

February 2009	Fairer Scotland Fund Financial Inclusion Action plan	
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The objective of this Action Plan is to set out a range of actions which will contribute towards the achievement of National Outcome 7 “We have tackled the significant inequalities in Scottish Society “ and to Local Outcome 1 of the Single Outcome Agreement “An innovative and sustainable rural economy” within this outcome Employment and Financial Inclusion are seen to be elements which will contribute significantly to the achievement of positive results.

FSF National Outcomes:

(list relevant national outcome/s)

No 7. We have tackled the significant inequalities in Scottish Society

(also contributes to the achievement of national outcomes 5,6,8,14)

Name of individual & designation	Organisation represented
Chick McKenna, Principal Economic Regeneration Officer (Action Plan Lead)	Dumfries and Galloway Council
Irene Mungall, Chief Executive	Dumfries and Galloway Citizens Advice Service
Andy Todman	Loreburn Housing Care and Repair
Anne Stephenson	Age Concern, Scotland
Helen Herd	Dumfries and Galloway Council
Denise Kearney Policy Officer	Dumfries and Galloway Council
Liz Smart	NHS Dumfries and Galloway
Dawn Redpath Manager	Fairer Scotland Fund
Joyce Harkness	Federation of Councils of Voluntary Service
Fiona Thomson	Department of Work and Pensions
Karen Lewis	Nithsdale Council of Voluntary service

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Local outcome to be met (insert no. from above)	Actions to be taken (give full description)	Performance indicators (incl. FSF and other relevant indicators)	Timescale including milestones	Estimated cost	Lead person/org.(s)
LO 1	<p>Actions related to income maximisation for marginalised groups such as older people, carers, low income households, young people, lone parents---to include amongst other activities :---</p> <ol style="list-style-type: none"> 1. increased provision of benefits advice including tax credits and support with the appeals process and attendance at tribunal as appropriate 2. delivery of advice through outreach work, eg clinics <p>The service will also ensure that mechanisms are put in place for the cascading of information and awareness raising to other practitioners as appropriate in order to help build capacity within our services</p>	<p>1.18 1.19 1.20</p>	<p>Immediate Over two years</p>	<p>£100k per year</p>	<p>Commissioned services</p>
LO 1	<p>Actions related to improving financial literacy and awareness for the same target groups as before on how to make the most of available financial resources including amongst others:--</p> <ol style="list-style-type: none"> 1. delivery of individual and group advice sessions/clinics 2. debt management 3. access to a wide range of money advice including targeted advice on 'money saving' with a specific focus on energy and fuel usage 	<p>1.23 1.24 * See below</p>	<p>Immediate Over two years</p>	<p>£70k per year</p>	<p>Commissioned services</p>

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LO 5/1/2	<p>We wish to commission work through a post over a two year period to look at currently available and potential future funding streams which could be brought into a single fund to deliver support to the most vulnerable to maximise energy and fuel efficiency. This work will require to map available provision and measure against potential demand.</p>	<p>1.23 Measures could be to show increase in income or reduction in energy costs/ or improvement in energy efficiency in home</p>	<p>Oct 2008- Oct 2010</p>	<p>£35k per year</p>	
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Further information:

Specific targets to be achieved include:

1. Provision of an additional 500 independent benefit checks per year
2. provision of a minimum of 100 outreach benefits advice clinics per year
3. Additional information made available on energy
4. Provision of financial management sessions to individuals
5. Provision of financial management workshops where need is identified
6. Measurement and increase in household's disposable income
7. Number of people that act on advice given
8. Establishment of a pilot grant fund to support people from vulnerable circumstances improve energy and fuel efficiency.

* Additional FSF local indicator measuring improvement in the % of households where respondent or partner has bank, building society or credit union account

The above proposed actions have been developed through a consultative process involving agencies already operating in these fields

<p>February 2009</p>	<p>Fairer Scotland Fund Financial Inclusion Action plan</p>	 <p>The diagram consists of three overlapping rounded rectangular boxes. A pink box on the left contains the word 'community', and an orange box on the right contains the word 'planning'. A green box is positioned below the intersection of the pink and orange boxes, containing the text: 'implementing a shared vision with communities in Dumfries and Galloway'.</p>
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who have identified gaps which can be closed/reduced by these actions. In all cases it is proposed that the services suggested should be subject to a tendering/commissioning process.

Existing provision identified by key partner organisations:

Two Credit Unions

Age Concern - Benefits Campaign, fuel delivery, signposting, electric blanket exchanges, winter warmth booklet, peer support

B-Max – Joint team with DWP on income maximisation, money advice for tenants

NCVS – Rent deposit guarantee scheme, Access to work, My Place pilot project

Loreburn – Housing support, Help with Heating

D&GCAS

NHS Dumfries and Galloway – Building Healthy Communities

DRAFT