

# Financial Action and Advice Derbyshire

## Communications Strategy

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### Introduction

Financial Action and Advice Derbyshire is a merger of two networks: Financial Inclusion Derbyshire and Advice Derbyshire. It is a partnership made up from a range of organisations who share a common purpose.

The partnerships aim is set out in the Strategic Action Plan;

**“taking action and giving advice to enable everyone in Derbyshire to have enough to live on”**

The five objectives of FAAD are summarised;

- Campaigning to provide a voice for those experiencing or at risk of financial exclusion
- Empowering people to manage their finances through training and work that will help prevent unmanageable debt
- Ensuring that the most vulnerable people are helped
- Finding out what works and rolling out successful projects
- Helping people to access and increase income

**A key element of the work of FAAD is communicating clear messages to a range of audiences. This communications strategy builds on the successes of the previous networks and supports the Strategic Action Plan by focusing activity on where the most benefit can be achieved and adding value to the work of partners.**

Effective marketing and communications will be essential to FAAD achieving its aims and delivering its objectives, namely to

- Ensure information reaches all sections of the public, and particularly those at most risk of financial exclusion
- Ensure information is clear, contains key information and is easy to understand.
- Ensure information reaches key stakeholders and decision makers such as politicians, partners, and policy-makers to influence and promote change.

### Audiences

There are three key audiences for FAADs work:

- Residents at greatest risk of financial exclusion
- Agencies providing services to financially vulnerable groups and individuals
- Policy makers, stakeholders and influencers

The primary audience for FAADs work is defined as residents living in Derbyshire, particularly those at greatest risk of financial exclusion, namely but not exclusively;

- Older people
- Unemployed people
- Those in low income jobs
- Homeless people
- Housing association tenants
- Young people not in education, education or training (NEET)
- Care leavers
- Disabled people or people with long term illness
- People with mental health problems
- Carers
- Ex-offenders
- Migrants, asylum seekers and refugees
- People recovering from drug or alcohol abuse.

Geographical spread is across all eight districts in Derbyshire primarily, but also within Derby City where opportunities to extend the reach of FAAD or create additional impact are generated. There are concentrations of poverty and low income in the more urban areas of Derbyshire, but also often hidden poverty scattered across the rural parts of the county.

Secondly, FAAD needs to communicate with those agencies providing services to and working directly with the financially vulnerable. This might include:

- Advice agencies
- Housing association tenant support staff
- Training providers
- Schools, colleges and adult education providers
- Social workers
- Probation Officers
- Benefits Advisers
- Multi-agency teams eg Troubled Families
- Employers
- Faith groups
- Health professionals
- Voluntary and Community Sector organisations

Thirdly, FAAD will seek to influence opinion with a view to highlighting the Derbyshire impact of social policy, and publicise initiatives that are successful at tackling financial exclusion and bring about lasting change. Such a group might include;

- Politicians, local and national
- Think tanks and social policy opinion formers
- Funders
- Banks and Financial institutions
- Press and media
- Senior officers within Las
- Local Enterprise Partnerships

- Private Sector/Employers

## Topics

Key aspects of the Strategic Action Plan suggest the following topics to be covered with the Communications Strategy.

### Debt and Income Maximisation

- General information about borrowing money and dealing with debt
- Debt advice
- Welfare Rights/Benefit Entitlement
- Personal stories

### Affordable Credit

- Promoting credit unions/CDFI with a view to increasing take up
- Avoiding doorstep lenders, high interest lenders, illegal lenders
- Personal Stories

### Basic financial products

- Promoting basic bank accounts available in Derbyshire
- Campaigning for better access to basic bank accounts
- Highlighting poor practice by banks

### Financial Capability

- Promoting opportunities for people to improve numeracy skills and learn financial skills such as budgeting, comparing financial products and rates.
- Promoting Personal Finance Education to schools and community groups
- Campaigning for inclusion of Personal Financial Education in the national curriculum and as part of skills for work training

### Social Policy

- Quantifying the impact of key social policy issues such Welfare Reform on Derbyshire and disseminating the outcomes of research
- Evaluating projects and highlighting good practice and exemplar projects.
- Increasing public awareness of social policy issues.

## Communications Plan

There are a number of communications approaches that will reach the target audiences - and many partnership members will already be using the channels that are most relevant and effective in their day to day work. FAAD needs to harness this expertise and add value by connecting and joining up with members' activities. Partnership members are already working with and providing services to individuals and groups experiencing or at risk of financial exclusion.

The role of FAAD should be to co-ordinate, brand and raise the profile of these activities, rather than replicate or duplicate existing work. The key areas FAAD should be involved in are;

- Overall branding - creating a strong brand identity for FAAD which enables advice services, credit unions, training opportunities, events and research to be recognized as part of an overall Derbyshire partnership approach.
- Providing an overview of financial support and advice available across the county and disseminating to key target groups.
- Co-ordination of financial capability training across the county working with the advice agencies delivering transition fund projects to ensure an even spread and reduce duplication.
- Hub for information, data and research both for members of the community eg food bank information, advice surgeries, training and events - but also for partnership members through a password restricted area of a new FAAD website.
- Social media - development of a Facebook page and Twitter feed for FAAD for key pieces of advice, particularly aimed at young people.
- Undertaking press and media work to highlight issues on behalf of the partnerships, promote real life stories and raise the profile of financial inclusion and advice support work undertaken by partners.

#### Suggested activities for Year 1

Activity	Topic	Timescale	Cost
Newsletter for FAAD members	Current research, news projects and diary dates	At least monthly	Project Manager time
Establish brand identity for FAAD		August	£400 design time + print costs
Attend major events around the county with information eg Bakewell Show, Derbyshire County Show	Promote financial capability training and money advice, money advice leaflets, budgeting tool	Ongoing	Space costs Promotional and display material Staff time
Campaigning - to involve media, events, print	Welfare Reform	September/October	£3500 in BLF Budget for campaign work
Campaign - to run in local press over summer	Managing your Money - covering tackling debt, affordable credit, savings, home insurance & food	September/October	Sponsorship and branding - approx. £500 which could be covered by marketing or BLF campaign budget.
Identify effective engagement methods to include geographical, demographic and communities of interest	Reaching vulnerable communities to provide information and advice, building on innovation and best practice	July/August	Project Manager time Steering Group Time
Events for Council members	Engaging council members especially District Councils in the debate and	Possibly through Local Area Committees or Local Community forums	Project team time

	raising their awareness of issues.		
Roadshows and leaflets	Managing your money - in conjunction with credit unions and CABs to follow Derbyshire Times campaign	September to March	Project team time Trainers (in BLF budget) Room hire and travel expenses
Campaign - to run alongside Financial Capability Training	"Eat well eat cheaply and keep warm" - promoting the slow cooker as a cheap way to cook nutritious meals - recipe book (perhaps invite Derbys Fed of WI's to submit a recipe?) and free slow cooker for vulnerable people	November/December/January	Trainer costs, room hire etc in BLF budget Purchase of 100 slow cookers at cost (pref sponsored) Printing of recipe book
Involving the Private Sector	Providing financial capability training sessions for workers	Pilot project Jan/Feb	Trainer costs Project Team time
Major case study/ research project	Tackling Financial Inclusion in Derbyshire - what works	To be published in early 2015 supported by a conference	Project Manager time Conference costs (in budget)