

**FALKIRK COUNCIL**

**Subject: FOLLOWING THE PUBLIC POUND (FPP): ADVICE SERVICES**  
**Meeting: SCRUTINY COMMITTEE**  
**Date: 14 MAY 2015**  
**Author: DIRECTOR OF CORPORATE & NEIGHBOURHOOD SERVICES**

**1. INTRODUCTION**

- 1.1 The purpose of this report is to update Members on the work of the external organisations who receive funding, in whole or in part, who provide debt and money advice services, and who fall within the 'Following the Public Pound' (FPP) reporting and monitoring arrangements. The reporting period is April 2014 to March 2015.
- 1.2 External organisations are often voluntary or charitable organisations and generally, will be able to provide a better range or quality of service, or to provide services that would not otherwise be provided. The common purpose is usually to offer a wider range of services, often in conjunction with other public organisations and to provide joined-up services.

**2. ADVICE SERVICES: FALKIRK'S STRATEGIC CONTEXT**

- 2.1 Falkirk Council and Community Planning Partners have given a commitment to delivering services that support the most vulnerable individuals across the area. The Single Outcome Agreement and Towards a Fairer Falkirk set out principles, key themes and groups; Advice services are highlighted as critical in terms of crisis intervention, early intervention and prevention.

***Single Outcome Agreement***

- 2.2 The Single Outcome Agreement (SOA) describes how the Falkirk Community Planning Partnership will progress whilst facing many critical challenges and competing demands. The SOA complements the Strategic Community Plan 2010 – 2015 and sets out the following key principles:
- Focus our key activity on tackling the most significant inequalities in our area and providing everyone with hope and opportunity;
  - Take action where appropriate that cross organisational and structural boundaries in order to recognise that many of the challenges and inequalities we face are inter connected.
  - Pursue a preventative and early intervention approach which we know will be more effective at tackling the root causes of inequality;
  - Ensure that we deploy our collective effort and resources in securing local outcomes;
  - Be both transparent and accountable to local people and communities, giving them a say and a meaningful role and contribution in realising our vision; and
  - Be both innovative and creative in the solutions we develop and the way in which we change services to meet the demands of the modern world.

2.3 In order to realise our desired outcomes we have focused our attention and activity on tackling the area's greatest challenges i.e.

- Economic recovery, growth and employment;
- Early years and children;
- Safer, Stronger Communities and reducing re-offending;
- Health outcomes and Physical Activity;
- Older people; and
- Poverty and welfare reform.

2.4 A critical component in our ability to achieve our SOA outcomes is that people have access to services and advice which will empower them to make informed decisions relating to the options available to them. The advice services that are currently in place within the Falkirk Council area contribute towards this.

#### ***Towards a Fairer Falkirk***

2.5 A report presented to the Executive in December, which provided Members with an update on Welfare Reform and on progress which has been made against the Poverty Strategy, Towards a Fairer Falkirk.

2.6 The review of the existing poverty strategy is on-going but it is anticipated that the key aims of existing strategy will remain unchanged. We are currently reviewing the impact of poverty and therefore the revised strategy will update who is particularly vulnerable regarding the effects of poverty and increasingly the impact of changes in benefits.

2.7 We have made some good progress on our poverty strategy aims and objectives around helping to mitigate the impact of poverty in our area and against the outcomes in our single outcome agreement. Successful initiatives include:

- Making a significant financial difference to many of our citizens by helping them claim the full amount of benefits they were entitled to and through renegotiating high levels of debt;
- Enhanced support for vulnerable people provided by the Falkirk Area Welfare Benefits Advice and Support Unit (FAWBASU), a partnership between Citizens Advice Bureaux and Falkirk Council; and
- Developing a partnership project with Falkirk's Mental Health Association, the Department of Work and Pensions and the Citizen's Advice Bureaux (FAWBASU project) aimed at raising staff awareness of mental health issues and improving our frontline assessment and support for customers with complex/multiple needs.

2.8 Since approving the Poverty Strategy in 2011, the context within which the strategy will be delivered has changed with a number of Welfare Reform changes implemented or planned between now and 2017 including the roll-out of Universal Credit – from May 2015 for Falkirk Council residents and the transfer of all remaining Disability Living Allowance to the Personal Independent Payment, due to conclude by October 2015.

