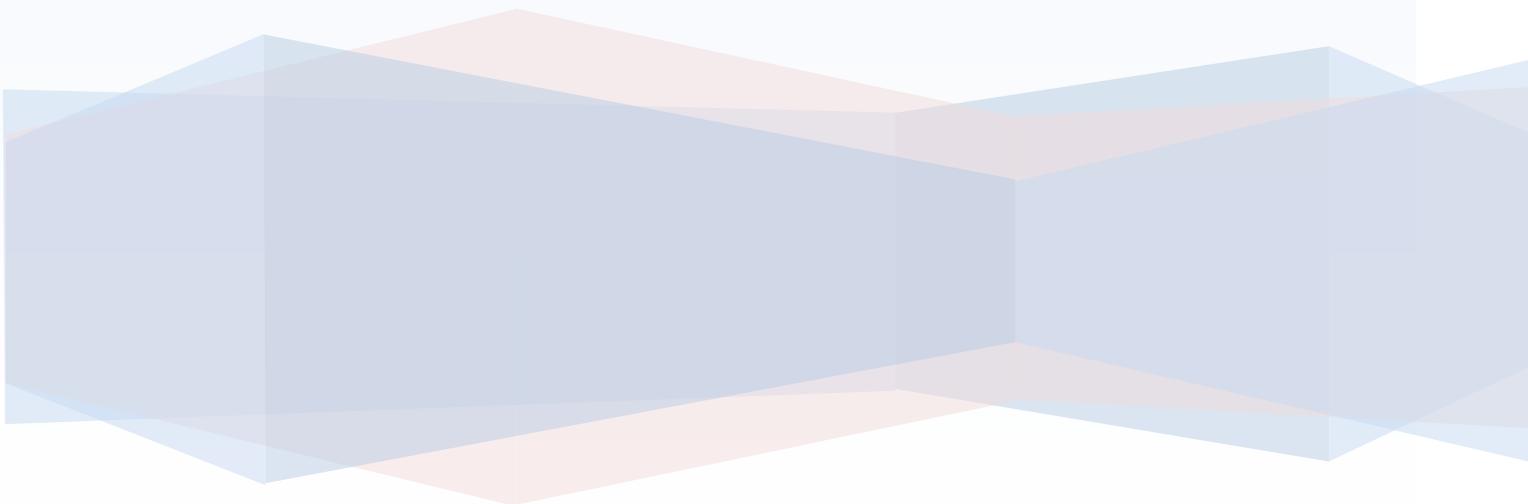


# **Strategic Action Plan, March 2014**

**Financial Action and Advice Derbyshire  
Partnership**

**FINAL**



## **1. Introduction**

The Partnership is a merger of Financial Inclusion Derbyshire and Advice Derbyshire. A Steering Group with representation from both previous networks was set up to develop a clear new strategy, a work programme and explore a new name. It will be recruiting staff to take forward the Plan in 2014.

A conference on 5<sup>th</sup> December 2013 brought together people from both networks to generate material that would help with this. This draft strategy and action plan builds on the outcomes of the conference. There is a separate conference report, which collects all the material produced on flipcharts and details attendees.

The Steering Group and participants at the conference were keen that any new Strategy and Action Plan were concise, clear and action orientated.

## **2. Partnership Aim**

“Taking action and giving advice to enable Derbyshire people to have enough to live on”

## **3. Partnership Objectives**

We will work to ensure that Derbyshire people have enough to live on by,

- i. Influencing and anticipating the impact of local and national policies that impact on the economic well being of people in Derbyshire and campaigning to provide a voice for those experiencing and at risk of financial exclusion.
- ii. Building the capacity of people to manage their finances through training and undertaking other work that will help to prevent unmanageable debt, and carrying out education work to train future generations in money management skills.
- iii. Ensuring that there are processes in place to reach the most vulnerable communities,
- iv. Identifying initiatives that work and rolling them out across the county whilst recognising local differences and expertise.
- v. Advising and supporting people to access and maximise income.

## **4. Partnership Principles**

- To take a person centered and holistic approach to providing a service
- To focus on an achievable number of priority actions that make a demonstrable difference to peoples lives
- To add value to the work undertaken by individual organisations
- To build on approaches that work whilst recognising local expertise and differences

## **5. Partnership Aspirations**

Participants at the conference identified that in two years time they would expect the Partnership to have;

- Removed barriers to joint working between agencies and to have demonstrated clear added value
- Influenced local and national policies impacting on economic well being and built closer working relationships with bodies responsible for implementing such policies
- Promoted and achieved a more holistic approach to economic well being, which starts by looking at an individuals total needs
- Had an impact on reducing unmanageable debt and the associated issues that come with it

- Helped to ensure that people have access to the same types and quality of service across the county
- Rolled out examples of good practice across the county whilst taking into account local differences and expertise
- Helped to ensure that organisations dealing with people in poverty are secure and sustainable.

