is important for the FIP Steering Group to decide collectively which priority groups it is best to target with our financial inclusion work we offer some insight into our thinking behind possible target groups and methods of delivery for benefits take up work over the initial two year lifetime of the project.

Research and evidence has shown that families with the following characteristics have a higher than average risk of poverty:-

- (i) children in workless families, where the risk of poverty remains high, at 58 per cent, which is considerably above the average of 22 per cent;
- (ii) children in couple families where one adult works part-time have a 44 per cent risk of poverty;
- (iii) more than a third of all ethnic minority families live in poverty;
- (iv) children in families with one or more disabled adults face a high risk of poverty at 31 per cent;
- (v) children in families with 4 or more children have a 40 per cent risk of poverty.

Given that a significant proportion of the FIP's work will be concentrated on assisting vulnerable families who are deemed to be financially excluded, we would suggest that our benefits take up work should concentrate on the higher risk families who may traditionally be more difficult to access and whom may require an increased level of multi agency assistance. Our benefit take up workers will act as a front line filter and will be able to diagnose whether there are any additional problems that the client may need help with. If this is indeed the case then a referral will be made to the most appropriate agency/professional to assist with that aspect of their problem.

In order to effectively measure the impact of our take up work we will require some baseline data, which could be current HB/CTB Caseloads prior to the project commencing and numbers of current benefit claimants, by benefit type,

for each Local Authority area (is this easily obtained from DWP/HMRC?) We will also need to establish key outcomes for the FIP as a whole (which will incorporate benefit outcomes), as well as the impact the advice has made on the client, which will inevitably be more subjective, but nevertheless will provide cogent evidence.

Targeted Take Up Work Children's Centres

We already carry out take up work in nine Children's Centres in Nuneaton and Bedworth and this has proved to be an excellent source of referrals with significant financial gains being made for families and children. We already have some links with Children's Centres outside this area, but our capacity to deliver an increased service has been limited as we are only funded for two days a week to carry out this work. We feel that important anti-poverty work could be undertaken by the take up workers if the service in Nuneaton and Bedworth were replicated in Children's Centres in other parts of the county. We would, however, need to carry out a mapping exercise initially in order to establish whether there were already other advice services working out of those centres. We are aware, for instance, that the CAB are working with some Children's Centres in North Warwickshire and that Warwick District CAB has a presence in some centres in the south of the county.

At present we have a direct referral centre in the Nuneaton and Bedworth Children's Centres with Family Support Workers being able to make referrals to our take up worker either by phone, email or by completing a referral form. We could also carry out promotional talks to staff in order to "de-mystify the benefits system" and to encourage the workers to promote take up of benefits amongst the families that they work with.

Targeting families with disabled children

Families with disabled children are, as a group, at high risk of living in poverty. This is often due to the associated high costs of caring for a child with a disability, coupled with the fact that often the earning potential of these families is diminished, especially in single parent households, either because they have to care full time for their child or because they are only able to work part-time due to caring commitments. In order to effectively target this group we would need to identify families in each locality across the county and ascertain whether they were already in receipt of benefits and then a targeted mail shot could be sent out to them inviting them to complete a Freepost reply slip so that our take up worker could contact them to arrange a benefit check.

County Wide Benefits Take Up Strategy

Part of the remit of the Take Up component of the FIP is to agree a common county wide Take Up Strategy. A County Take Up Strategy was devised previously by Lynn Webster of WWRAS and will need the commitment and co-operation of all Local Authorities to adopt this strategy and to work towards implementing its recommendations. In order to be a success it will require the

assistance of all Senior Local Authority Benefits Managers across the county to ensure that this strategy becomes embedded in local and county policy and decision making and that all Council staff are familiar with its aims and are coherently promoting benefits take up at all appropriate access points within key services such as housing, social care, benefits delivery etc. Work will need to be undertaken to ensure that the strategy is acted upon and not simply looked upon as an aspirational target. However, it is accepted that resources may well be an issue for some/all local Councils in order to fully implement all aspects of the Take Up strategy.

Linking with other FIP Partners

We intend to promote benefits take up through as many of our FIP partners as possible. Obvious links can be made with the county CABx and also CWCDAs in promoting referrals from Credit Unions to WWRAS for benefit checks, as the credit unions will often be seeing clients in areas of high deprivation. We will look to promote the take up service (and no doubt other FIP services) through the Legal Advice Warwickshire (LAW) website and will ensure that we work with other :LAW partners to eradicate duplication of service and to maximise the take up of benefits for clients through effective partnership working.

Targeting families in low-paid employment

We could aim to target local employers or local areas which have lower than average earnings levels (data could be available from Warwickshire Observatory) and promote in-work benefits such as HB/CTB, Working Tax Credits. The target groups would be families where only one adult was in part time work, or single parent working households. This data may be available through Local Authority sources or available through Warwickshire Observatory. We will need to be guided as to what information Local Authorities and Warwickshire Observatory are able to supply us with.

Targeting LA employees

We could look at promoting in-work benefits for Local Authority employees. This could be by including a message on pay slips, promotion through LA websites, staff notice boards or via Trade Unions. This could also be coupled with information handed out to new starters at induction stage.

Ethnic Minorities and Financial Exclusion

Within all the groups above, research has shown that ethnic minorities are more likely to not be claiming their full entitlement to benefit. A Joseph Rowntree study "Poverty and Ethnicity in the UK" states the following:

"A recent review of poverty and ethnicity research conducted by Essex University concluded that there are stark differences in poverty rates according to ethnic group. Risks of poverty are highest for Bangladeshis, Pakistanis and Black Africans, but are also above average for Caribbean, Indian and Chinese people. Muslims face much higher poverty risks than other religious groups.