- 2.9 Although we have taken a number of actions aimed at mitigating the impact of welfare reform, our communities have yet to experience the full impact of reform given the delay in the introduction of universal credit, with its multiple impacts. It is increasingly likely that the revised strategy will highlight the need to extend the focus of our action against poverty to people on low pay and in receipt of in-work benefits.
- 2.10 A Scottish Government Report estimates that once all the changes are implemented, the impact across Scotland will be a reduction of £1.6b in benefits per year. The estimated impact at a Falkirk Council level is £46m per year, or £450 per working age adult. This will have an on-going impact on our citizens and will require us to continue to provide advice and deliver services aimed at supporting the most vulnerable people living in our communities. Our Poverty Strategy and related strategies and plans will help us to do this. It is important that while we focus on those most vulnerable and disadvantaged including those impacted on by Welfare Reform, we need to continue to understand the impact of poverty on all of our communities including those in work, children, and people with a disability including mental health problems, etc.
- 2.11 The revised poverty strategy, which will be overseen and agreed by a newly established Poverty Partnership. It is anticipated that our review of the strategy will be presented to Members by the end of 2015.

### 3. OVERVIEW OF FUNDED ORGANISATIONS: ADVICE SERVICES

- 3.1 The table below shows the 5 external organisations that received Council support during 2013/2014, either via 'in kind' support or by direct financial support.

App.	Organisation	Funding Purpose	Total Support Received 14/15
1	Macmillan Money Advice	Forth Valley Money Advice Project	£50,000
2	Falkirk Credit Union	Project	£56,000
3	Falkirk Citizens Advice Bureau	Core	£196,319
3	Grangemouth & Bo'ness Citizens Advice Bureau	Core	£118,611
3	Denny & Dunipace Citizens Advice Bureau	Core	£112,462
4	Denny & Dunipace CAB on behalf of CABx	Veterans Support	£20,000
	<b>Total Funding</b>		£553,392

### 4. ASSESSMENT OF INDIVIDUAL ORGANISATIONS PERFORMANCE

- 4.1 Individual reports are attached for all of the external organisations shown above at appendices one to four. Each report provides an overview of the service provided, the agreed objectives or outcomes, performance information during the reporting period and a financial overview. It should be noted that audited accounts for 2014/2015 have not yet been prepared for any of the organisations.

- 4.2 As part of the support allocation assessment process, external organisations are allocated a risk rating based on governance arrangements, financial management and past performance. The ratings are low, medium or high and provide Monitoring Officers with an indication of the minimum level of monitoring and support which should be established. External organisations deemed as low risk, are monitored at least annually, medium risk external organisations should be monitored at least quarterly and high risk, at least monthly. Monitoring is recommended to take the form of regular reports, which measure performance against outcomes and/or objectives and provide financial monitoring information. Monitoring Officers are also required to hold meetings with the external organisation throughout the year.

## **5. CONCLUSION**

- 5.1 As set out within the report to this Committee on 13 June 2013, 'Following the Public Pound: Scrutiny Committee Role and Reporting Schedule', Members are invited to consider each organisation's report and select from the following options for each external organisation:
- A. Approve report and acknowledge progress by the external organisation in meeting Council priorities;
  - B. Request further information on specific aspects of the service provided; or
  - C. Request action with follow-up for subsequent Scrutiny Committee consideration.

## **6. RECOMMENDATIONS**

**Members are asked to:**

- 6.1 **Consider individual reports for external organisations and select an option from those presented in 5.1.**

.....

### **DIRECTOR OF CORPORATE & NEIGHBOURHOOD SERVICES**

Date: 2 April 2015  
Ref: ABC140515LM – FFP  
Contact Name: Lesley MacArthur

#### **LIST OF BACKGROUND PAPERS**

1. Falkirk Council's Poverty Strategy.

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

**FALKIRK COUNCIL CORPORATE & NEIGHBOURHOOD SERVICES  
FOLLOWING THE PUBLIC POUND ANNUAL REPORTING STATEMENT  
2014/15**

Organisation Name	Partnership between Stirling, Falkirk, Clackmannanshire Councils, NHS Forth Valley and Macmillan Cancer Support.
Project	Forth Valley Macmillan Money Matters Project
Agreement Dates	1 April 2014 to 31 March 2015
Name of Lead Officer	Linda Scott

## **A OVERALL ORGANISATION AIMS**

### Summary of Key Aims & Objectives

To offer easily accessible information and advice on money matters and financial wellbeing to cancer patients, their carers and families living in the Forth Valley area and to increase income available to these client groups.

### List of Agreed Outcomes

Increase the income of cancer sufferers and their families living in the Forth Valley area by providing debt management and benefit advice. This enhances the lives of those affected by ensuring that their financial wellbeing is secured at a time of a diagnosis of cancer and that individuals remain financially included.

### Why Service/Project is Funded Externally Rather than by the Council

The project advisors understand the experiences and needs of cancer patients and their families and are trained to give expert advice to people experiencing these difficult circumstances and can ensure that the person has easy access to other Macmillan services. The project also has direct links with health professionals, which means they get referred at the point of diagnosis and are seen quickly. The project receives referrals for specialist advice to cancer sufferers and their families from Falkirk Council's Advice Service. Money Matters Advisers identify other important issues for patients, their carers and families and make referrals to a number of partner organisations including the Macmillan Helpline and Macmillan Financial Guidance Team; the Local Authority Money and Debt Advice Teams; the DWP Visiting Service; and local Carer Organisations to further support clients.

