

## GRANT LETTER

Housing and Social Justice Directorate  
Social Justice and Regeneration Division



Mr. Derek Mitchell  
Chief Executive  
Citizens Advice Scotland  
First Floor, Spectrum House  
2 Powderhall Road  
EDINBURGH  
EH7 4GB

1 October 2018

Dear Mr. Mitchell

### OFFER OF GRANT – FINANCIAL HEALTH CHECK

The Scottish Ministers in exercise of their powers under Section 10 of the Social Work (Scotland) Act 1968 hereby offer to give to Citizens Advice Scotland (“the Grantee”) a grant of up to £1,800,000, payable from 1 October 2018 – 30 September 2019, in connection with the delivery of the Financial Health Check initiative, which is more particularly described in Part 1 of Schedule 1 (“the Project”) and subject to the following terms and conditions.

#### 1. Definitions and Interpretation

1.1 In these Conditions, the words and expressions set out in **Schedule 4** shall have the meanings ascribed to them in that Schedule.

1.2 In these Conditions unless the context otherwise requires, words denoting the singular shall include the plural and vice versa and words denoting any gender shall include all genders.

1.3 The headings in these Conditions are for convenience only and shall not be read as forming part of the Conditions or taken into account in their interpretation.

1.4 Except as otherwise provided in these Conditions, any reference to a clause, paragraph, sub-paragraph or schedule shall be a reference to a clause, paragraph, subparagraph or schedule of these Conditions. The schedules are intended to be contractual in nature. They form part of the Agreement and should be construed accordingly.

1.5 This Agreement shall not be varied except by an instrument in writing signed by both parties.

## 2. Purposes of the Grant

2.1 The Grant is made to enable the Grantee to carry out the Project.

2.2 The Grant shall only be used for the purposes of the Project and for no other purpose whatsoever.

2.3 No part of the Grant shall be used to fund any activity or material which is party political in intention, use, or presentation or appears to be designed to affect support for a political party.

2.4 The expected outcomes of the Project are:

- Low income families and older people can access a full financial health check in a manner which is convenient to them and appropriate to their circumstances.
- Personalised advice to increase their income and reduce the 'poverty premium'.
- Information on access to cheaper deals on energy and other utilities to reduce household costs.
- Increased benefit uptake.
- Increased financial inclusion, health and capability.

2.5 The targets/milestones against which progress in achieving the expected outcomes shall be monitored are set out in your grant application and Gantt chart (both attached below as Part 1 of Schedule 1).

## 3. Payment of Grant

3.1 The Grant shall be paid by the Scottish Ministers to the Grantee in accordance with the terms of **Schedule 1** attached.

3.2 The Grantee shall by 14 October 2019 submit to the Scottish Ministers a statement of compliance with the Conditions of the Grant using the form of words provided in **Schedule 3**. The statement shall be signed by the Grantee's Director/CEO/authorised signatory.

3.3 In the event that the amount of the Grant paid by the Scottish Ministers to the Grantee at any point in time is found to exceed the amount of the expenses reasonably required by the Grantee in connection with the Project, the Grantee shall repay to the Scottish Ministers the amount of such excess within 14 days of receiving a written demand for it from or on behalf of the Scottish Ministers. In the event that the Grantee fails to pay such amount within the 14 day period, the Scottish Ministers shall be entitled to interest on the sum at the rate of two per cent per annum above the Bank of England base lending rate prevailing at the time of the written demand from the date of the written demand until payment in full of both the sum and the interest.

3.4 The Scottish Ministers shall not be bound to pay to the Grantee, and the Grantee shall have no claim against the Scottish Ministers in respect of, any instalment

of the Grant which has not been claimed by the Grantee by 31 March of the applicable financial year as set out in Schedule 1, unless otherwise agreed in writing by the Scottish Ministers.

#### **4. Inspection and Information**

4.1 The Grantee shall keep the Scottish Ministers fully informed of the progress of the Project in the form of quarterly reports. Details shall include actual expenditure to date compared with profiled expenditure and any change to estimated expenditure for the financial year and/or the Project as a whole, the reasons for any such changes and progress in achieving the outcome of the Project.

4.2 Any revisions to the targets and outcomes specified in the Project grant application and supporting documentation shall be subject to the written agreement of the Scottish Ministers.

4.3 In terms of monitoring and reporting, any risk or issue item identified as red/high on the RAG status should be notified to the Scottish Ministers as soon as possible.

4.4 Within a period of 4 weeks, the Grantee shall, on completion of the Project, submit a report to the Scottish Ministers summarising the outcomes and performance of the Project. Such a report shall include such statistical and other information relating to the impact of the Project as shall be required by the Scottish Ministers.

4.5 The Grantee shall also provide any other information that the Scottish Ministers may reasonably require to satisfy themselves that the Project is consistent with the Agreement. The Grantee shall provide the Scottish Ministers with prompt access to any information they reasonably require to ensure compliance with these Conditions.

4.6 The Grantee shall keep and maintain for a period of six years after the expenditure occurs, adequate and proper records and books of account recording all receipts and expenditure of monies paid to it by the Scottish Ministers by way of the Grant. The Grantee shall afford the Scottish Ministers, their representatives, the Auditor General for Scotland and their representatives and such other persons as the Scottish Ministers may reasonably specify from time to time, such access to those records and books of account as may be required by them at any reasonable time in response to a written request for such access from the person seeking it. The Grantee shall provide such reasonable assistance and explanation as the person carrying out the inspection may from time to time require.

4.7 The Grantee must have robust safeguarding policies in place to protect vulnerable groups. The Grantee must also have in place clear processes which must be followed if it becomes aware of specific incidents, including referral to the relevant authorities where necessary. Where the Grantee is working directly through a partner organisation, the Grantee is required to have undertaken due diligence in relation to safeguarding arrangements, including obtaining evidence of satisfactory safeguarding policies and / or procedures by the Grantee's partner organisation. The Grantee must report all and any cases of suspected abuse or malpractice relating to anyone involved in delivery of the Project or any beneficiary of the Project to Scottish Ministers and the relevant authorities immediately. The Grantee must, upon request

from Scottish Ministers, provide copies of the safeguarding policies and procedures referred to in this clause.

4.8 In the event of the Grantee becoming aware of or suspecting:

- any irregular or fraudulent activity in relation to the Grant or Project, or any part of either of them; and/or
- any safeguarding incident by or in respect of any person involved in the Project,

the Grantee shall immediately notify the Scottish Ministers of such activity or incident and provide such other information as the Scottish Ministers may reasonably require in relation to the impact on the Project and the use of the Grant. In so notifying Scottish Ministers, the Grantee must also confirm that such irregular or fraudulent activity or safeguarding incident has been referred to the relevant regulatory or other authorities as appropriate, in line with any statutory duty and otherwise in line with any guidance issued from time to time on Notifiable Events by either the Office of the Scottish Charity Regulatory (OSCR) or as appropriate the Charity Commission for England and Wales. For the avoidance of doubt, in this agreement, a “safeguarding incident” includes any incident of abuse or mistreatment of any vulnerable person.

