



**Glasgow City Council**  
**City Administration Committee**

**Item 4**

**26th March 2026**

**Report by Councillor Richard Bell, Depute Leader of the Council,  
City Treasurer and City Convener for Financial Inclusion**

**Contact: John Sherry Ext: 78294**

## **TRANSFORMING THE CITY'S FINANCIAL INCLUSION OFFER**

### **Purpose of Report:**

To provide Elected Members with details of the Strategic Body established to work as the lead partner with the council for the future delivery and administration of the Financial Inclusion Budget.

### **Recommendations:**

Elected Members are asked to:

1. Approve the Glasgow Advice Partnership as the Strategic Lead Partner for the development of FI strategies, pending OSCR status, in partnership with council officers,
2. Approve the administration process of the financial inclusion budget,
3. Approve the grant funding recommendation set out in section 3, para 3.5 and 3.7 of this report.

Ward No(s):

Citywide:

Local member(s) advised: Yes  No

consulted: Yes  No

## **1 Background**

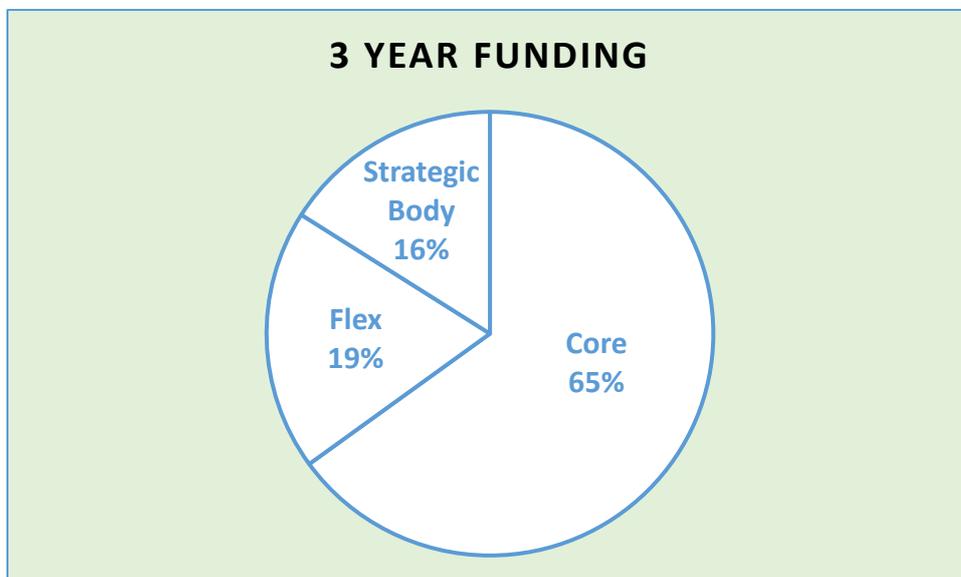
- 1.1 In the City Administration Committee [report of 23rd October 2025](#), Elected Members were provided with the background on the 50 years of financial inclusion provision across the city. The report highlighted that the delivery model primarily offers crisis support for our citizens, alongside helping them to secure financial gains, manage debt, and reduce the effects of financial hardship. Committee approved a new model for the delivery of FI in the city and requested officers to continue to work with the sector to implement it.
- 1.2 Over a period of 24 months, staff from the advice sector were seconded to work with council officers through the Child Poverty Programme to co-design a new model focused on prevention and early intervention.
- 1.3 The FI review highlighted a shared ambition across the Council and the financial inclusion sector to strengthen how support is funded and delivered. It emphasised the need to proactively modernise our approach so we can achieve greater impact and better tackle the persistent levels of poverty in our city.

## **2 Proposed Financial Inclusion Delivery Model**

- 2.1 The new FI model reflects Public Service Reform principles and reinforces the Council's commitment to tackling child poverty in innovative ways. It offers a real opportunity to transform financial inclusion services by shifting towards a flexible, person-centred, preventative and early-intervention approach for families with children aged 0-5 years in the booster wards.
- 2.2 This will help reduce future demand for crisis support while delivering more joined-up, accessible services through stronger integration. This includes continued GCC investment in a citywide service, strengthened support for our No Wrong Door approach as well as for families with young children in Booster Wards, and more integrated whole-person support. The model also introduces updated preventative-focused performance measures, targeted grant funding for specialist organisations, and a clear business plan to guide delivery.
- 2.3 The Strategic Lead Partner for this work will be the Glasgow Advice Partnership, which will deliver a coordinated, community-based and independent financial inclusion service for citizens. It has the full backing of the council-funded financial inclusion sector to represent members in funding negotiations and to support delivery of the outcomes set out in the Council's performance framework. The Partnership shall be a registered charity led by an independent board, bringing together wide-ranging expertise from business, academia and lived experience.

### 3 Financial Inclusion Grant Funding Model

- 3.1 Delivering the redesigned financial inclusion model will require a flexible approach that allows for targeted service delivery and the integration of potential new investment resources.
- 3.2 The funding model, to support the redesigned financial inclusion services, was agreed at the City Administration Committee on 23<sup>rd</sup> October 2025. This allowed GCC to invite a single lead partner, which has the support of the 16 members of the Glasgow Advice and Information Network, has city-wide coverage and offers the wide range of financial and legal support services necessary to help citizens break the grip of poverty on a sustainable basis.
- 3.3 The Glasgow Advice Partnership submitted a formal application for council funding in which it detailed how it will deliver the outcomes the council is seeking. If approved, this funding will aim to support the redesign of the financial inclusion sector in a way that aligns with the Council's strategic aims and reflects the specialised nature of activities being carried out by the sector for the benefit of specific client groups.
- 3.4 Funding the Glasgow Advice Partnership as the lead strategic partner allows it to carry out research and develop new innovative options for FI support, deliver training and support to the FI sector, administer the funding to the sector and act as the main focal point for additional funding opportunities.
- 3.5 A financial envelope of £8.9million, over the 3 years commencing 1/4/26, was secured from a combination of Glasgow Communities Fund (GCF) and the Whole Family Early Intervention Fund (WFEIF). This level of funding allows the sector to sustain its core crisis service, the development and implementation of a dedicated flex resource to target early intervention and prevention for families with children aged 0-5, and the costs of the Strategic Body.