## **B ACTUAL PERFORMANCE vs. OBJECTIVES / AGREED OUTCOMES**

### Summary of Key Achievements

For the financial year 2014-2015, the project helped support 979 clients living in the Forth Valley area. The project was successful in generating additional income of £2,639,520 for these clients. In the Falkirk Council area, 519 clients were assisted and £1,443,363 of additional income secured.

### Summary of Key Issues/ Challenges Facing Organisation

At times keeping up with the demand for services has presented real challenges to the workforce. The project comfortably exceeded its targets for 2014-15 but to ease the pressure of its workload, it intends to review the management of incoming referrals in 2015-16.

#### How has Organisation Contributed to Council/ Service Priorities

The project has contributed to the following Council's Poverty Action Outcome of providing support to some of our most vulnerable citizens and improving their financial security by maximising the income of those households and improving benefit uptake and debt management. Client also received assistance in a wide range of other, related, areas. Customer satisfaction results and user feedback is excellent.

This project enhances the lives of its service users by ensuring that their financial wellbeing is secured at a time of a diagnosis of cancer. By ensuring that individuals remain financially included, the project's intervention ensures that benefit income continues to be claimed from central government and utilised within local communities.

#### List any Areas where there has been Shortfall in Performance

None

#### How often are Review Meetings held with Lead Officer

Six monthly.

### **C FINANCIAL / RISK ASSESSMENT OVERVIEW**

#### Total Support Provided (Financial & In- Kind Contributions)

£50,000 from Falkirk Council

The project also received £32,000 from NHS Forth Valley and £100,000 from Stirling, which includes management support and funding in kind (office space, HR support, IT support, equipment, pool car vehicles). Clackmannanshire Council provided £16,000 of funding for 2014-15, giving a total funding package amount of £198,000. The pattern of work activity for the year continued to represent an approximate 50/30/20% split across Falkirk, Stirling and Clackmannanshire respectively.

MacMillan previously funded the MMT project but this year provided financial support in kind in the form of advice and support to staff and clients, training and guidance for the team and access to the other Macmillan cancer support services.

As an organisation, Macmillan Cancer Support raised £186.9 million in 2013 (latest published figures). Most of this money came from legacies, direct marketing, fundraising events | and support from Macmillan's corporate partners. For the same year, after expenditure, Macmillan spent £121.7 million on services for people affected by cancer in the areas of: healthcare; financial, practical and emotional support; information and awareness raising; learning and development and inclusion.

Last Period of Submitted Audited Accounts

n/a – finances are managed by Stirling Council

Future Risks (Financial, Operational or Structural) Faced by Organisation

Funding from Falkirk, Stirling and NHS Forth Valley will be crucial to the delivery of the project. Funding has been agreed at the same rates for 2015-16 from NHS Forth Valley and Stirling Council. Falkirk Council has reduced its funding to £40k. Clackmannanshire has advised that it is unable to make a funding contribution for 2015-16. This issue will be formally considered by the steering group in relation to the funding and delivery of the service.

Overall Risk Rating (Low/Medium/High)

Low

**D CONCLUSIONS**

Summary/ Opinion of Organisations Overall Progress During Year

The project has ensured that the needs of citizens are met and all targeted outcomes have been achieved.

**E COMPLETED BY**

Name

Linda Scott

Designation

Policy Officer

Date

14 April 2015

<p align="center"><b>FALKIRK COUNCIL CORPORATE &amp; NEIGHBOURHOOD SERVICES</b>  <b>FOLLOWING THE PUBLIC POUND ANNUAL REPORTING STATEMENT</b>  <b>2014/15</b></p>
---

Organisation Name	Falkirk and District Credit Union
Project	n/a
Agreement Dates	1 April 2014 to 31 March 2015
Name of Lead Officer	Linda Scott

## **A OVERALL ORGANISATION AIMS**

### Summary of Key Aims & Objectives

Falkirk and District Credit Union's (FDCU) is the largest that we work with in the Falkirk Council area. Its main aims are to promote savings and offer reasonable credit to its members and to help members to manage their money.

### List of Agreed Outcomes

Increase the number of new credit union members.  
 Increase the amount of savings.  
 Increase the number and value of member loans.  
 Increase the number of collection points in the Falkirk Council area.  
 Increase the number of volunteers and the amount of volunteer training.

### Why Service/Project is Funded Externally Rather than by the Council

It is not within the Council's statutory remit to provide the products and services offered by credit unions.

