



# East Riding Financial Inclusion Strategy 2012 - 2017

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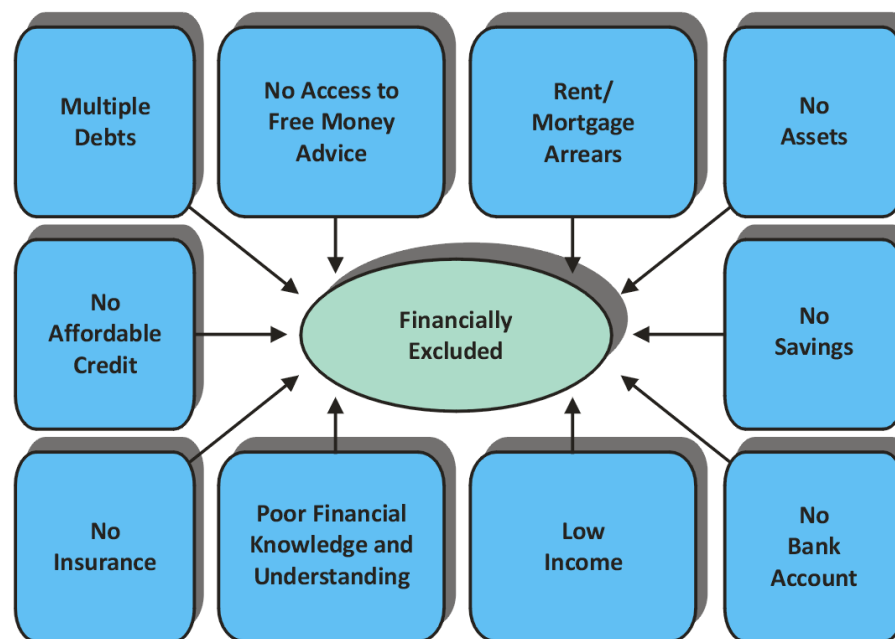
**EAST RIDING**  
OF YORKSHIRE COUNCIL

East Riding of Yorkshire Council  
County Hall Beverley  
East Riding of Yorkshire HU17 9BA  
Telephone 01482 887700 • [www.eastriding.gov.uk](http://www.eastriding.gov.uk)

# Understanding Financial Inclusion

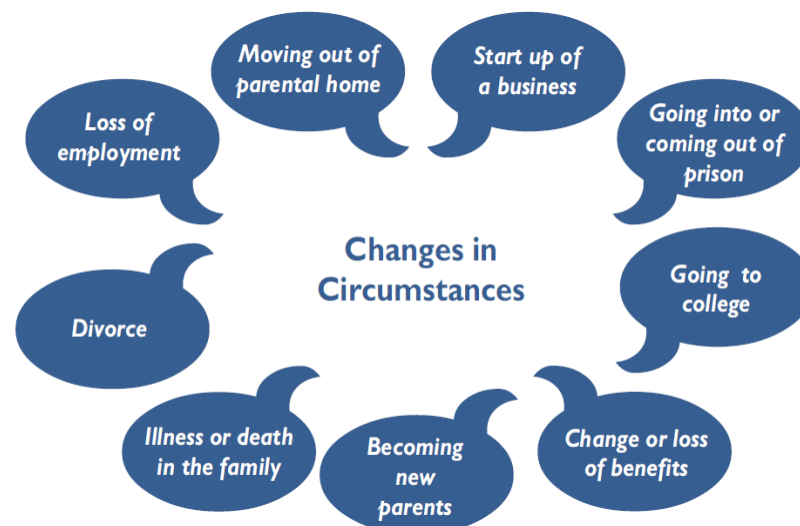
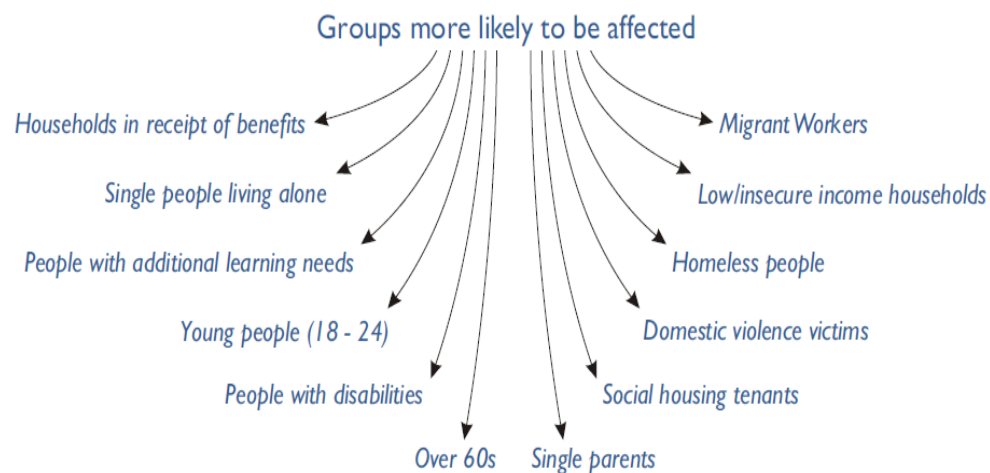
East Riding's first strategy