4.9 The grantee shall immediately inform the Scottish Ministers of any change in its constitution, for example, but not limited to, a change in status from one type of body corporate to another.

## **5. Confidentiality and Data Protection**

5.1 The Grantee will respect the confidentiality of any commercially sensitive information that they have access to as a result of the Project.

5.2 Notwithstanding the above, the Grantee may disclose any information as required by law or judicial order. All information submitted to the Scottish Ministers may need to be disclosed and/or published by the Scottish Ministers. Without prejudice to the foregoing generality, the Scottish Ministers may disclose information in compliance with the Freedom of Information (Scotland) Act 2002, any other law, or, as a consequence of judicial order, or order by any court or tribunal with the authority to order disclosure. Further, the Scottish Ministers may also disclose all information submitted to them to the Scottish or United Kingdom Parliament or any other department, office or agency of Her Majesty’s Government in Scotland, in right of the Scottish Administration or the United Kingdom, and their servants or agents. When disclosing such information to either the Scottish Parliament or the United Kingdom Parliament it is recognised and agreed by both parties that the Scottish Ministers shall if they see fit disclose such information but are unable to impose any restriction upon the information that it provides to Members of the Scottish Parliament, or Members of the United Kingdom Parliament; such disclosure shall not be treated as a breach of this agreement.

5.3 The Grantee shall ensure that all requirements of Data Protection Laws are fulfilled in relation to the Project.

5.4 To comply with section 31(3) of the Public Services Reform (Scotland) Act 2010, the Scottish Ministers publish an annual statement of all payments over £25,000. In addition, in

line with openness and transparency, the Scottish Government publishes a monthly report of all payments over £25,000. The Grantee should note that where a payment is made in excess of £25,000 there will be disclosure (in the form of the name of the payee, the date of the payment, the subject matter and the amount of grant) in the both the monthly report and the annual Public Services Reform (Scotland) Act 2010 statement.

## **6. Disposal of Assets**

The Grantee shall not, without prior written consent of the Scottish Ministers, dispose of any asset funded, in part or in whole, with Grant funds during the lifetime of the asset. During that period the Scottish Ministers shall be entitled to the proceeds of the disposal – or the relevant proportion of the proceeds based on the percentage of grant funding used in connection with the acquisition or improvement of the asset against the whole proceeds. The Scottish Ministers shall also be entitled to the relevant proportion of any proceeds resulting from any provision included as a condition of sale. Recovery by the Scottish Ministers shall not be required where the value of the asset is less than £1,000.

## **7. Publicity**

The Grantee shall where reasonably practicable acknowledge in all publicity material relating to the Project the contribution of the Scottish Ministers to its costs. The Scottish Ministers may require to approve the form of such acknowledgement prior to its first publication.

## **8. Intellectual Property Rights**

8.1 All Intellectual Property Rights are hereby assigned to and shall vest in the Crown or its assignees.

8.2 The Grantee shall ensure that nothing contained in any materials produced or submitted to the Scottish Ministers by the Grantee or anyone acting on its behalf nor the reproduction of such materials, shall constitute an infringement of any third party copyright or intellectual property right and shall indemnify the Scottish Ministers against all actions, proceedings, claims and demands made by reason of any such infringement.

## **9. Default and Recovery etc. of Grant**

9.1 The Scottish Ministers may re-assess, vary, make a deduction from, withhold, or require immediate repayment of the Grant or any part of it in the event that:

9.1.1 The Grantee commits a Default;

9.1.2 The Scottish Ministers consider that any change or departure from the purposes for which the Grant was awarded warrants an alteration in the amount of the Grant;

9.1.3 The Grantee fails to carry out the Project;

9.1.4 In the Scottish Ministers' opinion, the progress on the Project is not satisfactory; or

9.1.5 In the Scottish Ministers' opinion, the future of the Project is in jeopardy.

9.2 If, in the Scottish Ministers' opinion, the Grant or any part of it is state aid and they consider that they are required to recover such sum in order to ensure compliance with their obligations under EU law Scottish Ministers may require immediate repayment of the Grant or any part of it together with interest at such rate and on such basis as may be determined from time to time by the Commission of the European Union.

9.3 The Scottish Ministers may withhold the payment of the Grant if at any time within the duration of the Agreement:

9.3.1 The Grantee passes a resolution that it be wound up, or a court makes an order that the Grantee be wound up, in either case otherwise than for the purposes of reconstruction or amalgamation, or circumstances arise which would enable a court to make such an order or the Grantee is unable to pay its debts within the meaning of section 123 of the Insolvency Act 1986;

9.3.2 Where the Grantee is an individual, if a petition is presented for the Grantee's bankruptcy or the sequestration of his estate or a criminal bankruptcy order is made against the Grantee; or the Grantee makes any composition or arrangement with or for the benefit of creditors, or makes any conveyance or assignation for the benefit of creditors, or if an administrator or trustee is appointed to manage his affairs; or

9.3.3 A receiver, manager, administrator or administrative receiver is appointed to the Grantee, or over all or any part of the Grantee's property, or circumstances arise which would entitle a court or a creditor to appoint such a receiver, manager, administrator or administrative receiver.

9.4 In the event that the Grantee becomes bound to pay any sum to the Scottish Ministers in terms of clause 9.1, the Grantee shall pay the Scottish Ministers the appropriate sum within 14 days of a written demand for it being given by or on behalf of the Scottish Ministers to the Grantee. In the event that the Grantee fails to pay the sum within the 14 day period, the Scottish Ministers shall be entitled to interest on the sum at the rate of two per cent per annum above the Bank of England base lending rate prevailing at the time of the written demand, from the date of the written demand until payment in full of both the sum and interest.

9.5 Notwithstanding the provisions of this clause 9, in the event that the Grantee is in breach of any of the Conditions, the Scottish Ministers may, provided that the breach is capable of a remedy, postpone the exercise of their rights to recover any sum from the Grantee in terms of clause 9 for such period as they see fit, and may give written notice to the Grantee requiring it to remedy the breach within such period as may be specified in the notice. In the event of the Grantee failing to remedy the breach within the period specified, the Grantee shall be bound to pay the sum to the Scottish Ministers in accordance with the foregoing provisions.

9.6 Any failure, omission or delay by the Scottish Ministers in exercising any right or remedy to which they are entitled by virtue of clauses 9.1 to 9.3 shall not be construed as a waiver of such right or remedy.

## **10. Assignment**

The Grantee shall not be entitled to assign, sub-contract or otherwise transfer its rights or obligations under the Agreement without the prior written consent of the Scottish Ministers.

## **11. Termination**

The Agreement may be terminated by the Scottish Ministers giving not less than three months' notice in writing from the date of the notice being sent.

## **12. Corrupt Gifts and Payments of Commission**

The Grantee shall ensure that its employees shall not breach the terms of the Bribery Act 2010 in relation to this or any other grant. The Grantee shall ensure that adequate controls are in place to prevent bribery.