## **B ACTUAL PERFORMANCE vs. OBJECTIVES / AGREED OUTCOMES**

### Summary of Key Achievements

During the financial year 2014-15, membership numbers had increased by 327 adult members and 291 junior savers bringing total membership at the end of 2015 to 2,045 adults and 708 juniors. Savings had increased by 42% and loans by 38%. Five new collection points were opened. 21 new volunteers were recruited and a substantial amount of training was delivered for all volunteers. A significant number of promotional events and joint working initiatives have taken place over the last year to help secure these increases.

### Summary of Key Issues/ Challenges Facing Organisation



FDCU is run largely by a board of voluntary members assisted by one part-time admin officer. Fairer Falkirk funding for the year provided an additional part-time admin officer along with a proportion of our Financial Inclusion Development Officer resource. The organisation would struggle to cope with the needs of the business without these additional resources. The organisation needs to continue to grow and we will continue to work closely with it over the coming year to develop a sustainable business plan and growth strategy.

#### How has Organisation Contributed to Council/ Service Priorities

FDCU contributes to the Council's poverty outcomes in the area of financial security by:

- Ensuring our citizens have increased choices when it comes to financial products and services;
- Increasing people's understanding of the consequences of the choices they make with regards to their finances;
- Maximising the income of households that rely on benefits; and
- Reducing levels of personal debt.

#### List any Areas where there has been Shortfall in Performance

We continue to work closely with FDCU to ensure a professional standard of governance is achieved. We are currently working in partnership with the Board to develop a revised business plan to help demonstrate the organisation's growth capability and to ensure that it has an up to date suite of policies across its key business areas.

#### How often are Review Meetings held with Lead Officer

Our staff work very closely with FDCU on a weekly basis and attend most monthly Board meetings. Formal review meetings are normally held on a six monthly basis but this has been far more frequent during 2014-15, largely because of our additional investment of financial resources for the new online banking system and staffing resources in the form of the development officer and the need to seek assurance that these resources are being used to the best effect.

### **C FINANCIAL / RISK ASSESSMENT OVERVIEW**

#### Total Support Provided (Financial & In- Kind Contributions)

£46,000 from Falkirk Council in the form of development officer and admin officer salaries and expenses.

The credit union received income from loans to members, membership fees and donations but did not receive any other funding for 2014-15.

#### Last Period of Submitted Audited Accounts

Year ending 30 September 2014.

Future Risks (Financial, Operational or Structural) Faced by Organisation

The organisation is largely dependent on continued funding and involvement from its voluntary board members and other volunteers.

Overall Risk Rating (Low/Medium/High)

Medium. Quarterly monitoring arrangements are in place including information on performance outcomes and financial statements. This is strengthened by attendance at monthly board meetings.

**D CONCLUSIONS**

Summary/ Opinion of Organisations Overall Progress During Year

The funding provided to FDCU has ensured that the needs of citizens are met and all targeted outcomes have been achieved.

**E COMPLETED BY**

Name

Linda Scott

Designation

Policy Officer

Date

14 April 2015

<p align="center"><b>FALKIRK COUNCIL CORPORATE &amp; NEIGHBOURHOOD SERVICES FOLLOWING THE PUBLIC POUND ANNUAL REPORTING STATEMENT 2013/2014</b></p>
---

Organisation Name	Falkirk Citizens Advice Bureaux
Project	Core Funding
Agreement Dates	1 April 2014 - 31 March 2015
Name of Lead Officer	Lesley MacArthur

## **A OVERALL ORGANISATION AIMS**

### Summary of Key Aims & Objectives

The Citizens Advice Bureaux (CABx) are the largest independent voluntary sector providers of information and advice services in the Falkirk Council area. The CABx have a strong ethos to provide advice which is free of charge, confidential, impartial and independent. The information and advice is generalist but, in some areas such as debt advice, a specialist service is also provided. Advice provided includes welfare benefits (43%), money and debt advice (28%), employment (7%), housing (4%), Legal (4%), Relationships (3%), Financial Products (3%), utilities and communication (2%), and consumer issues (2%)

The CABx in the Falkirk Council area run as three independent bodies, each with their own Board of Management. The CABx collectively, have a staff resource of around 20, employed on a full and part time basis. The main focus for staff is to manage the service, provide specialist and complex advice and also to recruit, train and support volunteers. The CABx also work with between 60 - 80 volunteers at any given time.

Although there are 3 independent bureau with separate management committees and structures, the organisations work closely together on a range of issues for example volunteer recruitment, funding, marketing. Joint working is managed via a Joint Action Group, which has an appointed Chair and is attended by the Managers of each bureau, a member of each bureau board, CAS Advisor and Council Officer, as required. A Joint Strategic Plan has been developed (recently updated to 2014-2017) and incorporates the actions following recommendations of the Scrutiny Panel process undertaken in 2013.