- 3.6 Funding from the GCF is subject to the conditions laid out in the City Administration Committee paper of 4<sup>th</sup> December 2025.
- 3.7 The directors of the Strategic Body are now in place and will be responsible for reviewing and refreshing the current version of business plan. Continued investment in both the Strategic Body and flexible resource funding for years 2 and 3 is dependent on this updated business plan.
- 3.8 Investment in the Strategic Body is key and will be required for it to undertake duties, such as:
- Coordination and management of the sector
  - Modernisation of the sector including training and the implementation of new technology
  - Research and co-design new services and interventions
  - Supporting the development of funding bids
  - Coordinating partnership activity and meetings
  - Managing contracts and reporting
  - Facilitating communication with internal and external partners
  - Maintaining records, policies and agreements
  - Secretariat duties.

#### **4 Governance and Performance Management**

- 4.1 The ongoing oversight of the application of the grant monies will be undertaken by the Council's Operational Funders Group (OFG) which will continue to report directly to the Council's Financial Inclusion Steering Group. The OFG Group will receive formal updates from the Glasgow Advice Partnership on service performance and outcomes and in turn will provide both the Steering Group and Public Sector Reform and Financial Strategy Political Oversight Group with regular updates.
- 4.2 The Funding Agreement between the Council and the Glasgow Advice Partnership will include conditions of grant to ensure funding is applied for the specific purposes for which it was awarded. In the event of any deviation from the agreed business plan the Council will retain the right to withdraw grant funding. In addition, council officials are entitled to receive all board papers for the Glasgow Advice Partnership meetings relevant to the use of GCC funding and have the right to attend as an observer to discuss such matters relating to GCC funding.

#### **5 Measuring success**

- 5.1 While key immediate output measures will continue to be captured, the revised model places a stronger focus on early-intervention and preventative activity, creating an opportunity to adopt a more meaningful and forward-looking approach to measuring success. To support this, the financial

inclusion sector is developing a shared case-management system that will improve data collection and enable better insight.

- 5.2 The Operational Funders Group, together with the Glasgow Advice Partnership, will also agree a suite of measures that more effectively capture impact. These will be aligned with the evolving performance framework for Glasgow's Local Outcome Improvement Plan (Community Plan), which proposes six core outcomes for addressing family poverty. As this framework is currently in its early engagement phase, there is valuable scope to ensure alignment and influence its development.

## **6 Fair Work Framework**

- 6.1 In accordance with the standard conditions of grant, the Strategic Body is required to agree to abide by the Fair Work Framework, as a minimum, the Council requires that all staff posts funded by the Glasgow Communities Fund in 2026-2029 are paid the real Living Wage and that gender equal pay is in place.

## **7 Reporting**

- 7.1 The GCC Financial Inclusion and Transformation Team will provide Elected Members with an update on the progress of the redesign and the outcomes achieved within the 1<sup>st</sup> 12 months of the grant award date. At this point officers will also seek approval, subject to receipt of an updated business plan, for funding year 2 and 3 of the Strategic Body and Flexible Resource

## **8 Policy and resource implications**

### **Resource Implications:**

#### *Financial:*

The 3 year's funding will be within the envelope of the agreed Council Budget, together with any additional funds allocated from the Whole Family Early Intervention Fund budget.

#### *Legal:*

If approved, the Director of Legal and Administration will have delegated authority to agree all necessary arrangements for the transition to the new funding model.

**Council Strategic Plan:**

The proposed FI Redesign supports the Council's Strategic Plan, specifically: -

**Grand Challenge 1: Mission 1** – end child poverty in our city using early intervention to support families.

**Equality and Socio-**

**Economic Impacts:**

*Does the proposal support the Council's Equality Outcomes 2025-29? Please specify.*

Yes, Outcome 3.

Service users are provided with information accessible to them on services provided by the Council Family particularly, those who face barriers through disability, language and digital exclusion.

*What are the potential equality impacts as a result of this report?*

This project will have a positive impact on addressing socio-economic disadvantages across a range of population groups.

*Please highlight if the policy/proposal will help address socio-economic disadvantage.*

Yes

**Climate Impacts:**

*Does the proposal support any Climate Plan actions? Please specify:*

Yes. Theme 2 Just and Inclusive Place

Empower and invigorate our communities, strengthening local economies

*What are the potential climate impacts as a result of this proposal?*

No significant impact

*Will the proposal contribute to Glasgow's net zero carbon target,*

Yes

## **Privacy and Data**

### **Protection Impacts:**

Are there any potential data protection impacts as a result of this report

No

If Yes, please confirm that a Data Protection Impact Assessment (DPIA) has been carried out

## **9 Recommendations**

Elected Members are asked to:

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2. Approve the administration process of the core and flexible financial inclusion budget,
3. Approve the grant funding recommendation set out in section 3, para 3.5 and 3.7 of this report.