

Financial Inclusion Programme Delivery 2006-2011

| Delivery year | Objectives | Action | Responsibility | Measurement | Progress | |
|----------------------|-------------------------------|--|--|---|--|--|
| Planning | Preparatory year 2005/2006 | Identify pockets of financial exclusion within the Bradford district. | To have clear needs analysis and supply mapping. | CFU | Needs analysis & supply mapping completed. Financial inclusion report finalised. | Partially achieved. Completed but gaps in data. Achieved. Report completed |
| | 2005/2006 onwards | Work in a co-ordinated manner to deliver financial advice and services to deprived communities. | To engage with locality based planning processes. To work in partnership with other organisations working on Financial Inclusion. | Anthony Waddington Financial Inclusion Group | Links established. | Partially achieved. Community Legal Advice Service Partnership 2006-09 strategy in place Group expanded to include reps. from Housing Partnership & Housing Strategy |
| Credit Unions | 2006/2007 | Promote Bradford Credit Unions and ensure that the residents of Bradford are aware of services available from Credit Unions. | Increase level of publicity | Bradford & district CU board | Publicity campaign planned & implemented. | Partially achieved. "Are you being taken for a ride" publicity distributed. |
| | 2007/2008 | To increase the accessibility of Credit Union services to ensure all residents of Bradford have easy access to credit. | Increase ways of accessing service | Bradford & district CU board | Additional methods of access in place. | Partially achieved. Joint working with Accent Regeneration on access to Bradford & district Credit Union services for their tenants via a swipe card. Keighley outreach in process of being set up by Bradford & district Credit Union. St. Brendan's CU working with The Gateway community centre in Ravenscliffe to offer a CU collection point. Funding gained from FIF. |

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| 2008/2009 | To expand the range of services offered by Bradford Credit Unions. | Research other services Credit Unions offer. Identify funding to extend service. | Bradford & district CU board | Research completed. Report written. Funding gained | Initial desktop research undertaken. Visit to Leeds CU arranged. | 20 |
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Money Advice Services

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| 2005/2006 onwards | Develop and expand existing money advice services to offer an income maximization and debt advice service throughout the Bradford district. | Locate sources of funding for additional staff. Encourage advice sector to develop a Bradford wide partnership for the provision of debt advice. | CLASP | Funding identified. Partnership in place | Achieved. Ten & a half new posts to be created in Bradford district area from DTI Financial Inclusion Fund. BCHT funding 2 debt posts. |
| 2006/2007 | To develop and enhance the existing housing court re-possession scheme. | Work with existing providers to promote and develop the service. | CLASP | Service available in all local courts. | Achieved. Scheme in place. |
| 2006/2007 | To create links between existing and future services such as money advice services and Credit Unions to enable individuals to plan for a secure financial future. | Engage money advice groups and credit unions in discussion. Draft referrals policy. Identify joint services that could be provided by Credit Unions & money advice services. | CLASP | Referrals policy drafted & distributed. Joint workshops for CU's & advice organisations run. Action plan written. | Partially achieved. Consultant recruited by Advice Centres Support Group. |
| 2007/2008 | To work with lenders and landlords to develop systems for early intervention and prevention of court action for the recovery of debt. | Collect social policy evidence of range of problems. Engage lenders in discussions. | CLASP | Report produced. Meetings underway. | |

Financial Sector

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| 2006/2007 | To establish a working group comprising those financial organizations in the private sector based in Bradford District and the surrounding districts of West Yorkshire, or with a significant operation in the area. | Initiate discussions with the financial sector in Bradford. Create a working relationship between different sectors. | Anthony Waddington | Group established. Remit of group agreed. | |
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| 2007/2008 | To work with the financial sector within Bradford to agree principles on lending and access to basic bank accounts. | Agree implementation of government guidance on lending. Agree ways of providing access to basic bank accounts. | Anthony Waddington | Agreement reached. Action plan in place. | Partially achieved. Bradford Community Housing trust have developed an agreement with a High Street bank to enable access to basic bank accounts for their tenants. |
| 2008/2009 | To look at the issues relating to financial inclusion in the South Asian communities of Bradford through a consultation process. | Locate funding for research. | Financial Inclusion Group | Funding bids submitted. Funding gained. | |
| 2008/2009 | Encourage skills exchange between the mainstream financial sector and alternative credit market. | Establish links between the mainstream financial sector and alternative credit market. Consider opportunities for secondment and placements. | Anthony Waddington | Links established. Skills exchange schemes in place. | |

Access to Services

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| 2006/2011 | To work towards combating inequity in areas of expenditure, such as food, transport, and utilities | Work with social enterprises to develop projects, such as food co-ops. | Anthony Waddington Bernadette Speight | Projects developed. | |
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Financial Literacy

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| 2006/2011 | To work with agencies to co-ordinate existing services working to combat fuel poverty. | Work towards establishing a fuel poverty organization. | Pete Betts Anthony Waddington Bernadette Speight | Links established. Fuel poverty organisation in place. | Partially achieved. Affordable Warmth strategy launched on the 21 st March 2007. Consultant recruited to look at options for implementation |
| 2009/2011 | To develop financial literacy programmes to enable individuals to avoid indebtedness and plan for future financial security. | Identify a lead agency. Work with existing projects that provide financial literacy education to develop district wide coverage. | | Action plan in place. Lead organisation identified. Funding identified | Partially achieved. Cathedral Centre & Russell Street Project funded by Economic Partnership to provide Financial literacy training. BCHT funding CHAS to provide Financial Literacy workshops. |
| 2009/2011 | To develop school financial literacy programmes. | Identify a lead agency Promote existing packages to schools. | | Lead organisation identified | |