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**To:** Leadership Board

**On:** 17 February 2016

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**Report by:** Chief Executive

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**Heading:** Tackling Poverty Update

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## 1 Summary

1.1 Following the approval of Renfrewshire Council's Tackling Poverty Action Plan in June 2015, this report seeks approval for grant funding to progress two of the specific projects within the plan; the Joint Employability Programme and Credit Union Development.

- **Joint Employability Programme** - As part of the Renfrewshire Council's Tackling Poverty Action Plan, Council allocated £410,000 in June 2015 to deliver a Joint Employability Programme, which seeks to improve and join-up employability support for young people from low-income households. This report seeks grant funding to deliver five of the workstreams within this programme.
- **Credit Union Development** – Finance and Resources Policy Board approved a £500,000 Credit Union Development Fund in November 2013. The report also seeks approval for grant funding from this fund to support a wide range of Credit Union development activities, to increase Credit Union membership across Renfrewshire and increase the availability of ethical financial products.

1.2 A key principle of the Tackling Poverty Strategy and Action Plan is to address the stigma faced by people living in poverty. This report also seeks Board approval to sign up to the pledges within the Poverty Alliance's '**Stick Your Labels**' campaign which seeks to challenge myths and stereotypes and tackle poverty-related stigma.

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## **2 Recommendations**

### **2.1 It is recommended that the Board:**

- Approve for £117,000 of grant funding to partners to deliver five of the workstreams within the Joint Employability Programme.
- Approve £175,989 of grant funding to partners to support a range of Credit Union Development opportunities
- Sign-up to the 'Stick Your Labels' campaign run by the Poverty Alliance

## **3 Joint Employability Programme**

### **3.1 A key priority within Renfrewshire Council's Tackling Poverty Strategy is to "Close the attainment gap between children from low-income families and their better off peers".**

### **3.2 Renfrewshire's Tackling Poverty Commission recommended in its report in March 2015 that the Community Planning Partnership should: "Build strong partnerships between education providers and local industry, to improve vocational pathways; to ensure provision of meaningful work experience; and ensure employers play a pivotal role in the skills development of young people and improve the level of recruitment directly from education"**

### **3.3 In June 2015, Council approved its Tackling Poverty Action Plan. As part of this plan, Council allocated £410,000 to establish a joint team bringing together current employability practice across partners, and to develop initiatives to address gaps in provision that would address the Commission's recommendation.**

### **3.4 A comprehensive Action Plan has been developed in partnership with West College Scotland, University of the West of Scotland, Skills Development Scotland, Renfrewshire Chamber of Commerce, Invest in Renfrewshire, Engage Renfrewshire and other agencies. Partners will play a central role in delivering the plan to address the disparity in outcomes for young people from low-income households.**

### **3.5 It has been established that grant funding is the most appropriate mechanism for funding five of the workstreams within the Action Plan. These include:**

- £43,000 to West College Scotland for a range of activities, including supporting the Parents in Partnership programme, and providing taster sessions and employability and personal

development course for Additional Support Needs and Behavioural, Social and Emotional Needs.

- £28,000 to University of the West of Scotland to provide taster sessions for S2 and S4 and a module for S5/6 students
- £22,000 to the Princes Trust to deliver their Achieve and Future Starts Programme, supporting schools with the development of alternative curriculum models
- £18,000 to the Chamber of Commerce for a Skills Ambassador Programme which would provide business mentoring in schools
- £6,000 to Engage Renfrewshire to provide supported volunteering and work experience opportunities targeted at young people with Additional Support Needs