It should be noted that although the CABx receive funds from Corporate & Neighbourhood and Social Work Services, the funds are used collectively by each bureau to achieve outcomes. Additional funds for the ASAP project are reported separately.

### List of Agreed Outcomes

Although the Bureaux receive a number of strands of funding from the Council, they currently operate to a single key outcome, which is:

Every Citizen in the Falkirk Council area will have access to advice services which are adaptable to suit national reform and local interpretation, and ensures that no individual 'falls through the gaps'

The single outcome relates directly to the Falkirk Council Poverty Strategy, Towards a Fairer Falkirk. We expect the bureaux to consider the target groups and areas identified in the strategy and all the work that they do.

In achieving the overarching outcome, the CABx provide:

## APPENDIX 3

- A wide range of general and specialist advice from appropriately trained and qualified staff and volunteers.
- Outreach and community based services and activities are established and delivered in line with emerging need.
- Work collaboratively to ensure access to service across the area and to make best use of limited resource, including via external sources of funding.

### Why Service/Project is Funded Externally Rather than by the Council

The CABx provide a wide range of generalist and specialist services over and above the scope of current Council provision. In addition, the CABx offer individuals with choice by providing a means of advice which is independent from Council services, which is where for example, the housing or debt problem may be.

## **B ACTUAL PERFORMANCE vs. OBJECTIVES / AGREED OUTCOMES**

### Summary of Key Achievements

<u>CLIENTS</u>	<b>Denny &amp; Dunipace</b>		<b>Falkirk</b>		<b>Grangemouth &amp; Bo'ness</b>	
	13/14	14/15	13/14	14/15	13/14	14/15
Contacts Core (Excl.CAD & Non- Core)	3080	2674	5305	5691	4659	3638
Contacts (CAD)	848	1239	N/A	N/A	995	1320
Issues Core (Excl. CAD & Non-Core)	13111	11,058	17037	17,508	12681	11,821
Issues (CAD)	942	1536	N/A	N/A	989	1595
New/Unique Clients	606	531	2113	1886	1143	1185
New Benefit Enquiries	2097	1933	3599	2698	2468	2594
<u>CLIENT GAINS</u>	13/14	14/15	13/14	14/15	13/14	14/15
Bureau – Benefit gains	£751,334	603,955	£925,408	1,253,215	£1,813,047	1,500,689
Bureau – other gains	£169,562	77,386	£163,715	262,444	£87,316	71,658
Bankruptcy/Trust Deeds	£298,357	175,635	£1,338,652	1,769,310	£292,374	83,158
Number of Bankruptcy/Trust Deed	9	5	57	55	13	3
<u>WELFARE BENEFITS</u>	13/14	14/15	13/14	14/15	13/14	14/15
Welfare Benefit Appointments	136	104	337	408	212	193
Home Visits	7	7	35	36	6	10
Benefit Checks	244	293	420	326	557	613
Mandatory Reconsiderations	-	18	-	43	-	40
Appeals Representation	-	11	-	40	-	41
Won	-	3	-	21	-	19
Lost	-	5	-	13	-	16
Adjourned during tribunal	-	3	-	6	-	6
<u>Number of Hours Outreach Sessions and New Contacts April 14 – March 15</u>	<u>Hours</u>	<u>New Contacts</u>	<u>Hours</u>	<u>New Contacts</u>	<u>Hours</u>	<u>New Contacts</u>
	455	109	966	423	768	1,043
<u>Referrals April 14 – March 15</u>						
To External Agencies		11		124		48
Confirmed Take-ups		11		116		36
To Food Bank		62		68		104
Confirmed Take-ups		62		68		104

### APPENDIX 3

<u>VOLUNTEERS</u>	13/14	14/15	13/14	14/15	13/14	14/15
No. of New Volunteers	8	7	2	6	13	15
No. Active Volunteers	27	24	24	20	15	11
No. of Volunteers commencing training	7	6	0	5	13	15
No. of Volunteers completing training	2	2	8	8	5	9
No. of Volunteers leaving	9	10	11	3	9	13
Training Provided	-	194	-	64	-	52

#### **Case Study (Denny & Dunipace)**

Client is a 50 year old British man who lives alone in a 2 bedroom local authority house. He has an alcohol addiction and some mental health problems. He had worked in summer 2014 in a seasonal job but had this ended in late October 2014. He then claimed Jobseekers Allowance. He missed an appointment at the Jobcentre and he was sanctioned. He could not give me any definite dates for this. He thinks his JSA started again in January 2015. He had been told by Falkirk Council he had rent arrears and someone at the Jobcentre had told him this is because he had completed the wrong form. He was unsure if he has been awarded Housing Benefit and was worried about this. Client wanted us to help him find out the current situation with his rent.

