

## Financial Inclusion Action Plan 2015 - 2016

### Strategic Objective 1 – Helping residents to move from benefits to sustainable employment and maximising income

Actions	Milestones / Measures	Lead Officers	Priority Outcomes
<ul style="list-style-type: none"> <li>• Make best use of planning / regeneration programmes and procurement of services to offer employment and training to Brent residents</li> </ul>	<ul style="list-style-type: none"> <li>• Apprenticeships and Jobs Hub (name/ brand TBC) launching in November 2015. Council to create 100 apprenticeships and 200 jobs per annum (additional value through partnership with CNWL, JCP and other partners).</li> <li>• Whole Place Community Budget commenced. 79 St Raphael's residents supported into work (note, there are also sustainment targets).</li> <li>• Harlesden Working Together initiative commenced, led by LIFT.</li> <li>• Community Plans with activities to reduce unemployment</li> </ul>	<p>Matt Dibben, Head of Employment, Skills and Enterprise</p> <p>College of NW London</p> <p>Job Centre Plus</p> <p>LIFT</p> <p>BHP, Catalyst, Hyde, Network</p>	<p>More residents (including young people) will be helped into work</p>

	developed for remaining priority areas	Housing Associations	
<ul style="list-style-type: none"> <li>• Outreach to local businesses to encourage more uptake to Living Wage accreditation</li> <li>• Use social value in procurement and living wage to increase the number of Brent contracts compliant with LLW</li> </ul>	<ul style="list-style-type: none"> <li>• Business outreach plan developed including LLW campaign in LLW week (Nov 2015)</li> <li>• Living Wage Steering Group re-convened</li> <li>• A new set of procurement milestones developed to increase LW suppliers</li> <li>• 30 businesses agree to sign-up for LLW accreditation in 2015/16.</li> </ul>	<p>Matt Dibben, Head of Employment, Skills and Enterprise</p> <p>Chris Young / Brent FI Coordinator</p> <p>Living Wage Foundation</p> <p>RPs and BHP</p>	More residents will earn the London Living Wage
<ul style="list-style-type: none"> <li>• Continue to develop opportunities to support individuals to overcome barriers to employment</li> </ul>	<ul style="list-style-type: none"> <li>• A year on year reduction in the number of residents with no qualifications.</li> <li>• Baseline: 7.8% Brent residents with no qualifications (annual measure).</li> </ul>	Matt Dibben, Head of Employment, Skills and Enterprise	More residents (including young people) will be helped into further education, training and apprenticeships
<ul style="list-style-type: none"> <li>• Deliver employment and skills training programmes which will improve residents' chances of gaining employment or improving career (and income) chances</li> </ul>	<ul style="list-style-type: none"> <li>• Brent Start to work with the College of North West London and other providers to deliver sector based courses that respond to labour market needs. Responsive to the</li> </ul>	<p>Matt Dibben, Head of Employment, Skills and Enterprise</p> <p>College of NW London</p>	More residents (including young people) will learn valuable skills to help them progress

	Apprenticeships and Jobs Hub employer relationships. (Note: no baseline for Brent Start learners finding work).	RPs and BHP	
<ul style="list-style-type: none"> <li>Continue to utilise financial assessments for those presenting in financial distress</li> <li>Work with RPs and BHP to maximise opportunities to reach relevant residents through surgeries</li> </ul>	<ul style="list-style-type: none"> <li>Triage in Brent Customer Services commenced</li> <li>Advise claimants on financial implications of changes in circumstances and future welfare reforms</li> <li>Identify and award of Discretionary Payments in accordance with policy priorities</li> </ul>	<p>David Oates, Head of Customer Service and Benefits</p> <p>RPs and BHP</p>	<p>More residents will get the benefits and credits they are entitled to claim</p> <p>More residents will improve knowledge of changes to benefits</p> <p>Greater integration of advice on benefits, housing and employment options</p>

## Strategic Objective 2 – Helping residents overcome high levels of debt and promote responsible borrowing

Actions	Milestones	Lead Officers	Priority Outcomes
<ul style="list-style-type: none"> <li>Develop an advice partnership to ensure wide-range of advice and guidance support is available to residents</li> <li>Continue to support residents with</li> </ul>	<ul style="list-style-type: none"> <li>Comprehensive review of advice and guidance contracts</li> <li>Develop clear and effective referral pathways with advice providers and debt management agencies (e.g. BAM, StepChange, FairPay) and RPs.</li> </ul>	<p>Brent FI Coordinator / Advice Partners / RPs and BHP</p> <p>Advice Partners /</p>	<p>More residents will have access to a full range of advice and guidance</p>

