WASHINGTON AREA COMMITTEE **Item 3: Annex 5**

15th October 2015

REPORT OF THE CHAIR OF THE PEOPLE BOARD

Financial Inclusion Project

Washington Area Committee People Board : Recommendations to October Area Committee

Objectives and Outcomes to be included in **Financial Inclusion Project/Financial Resilience** Brief.

This project should:

- Improve the resilience of families most in need, through the provision of co-ordinated services focusing upon increasing financial capability, improving health and well-being and enhancing community self-help support systems.
- Be based on robust evidence and identified need, provision of local financial inclusion and support services for Washington residents
- Provide information, advice and guidance to support Washington residents to access financial inclusion services, debt advice, and relevant employability support services
- Tackle problems which have an impact on family resilience such as low income/financial difficulties and poor mental and physical health
- Address the increasing demand for mental health services especially from those dealing with financial difficulties and a subsequent increase in demand for financial capability support
- Support for more vulnerable families, including those supported by carers who need to increase their emotional resilience to maintain their caring role;
- Support for families affected by low incomes to improve their financial capability and ability to eat healthily within strained budgets
- Provide a listening service for those dealing with increasing family pressures to get immediate support and referral for mental health and/or financial capability advice and support;
- Provide support for community based self-help groups to help provide sustainable support solutions for those most in need.

Proposals will directly benefit families in the Washington particularly those dealing with mental health issues or caring responsibilities. They will include carers, people with mental health problems, people affected by benefits cuts and parents in need of training, information, advice and support. These beneficiaries are most likely to be those on low incomes for whom welfare reform will have significant negative impact.

Outcomes

1. Family members will have increased financial capability as a result of accessing one-to-one information, advice and guidance.
2. Carers will have improved emotional resilience and increased confidence to support their caring role.
3. Adults will experience improved physical and emotional well-being leading to stronger more resilient family life.
4. Local people will have increased access to support through the development of community self-help groups.

Project could provide

- A Project Co-ordinator to oversee project activities, facilitate steering group meetings, produce publicity, supervise staff, establish referrals pathways, work with the local infrastructure organisation to ensure the development of self- help groups.

  OR

- Welfare Rights/Financial Capability Workers to provide one to one support sessions to be delivered in partner's premises and community venues

  PLUS

- Support for an apprentice post to signpost into project services and prepare/provide materials and resources to aid financial and emotional well-being
- Links and signposting to relevant courses each year to promote mental health and emotional resilience. Carer's resilience training programmes per year? Healthy eating courses each year and Food Hygiene courses per year. Financial Capability courses and programmes.
- Volunteer run listening service with information on/referrals to other project services
- Training for x staff as health champions to enable them to signpost centre users to relevant services.

**Members to note a similar project is currently being piloted in another area

Recommendation:
Members are asked to consider the information above and determine level of funding to be aligned to this proposal