We phoned Falkirk Council and were told client had claimed Housing Benefit from end of October 2014 but this had stopped for 2 weeks in December as his JSA had stopped. There was then a 2 week rent free period and then Housing Benefit was re-instated from 12/1/15. This is reduced by 14% due to under occupancy. The only arrears the client had were for the period his JSA had stopped and therefore his Housing Benefit had stopped. The amount of arrears was £81.32.

We explained the reason JSA had stopped was because client had been sanctioned by DWP. Falkirk Council said they were unaware of this, they only knew his JSA had stopped. They said client would need to appeal this decision that Housing Benefit had stopped. I asked if client could fill in a change of circumstances form now for period of sanction. I was eventually told that client should write a letter explaining he had been sanctioned and provide evidence of this and also evidence that he had no other income during this period. This would then be considered by Falkirk Council but there was no assurance that this would change their decision that client was not entitled to Housing Benefit.

Client became quite stressed by this situation. His addiction had been under control when he was working but now that he was unemployed he had started drinking again and he said he felt his life was chaotic and he was struggling to cope. We suggested the Bureau could write the letter to Falkirk Council on his behalf but we would need evidence he had received a sanction and that he had no other income. Unfortunately the client felt that all this was beyond his capabilities at the moment and could not be persuaded to let us write a letter to Falkirk Council. Client said he would prefer to pay off his rent arrears at £10 per fortnight.

We completed a Discretionary Housing Payment form with client and requested that this be awarded from 28/10/14 – the date of his JSA claim. Prior to client being employed during 2014 he had been on JSA and the Bureau had completed a DHP with him previously and this had been awarded. It is unclear why Falkirk Council did not help the client with this when he again became entitled to Housing Benefit at the end of October 2014. Client is to let us know outcome of this claim, which if awarded will mean he will not have to pay under occupancy charge of £415 per year.

#### Summary of Key Issues/ Challenges Facing Organisation

To maintain, as a minimum, existing levels of service at a time of increasing demands and complexity of cases. This trend is certain to accelerate with the introduction of further austerity measures over the next two years.

#### How has Organisation Contributed to Council/ Service Priorities

## APPENDIX 3

Within the context of the Council Poverty Strategy, CABx enhanced the provision of advice relating to debt and income maximisation for areas and groups at risk of poverty in the Falkirk Council area. This contributes towards the goals of Falkirk Council's Corporate Plan by:

- Further developing a thriving, sustainable and vibrant economy;
- Continuing to improve the health, safety and well being of our citizens and communities; and
- Increasing our efforts to tackle disadvantage and discrimination.

CABx use the stability of core funding from Falkirk Council to seek additional grants for specific Projects, many of which are also focusing on Council Priorities. Examples in 2014/15 include services targeting: Fuel Poverty, individuals with mental health issues, council residents affected by Welfare Reform via FAWBASU. It should be noted that an additional £140,643 has recently been secured from the Scottish Government's People and Communities Fund, to continue FAWBASU for a further year until March 2016.

CABx also bring in additional money to Falkirk Council residents. The client financial gains for 2014/15 were £5,646,495. This represents value for money in that for every £1 of core grant funding given to CABx, they generated £10.20.

### List any Areas where there has been Shortfall in Performance

There have been no areas of shortfall in performance. It should however be noted that the bureaux ability to deal with the high demand on the service, coupled with the complex nature of cases is an ongoing challenge. Client contact numbers have slightly reduced as a result of the time taken to support individual cases.

### How often are Review Meetings held with Lead Officer

The CABx provide quarterly monitoring returns. In addition the monitoring officer attend Board meetings, when possible and is a members of the Joint Action group, which meets quarterly. There is also regular ad-hoc communication between the CABx and other Council Officers.

## **C FINANCIAL / RISK ASSESSMENT OVERVIEW**

### Total Support Provided (Financial & In- Kind Contributions)

In 2013/2014, financial support provided to the CABx from Falkirk Council was £457,396 and in-kind support was £11,000. This comprises:

<b>CAB</b>	<b>Denny &amp; Dunipace</b>	<b>Falkirk</b>	<b>Grangemouth &amp; Bo'ness</b>
Core	£62,097	£105,213	£68,246
Income Maximisation	£9,624	£9,624	£9,624
Fairer Falkirk Fund	£40,742	£81,484	£40,742
ASAP – Falkirk	£20,000		
Peppercorn rent			£11,000
<b>Total Council</b>	<b>£132,463</b>	<b>£196,321</b>	<b>£129,612</b>
<b>Other sources of funding 13/14</b>			
CAS	£31,590	£9,174	£16,773
Lottery	£2,173	£211,560	£51,411
Charitable Trusts		£8,000	£20,000
Patient Advice Support Service	£3,500	£4,500	£2,500
Other		£12,852	
Public Donations			
<b>Total other</b>	<b>£37,263</b>	<b>£246,086</b>	<b>£90,684</b>

Proportion of Falkirk Council Funding against total income was approximately 45%.