## **13. Continuation of Conditions**

13.1 These Conditions, except for Condition 6, shall continue to apply for a period of five years after the end of the financial year in which the final instalment of the Grant was paid.

13.2 Condition 6 shall continue to apply until the end of the period referred to in that Condition.

## **14. Compliance with the Law**

The Grantee shall ensure that in relation to the Project, they and anyone acting on their behalf shall comply with the relevant law, for the time being in force in Scotland.

## **15. Governing Law**

This contract is governed by the Law of Scotland and the parties hereby prorogate to the exclusive jurisdiction of the Scottish Courts.

If you wish to accept the offer of this Grant on the whole terms and conditions as set out in the letter and annexed Schedules, you should sign and date both copies of the Grant Acceptance below and return one full copy of the offer of Grant and Schedules to Susan Gilroy at Social Justice Strategy Unit, 2J North, Victoria Quay, Edinburgh, EH6 6QQ. You should retain the second copy of the offer of Grant and Schedules for your own records.

Yours sincerely,



Shirley Laing  
Deputy Director  
1 October 2018

## GRANT ACCEPTANCE

On behalf of Citizens Advice Scotland I accept the foregoing offer of Grant by the Scottish Ministers dated 1 October 2018 on the whole terms and conditions as set out in the letter and annexed Schedules. I confirm that I hold the relevant signing authority.

Signed: *[Director/Company Secretary/Authorised Signatory]*

[Redacted]

[Redacted]

Print Name:

*DEREK MITCHELL*

Position in Organisation of Person Signing:

*CHIEF EXECUTIVE*

Date:

*4/10/18*

Place of Signing:

*SPECTRUM HOUSE*

Witness Signature: [Redacted]

Witness Name: [Redacted]

Address:

*SPECTRUM HOUSE*

Date:

*4/10/18*

Place of Signing:

*SPECTRUM HOUSE*

## SCHEDULE 1

### PART 1: THE PROJECT

The project is set out in detail in the grant application, Gantt chart and budget (attached below and to this grant offer letter). Broadly, a full Financial Health Check (as outlined in Appendix 2 of the grant application) will be available to an additional 15,000 people in Scotland (2,500 older people plus 12,500 low income families, including the six priority target groups outlined in *Every Child, Every Chance: The Tackling Child Poverty Delivery Plan*). The aim of the Financial Health Check is to maximise the income of the client and help them avoid paying the 'poverty premium', where people on low incomes pay more for basic services.

### PART 2: PAYMENT OF GRANT

1. The total Grant of £1,800,000 shall be payable by the Scottish Ministers to the Grantee on receipt of a completed claim for Grant in the form set out in **Schedule 2**.

2. The total Grant shall be payable over 1 October 2018 – 30 September 2019 in six monthly instalments as per the payment schedule table below. The Scottish Ministers shall not be bound to pay any instalment of the Grant which has not been claimed within two weeks of the claim date, unless otherwise agreed in writing by the Scottish Ministers.

	Quarterly Amount	Claim Date
Payment 1	£900,000	1 October 2018
Payment 2	£900,000	29 March 2019
<b>Total</b>	<b>£1,800,000</b>	

3. The claim shall be for an amount equal to the estimated amount of the Grant required to meet the reasonable and proper costs and expenses of the Grantee in connection with the Project.

4. The claim shall be submitted together with such explanatory or supplementary material as the Scottish Ministers may from time to time require whether before or after submission of the claim.

5. On receipt of the claim (and any required documentation and information), the Scottish Ministers shall determine the amount of expenditure which they consider the Grantee shall reasonably and properly incur in connection with the Project having regard to that claim. The determination shall be based on the information provided by the Grantee in accordance with this Schedule. The Scottish Ministers shall use their best endeavours (but shall be under no obligation or duty) to pay the amount determined to the Grantee within three weeks of receiving a claim and any required documentation and information relevant to the claim.

6. In order to facilitate the accrual of expenditure of the Grant for the financial year the Grantee shall, where appropriate, advise the Scottish Ministers in writing by 14 October 2019 the amount of the Grant actually expended up to and including 30 September 2019.

## SCHEDULE 2

FINANCIAL HEALTH CHECK CLAIM FORM	
Grant Recipient	Citizens Advice Scotland
Address	
Post Code	
Project Name/Description	Financial Health Check
Total grant agreed for 12 months from 1 October 2018	£1,800,000
Period of claim	From _____ to _____
Amount claimed this period	£ _____
Bank Name	
Bank Address	
Sort Code	
Account Number	
Declaration	I hereby claim a grant of £ _____ in accordance with the terms and conditions of the offer of Grant dated 1 October 2018 and the Schedules attached thereto.
Signature	
Name	
Position	
Telephone	
Email	
Date	

### **Items of Expenditure**

**Please list in the table below all discrete items of expenditure relevant to the above period and the type of documentary evidence that will be made available on request to substantiate each amount.**

A	B	C	D
Item	Amount (£)	Paid Invoice [Y/N]	Other (please specify, e.g. certificate of payment in kind)
<b>TOTAL*</b>			

\* Note the total should add up to the total expenditure claimed for the period.

### **SCHEDULE 3**

#### **STATEMENT OF COMPLIANCE WITH CONDITIONS OF GRANT**

##### Financial Health Check

This is to confirm that the grant claimed by Citizens Advice Scotland in relation to the above Project during the year ended 30 September 2019 was properly due and was used for its intended purpose(s) in accordance with the terms and conditions of the Grant. This statement is supported by the records of Citizens Advice Scotland.

Signed:

Name in block capitals:

Position:

Date

(Please read section 3.2 of the grant offer letter before completing this.)

## SCHEDULE 4

### DEFINITIONS

**“Agreement”** means the agreement constituted by the Scottish Ministers’ invitation to apply for a grant, the Grantee’s Application, these Conditions and the Grantee’s acceptance of these Conditions;

**“Conditions”** means these grant conditions;

**“Data Protection Laws”** means any law, statute, subordinate legislation, regulation, order, mandatory guidance or code of practice, judgment of a relevant court of law, or directives or requirements of any regulatory body including the Data Protection Act 1998, the Data Protection Act 2018 and any statutory modification or re-enactment thereof and the GDPR.

