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THE AWARD OF GRANTS TO FUND INFORMATION AND ADVICE SERVICES 2019 - 2020

COUNCILLOR SEATON, CABINET MEMBER FOR RESOURCES

July 2019

Deadline date: *n/a*

Cabinet portfolio holder: Responsible Director:	Councillor Seaton, Cabinet Member for Resources Wendi Ogle-Welbourn, Executive Director People and Communities Cambridgeshire and Peterborough Councils
Is this a Key Decision?	NO
Is this decision eligible for call-in?	NO
Does this Public report have any annex that contains exempt information?	NO
Is this a project and if so has it been registered on Verto?	NO

R E C O M M E N D A T I O N S

The Cabinet Member is recommended to approve the award of specific grants to Voluntary and Community Sector organisations for the continued funding of services relating to the Peterborough Community Assistance Scheme from the date this decision becomes effective up to 31 March 2020 as outlined in section 4.6 and below:

Organisation	Amount requested
Kingsgate Community Church	£105,000 (£80,000 grant for management and operations of CareZone and foodbanks & £25,000 to supply white goods)
Rainbow Savers Credit Union	£52,000
Total	£157,000

1. SUMMARY OF MAIN ISSUES

- 1.1 This report seeks approval to award grants to Kingsgate Community Church and Rainbow Savers Credit Union as part of the council's Peterborough Community Assistance Scheme (PCAS).
- 1.2 This report seeks approval for continued funding of the services described below.

2. PURPOSE OF THIS REPORT

- 2.1 This report is for the Cabinet Member for Resources to consider exercising delegated authority under paragraph 3.4.3 of Part 3 of the constitution in accordance with the terms of their portfolio at paragraph (g).

3. TIMESCALE

Is this a Major Policy Item/Statutory Plan?	NO	If Yes, date for relevant Cabinet Meeting	N/A
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4. DETAILS OF DECISION REQUIRED

- 4.1 Both Kingsgate Community Church and Rainbow Savers Credit Union provide specialist assistance to vulnerable clients, many of whom are in financial destitution. For Kingsgate Community Church, they provide upon referral via CareZone, essential furniture such as beds, sofas, table/chairs etc to households where they lack these basic items. In addition, they also provide the management, food storage and infrastructure support to the network of foodbanks across the city. Volunteers and staff at the foodbanks and CareZone also provide advice and support to clients, helping to address issues such as isolation, loneliness and signposting to services where appropriate.
- 4.2 The credit union provided by Rainbow Savers, provides financial services, often for customers who cannot access High Street banking either due to a poor credit history, or because mainstream banking organisations have refused or withdrawn their services, including access to a basic bank account. One of the benefits that a credit union provides is its focus on helping clients to manage their money more effectively through a range of tools focussed on helping people to budget effectively and therefore reducing crisis situations from occurring. This includes promoting saving and access to accessible credit facilities which offer a significantly better interest rate when compared to many other institutions such as payday lenders or other high street credit facilities. The credit union in Peterborough currently supports around 2,500 customers and performs a valuable role in providing financial inclusion and preventing crisis situations from developing.
- 4.3 PCAS commenced in April 2013 in response to the Government's decision to cease Social Fund payments and Community Care grants. Each top tier local authority received the funding and responsibility from Government to offer support to individuals who were in financial crisis.
- 4.4 Clients who have specialised needs for advice and support relating to financial crisis and welfare benefits, can access PCAS. The scheme, through a network of VCS providers will help clients claim the welfare benefits they need and are entitled to. Due to the underlying physical and/or mental health conditions clients may face and the complexity of the welfare benefits system, help is required to ensure that clients can receive the financial help that they are entitled to and need.
- 4.4 In order to access the assistance available to clients from Kingsgate Community Church and Rainbow Savers Credit Union, clients must first present to Citizens Advice Bureau where they are individually assessed by trained advisors. Tailored support and advice is then provided to each client including onward referral to other specialised support agencies where required. Support will include access to foodbanks, provision of recycled furniture, white goods or top up energy cards.