Clear understanding of what Financial Inclusion is



# Who is most affected and by what?

Recognise the issues in the area and who is more likely to be affected by them



# What are the benefits?

Identify what the benefits are of tackling financial inclusion and what the risks are if we don't

Money  
Guidance &  
Education

Bank  
Accounts

Affordable  
Credit

Savings

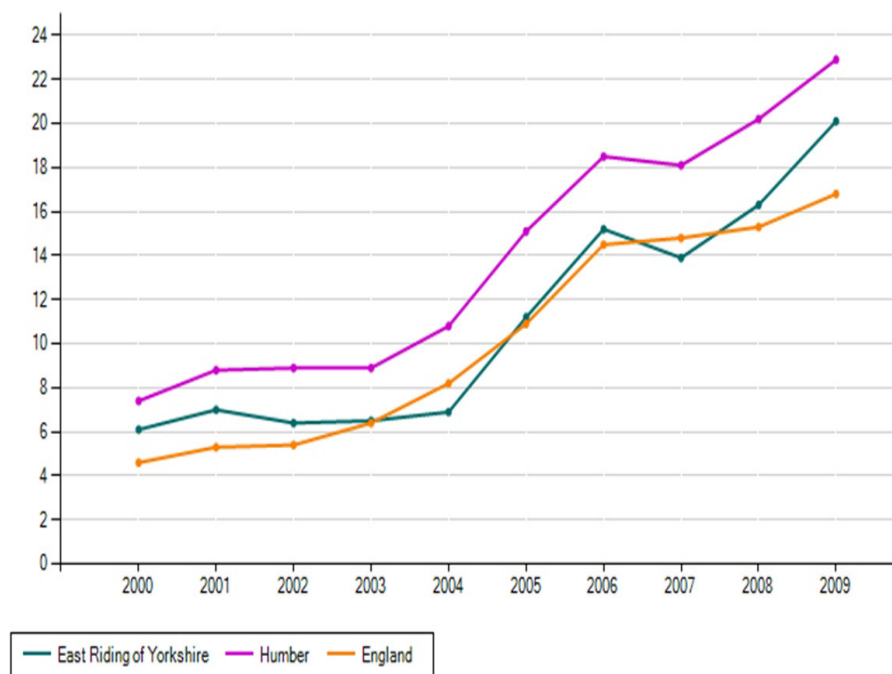
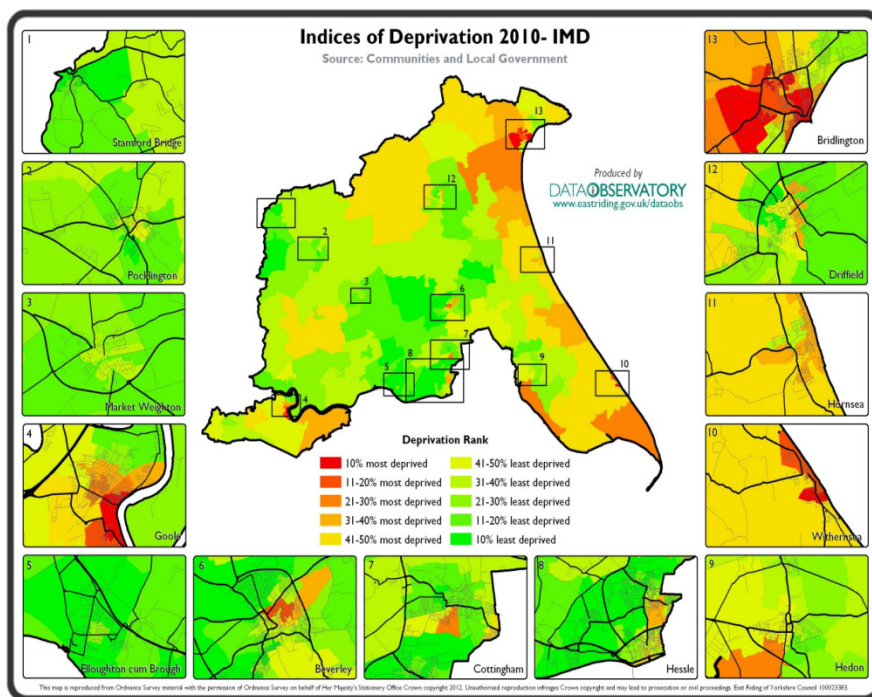
Insurance