**“Default”** means:

- (a) Any breach of the obligations of either party under this Agreement (including, but not limited to, any breach of any undertaking or warranty given under or in terms of this Agreement);
- (b) Any failure to perform or the negligent performance of any obligation under this Agreement;
- (c) Any breach of any legislation; or
- (d) Any negligence or negligent or fraudulent miss-statement or misappropriation of Grant, or any other default,

In all cases by either party, its employees, agents or representatives;

**“Financial Year”** means a period from 1 April in one year until 31 March in the next;

**“Grant”** means the grant offered by the Scottish Ministers to the Grantee as specified in the Award Letter, as varied from time to time in accordance with these Conditions;

**“Grantee”** means the person, organisation or body to which the Grant will be payable as specified in these Conditions. Where two or more persons, organisations or bodies are the Grantee, references to the “Grantee” are to those persons, organisations or bodies collectively and their obligations under the Agreement are undertaken jointly and severally;

**“Intellectual Property Rights”** means all rights of ownership, including all copyrights and other intellectual property rights in books, leaflets and other printed and published materials in whatever form produced as part of the Project by or on behalf of the Grantee including all reports and any such published materials stored in or made available by means of an information technology system and the computer software relating thereto and all patents, trademarks, registered designs and other rights in the nature of intellectual property;

**“Project”** means the purpose for which the Grant has been awarded as described in the Offer of Grant;

**“Payment”** means each of the payments specified in Schedule 1 hereto.

## **Financial Health Checks Initiative**

### **Vision**

It is estimated that around 500,000 people in Scotland are not claiming benefits they are entitled to. Income maximisation means ensuring people claim the benefits to which they are entitled and reducing household outgoings, as well as helping people struggling with debt

The financial health check will look at a variety of benefits and income maximisation work as per the list of benefits provided. It will ensure that individuals claim the benefits, and maximise their income, as their circumstances warrant. These checks will help people make the most of their money and access affordable credit to help low income families avoid the 'Poverty Premium.'

Each of the target groups identified in the "Every Child, Every Chance; Tackling Child Poverty Delivery Plan", and older people, can be offered a financial health check, through the channel of their choice. They can receive information on benefit entitlement and income maximisation; and be offered holistic advice, tailored to their circumstances. Each client will receive the same quality of information and advice no matter how they access the service, by telephone, webchat, online or face to face.

This proposal covers 2 years. Although funding for year 2 is contingent on the successful evaluation of year 1, we have planned for the full two year delivery to ensure consistency and effective delivery for the life of the project.

### **Who is this for and how will we reach them?**

The six target groups outlined in the delivery plan are:

- Lone parent families
- Families which include a disabled adult or child
- Larger families
- Minority ethnic families
- Families with a child under one year old
- Families where the mother is under 25 years of age.

While these groups will be the focus of targeted activity, any low income family can also access a financial health check.

We have also incorporated financial health checks for older people as an integral element of service delivery, as it takes advantage of the infrastructure developed for work with vulnerable families. This will build on the successful pilot delivered previously. As the basic FHC process is identical, it will be provided through the same specialist CAB service, but be marketed to older people particularly using appropriate local referrals networks and partnerships. CAS will be able to report on the service to this client group separately. Further information on the service for older people is contained in Appendix 1.

A national advertising campaign, coordinated by the Scottish Government, will raise awareness of the service and a single telephone number will be provided which clients can contact to either receive a telephone health check, or to book a face-to-face appointment.

Local CAB already work in close partnership with many key groups in their communities that provide support to the groups named above. Local CAB will utilise these partnerships to receive referrals, co-locate services, offer joint home visits etc.

Building on existing work to develop telephony and webchat services, we can offer a financial health check in a manner which is convenient to the client and appropriate to their circumstances.

In Year 2 we would further develop our webchat service and work with the Scottish Government to develop a financial health check tool, which could guide the client through the initial health check questions, before referring to an adviser. We are keen to contribute our expertise in the subject matter and any learning from the first year of delivery to the development of this tool. We are also keen that the tool is fully integrated with the project as a whole, to allow for a seamless client journey across different channels.

We have also included the budget to work on a data portability solution to allow us to integrate with NHS computer systems to allow warm referrals of clients. This would be subject to agreement and a funding commitment from the NHS.

## **Delivery Plan**

In delivering the financial health checks the Citizens Advice Network will ensure the following:

- People should be able to access advice at a time and place that best fits their needs. The advice service will provide a telephone and face to face service to ensure that users have a choice in how they obtain financial health checks.
- CAB will demonstrate they are delivering positive outcomes through effective and regular reporting and will adhere to relevant quality frameworks such as the CAB quality standards, and the Scottish National Standards for Advice and Information Providers.
- CAB will work in partnership with other local and national organisations to deliver person centred, integrated, holistic financial health check services that meet client needs.
- Some people will need additional support to access advice services and CAB will ensure that the design and delivery of service will reach the priority groups specified especially through partnership work with organisations that already reach these groups.

## **Service Provision**

The delivery framework for financial health checks will ensure clients are directed to appropriate services effectively according to their need. Where desirable for the client, telephony is highlighted. It also ensures that cross-organisational working is encouraged.

Delivery will be supported by the well-established local partnerships already in place throughout the CAB network. It will build on lessons learned from previous delivery of Financial Health Checks for older people, taking into account the experience of those CAB who previously participated.

### **Service Structure**

Our CAB have more than 500 outreaches, partnerships and co-located services across Scotland to ensure that we can reach clients at locations convenient to them. We are also making the effort to utilise technology to ensure that clients can access the service in the most convenient way for them.

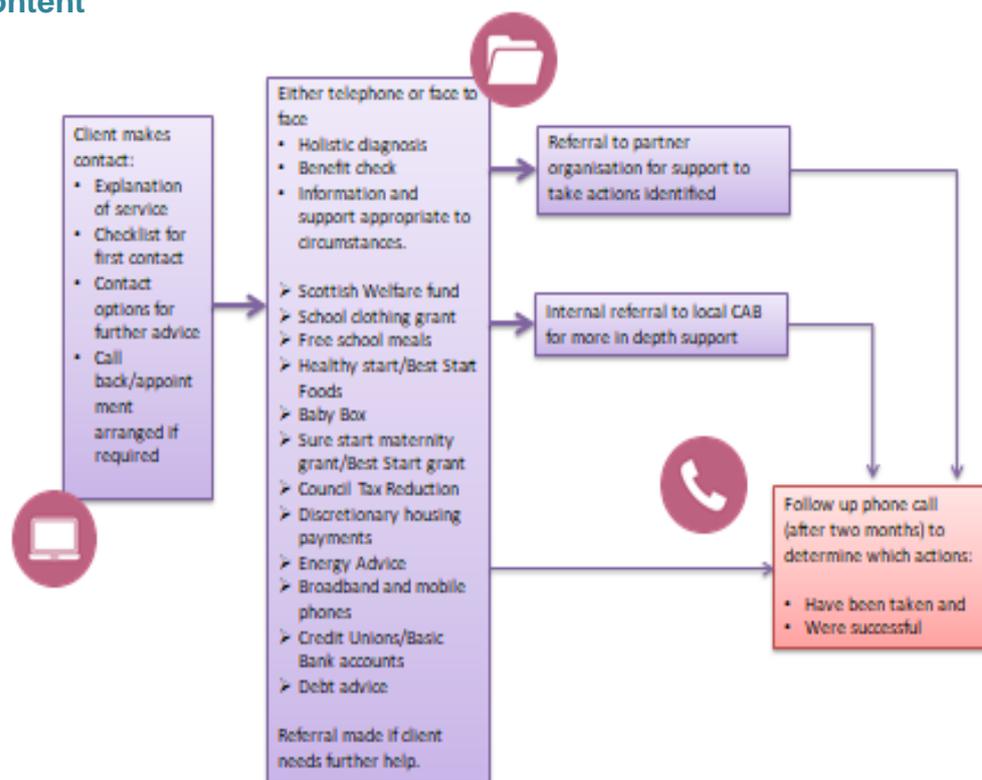
CAS work with CAB to deliver many national projects which are contracted by CAS on behalf of the network, and then subcontracted for local CAB. This ensures we deliver a consistent service within a national framework, which is also locally accessible and which takes account of local circumstances. PASS, Armed services Advice project, Scotland's National Kinship Care Service, Pension Wise, and Energy Best Deal are all current contracts which deliver national specialist services in this way. In all cases, contracts have been delivered successfully against targets.