The differences in poverty rates are found across poverty measures (income poverty, material deprivation) and across sub-populations (older people, children). Over half of Pakistani, Bangladeshi and Black African children are growing up in poverty compared with 19% of white children. This is closely linked to labour market disadvantage and in particular the significant barriers that some ethnic minority groups face in entering and progressing in work. There are also differences in the characteristics of poor families in different ethnic groups. For example, lone parent families account for only a small share of Indian, Pakistani and Bangladeshi children in poverty, but they make up over two-thirds of Black Caribbean and Black African children in poverty. When the contribution of individual characteristics (such as fewer qualifications) to employment disadvantage is analysed, there are some unexplained outcomes. For example, Black Africans have very high rates of higher education qualifications, but also suffer from high rates of unemployment and poor occupational outcomes. This 'ethnic penalty' includes the effects of discrimination. There also appear to be 'ethnic penalties' in access to social security benefits and other financial support. “

Traditionally, these groups have also been hard to reach, which is why our take up work should aim to target such people. We could work with Warwickshire Race Equality Partnership and faith groups in order to effectively target our campaign.

Data/information needed by WWRAS and potential source

We would need access to Local Authority data in order to target some of the above groups (Council Tax or HB data), but it may well be that other departments of the Local Authority may be able to assist e.g. Children Young People and Families Directorate, Family Information Service. Would we also be able to use MOSAIC in conjunction with other data that Warwickshire Observatory may be able to provide us with? The PCT may also be able to assist with access to such data. We would of course have to ensure in every case that Data Protection legislation was complied with, but access to this information by our staff would be key to the success of this project and Local Authorities in particular have been extremely co-operative in this respect previously.

Promotional/Mail shot costs

If we were to use mail shots to target some of the above groups then the following costs would be incurred by WWRAS. We have £1800 per annum allocated to printing/stationery and postage costs. Based on the previous HB/CTB take up model of sending out 5000 mail shots (1000 from each Council), the total cost to WWRAS of paying for envelopes, paper, labels, second class postage and freepost returns would be £1833.20. This is based on a 30% return rate of the freepost reply slips. This is a higher than expected return rate, but if we target clients more effectively then we should expect a higher return rate than

previous campaigns. I understand that previously local Councils have sent out our mail shots together with their own materials and so we have not paid for postage costs. The above figures do not take account of any other printing, stationery or postage required by the project workers throughout the year and so we would ask that any mail shots be sent with the Councils' existing mail, so as not to incur additional costs. If we excluded the second class postage costs then this would total £583.20, which is within budget. Bearing in mind that the remit of this take up work is wider than the previous HB/CTB project it is anticipated that we will need to allocate resources to promote the project with other partners and so for this reason as well we will have to allocate resources more sparingly. Alternatively, we could scale down the number of mail shots sent out in order to come within budget. If postage costs could be borne by local Councils by combining our mail shots with their own material then we would be able to afford to pay for more leaflets and promotional material on the take up project with a wider variety of partners.

In addition, we would aim to promote our take up work across the county at FIP events, with the BOB project in North Warwickshire, where this was appropriate, offer promotional talks to key community groups and relevant agencies staff meetings and at Local Authority events such as roadshows. However, experience has shown us that these events would need to be carefully selected as relevant to our target audience as otherwise it has not proved cost or time efficient to attend events carte blanche in the past.

**Mark Stanyer,
Chief Executive, WWRAS
February 2010**

Date	Milestones	Performance
April – June 2010	Recruit and induct staff	0.6 FTE take up worker already in post as at April 2010 0.4 FTE Take Up worker recruited April 2010 and started employment 4/5/10.
June 2010	Recruitment of 1 additional (FTE) TU worker to take place at beginning of June, with a view to the start date being end of June beginning of July 2010.	Recruitment of additional 1 FTE TU worker not commenced due to funding cuts to LPSA2 and subsequent recruitment freeze.
April - June 2010	Establish take up services. Discuss priorities and take up strategy with Rev & Ben Managers across county. There will already be one WWRAS Take Up worker in post due to continuation of previous project who will be ready to start on day one.	Meeting took place with all Borough and District Council Revenues and benefits Managers and priorities subsequently mapped out in WWRAS Take Up work Proposal document
April-June 2010	Establish Take Up Priorities/target groups in conjunction with FIP Steering Group and Local Authorities Sustainable Communities Strategy/LAA	See above and further discussion with some county Children's Centres re take up service. Further discussion within FIP steering group re target client group.
April-June 2010	Agree Take Up promotion strategy/ send out mail shots to agreed client groups. Develop project marketing plan/communication strategy Develop Common Take Up Strategy and consult with key stakeholders	See above
June/July 2010	1 FTE Take Up worker starts. Full staffing in place. Quarterly review/evaluation	Recruitment frozen (see above)
June/July 2010	Discussions with key partners re adoption of Common Benefits Take Up Strategy	This piece of work was not undertaken due to having no staff in post.
July - Sept 2010	Take Up work continues county wide in agreed priority areas.	0.4 FTE left employment 0.6 FTE left employment (dismissed from post) No further work undertaken on project beyond July 2010.
April-July 2010	Continue to work on new referrals coming in from previous LPSA2 Take Up Project (HB/CTB-Claim It Project) and start taking on referrals for new FIP cases	30 clients advised and assisted to claim additional benefits. Between April and July 2010, £51,679 in additional benefits raised for clients which will be spent in the local economy.

Date	Milestones	Performance
		<p>First quarter performance slightly less than anticipated (based on original milestones and performance figures we expected to see 59 clients in first quarter). However this was due to 0.4 FTE not starting until May 2010 and then requiring initial training throughout May. This person then unfortunately left employment mid July and 0.6 FTE TU worker dismissed July. This obviously affected performance. This also explains lower than expected financial gains.</p>