## **4 Credit Union Development**

- 4.1 A key priority within Renfrewshire Council's Tackling Poverty Strategy is to 'Prevent financial crisis and supporting low income families to make the most of their money.'
- 4.2 On 13 November 2013 the Finance and Resources Policy Board approved the direction of up to £500,000 of resources to support credit union development in Renfrewshire to tackle the rise in high cost lending and provide access to transactional banking services through the provision of more ethical and economic financial products and the promotion of saving and effective money management.
- 4.3 On 4 June 2014, The Leadership Board approved the allocation of £200,000 of this money to Renfrewshire Wide Credit Union and £27,000 to White Cart Credit Union, whilst the allocation of £22,000 to Glenburn Credit Union was also approved by the Finance and Resources Policy Board on 12 November 2014. Thus £249,000 of this money has been allocated.
- 4.4 The proposals for funding for the Credit Unions are designed to help build membership of credit unions as a whole across Renfrewshire, by improving access to credit unions and marketing them effectively, this will increase the number of residents able to access low cost credit and save small amounts. Furthermore, proposals will help residents cope with the income shock of funerals by developing loans and funeral plans to alleviate potential financial crisis. The Credit Unions also intend to expand their services into more primary schools to establish an early savings habit with pupils. Finally, the funding would be used to build the capacity of Renfrewshire Credit Unions and make them more sustainable, through funding training for staff, volunteers and Board members.

4.5 This report outlines the recommendation to commit a further £138,331 to four Credit Unions operating in Renfrewshire. This would include:

- £83,580 to Renfrewshire Wide Credit Union
- £22,152 to Gleniffer Credit Union (formerly Glenburn)
- £16,999 to White Cart Credit Union
- £15,600 to Johnstone Credit Union

4.6 The development activities that the funding would support include:

- Marketing Credit Unions in Renfrewshire:
  - supporting the development of a website for all 5 credit unions in Renfrewshire, lead by Renfrewshire Wide Credit Union.
  - Joint marketing campaigns which promote credit unions as an alternative to doorstep lenders and strategic campaigns relating to Christmas savings with part of the funding also being used to employ a marketing officer to work across all credit unions.
  - Funding for Gleniffer, Johnstone and White Cart Credit Unions to develop smartphone compatible websites and technology.
- Funeral poverty
  - Provision of funding to Gleniffer, White Cart and Renfrewshire Wide Credit Union to develop products which help with funeral costs, working alongside local funeral directors and organisations. Local advice services report growing enquiries from concerned families faced with funeral costs.
- Credit Union Development Officer
  - Engage Renfrewshire have requested funding to employ a development worker to work with local credit unions, with four of the five credit unions mainly staffed by volunteers. The funding will support credit unions by providing additional capacity to develop appropriate plans and strategies across the area.
- Part-time Schools Officer for White Cart
  - White Cart at present have a presence in four local schools and would like to expand this. They are seeking funding to recruit a temporary part-time Schools Officer to work with a further four schools in Paisley for a year to develop a credit union collection in the schools and works with teachers and parents to make this sustainable once the contract was up.

- Extension of Cash Cubs
  - RWCU are already working in Renfrewshire Primary Schools with their Cash Cubs campaign. Due to the positive feedback from the schools who have participated, there are a list of schools keen to begin Cash Cub collections. RWCU are requesting funding to extend the Cash Cubs to 20 schools through to March 2017.
- iSave S1 Credit Union Initiative
  - RWCU currently work with 10 secondary primary schools as part of the iSave Initiative. They are seeking funding to support the delivery of the iSave Project for a further 2 years to be used to: run the launch campaigns; carry out administration; and train young volunteers to take over the in school collections. They also propose to offer pupils work experience within the Credit Union or via the Saltire programme.
- Training and Development
  - Credit Unions must ensure that all volunteer Board Members are properly trained and can meet their responsibilities with regards to proper governance of the Credit Union. Gleniffer are seeking funding for Board Member training; White Cart is seeking funding for three places on the Chartered Banker Institute Certificate of Credit Union Principles and Practice; Renfrewshire Wide is seeking funding for Business Development and Risk Management Training for Board members and Senior staff.
- White Cart Credit Union
  - White Cart at present is running very old computer equipment which is no longer fit for purpose. A new server and associated hardware and software would allow them to offer new products such as a specific funeral loan, expand their funeral plan, reach out to other members of our community and thus will also help in their sustainability.
- Gleniffer Credit Union
  - Gleniffer is seeking funding for a part-time Development Officer post for 21 hours per week who will be able to attend local events to promote the Credit Union and thus attract more members and

volunteers and will assist with sustainability – which is their main issue at present.