To deliver the financial health check, each participating CAB will

- Develop local service delivery in line with local priorities and partners
- Make appointments available for FHC checks locally
- Take referrals from the telephone line
- Take responsibility for local marketing activity
- Report financial health check activity through our enquiry recording system
- Contact local NHS to determine how/if service can be co-ordinated/ marketed in their area.

In each of the above contracts, CAS provides the governance, co-ordination, technical framework, IT support, quality standards, methodologies and operating manuals for delivery; local CAB deliver the actual advice services, and report on achievements against contractual targets. This ensures a national consistency can be delivered

## Content



The above diagram outlines the proposed client journey and we will develop the service to deliver a seamless support for the individual through a variety of financial checks. The experience of the pilot in November 2017 showed an average of two contacts with the client during the checking process. We will also undertake a follow up with each client taking place two months after the work has been carried out to gather outcomes data, and to encourage the individual to act if they have not done so to date.

The process of the health check is set out below.

- The client will make contact with the service
- They will be given preparatory information as to what information/documents to provide
- A telephone or face to face financial health check will be carried out
- It will be undertaken through a structured or semi structured interview
- It will link to other specialist services if required
- There will be follow up after two months to ask whether the applications have been made and how many have been successful.

## Timescales

It is anticipated that service initiation will be by the end of October, delivered mainly via a nationwide telephone service, alongside appropriate referrals to local CAB. Local marketing and partnership delivery will be initiated between November and December 2018 to ensure the service is delivering fully by January 2019.

## **To October 2018 Development Phase**

### **Telephony Development Phase**

Regional telephony centres will be established quickly in CAB already using compatible CAS shared services technology. This will enable the quick implementation of a national telephony service by the end of October.

### **Local Development Phase**

All local CAB will be asked for specific local proposals to undertake additional work with the priority client groups. Their proposals will outline

- How they would reach clients
- Which partners they would involve and how do these align with the priority groups
- What they will do to develop local service delivery in line with local priorities and partners
- How they will make appointments available for FHC checks locally
- What work they propose with the local NHS to determine how/if service can be co-ordinated/ marketed

Grant funding will be awarded to local CAB to enable these developments to go ahead. Implementation will take place as soon as possible after award, and it is anticipated that early providers will be operational by the end of October.

This will enable

- A full national telephony service to be available, with appropriate referrals to local CAB
- The service to bed in and CAB to test the co-ordination systems and structures, prior to the full national service beginning by the end of the year
- Time for local marketing initiatives and partnership activities to be planned and established before the end of the year.

## **November – December 2018**

Full service including local marketing activity will be established by the end of the year. Further details on project initiation and delivery timescales are detailed in the project GANTT chart attached.

## **Resourcing**

To support this approach, the resources will be split between three key workstreams:

- **Face-to-face advice**
  - Resources will be allocated to all CAB across our network, with provision made for neighbouring CAB to provide the service in areas where we have no cover.
  - The resources will be allocated based largely on current welfare reform mitigation calculations, which largely use Grant Aided Expenditure

methodologies, to ensure consistency in determining need by local authority area.

- Local CAB can deliver the project in a way which best fits their communities, using a mixture of outreach, co-location and partnership working.
- In North and South Ayrshire and Inverclyde, where no local CAB is based, face-to-face appointments will be carried out by outreach from CAB based in neighbouring areas, in line with provision for existing specialist services such as work with NHS patients and veterans.
- **Telephony services**
  - Initially 3 CAB who operate using compatible shared technology services will be offered funding to enhance this service to deliver Financial Health Checks from regional hubs to the end of March 2019. This will allow us to begin delivery within the timescales.
  - After this period we will offer it to tender among our member bureaux which will ensure that we can receive best value from the funding and choose the most suitable regional centre to deliver, and that CAB have the opportunity to consider development, without the urgency of service initiation.
  - A booking service will be developed to enable clients: to be triaged; provided with a checklist of the information they will need; and given an appointment, either face-to-face or via a telephone call back.
  - Clients who have a telephone appointment will receive the same information as they would in a face-to-face setting. Where complex advice issues present, e.g. debt, they may be referred to their local CAB, or the appropriate referral partner for more specialised advice.
  - Although we would have 3 primary CAB delivering for the period of the service, we are not limited to three physical locations, and can operate a distributed model of telephony which is not tied to any particular CAB office. This ensures that we can deliver flexibly using the assets available throughout the CAB service.
  - The telephony system also offers webchat functionality.
- **IT Infrastructure Developments**  
[REDACTED]

The individual elements of a financial health check are not new to the CAB service. However, the processes and procedural structure of the project will require training, which has been accounted for in the budget.

The resources allocated to telephony and to CAS infrastructure development have been incorporated into the costs of service delivery for Every Child Every Chance.

## Marketing

### National

The Scottish Government will lead on the national marketing campaign. CAS will co-ordinate with the Scottish Government to ensure that we are consistent with the

national marketing campaign, as undertaken previously with the pilot work. It will be clearly marketed as a new and additional service.

Specific marketing activities will also be undertaken to target each of the priority groups. This would involve targeting publicity and information to routes that we know are most used by the priority groups. For example, we could include digital marketing for young families on websites which are frequented by young mothers, or marketing work with national organisations who work with the priority client groups.

### **Local**

Local marketing activities by CAB will be part of the funding requirements, and bureaux will be expected to include, and report against these activities.

Using CAS' Brandbase, which enables the easy production of locally branded CAB materials based on a centralised template, local CAB can develop and print materials with consistent marketing messages quickly.

Examples of marketing activities could include:

- Direct approaches to existing clients who are part of the priority groups
- Specific local promotional events and awareness sessions at key forums and other collaborative groups with partner organisations
- Promotion via social media, local newspapers/newsletters, local radio and/or posters and leaflets.

The CAB will be working with those partnerships who work with the vulnerable groups defined.

