

# Case study 131

## What Works in Tackling Poverty

### Cash in Your Pocket Partnership

#### What are case studies?

Case studies share what people and organisations have learned from delivering or developing a project or programme. They can help you to see what has worked on the ground and can give you ideas about how to tackle problems. They can also signpost you to people and organisations you may want to talk to.

#### Cash in Your Pocket Partnership

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#### In a nutshell

Cash in Your Pocket Partnership (CIYPP) is an organisation tasked with promoting and co-ordinating financial inclusion in Aberdeen City, expanding into Aberdeenshire. Specifically targeting regeneration areas they work in partnership with government departments, local authority and the voluntary sector to ensure that local communities are aware of and have access to suitable financial services as well increasing individual and family financial capability.

Formed in 2002 as part of the Aberdeen City Healthy Living Network (initially funded by Aberdeen City Council and the National Lottery Fund), the 'cash in your pocket' strand focused on maximising the financial health of residents of the city. Since then they evolved into a stand alone financial partnership project funded by the Fairer Scotland Fund. They now act as a single referral portal, carving a niche in terms of holistic financial assistance.



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## The Issues

Financial exclusion is not only dependent on personal or economic circumstances but on where people live.

People living in deprived communities are more likely to have limited access to and knowledge and understanding of mainstream financial products, services and advice. This is an important factor in social exclusion. The preponderance of door step lenders charging extortionate interest rates is testament in itself to the multiple barriers people face in accessing and taking up the most basic of financial products. Targeting pensioners and young people, those living on low incomes or in receipt of benefits, all with poor credit ratings, is a way to trap people in a cycle of debt.

CIYPP recognised the need for better local service co-ordination, ability and capacity to signpost and engage in outreach work. Working in collaboration through a partnership can avoid a duplication of efforts and increase the ability to reach those furthest away from and most in need of mainstream financial assistance.

## The approach to the issues

CIYPP has a single goal but with a multi focus. The aim is for a unified approach to meeting financial need in regeneration areas through robust co-ordination and partnership, holistic financial support and better outreach and community engagement;

### Partnership Working

Partnership is central to the project's approach. There is a real concentration on bringing local statutory, voluntary and community organisations together to strategise and shape their individual and collective position within not just financial inclusion, but the wider social inclusion landscape. The overarching aim is to;

- Promote the benefits of the CIYPP single point of access model
- Increase communication and trust between service providers
- Reduce service duplication
- Better direct resources

- Be better equipped to recognise and respond to community need and / or gaps in provision

## Information Management

To support the co-ordination of the partnership has been the design of a centralised database, a web based management information system (MIS) that allows the project to; screen, initiate and co-ordinate referrals, provide access for a number of different providers to share information, accept and signpost referrals as well as record case information. The ability to refer to and communicate with multiple agencies allows for issues to be approached from multiple angles whilst still having the ability to track and monitor at source.

For example, in a typical case, an individual is referred or refers themselves for debt advice. After the case is reviewed and the applicant contacted, multiple signposting is needed to ensure the cause is addressed rather than simply treating the effect. A single point of contact through the CIYPP database ensures back to back, end to end service from multiple agencies. ie; energy advice, benefit maximization and advice on appropriate financial products. The ultimate aim is that the applicant will receive the benefits and services they are entitled to and that suit their needs which will help prevent further problems with debt.

## Outreach & Community Engagement

The value of working in partnership to engage with communities was identified as part of Aberdeen's Pension Service through the Social Inclusion Partnership (SIP). Consulting and working directly with active community structures in 2004 resulted in an additional claim for £750,000 of benefits for local pensioners. Consequently this model was adapted for CIYPP, extending to all ages with a continued focus on the hard to reach. A dedicated Development Officer was seconded



on the demise of the SIP to develop a creative and consistent approach to community involvement in regeneration areas. Partners are encouraged to piggyback CIYPP activity to centralise engagement. This saves resource for individual organisations and prevents consultation and information overload with communities:

- Centralised guidance and support for organisations looking to establish links with other service providers/community structures.
- Take-up Campaigns – a concentrated ‘neighbourhood’ approach to delivering information on advice and services. These are locally led and bespoke in terms of engagement, design and roll out.
- Community based information fun days (currently running at three annually).
- Regular ‘Money Matters’ slot co-ordinated with local community radio.
- Financial Inclusion information DVD produced in conjunction with partner organisations and local community structures.

### Evidence of success

- A total of 84 local statutory, voluntary and community organisations have registered with the CIYPP database.
- 854 individual referrals were channeled through the CIYPP database in the first 6 months of financial year 2010/11.
- At least £301,625.98 in financial assistance has been put back into clients pockets in the first 6 months of financial year 2010/11.
- Over 150 people attended the last CIYPP fun day (September 2010) with at least 25 local organisations hosting advice and information stalls / surgeries.

### Lessons learnt

1. Relationships with and between partners are not necessarily organic. Regular engagement and consultation is crucial to maintaining a unified approach and to nurturing the reciprocal dimension of the partnership.
2. Engaging with and involving the broadest range of interest groups is crucial to negating claims of exclusivity from service providers. This maximizes opportunities for joint training and shared learning as well as being able to develop wider community links.
3. Working closely with community representatives / activists who are known and trusted within local neighbourhoods is key to encouraging those furthest away from mainstream services to engage.
4. Approach local campaigns with a plan for their legacy in mind. Once concentrated engagement has diminished there needs to be sufficient skills and knowledge within community structures to support word of mouth referrals. Working with local community groups, representatives / activists to develop relevant signposting skills and tools is essential as a route to the hard to reach.
5. Each neighbourhood is different in terms of population make-up, resources, community facilities, focal points and need. A one size fits all approach to campaign engagement and delivery does not work.

### One great thing

The CIYPP database not only facilitates a smooth and centralised referral process it also doubles as a robust monitoring and evaluation system.



The team is able to easily track success in terms of referrals, financial assistance and partner activity. Thanks to this capability and simplicity, some organisations have started using the web based MIS as their primary database. This is yet another marker of success in terms of the CIYPP single referral model. Training for organisations to use the system is tailored and used as an opportunity to bring agencies together. Essentially, the database serves as a hook to build upon in terms of promoting the wider benefits of working under the CIYPP umbrella.

### Why would this approach work well elsewhere in Scotland?

CIYPP takes an approach that is partner and community led. This means that the model can be adopted anywhere in Scotland where there is the will and the resource to develop a community development single referral model for financial assistance. Capitalising on existing collaborative structures through community planning partnerships is a good starting point to gauge potential buy-in.

### What next?

CIYPP are continuously looking to promote and strengthen the strategic focus on the provision of financial advice and services. The current financial climate will somewhat dictate project direction however. With the likelihood for services to be stretched whilst resources are tightened there will be a need for CIYPP to search out avenues that will further simplify, broaden and enhance the partnership's holistic and inclusive identity. Stronger ties between constituent organisations and with local communities is crucial to providing joined up financial assistance in Aberdeen and its surrounding areas.



#### Scottish Centre for Regeneration

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- regenerating communities and tackling poverty
- developing more successful town centres and local high streets
- creating and managing mixed and sustainable communities
- making housing more energy efficient
- managing housing more efficiently and effectively

#### We do this through:

- coordinating learning networks which bring people together to identify the challenges they face and to support them to tackle these through events, networking and capacity building programmes
- identifying and sharing innovation and practice through publishing documents detailing examples of projects and programmes and highlighting lessons learned
- developing partnerships with key players in the housing and regeneration sector to ensure that our activities meet their needs and support their work

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