Item 1

25th January 2024

Glasgow City Council

City Administration Committee

Report by Councillor Richard Bell, Deputy Leader and City Treasurer and Convener for Financial Inclusion

Contact: John Sherry Ext: 78294

FINANCIAL INCLUSION – ADMINISTRATION OF RING-FENCED MONIES

Purpose of Report:

To provide the committee with an update and recommend a continuation of grant awards for 2024/25 to GAIN organisations.

Recommendations:

It is recommended that the Committee:

- note the contents of the report
- agree a continuation of grant awards to Glasgow Advice and Information Network (GAIN) organisations
- agree grant award recommendations of **£2,182,723** as set out in section 4.4 of the report.

Ward No(s):	Citywide: ✓
Local member(s) advised: Yes ☐ No ☐	consulted: Yes ☐ No ☐

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1 Introduction

1.1 To provide the committee with an update on the review of Financial Inclusion services and recommend a continuation of grant awards to GAIN (Glasgow Advice & Information Network) organisations whilst this is completed.

2. Background

Funding

2.1 The Council has previously provided funding to organisations within GAIN through the Glasgow Communities Fund (GCF) and Transitional Support Fund to deliver on the Financial Inclusion Strategy.

2.2 The City Administration Committee on 4 August 2022 approved GCF - Phase 2. This will run from 1 April 2023 to 31 March 2026.

2.3 It was also agreed in the meeting of the City Administration Committee on 17th November 2022 to ringfence the share of funding previously allocated from the GCF to organisations within the GAIN Group for Financial Inclusion and Legal support, removing it entirely from the GCF budget and administering it separately.

Glasgow Communities Fund 2023/26 – Ringfenced Financial Inclusion Monies

2.4 By ringfencing funds for financial inclusion support to GAIN organisations, **£6,548,169** would be available to deliver a financial inclusion programme over 3 years (**£2,182,723** per annum) from **1 April 2023 until 31 March 2026.**

3. Review of Financial Inclusion

3.1 Officers from the council's Financial Inclusion and Transformation Team have been working with GAIN organisations on a new approach to funding since last year and as part of this the Council has seconded a representative from GAIN into the Child Poverty Pathfinder Multi-Disciplinary Team.

4. Continuation of Current Awards

4.1 Given the above position outlined in Section 3, it is proposed that the current GCF awards to GAIN organisations are continued for one year from 1 April 2024 to 31 March 2025 with the option to extend if required.

4.2 The rationale for this proposed extension is as follows:

- It provides reassurance to GAIN organisations funded that they will have continued funding thus providing stability and ensuring that jobs and services are protected.
- It provides continuity of service for Glasgow citizens who use the services.
- It provides continuity of service during the current cost of living crisis.

4.3 These would be administered separately from the GCF process.

4.4 The proposed awards to individual organisations, in line with available funds

for 2024/25, detailed within the table below, have been discussed in consultation with GAIN organisations. This involved officers meeting with GAIN to discuss the available budget and following this, developing several options for further consideration.

Organisation	Project Description	Recommended award 2024/25
Bridgeton Citizens Advice Bureau	To deliver an advocacy, financial inclusion and welfare rights advice programme in Bridgeton and surrounding area.	£82,835.88
Castlemilk Citizens Advice Bureau	To provide comprehensive advice, assistance and representation to vulnerable Glasgow citizens (Linn, Langside, Southside Central, Pollokshields).	£61,745.55
Castlemilk Law and Money Advice Centre	To deliver a financial inclusion, legal and welfare rights advice programme in Castlemilk and surrounding area.	£149,449.84
Clydeside Action on Asbestos	To provide practical advice and support to those diagnosed with a terminal condition and long term conditions.	£38,039.06
Drumchapel Citizens Advice Bureau	This programme delivers an advocacy, financial inclusion and welfare rights advice service in Drumchapel and surrounding area.	£127,440.56
Drumchapel Money Advice Centre	To deliver a comprehensive money advice and welfare rights service in NorthWest Glasgow	£106,628.73
Easterhouse Citizens Advice Bureau	To deliver comprehensive advice, information, assistance and representation services to citizens of east sector (Shettleston, Springburn/Robroyston, Baillieston, East Centre, North East)	£137,363.70
Ethnic Minorities Law Centre	To provide legal advice and representation to members of BME Communities within Glasgow. This includes: asylum; criminal justice; discrimination; employment and immigration.	£87,452.96
GEMAP Scotland Ltd	To deliver financial information and advice services for citizens across Glasgow in a flexible way (North East and Citywide). This includes welfare rights, debt, housing, employment rights and financial capability.	£248,306.76
Glasgow (Central) Citizens' Advice Bureau	To deliver an advocacy, financial inclusion and welfare rights advice programme in Central Glasgow and surrounding area.	£177,604.57
Glasgow North West Citizens Advice Service Ltd	To deliver a comprehensive money advice and welfare rights helpline service for GAIN.	£60,020.20
Glasgow North West Citizens Advice Service Ltd	To deliver financial information and advice services such as welfare rights, money & debt, housing, employment rights and consumer issues and immigration for citizens in the North West (Anderston, Maryhill, Canal, Hillhead, Partick).	£125,779.26
Govan Law Centre	To provide free access to legal advice, assistance, court and tribunal representation, education, financial capability skills for Glasgow citizens (All South and North East sector)	£141,836.20
Greater Pollok Citizens Advice Bureau	To deliver comprehensive information, advice and representation services across south sector (Govan, Newlands/Auldburn, Cardonald, Greater Pollok, Pollokshields)	£111,810.58
Legal Services Agency Limited	To provide legal advice, assistance and presentation in relation to housing and welfare including rent arrears or anti-social behaviour, defending mortgage arrears and taking up	£176,955.38