In particular, CAB will be encouraged to work with Health Boards to develop/enhance referral pathways with health practitioners, and a tie in with NHS and other outreaches and co-located services. Below are a sample of partnerships that CAS is aware of that could be engaged to promote and provide referral pathways for low income families and older people to obtain a Financial Health Check with the local CAB:

- Homestart
- Women's Aid
- Outreach at family drop-in centres, including Early years centres and mother & toddler groups
- Food poverty charities
- Return to work groups
- Single parent support groups
- Adult literacy
- Ethnic minority support groups
- Schools based in areas of deprivation

Detailed marketing planning will take place following project initiation.

## Targeting Primary Care through NHS Partnerships

We will also be working with the NHS to target additional local activities with the emphasis on developing links with the 200 primary care GP practices in the most deprived areas in Scotland

This link in particular helps to target vulnerable families and older people through their services, and we will be helping to enable closer work in ensuring that patients can access financial health checks. In particular, this help to extend the community reach of the CAB adviser through having health visitors, GPs and others with contact with patients to help identify appropriate individuals.

We hope that the development of these links would involve embedded advice provision, enhanced referrals arrangements, training and support for health professionals, and the potential for easier access to information both to and from NHS and the CAB.

## Deliverables

We will measure the additionality of the service through the existing client recording system, and we will also ensure that the total numbers of people who receive income maximisation support are monitored to show that the service enables the CAB to reach more individuals overall.

## Enquiry Recording

The financial health check project will be given a separate reporting code in our enquiry recording system to ensure that we can track client numbers separately from other CAB services. This will show the additionality of the work undertaken funded through this project. In addition to this clients will be asked in the follow up survey how they heard about the service to identify where the client was made aware of the health check.

## MI reporting

We will monitor and report on:

- Profile of clients to ensure we are reaching the target groups
- Access routes - how the client heard about the service and how they chose to access it
- Referrals to partner organisations and outcomes from those referrals
- Internal referrals for further CAB support and outcomes from those referrals
- Client satisfaction survey
- Actions taken by clients
- Outcomes from those actions, including client financial gain.

Additionally, we will provide further reporting that highlights outcomes through case studies, as well as client surveys building on work the Money Advice Service has done to construct appropriate questionnaires measuring outcomes.

## Outcome Monitoring

As there is often a time delay between the action and the outcome, particularly for financial gain, we will track outcomes as part of the follow up call 2 months after the financial health check. We will monitor and report on:

- Client financial gain
- Client satisfaction
- Client financial confidence
- Improved mental health as a result of the check

## Projected Client Volumes

The potential client group for this service includes all those in the client groups who are at risk of financial detriment, and so the total potential demand greatly outstrips the delivery capacity of the service. This mirrors other free to client advice models where potential demand is more than current service supply. Research from the Money Advice Service, for example, shows that only 1 in 5 people who would benefit from money advice provision actually receive it<sup>1</sup>.

In this circumstance, CAS has undertaken modelling based on our knowledge of likely advice patterns and client journey, alongside the knowledge gained in the financial health check pilots, and existing CAB services providing structured face to face and telephony advice to determine service capacity.

From this work, we know that each financial health check will on average involve two advice sessions, and a follow up call to monitor outcomes and determine satisfaction with the service and the service has been developed to provide this.

We know that volume of demand for the service can be controlled through an effective use of marketing. Previous experience of national TV, local and national media advertising campaigns has shown that even at high intensity national marketing, at no stage did demand exceed 100 calls per week, and the national telephony service has been designed to ensure that this is within capacity. With regard to local CAB activity, again, demand can be controlled through effective local marketing activity to match capacity.

[REDACTED]

## Outcomes

For clients across all target groups:

- Access to financial health checks in a manner which is convenient to them and appropriate to their circumstances
- Personalised advice to increase their income
- Information on access to cheaper deals on energy and other utilities
- Increased benefit uptake
- Increased financial health and capability.

For the CAB network:

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<sup>1</sup> A picture of Overindebtedness - Money Advice Service March 2016

- Further development and support of a co-ordinated multi-channel approach across the whole network
- Development of key partnerships, both at a local operational level and at a national strategic level
- Additional resource to enable extended reach into priority client groups and communities.

## CAS Support

### Project Co-ordination

Support, co-ordination, training and contract management will be undertaken by CAS. Services to be provided will include:

- Development of financial health check materials
- Quality of Advice support and audit
- Professional Indemnity Cover
- Development of online, printed and interactive materials
- Further development of training, information and advice
- E-learning training modules for all advisers, training courses
- Gearing up relevant quality assurance processes.

### Training

Training will be carried out by CAS to provide operational details of the service and the sources of information available, and contact details of delivery partners, to enable bureaux participating to be able to work with people who contact the bureaux enquiring about the service. It will cover the following elements:

- Checking eligibility for a financial health check
- Giving information about what to take to a session – Using AdviserNet & written information
- Helping to book a session
- Reporting
- Follow up.

In addition to the training required to support the financial health check session provision, an appropriate level of consideration must be given in terms of materials and the operating manual for advisers. This will ensure that this aspect of the service is delivered consistently, and provides clients with sufficient initial information to determine their next step, and if appropriate a satisfactory referral process to other advisers. Training materials required to support activity will include; an E-learning module; possibly regional face-to-face sessions; and ongoing cascade materials which are provided for local CAB trainers to provide ongoing local CAB adviser learning and support.

The training will also provide information relevant to the target groups, which may not be included as an element of the health check, but nonetheless useful for

advisers to consider. This could include information on identifying social isolation, the need for specialist equipment in the home etc

## Reporting

CAB will record details of the individual client advice sessions on an ongoing basis. They will also report on the key project developments and management of their grant quarterly to CAS. CAS will monitor, collate and analyse the local reports, and report on the overall progress of the service to the Scottish Government on a quarterly basis.

## CAS Project Team -Project Initiation

The CAS Project team will be composed of existing and new CAS staff with skills and resource to deliver the project quickly and effectively. It will achieve the objectives required to deliver the service in the timescales outlined. The overall requirement of the project in this is to create sufficient capacity and capability within a project structure that will allow the service to provide on a national basis, covering local face-to-face delivery, regional and national telephony, and CAS infrastructure to enable the national delivery of the financial health check service to eligible clients to the prescribed service and standards.

Key roles identified are as follows:

- Project Co-ordination & Management
- Project Support
- IT & telephony implementation
- Training
- Communications
- Service Development
- HR
- Contract and Grant Management
- Finance
- Quality Assurance.

## Initiation Phase Key Milestones

Activity	Date
<b>CAB Local Survey completion</b>	31 August 2018
<b>Application Completion</b>	3 September 2018
<b>Scottish Government Approval</b>	By 6 September 2018
<b>Project initiation, project management and recruitment initiation, and application process for bureaux</b>	10 September 2018
<b>CAS recruitment Process</b>	By 10 October 2018
<b>Telephony Centre Contracting</b>	15 September 2018
<b>Training Course go-Live</b>	10 October 2018
<b>Review applications from bureaux</b>	18 October 2018
<b>CAB recruitment Process</b>	By 31 October 2018
<b>National Telephony go-live</b>	31 October 2018
<b>Implementation of full service in Scotland</b>	3 Jan 2019

<b>Stakeholder Group Initiation</b>	10 January 2019
<b>Tender for Business As Usual Telephony</b>	10 Jan 2019
<b>Business As Usual Telephony Tender Awards</b>	14 Feb 2019

Further milestones for full project delivery will be developed following project initiation.