4.5 During 2018, the council took the decision to close the WEEE Reuse facility. One of the benefits of this decision is that it has allowed Kingsgate Community Church to move into the former WEEE Reuse building and consolidate its management and distribution of food and furniture into a single premises. In addition, Kingsgate are able to continue providing white goods to vulnerable clients ensuring that this valuable support will still be available. The relocation to the former WEEE Reuse building results in reduced rental costs for Kingsgate and an improved support for vulnerable clients as they will now receive wrap around assistance in terms of advice, food and furniture. This new delivery model has enabled the council to make a £30,000 saving compared to previous grants provided to Kingsgate Community Church (reduced from £110,000 to £80,000).

4.6 It is proposed to fund both Kingsgate Community Church and Rainbow Savers Credit Union the following amounts:

Organisation	Amount requested until 31st March 2020
Kingsgate Community Church	£105,000 (£80,000 grant & £25,000 to supply white goods)
Rainbow Savers Credit Union	£52,000
Total	£157,000

4.7 Funding is requested for this financial year only. It is proposed that during the year officers will work with the two organisations to develop new operating models and attract external funding in order to remove the need for PCC funding in the longer term.

5. CONSULTATION

5.1 Not applicable as no change of service proposed.

6. ANTICIPATED OUTCOMES

6.1 By continuing to fund these organisations we can expect to see the following outcomes delivered:

- Prevention of greater debt and poverty.
- Prevention of homelessness.
- Increased safeguarding outcomes for children and adults
- Increased community an individual resilience
- Improved Financial inclusion for individuals using the services, particularly in regards to accessing basic banking facilities

- Closer and improved partnership working between the Council, the Department for Working Pensions and VCS partners, leading to a greater understanding of the issues clients face and the multiple impacts across the wider service delivery of the Council and partners.

7. REASONS FOR RECOMMENDATIONS & ANY RELEVANT BACKGROUND INFORMATION

- 7.1 PCAS delivers essential assistance to clients who are in financial crisis. The scheme acts as a safety net to the city and supports people who in many cases cannot afford the basics such as food, energy or furniture. The scheme supports clients to better manage their money, tackle debt issues and provides support to help claim for a range of welfare benefits, including Universal Credit.
- 7.2 Should funding for Kingsgate Community Church and Rainbow Savers Credit Union not continue, the impact to the Council and wider public sector will be significant and would lead to increased demand on services across numerous areas.

8. ALTERNATIVE OPTIONS CONSIDERED

- 8.1 Cease funding to PCAS – this option is rejected for the reasons set out above in terms of the impact it would have to council services, additional costs and impact on vulnerable people.
- 8.2 Fund PCAS at a reduced level – this option is also rejected as continuity of funding is required. Reduced funding will lead to services being reduced or withdrawn as they would no longer be viable to deliver.

9. IMPLICATIONS

- 9.1 The implications of not funding these service would have a significant impact on the organisations being able to deliver support for vulnerable clients. Each of the activities provides help for people who are in crisis and need support, be it through food, furniture or affordable credit and access to basic banking facilities.

9.3 Financial Implications

- 9.3.1 Funding has been identified within the Council's Medium Term Financial Strategy to deliver PCAS.
- 9.3.2 Budgets will be monitored monthly to ensure that spend is within scope and does not exceed agreed limits.

9.4 Legal Implications

9.4.1 The Council has the legal power to award a grant pursuant to the general power of competence contained in section 1 of the Localism Act 2011.

9.4.2 A grant agreement will be agreed between the Council and the Recipients which will set out the grant conditions.

9.4.3 State Aid has been considered in the awarding of the grants.

9.5 Equalities Implications

9.5.1 There are no equalities implications arising from this decision.

10. DECLARATIONS / CONFLICTS OF INTEREST & DISPENSATIONS GRANTED

10.1 None.

11. BACKGROUND DOCUMENTS

Used to prepare this report, in accordance with the Local Government (Access to Information) Act 1985) and The Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012

11.1 None.