#### Last Period of Submitted Audited Accounts

Audited accounts for 2014/2015 have not yet been prepared. The most recent audited accounts submitted are 2013/2014. No issues were identified. Information relating to income and expenditure is provided quarterly. No issues have been identified during 2014/2015, over and above stability and sustainability of external funding sources.

#### Future Risks (Financial, Operational or Structural) Faced by Organisation

##### Operational risk/challenges

- Emerging impact of Welfare Reform on vulnerable clients.
- Ongoing training and support for staff and volunteers.
- Ability to work with effectively with partners, due to the global reduction in capacity due to budgetary constraint.
- Falkirk CAB has now identified new premises in Meeks Road, Falkirk. An extensive refurbishment of the premises is required, with a completion date of February 2016. In February 2015, Executive approved that Falkirk Council provide a capped contribution towards the fit out costs at £130,943. In addition, Falkirk CAB secured £50,000 from CAS Development Fund and will contribute £30,000 from reserves. The project is being managed by Falkirk Council.

##### Financial risk/challenges

- Secure external sources of funding to augment core provision.
- Maintaining core service with standstill budget during 2014/2015 resulted in bureaux having to make use of an element of reserves. With a reduction in funding for 2015/2016, is services are to remain at the current level, bureaux will have to consider the sustainability of this strategy and further augment service delivery through external sources of funding.

##### Structural

- The CABx continue to operate as 3 independent organisations. The ongoing work of the Joint Action Group ensures that a consistent service is provided across the Falkirk Council area and efficiencies are achieved by joint initiatives regarding joint marketing and campaigning, recruitment and training of volunteers, sourcing external funds.

#### Overall Risk Rating (Low/Medium/High)

Medium

## **D CONCLUSIONS**

#### Summary/ Opinion of Organisations Overall Progress During Year

Despite the challenges of increasing demand on service, the CABx have worked consistently well during 2014/2015.

The CABx have developed strong partnership links with Council services and other local service providers, which has enhanced overall provision across the area.

E COMPLETED BY	
<u>Name</u>	Lesley MacArthur
<u>Designation</u>	Corporate Policy Officer
<u>Date</u>	



**-FALKIRK COUNCIL CORPORATE AND NEIGHBOURHOOD SERVICES  
FOLLOWING THE PUBLIC POUND ANNUAL REPORTING STATEMENT  
2014/15**

Organisation Name	Falkirk Armed Services Advice Project – Falkirk CABx
Project	Falkirk Armed Services Advice Project
Agreement Dates	1 <sup>st</sup> April 2014 – 31 <sup>st</sup> March 2015
Name of Lead Officer	Caird Forsyth

## **A OVERALL ORGANISATION AIMS**

### Summary of Key Aims & Objectives

- Appoint Armed Services Advice Project, Project Officer
- Market availability of the service to services/organisations and community
- Raise awareness amongst generic CAB advisers about particular needs of armed services/veterans community
- Build relationship with local veteran support services

### List of Agreed Outcomes

- Appointment of Armed Services Advice Project, Project Officer
- Preparation of marketing material
- Contact services in Falkirk Council area and advise of project and confirm referral process
- Promotion of project – giving presentations / providing information stands as required in the Falkirk Council area
- Meet with clients referred / self referred providing advice / assistance as required

### Why Service/Project is Funded Externally Rather than by the Council

Provides bespoke advice service for veterans resident in the Falkirk Council area assisting them to access services provided by the council or charitable services provided by veterans charities who operate throughout Scotland. The project is staffed by ex forces personnel and is part of a network that operates throughout Scotland. Those presenting to the service often have complex needs relating to their service within the forces which the adviser can relate to. The service is viewed by clients as understanding their particular needs.

## **B ACTUAL PERFORMANCE vs. OBJECTIVES / AGREED OUTCOMES**

### Summary of Key Achievements

- Ongoing marketing activities of the service across the Falkirk Council area
- Accepting referral and self referral of / from veterans seeking help who are resident in the Falkirk Council area.
- Providing a range of advice to 180 veterans between 01/04/2014 and 31/03/2015 The top issues cited are benefits, debt and employment, however clients also present with a

wider range of issues, including, housing, legal, education, relationship, war disability pension and AFPS 75 Pension/AFPS 05 Compensation Scheme.

During the period of review benefits enquiries have risen by 23% with Housing Benefit, Child Tax Credits, Jobseeker's Allowance enquiries seeing the biggest increase while enquiries relating to ESA, DLA and Attendance Allowance have decreased.

