

FALKIRK COUNCIL

Subject: FAIRER FALKIRK UNDERSPEND PROPOSALS
Meeting: EXECUTIVE
Date: 14 January 2014
Author: DIRECTOR OF CORPORATE & NEIGHBOURHOOD SERVICES

1. INTRODUCTION

- 1.1 This report outlines proposals for spending £80,000 from the Fairer Falkirk fund which is projecting a budget under spend by the end of the year. Members will recall the fund has been used to pursue the activities and outcomes set out in the Council's Poverty Strategy and which also support individuals and communities through the reforms currently underway within the welfare benefits system.

2. PROPOSALS

- 2.1 We currently have a projected under spend in the FFF of approximately £80,000. The Officers group overseeing the Council's response to welfare reform has reviewed how that money could be best spend and has proposed the following options for its utilisation. Given this is a budget under spend the funding proposed is one off and should be spent within this financial year.

3. PROPOSED USE OF THE FAIRER FALKIRK FUND

Falkirk and District Credit Union – extended financial services

- 3.1 Falkirk and District Credit Union (FDCU) wish to offer extended financial services to people living and/or working in the Falkirk Council area. This would allow the credit union to provide on-line banking with "Jam Jar" accounts, which are similar to bank accounts. These accounts would be made available to all credit union members but they will be of particular benefit to those citizens who do not have a bank account and who are unable to access a local bank or find it difficult to do so. Without a new IT system FDCU is unable to offer this type of account. The cost of purchasing and installing the necessary IT system including a server and new hardware and software is £45,000.
- 3.2 Members previously agreed to use the Fairer Falkirk Fund budget to recruit a temporary Financial Inclusion and Credit Union Development Officer. This Officer started with the Council on 16 December 2013. The key purpose of this post is to work with Falkirk District Credit Union and the other credit unions in the Falkirk Council area to make sure they are viable and sustainable and to help expand the role, membership and offering of Credit Unions. The availability of suitable ICT systems will go a long way towards achieving this goal. The current systems used by credit unions in our area are not fit for purpose and acts as a hindrance in terms of any attempts to modernise and grow the business.

Responding to the impact of welfare reform – understanding our customer requirements

- 3.3 We would like to take forward a piece of work to better understand the requirements of our customers in relation to supporting those impacted by Welfare Reform. It is intended that the output of this research will inform future support service delivery, including possibly identifying additional service requirements, opportunities to improve service delivery and opportunities to improve communications to target service delivery at ‘hard to reach’ customers.
- 3.4 The research will focus on citizen’s residing in the Falkirk Council area and will aim to interact with people who do not currently access our support services in addition to those who do. Support services include:
- Debt advice
 - Welfare Benefits advice
 - Employment and training
 - Scottish Welfare Fund
 - Revenues and Benefits
 - Housing
 - General social work support
- 3.5 As a particular focus, this research will aim to understand the views of ‘hard to reach’ groups who may be less likely to engage with Falkirk Council. ‘Hard to reach’ groups include (but are not limited to) the following:
- Individuals affected by disability, and particularly those with mental health problems
 - Care leavers
 - Individuals with learning difficulties
 - Individuals affected by homelessness
 - Individuals affected by drug and alcohol use
 - Offenders and ex-offenders
- 3.6 It is intended that the research work is carried out by external experts which will provide independence from Falkirk Council thereby making it easier to access ‘hard to reach’ customers. It is expected that this work will cost approximately £35,000.

4. RECOMMENDATIONS

- 4.1 **It is recommended that the Executive approve the proposals for using the under spend in the Fairer Falkirk budget.**

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DIRECTOR OF CORPORATE & NEIGHBOURHOOD

Date: 14 January 2014
Ref: ABB114FC – Fairer Falkirk
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LIST OF BACKGROUND PAPERS

1. Falkirk Council's Poverty Strategy – Towards a Fairer Falkirk

Any person wishing to inspect the background papers listed above should telephone Falkirk 01324 506004 and ask for Fiona Campbell.