## **6. Partnership Structure and Approach**

The partnership is made up of a diverse range of organisations. It has a Steering Group and will be supported by paid staff who will determine the management arrangements and lead agencies for the work identified in this Strategy. In undertaking its work it will be important that;

- The Steering Group communicates effectively and regularly with the wider membership and is transparent in its decision making,
- Members are able to communicate with each other. The conference highlighted the value of networking and suggestions were made about adapting existing online facilities to enable communication,
- The Partnership is able to get the balance right between a county perspective and facilitating joint working at a more local level. This will include looking at existing local partnership arrangements to work through,
- The Partnership is realistic about what can be achieved and focuses on a manageable number of activities. This should include areas where quick wins are achievable to provide momentum. Areas of work will need to have clear leads.
- There is a distinction between activities that are ongoing and activities that would benefit from a “task and finish approach”. This can then be reflected in the delivery structure to ensure that this is not over complicated with unnecessary sub groups.
- The Steering Group will need to promote and encourage information and data sharing across the partnership and ensure that this is available to effectively inform its work.
- There is a recognition that not every partner will want or need to be involved in all areas of partnership activity but that all partners need to commit to making the partnership work as a whole
- The Partnership recognises that members may work together in a number of areas but may also sometimes be competing with each other.

**Objective (i) Influence and anticipate the impact of local and national policies that impact on the economic well being of people in Derbyshire and campaign to provide a voice for those experiencing and at risk of financial exclusion.**

What	Outputs and Outcomes	Key Milestones
Establish a social policy sub group with clear terms of reference, (including influencing, campaigning and planning for impact).	Social Policy sub group established Membership agreed Clear terms of reference	Policy Sub Group established March 2014
Sub group to develop clear mechanisms for communicating with wider membership, frontline groups, key stakeholders, government agencies and MPs. Use existing mechanisms such as Advice Agencies online forum/existing debt agencies website and develop media links. Sub group will also need to consider how it will work with local financial inclusion networks.	Communications plan for sub group in place Sub group effectively linking with membership and external stakeholders. Sub group has links to media. Profile of sub group and partnership raised.	Communications Plan produced by June 2014
Sub group to look at how campaigning and influencing work is undertaken successfully elsewhere	Understanding of how to undertake successful campaigning and influencing work	
Sub Group to work on a number of areas of policy influencing and/or campaigning. Steering group and staff to determine areas building on those identified at the Conference, Welfare Reform, Moneylenders, austerity and the living wage, the working poor and council tax increases. Following work on Welfare Reform as a priority, Highlight the impact of new Welfare Reforms, stressing the increased need to help people manage finances on a monthly basis and maximise their income. Look at how members could work together to meet such increased demand	Increased public awareness of welfare reforms and their impact. Increased support for financial management and capability training and income maximisation	Clear approach set out detailing how partnership will add value to impact of Welfare Reform by June 2014

<b>Objective (ii) Empower people to manage their finances through training and undertaking other work that will help to prevent unmanageable debt.</b>		
<b>What</b>	<b>Outputs and Outcomes</b>	<b>Key Milestones</b>
Identify the best point to intervene and the different groups that need to be targeted.	Impact on unmanageable debt Pathway for financial capacity training developed which identifies key intervention points. Promotional campaign to encourage organisations to invest in financial capability training. Increased capacity to provide such financial capability training across the county. Feasibility study into providing a volunteer mentoring or buddying scheme using volunteers, building on any existing practice. Build on and deliver money management within schools.	Pathway exercise identifying best point for intervention completed by April 2014
Promote the need for financial capability training		Promotional campaign May 2014
Ensure that capacity is available across the county to provide training on financial management/budgeting. This could include training for debt advisors and build on CAB trainer training. Ensure that coverage across county building on existing district work.		Increased capacity to provide financial capability training County wide training plan, (who to be trained, by whom etc) September 2014
Look at the potential to develop some specific interventions which might include volunteer money mentors/budget buddies and work with groups that work with the most vulnerable people. Look at the potential to train people who have experienced problems to provide support to others. Explore funding bid if necessary.		Decision taken on potential to undertake a project to develop mentors/buddies in July 2014. Submit Joint funding bid if appropriate.
Continue and build on financial capability training in schools, (possible link to new curriculum developments)		
Promote supportive services including credit unions and access to personal bank accounts		
Look at collective purchasing of home insurance		

Participants could include; Housing providers, Illegal Money Lending Unit (Moneywise), CAB and Debt Advice Agencies, Employers, Credit Unions, Faith groups, Local Authorities; housing advice, youth workers, job centre advisors, youth workers, Benefits advisors, Job Centre Advisors, Community Beat Officers, Support Workers, Food Banks, Self referrals/clients, Banks, GPs and practice managers, Health professionals, CVS and wider VCS