An example of the type of support provided is outlined below:

#### Case Outline

The client is 45 year old former soldier who served from 1991 – 1994. The client had been homeless as a result of leaving the family home after a marital breakdown but had just moved into a council flat. Client was in receipt of Job Seekers allowance, housing benefit and council tax reduction. The client had applied and received some funding from the Scottish Welfare Fund to partly furnish his property but it was still very basic. The client was not originally from Scotland and had moved to Falkirk with his wife and children from South England. Client had no family or friends and was feeling lonely isolated and depressed. Client believed that he was suffering from PTSD as a result of his experiences on operations and was not sure whether he would be eligible for a War Disability Pension. Client did have access to his children but they could not stay with him overnight because of the lack of furniture, beds and carpets in his property. Client was concerned that his lack of access to his children and the increasing feeling of loneliness were having a detrimental impact on his mental health and general wellbeing.

#### Assistance Given

The Support Officer referred the client to SSAFA to see what other funding could be made available to him.

In order to combat his feeling of isolation the ASAP Support Officer referred the client to the Legion Scotland Regional Wellbeing Coordinator for support.

The ASAP Support Officer encouraged the client to engage properly with his GP regarding his mental health and make him aware that he was a veteran and that NHS hospitals should give priority to all veterans whose injuries or ill-health are suspected of being due to their service.

The client was signposted to FDAMH drop in centre where he could meet other veterans in his situation and access any support available.

The Support Officer referred client to Combat Stress to try to deal with his PTSD.

The client was referred to Poppy Scotland to see if the client was eligible for a family break which would allow him quality time at one of their holiday centres with his children.

The client was advised that as he served post 2005 he would not be eligible to claim for a War Disability Pension for injuries caused in service however he might be considered for the Armed Forces Compensation Scheme. The client was advised that a referral could be made to the Veterans Welfare Service which gives advice, guidance and practical help to those wishing to claim compensation.

#### Positive outcomes

Client received financial assistance from SSAFA to furnish his flat properly and allow his children to stay with him at weekends.

Client has been informed that he is eligible for family Break in the Spring/Summer of 2015 and is looking forward to this with his children.

The client is now being supported by the Legion Scotland Well Being Coordinator and will be allocated a mentor to assist him adjust to life after his relationship breakdown.

The client is fully engaged with his GP and is receiving treatment for his anxiety and depression from his GP who is aware of his veteran status.

The client has deferred the referrals to combat stress and the Veterans Welfare Service.

The ASAP Support Officer continues to keep in contact with the client and will liaise and coordinate with the other organisations involved with the client and look at other ways to assist him further in 2015.

#### Summary of Key Issues/ Challenges Facing Organisation

Service continues to provide a sought after service to people with veteran status and their dependants who reside within the Falkirk Council area and reaches a client group who may previously have travelled for advice or attempted to deal with problems on their own and possibly not reaching a satisfactory conclusion.

Service needs to continually market availability and extend availability of the service by raising awareness of issues for veterans with generic CAB workers and other agencies including local authority.

#### How has Organisation Contributed to Council/ Service Priorities

SOA – Health Inequalities and Physical Activity – Reduced health inequalities and equitable access to health care and support

Falkirk Councils commitment to Armed Services Community Covenant – provision of help for veterans within our community experiencing difficulty with a range of issues including Health, Debt and Housing.

#### List any Areas where there has been Shortfall in Performance

None found / recorded

#### How often are Review Meetings held with Lead Officer

ASAP Project Officer and Manager of Denny CAB attend quarterly meetings of Falkirk Armed Services Community Covenant Group and with the Lead Officer and Falkirk Council Veterans Champion (Depute Provost Cllr John Patrick) on a quarterly basis.

### **C FINANCIAL / RISK ASSESSMENT OVERVIEW**

#### Total Support Provided (Financial & In- Kind Contributions)

£20,000 from Falkirk Council

£10,000 from Poppy Scotland during the period alleviating financial support previously provided by CABx.

Project also has access to national support (Training, Conferences/Seminars and Peer Group Meetings) that is provided for ASAP by Poppy Scotland.

#### Last Period of Submitted Audited Accounts

The audited accounts for the period 2014/2015 have not been developed.

CAB provide quarterly income and expenditure reports and report no current issues.

#### Future Risks (Financial, Operational or Structural) Faced by Organisation

Continuation of the service dependant on funding with the challenge of ensuring that generic advisers are trained/briefed. Funding for period 2015/2016 has been reduced to £18,000 with no anticipated detriment to service provided.

#### Overall Risk Rating (Low/Medium/High)

Medium

### **D CONCLUSIONS**

#### Summary/ Opinion of Organisations Overall Progress During Year

The service continues to provide support to veterans in the area either as a direct result of contact (self referral) with CABx or through contact with local authority and other services seeking help with life circumstances.

### **E COMPLETED BY**

Name

Caird Forsyth

Designation

Policy Officer Substance Misuse

Date

01 April 2015