Debt  
Advice



# East Riding Position

## Recognise the current situation in the East Riding



# Where did we want to be?

## Vision

*'All residents of the East Riding have access to advice, information and affordable credit, have the skills and understanding to make informed choices about financial services, do not suffer the health and well-being issues linked to debt and poverty and are supported towards financial independence.'*

## Themes

**Theme 1** *Financial Capability*

**Theme 2** *Advice & Information*

**Theme 3** *Income Maximisation*

**Theme 4** *Financial Services*



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# What have we achieved?

## ➤ Awareness Raising and Mapping

- ✓ *Mapping of financial services*
- ✓ *Mapping of financial/debt advice*
- ✓ *Promoted services through partners*
- ✓ *Regular awareness raising in media*
- ✓ *Raised awareness through other routes to residents*
- ✓ *East Riding Debt Needs Analysis*





# What have we achieved?

- Awareness Raising and Mapping
- Advice and Information
  - ✓ *Advice Framework*
  - ✓ *Advice Provision*
  - ✓ *Advice Forward*





# What have we achieved?

- Awareness Raising and Mapping
- Advice and Information
- Improved Partnership Working
  - ✓ *ER Financial Inclusion Forum*
  - ✓ *Signposting / Awareness Raising*
  - ✓ *Coordination of delivery*
  - ✓ *Improved relationships with financial services sector*
  - ✓ *National / regional linkages*



# What have we achieved?

- Awareness Raising and Mapping
- Advice and Information
- Improved Partnership Working
- Promoting a Savings Culture
  - ✓ *Promotion of benefits*
  - ✓ *Payroll deduction and Christmas savings schemes*
  - ✓ *Pennies2Pounds*
  - ✓ *Schools and Colleges*



# What have we achieved?

- Awareness Raising and Mapping
- Advice and Information
- Improved Partnership Working
- Promoting a Savings Culture
- Improving Skills, Capability and Confidence
  - ✓ *Financial Literacy in schools*
  - ✓ *Looked after children / Everthorpe Prison / etc*
  - ✓ *National campaigns*



# What have we achieved?

- Awareness Raising and Mapping
- Advice and Information
- Improved Partnership Working
- Promoting a Savings Culture
- Improving Skills, Capability and Confidence
- Responding to Welfare Reform
  - ✓ *Updates and understanding*
  - ✓ *Preparedness*





# Thank you

# Any Questions?



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# Workshop – New Strategy

- Shorter strategy term – 2 years
- Focus on specific area of work
- Specific outcomes, actions and measures
- **What and How?**





# Thank you

# Safe Journey Home

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