	cases on behalf of people who have no accommodation, are in unsatisfactory accommodation or have other problems related to homelessness.	
Money Matters Money Advice Centre	To deliver holistic financial inclusion advice for citizens across Glasgow (South and Citywide).	£236,991.11
Parkhead Citizens Advice Bureau	To deliver an advocacy, financial inclusion and welfare rights advice project in Parkhead and surrounding area.	£112,462.68

5. Grant Administration

5.1 All organisations to be awarded funding were required to complete a Funding Proposal Form, including financial plans and programme outcomes, for the period 1 April 2024 to 31 March 2025. All GAIN organisations have completed and submitted the required information and these have now been reviewed by Officers to ensure that they are satisfactory.

5.2 All awards from 2024/25 will be subject to the Council being satisfied that all applicable Standard Conditions of Funding have been adhered to in 2023/24. Any Specific Conditions or Payment Prevention Conditions that were applied to the previous funding award will remain unless specified requirements have been fulfilled.

5.3 Subject to committee decision, award letters and packs will be issued to organisations and in accepting the grant award, all grant holders will have agreed to comply with the Standard Conditions of Funding.

5.4 An initial payment of grant will only be released subject to the submission of a satisfactory Funding Proposal Form including financial plans and programme outcomes and a Funding Acceptance Form.

5.5 All organisations awarded funding will be monitored through agreed monitoring arrangements.

6 Policy and Resource Implications

Resource Implications:

Financial:	There are no new financial implications arising from the report
Legal:	There are no new legal issues arising from the report
Personnel:	There are no new personnel issues arising from the report. The 2024/25 Financial Inclusion Programme will be managed within existing resources
Procurement:	There are no new procurement implications arising from the report

Equality and Socio-Economic Impacts:

Does the proposal support the Council's Equality Outcomes 2021-25? Please	Yes. The proposal supports Outcome 3 – Service users are provided with information accessible to them on services provided by the Council Family particularly, those who face barriers through

specify.	disability, language and digital exclusion.
What are the potential equality impacts as a result of this report?	No significant impact, positive impact or negative impacts identified at this stage
Please highlight if the policy/proposal will help address socio-economic disadvantage.	It is anticipated that this programme will have a positive impact on addressing socio-economic disadvantage as funded Organisations will provide appropriate advice and support to citizens to improve their financial position that that prevents them from falling into or lifts them out of poverty

Climate Impacts:

Does the proposal support any Climate Plan actions? Please specify:	Yes. Climate Theme 1 Communication and Community Engagement and Climate Theme 2 Just and Inclusive Place
What are the potential climate impacts as a result of this proposal?	Glasgow Citizens are more informed on energy saving measures.
Will the proposal contribute to Glasgow's net zero carbon target?	Yes.
Privacy and Data Protection Impacts:	None

7 Recommendations

7.1 It is recommended that the Committee:

- note the contents of the report
- agree a continuation of grant awards for 2024/25 to GAIN organisations
- agree grant award recommendations of **£2,182,723** as set out in 4.4 of the report.