- 4.7 Engage Renfrewshire have also requested £37,658 to fund a Development Officer to work with the Renfrewshire Credit Unions for one year to develop strategies to make them more sustainable in the long term.

## **5 'Stick Your Labels' Campaign**

- 5.1 The 'Stick Your Labels' campaign is run by the Poverty Alliance, a national network of individuals and organisations working together to combat poverty. The aim of the campaign since then has been to highlight the negative impact of attitudes around poverty.
- 5.2 Renfrewshire has already demonstrated a strong commitment to this issue by setting up Renfrewshire's Tackling Poverty Commission, which made a number of recommendations on how organisations should work based on the powerful testimony of Renfrewshire citizens. The first of these principles is 'Addressing Stigma', and in particular focuses on the importance of making sure that all staff know that tackling poverty is part of their job (especially on the front line) and understanding how the stigma of poverty affects how people access services.
- 5.3 The Stick Your Labels campaign requires the Council to make three key pledges:
- Poverty is not inevitable: it is a problem of political choices, it is neither natural nor acceptable. We all have a role to play in addressing poverty: We will set out our contribution to tackling poverty in Scotland.
  - Attitudes matter: How we talk about poverty and how we portray it can stigmatise and harm people: We will never use language that may stigmatise people experiencing poverty.
  - Actions change attitudes: To change beliefs about poverty requires action across our whole society: We will develop actions that help address negative attitudes towards people experiencing poverty.
- 5.4 The work of Renfrewshire's Tackling Poverty Commission and the Council's response to the Commission's recommendation already shows significant progress towards these three key pledges,

particularly around setting out the Council's commitment and contribution to tackling poverty.

- 5.5 One of the key projects approved within the Tackling Poverty Action Plan is to run a Stigma Campaign. This project is currently underway and focuses on the Customer Service Centre, with frontline Customer Service Officers playing a key role in the design and delivery of the project. Star Project, a local third sector organisation, are also involved in the design of this project, following on from their significant contribution to the work of the Renfrewshire Tackling Poverty Commission around stigma and attitudes.
- 5.6 As part of the Council's commitment to the 'Stick Your Labels' campaign, the Council will discuss the opportunity for our Community Planning Partners to sign up to the campaign to strengthen the commitment to tackling stigma across Renfrewshire.
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### **Implications of the Report**

1. **Financial** – The grant funding requested would be met within the existing approved budget for the Tackling Poverty Action Plan approved in June 2015, and the Credit Union Development Fund approved by Finance and Resources Policy Board.
2. **HR & Organisational Development** – No implications.
3. **Community Planning** – Tackling Poverty is a key priority of the CPP and the content of the Tackling Poverty Action Plan is owned by the Community Planning Partnership. The Joint Employability Programme funding is directly provided to a number of key Community Planning partners and therefore supports a Community Planning approach. The provision of Credit Union Development also supports Community Planning aims and objectives.
4. **Legal** – No implications
5. **Property/Assets** – No implications.
6. **Information Technology** – No implications.
7. **Equality & Human Rights** – It is anticipated that the proposal will have a positive impact on Equality and Human Rights considering the overrepresentation on equality groups within low-income households.

8. **Health & Safety** – The Health and Safety implications of each project within the programme and where risks are identified, appropriate steps will be included within the implementation plan to mitigate these.
  9. **Procurement** – There are other procurement activities within the wider Joint Employability Programme but this report only directly relates to the five projects which require grant funding.
  10. **Risk** - These will be managed through the Strategy's management and governance arrangements.
  11. **Privacy Impact** – No implications.
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