### Stakeholder Group

As specified, a stakeholder group will be developed. This will consist of organisations who can make a positive contribution to the development and delivery of the service.

Potential organisations could include:

- NHS Health
- The Improvement Service
- Child Poverty Action Group
- Youngscot
- Money Advice Scotland

### Risk Management Strategy

The project will be administered on PRINCE 2 methodologies therefore all Risks and Issues will be managed and monitored by the usage of a project RAID. The RAID will be regularly reviewed by the Project team on an ongoing basis with formal group review sessions undertaken on a regular basis. Those Risk and Issue items identified as RED/ HIGH on the RAG status will receive greatest focus and will be communicated via a regular project status report to the Senior Management Team for review and decision where necessary.

Items deemed to be significantly high that will or may result in the failure or delay in achieving delivery of the project will be escalated to the CAS Board.

### Communication Strategy

At this early stage of the project there has not been any formal communications strategy or approach determined. Primary focus at this stage is concentrated on communicating sufficient detail and information to the Scottish Government on project development, and to the wider Scottish CAB service membership to find out the views of the Scottish CAB service. A comprehensive communications Strategy will be undertaken as part of project initiation covering key stakeholders, public engagement, messaging, CAB ongoing engagement, etc.

[REDACTED]

Head Of Bureaux Services  
31 August 2018

### Attachments

- FHC Budget
- FHC GANTT Chart
- FHC Table of Most Deprived General Practices

- FHC CAB Baseline Data 2017-18

## Appendix 1

### Financial Health Checks for Older People

As well as the work to support the 'Every child every chance' financial health checks, Citizen's Advice Scotland has also been asked to provide the financial health check for older people. The aims of this work are:

1. To provide financial advice to an increased number of older people and people approaching pension age
2. For each older person assisted, to provide a wider offer of help than previously offered
3. As a result of aims 1 and 2, to increase the financial gain from financial advice for older people

While this is a different cohort of people to the 'Every child every chance' provision, many of the processes, checks and skills required are the same, and so the service provided by the CAB parallels the service for vulnerable families.

Accordingly, the process of delivery for the service provided to older people is identical to the service provided to families. This ensures advantage of the infrastructure, development and delivery already to be put in place for the 'every child every chance' financial health checks and will save money.

The key difference lies in the financial health check itself, which is looking at different components<sup>2</sup>. Additionally, the marketing activities and partnerships developed will be different to ensure we can reach older people effectively.

### The 2017 'You've Earned it, why not claim it? Pilot

In October and November 2017, the CAB service piloted a financial health check service for older people. In October, a national television and newspaper campaign marketed financial health checks for older people on a national basis, while in November, fourteen bureaux undertook a range of different local activities to attract and then deliver the financial health check over a four week period commencing 6 November 2017. The two different approaches showed that while there was some value in a national telephone service, the provision of financial health checks for older people and the key to the success of the initiative, lay in the development of successful local partnerships, events and marketing.

### Building on the Pilot

The most successful bureaux were those that were able to devote dedicated, paid resource to contact existing clients; developed supporting advertising that was locally focused; and, was able to further develop existing partner opportunities

Accordingly, the key to the success of the health checks for older people is to develop locally appropriate CAB work with partners, so that older people should be able to access advice at a time and place that best fits their needs. The service will be concentrated on the delivery of local CAB support.

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<sup>2</sup> Please see Appendix 2 for details

## Methodology

Local CAB will work in partnership with other local and national organisations to deliver person centred, services that better meet client needs, and a critical part of this will be to work in co-ordination with GP surgeries to enable them to identify and support older individuals who will benefit from financial health checks.

Examples of local CAB work which would be provided as part of this service are provided below.

<b>Publicity/means of identifying clients</b>	<b>Methodology for financial health check</b>
Offering health check to clients enquiring about Attendance Allowance.	Offer health check either in person, by phone or home visits if appropriate
Generalist Volunteer Advisers identify clients who may benefit from a check, Offering checks to all older people entering CAB	Specialist benefits advisers will provide benefits checks and support on making a claim either in bureau, outreach, home visit or by phone
Eligible client flagged up during CAB triage process,	Adviser will carry out health check during interview
Working with local groups and wellbeing organisations, outreach publicity & working with outreach locations  Raise awareness through workshops with partner organisations to signpost eligible clients to the service	Offering checks by advisers outreach in older people's groups face to face financial health checks, home visits. Budgeting and income maximisation clinics
Contacting appropriate clients from last 12 months via mix of face to face, telephone, texts, social media and partners	Adviser health checks delivered at CAB
Working closely with council's sheltered housing/social care/ care and repair services, supermarkets, emergency services	Adviser health checks delivered at CAB, provide drop in and appointment service
Advertise in outreaches, Kiosk sessions at local community centres, also contact councillors about referrals to CAB. Hold events at community centres	Outreach face to face appointments to these service users, Appropriate clients referred to main bureau to allow further support
Embed advisers in local NHS primary care surgeries; referrals from health workers, GP and others	Financial health checks delivered in GP Surgery and/or supported home visits with health visitors

While the pilot showed the most successful approach for this cohort is through local CAB, older people who contact the helpline will still be provided with a financial health check although this will not form a major part of the marketing effort.

### **Resourcing**

We will ask CAB to identify particular local marketing activity for older people as part of the application process. We will monitor the reach of this work through the client profiles reported for individual clients, and through the CAB reports received each quarter. This ensures we can report outcomes for older people separately to the 'Every child every chance' cohorts.

The CAB will receive a resource to cover the cost of staffing, internal training, administrative processes and reporting required. They will also be funded to cover the expenses of specific events with older people's groups

## Appendix 2 Financial Health Check Session

### Families

Financial Health Check Element	Actions
Scottish Welfare Fund/Job Grant	Application made - successful/unsuccessful
Benefit uptake – including reserved benefits	<ul style="list-style-type: none"> <li>• Benefit applications – successful/unsuccessful</li> <li>• Analysis of most common benefit applications</li> <li>• Referral for further support (e.g. tribunal representation)</li> </ul>
School clothing grant	Application made - successful/unsuccessful
Free school meals	Application made - successful/unsuccessful
Healthy Start / Best Start Foods (from summer 2019)	<ul style="list-style-type: none"> <li>• Application made - successful/unsuccessful</li> <li>• Referral to midwife/health visitor</li> </ul>
Baby Box	Support with registering
Sure Start Maternity Grant (until Christmas 2018) / Best Start Grant (from Christmas 2018)	Application made - successful/unsuccessful
Council Tax Reduction	Application made - successful/unsuccessful
Warmer Homes/fuel poverty/fuel switching supplier/services and schemes to reduce energy costs	<ul style="list-style-type: none"> <li>• Referral to Home Energy Scotland – outcomes tracked through online portal</li> <li>• Internal referral for Energy Best Deal appointment</li> <li>• Supplier/tariff switch – financial gain<sup>3</sup></li> <li>• Payment options – e.g. direct debit</li> <li>• Recovery of overpayments</li> <li>• Debt write off</li> <li>• Charitable grants</li> <li>• Warm Home Discount application</li> </ul>
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	Account opened
Basic Bank Accounts	Account opened
Debt Advice	Internal referral for support with debt advice
Discretionary Housing Payments	Application made - successful/unsuccessful
Broadband and mobile phones	<ul style="list-style-type: none"> <li>• Options for saving</li> <li>• Recovery of overpayments</li> <li>• ADR – successful/unsuccessful</li> </ul>