<b>Objective (iii) Ensure that there are processes in place to reach the most vulnerable communities and to communicate across the partnership and with stakeholders</b>		
<b>What</b>	<b>Outputs and Outcomes</b>	<b>Key Milestones</b>
Ensure that the partnership is able to communicate with members and has the information and data necessary to inform its work.	Communications Plan produced	Communications Plan setting out how to engage different communities completed by June 2014
Identify different geographic levels of engagement and different demographic groups. Identify any current models of engagement for these groups that could be used/built upon such as First Contact and Call Derbyshire and any gaps. Look at innovative approaches that are being used elsewhere.	Partnership work reaching identified most vulnerable communities	
Look at the potential of using social media, mobiles etc to reach individuals	Evidence that partnership activity is reaching all communities	
Set out a communications plan that shows how different groups can be engaged at county and local level that will inform other work of the partnership		
Respond and engage with sub groups that want guidance on engaging communities on particular issues		
Look at the value of links with elected members		
Ensure that there are mechanisms in place that enable members to network and share information including raising awareness of the Derbyshire Data Sharing Protocol		

<b>Objective (iv) Identify initiatives that work and roll them out across the county whilst recognising local differences and expertise.</b>		
<b>What</b>	<b>Outputs and Outcomes</b>	<b>Milestones</b>
<p>Identify good projects across the county and country and</p> <ul style="list-style-type: none"> <li>- Look at extent to which they meet partnership priorities</li> <li>- Explore potential to roll them out in other areas and benefit</li> <li>- Evaluate what made them work and extract good practice</li> <li>- Look at building up and on existing projects to reflect good practice and local need</li> <li>- Identify any ways such projects might be improved</li> <li>- Find partners and funding to support project roll outs</li> </ul>	<p>Evaluation of projects leading to,</p> <ul style="list-style-type: none"> <li>- Report detailing areas of good practice from others to learn from, (which could be disseminated across partnership)</li> <li>- Couple of projects selected to roll out into other areas building on any existing expertise</li> <li>- Demonstrated changes to current ways of working</li> </ul>	<p>Evaluation of projects completed by September 2014</p> <p>First project selected for roll out by September 2014, second project by December 2014</p>
<p>In particular look at the potential to build on</p> <ul style="list-style-type: none"> <li>- First Contact</li> <li>- Call Derbyshire</li> <li>- Moneywise Education Project</li> <li>- Gamesley project, Health Wealth and Wellbeing</li> <li>- Credit Unions</li> </ul>		

<b>Objective (v) Helping people to access and maximise income</b>		
<b>What</b>	<b>Outputs and Outcomes</b>	<b>Milestones</b>
Undertake coordinated low level activity across organisations designed to reach a range of different target groups	Increased partnership activity	Put together and agree schedule of activity by June 2014
Identification and analysis of available statistics to understand take up and consequent action. As an example; pension credit take up is 65% nationally, what is it in Derbyshire and does this present an opportunity for targeted work?	Improved use of available data and information  Increased income maximisation activity across organisations reaching range of target groups	Identify available statistic and undertake initial analysis by September 2014
Ensure income maximisation links into the full range of strategies (child poverty/fuel poverty/housing and homelessness) and through the work of the partnership including work on debt advice and financial awareness.	Evidence of income maximisation included in external strategies and across the work of the partnership	
In Year One link with County Councils desire to lead meetings with a wide audience to feed in information and suggest that DFP be asked to come up with proposals and an action plan to go back to DCC. This could form the basis of an income maximisation strategy.	Need for income maximisation work fed into DCC with result that DFP asked to come up with proposals and action plan for income maximisation strategy.	Contact with DCC by June 2014 to look at how DFP could input into planned DCC meetings with wider audience
Lead on continued training for frontline workers on areas such as welfare developments/what is out there/ how workers can refer and direct people. This could be delivered through/with partners.	Workers better informed leading to better advice, signposting and improved service for users/	
Explore the potential to promote information at key life events, (birth, death, marriage etc).	Opportunities identified to improve information dissemination	

Critical Success Indicators	Progress, (traffic light indicators; red not achieved, amber underway, green achieved)
Objective (i) Social Policy Sub Group established which delivers 5 campaigns over the course of a year, including one on Welfare Reform.	
Objective (ii) Improve capacity across the county to provide financial capability training	
Objective (ii) Deliver money management training in schools	
Objective (ii) Pathway developed identifying most effective points for financial capability training and approach setting out how this might be delivered	
Objective (ii) Resources attracted to put in place a financial capability volunteer mentoring/buddying scheme	
Objective (iii) Communications Plan setting out how the Partnership will engage with members, external stakeholders, politicians, media, different geographical communities and demographic groups. Plan to include how best to reach particularly vulnerable and hard to reach groups and how best to use social media	
Objective (iv) Identification and evaluation of “excellent” projects across the county and wider leading to dissemination of good practice	
Objective (iv) 2 “excellent” projects identified and rolled out to other parts of the county building on existing expertise where appropriate	
Objective (v) Coordinated low level activity takes place across partners to encourage income maximisation with different target groups	
Objective (v) Statistical analysis targets income maximisation work	
Objective (v) Link with DCC to feed in proposals for income maximisation into their planned wider audience meetings	

Partnership Delivery. Partnership activities have clear leads, engage a range of organisations and have access to the necessary information and data	
Partnership Delivery. Delivery mechanisms reflect a balance between county and local and build on existing good practice	