debt issues in core locations (e.g CAB and Community Law Centre) but also as outreach to residents through surgeries in the community in association with Childrens' Centres and Registered Providers and BHP.		PRs and BHP / Barnardos (childrens centres)	
<ul style="list-style-type: none"> <li>Develop and implement financially inclusive approach to multiple debts owed to the council, focussing on prevention and early intervention</li> </ul>	<ul style="list-style-type: none"> <li>Outcome of One Council project of Multiple Debt Recovery (MDR)</li> <li>Scope for actions and referral pathways developed</li> </ul>	Brent FI Coordinator / Brent debt recovery officers / Advice Partners	Fewer residents with multiple or problem debt
<ul style="list-style-type: none"> <li>Work with partners, including England Illegal Money Lending Team, to raise awareness and target loan sharks in Brent</li> </ul>	<ul style="list-style-type: none"> <li>Capture Illegal money lending in communications plan for awareness raising</li> <li>Make communications materials available to all partners in Brent, e.g Brent Mag and RPs newsletters</li> </ul>	England Illegal Money Lending Team / All Brent Partners	More residents will become aware of illegal and high-risk borrowing
<ul style="list-style-type: none"> <li>Work with advice providers to recognise warning signs of health and mental health issues arising from debt and money problems to effectively refer to other health and mental health providers</li> <li>Explore working with GP networks to ensure effective use of referral pathways</li> <li>Explore with GP network feasibility of advisors in GP practices</li> </ul>	<ul style="list-style-type: none"> <li>Advice providers are aware of health and mental health issues and effective referral pathways</li> <li>GPs providers are aware of and have effective referral pathways in place</li> </ul>	Brent FI Coordinator / Advice Partners	More residents will become aware of the health and mental health issues related to debt

**Strategic Objective 3 – Encouraging residents to build their awareness of financial services and make appropriate choices with their finances**

Actions	Milestones	Lead Officers	Priority Outcomes
<ul style="list-style-type: none"> <li>• Development of a Community Banking Partnership</li> <li>• Hold a series of events to raise awareness of banking options where accounts can be opened</li> <li>• Work with credit union(s) to promote affordable personal loans</li> <li>• Work with partners in Housing to identify those not paying rent by DD to target</li> <li>• Help PRS residents to benefit from DD payments</li> </ul>	<ul style="list-style-type: none"> <li>• Partnership to be devised based on take up</li> <li>• Schedule of events to be drawn up</li> </ul>	<p>Brent FI Coordinator / Financial Services Partners / RPs and BHP</p> <p>RPs and BHP / Housing Advice Partners (e.g Advice for Renters)</p>	<p>More residents will have access to basic (transactional) bank accounts</p> <p>More residents will have access to affordable credit options</p> <p>More residents will pay rent by direct debit ( or Standing Order)</p>
<ul style="list-style-type: none"> <li>• Develop and implement national savings scheme in partnership with the MAS</li> </ul>	<ul style="list-style-type: none"> <li>• Develop communications campaign to raise awareness of the scheme</li> </ul>	<p>Money Advice Service / All Partners</p>	<p>More residents will be saving regularly</p>
<ul style="list-style-type: none"> <li>• Work with providers to co-ordinate/deliver financial inclusion/capability training in Brent</li> <li>• Work with youth services/LAC and MyBNK to deliver capability training for young people</li> <li>• Explore possibility of working linking</li> </ul>	<ul style="list-style-type: none"> <li>• Schedule of training events readily available for providers to signpost or refer onto.</li> <li>• Develop schedule for train-the-trainer events</li> <li>• Map existing offers and explore how organisations can pool resources</li> </ul>	<p>Brent FI Coordinator / Financial Capability Partners</p>	<p>More residents (including young people) will improve their financial literacy and capability</p>

Brent HAS to Hyde's Money House project			
<ul style="list-style-type: none"> <li>Develop digital inclusion offer, working with Libraries, Barclays and GWL to co-ordinate volunteers to support digital inclusion</li> </ul>	<ul style="list-style-type: none"> <li>Develop schedule for train-the-trainer events</li> <li>Develop schedule for training</li> </ul>	Groundwork London  Financial Services Partners	More residents will be able to manage their money online if they want to

#### **Strategic Objective 4 – Maximising opportunities for delivering financial inclusion through working in partnership**

<b>Actions</b>	<b>Milestones</b>	<b>Lead Officers</b>	<b>Priority Outcomes</b>
<ul style="list-style-type: none"> <li>Develop and implement Financial Inclusion Partnership, made up of advice providers, housing associations and council depts.</li> </ul>	<ul style="list-style-type: none"> <li>Financial Inclusion strategy to Cabinet in November 2015</li> <li>Financial Inclusion Strategy to Partners for Brent in November 2015</li> <li>Recruitment of Financial Inclusion Coordinator December 2015</li> </ul>	All partners  Chris Young, Brent   Chris Young, Brent	Improved co-ordination of financial inclusion activities  Increased number of local partners, including housing providers
<ul style="list-style-type: none"> <li>Develop and implement an advice network / partnership for Brent</li> <li>Develop and implement single referral form for advice provision</li> <li>Link advice and financial capability organisation to GWL for increased volunteers</li> </ul>	<ul style="list-style-type: none"> <li>Review of advice contracts to Cabinet in November 2015</li> <li>New contracts in place April 2016</li> </ul>	Advice Partners  Advice Partners / partners, housing associations	Develop into a branded partnership that is recognisable to residents  More advice providing organisations linked to Brent Advice Matters  Increased number of volunteers assisting providers