<sup>3</sup> The process for this varies according to the client's needs. In many cases this will be making them aware of their right to switch and the different options available to them. Where the client has more complex needs they can be referred for an appointment with an adviser who will take them through the switching process in detail, or referred to HES/Citrus for support. In both cases, where there is a financial gain it will be recorded.

## Older People

<b>Financial Health Check Element</b>	<b>Potential Actions</b>
Scottish Welfare Fund	Application made - successful/unsuccessful
Benefit uptake – including reserved benefits	<ul style="list-style-type: none"> <li>• Benefit applications – successful/unsuccessful</li> <li>• Analysis of most common benefit applications</li> <li>• Referral for further support (e.g. tribunal representation)</li> </ul>
Council Tax Reduction	Application made - successful/unsuccessful
Warmer Homes/fuel poverty/switching supplier/services and schemes to reduce energy costs	<ul style="list-style-type: none"> <li>• Referral to Home Energy Scotland – outcomes tracked through online portal</li> <li>• Internal referral for Energy Best Deal appointment</li> <li>• Supplier/tariff switch – financial gain<sup>4</sup></li> <li>• Payment options – e.g. direct debit</li> <li>• Recovery of overpayments</li> <li>• Debt write off</li> <li>• Charitable grants</li> <li>• Warm Home Discount application</li> </ul>
Credit Unions, including mid-cost credit facilities, and jam-jar accounts	Account opened
Basic Bank Accounts	Account opened
Debt Advice	Internal referral for support with debt advice
Discretionary Housing Payments	Application made - successful/unsuccessful
Broadband and mobile phones	Options for saving Recovery of overpayments
Check Insurance	Options for saving
Check Correct tax code	Changes to tax code

Where the situation requires, the appointment could also cover saving for funerals, writing wills and other financial planning, such as a referral for a Pensionwise appointment.

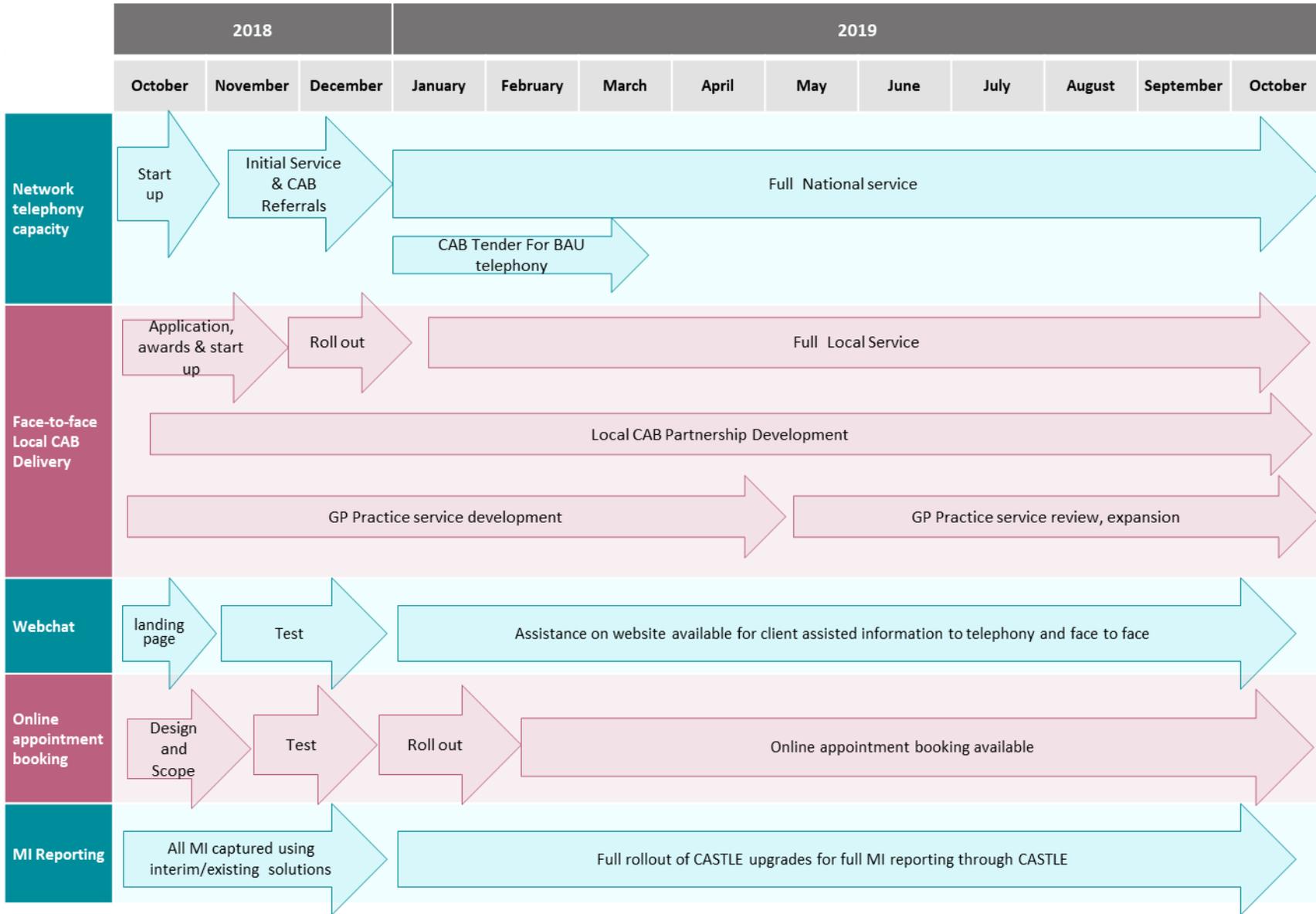
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<sup>4</sup> *ibid*

**Attachment to Proposal – FHC Budget**

[redacted]

## Financial Health Check: high-level GANTT



## Attachment to Proposal - FHC Table of Most Deprived General Practices



FHC Priority - Table  
of most deprived ge

**Attachment to Proposal - FHC CAB Baseline Data 2017-18**

[redacted]