

Annex A Scheme for Financial Inclusion Scheme Grants 2025/26

Financial Inclusion Fund 2025/26– Invitation to bid

The Council has, for several years, funded innovative projects that promote the aims of its Financial Inclusion Steering Group. The Group is a partnership that brings together leading Councillors, senior representatives from across the Council's Directorates and representatives of community organisations including Citizens Advice York, Joseph Rowntree Housing Trust, Community First Credit Union, York CVS, Two Ridings Community Foundation, York Foodbank and the Welfare Benefits Unit, to help coordinate the council's approach to promoting and delivering Financial Inclusion.

The Council plan for 2023 to 2027, entitled 'One City For All' sets out our vision and our priorities; we're committed to working so everyone can enjoy the strengths and successes of the city, and be able to live happier and healthier lives. It sets out 4 core commitments:

Equalities and Human Rights

Equality of opportunity - We will create opportunities for all, providing equal opportunity and balancing the human rights of everyone to ensure residents and visitors alike can benefit from the city and its strengths. We will stand up to hate and work hard to champion our communities.

Affordability

Tackling the cost-of-living crisis - We will find new ways so everyone who lives here benefits from the success of the city, targeting our support at those who need it most, supporting communities to build on their own strengths and those of the people around them.

Climate

Environment and the climate emergency - We know the race to net zero is more urgent than ever and we will understand the impact our actions have on the environment. We will prepare for the future, adapting our city to extreme climate events and enhancing our environment for future generations to enjoy.

Health

Health and wellbeing - We will improve health and wellbeing and reduce health inequalities, taking a Health in All Policies approach, with good education, jobs, travel, housing, better access to health and social care services and environmental sustainability. We will achieve better outcomes by targeting areas of deprivation, aiming to level opportunity across the city.

The Financial Inclusion Steering Group's purpose is:

'To ensure that local people have the knowledge of and access to appropriate services, allowing them to make more informed choices to achieve and maintain financial stability'.

The main focus of the group is specifically to:

1. Equip individuals with the knowledge and skills to improve and manage their lives by providing clear, coordinated advice and information, and to support them in an increasingly turbulent economic environment to make the right choices to bring about financial stability.
2. Increase the awareness and understanding of the benefits system and to improve access to services.
3. Align and co-ordinate existing activity and target areas of need.
4. Agree measures aimed at reducing the cost of living for those in poverty for food, fuel, childcare and white goods and furniture.

Significant investment has been made in a range of projects over recent years and several projects are currently funded through to 31 March 2025.

Local authorities have received funding via the Government's Household Support Fund to support York residents, this has enabled additional support direct to households and a partnership with Policy In Practice Low Income Family Tracker (LIFT).

The data from LIFT brings together information for a cohort of low-income households in the city, which will help target appropriate support and resources to those in most need.

Bids for 2025/26

Bids are now invited for funding from April 2025 for innovative one-year projects that deliver our financial inclusion and affordability objectives, support our targeted neighbourhood approach and will make a real difference to people's lives. The minimum total funding available will be £50,000 there could be up to £100,000 available if approved as part of the Council's budget setting process to be finalised on 27th March 2025.

We are looking to fund between 4 – 8 applications up to a maximum of £25,000.

Schemes that have longer term sustainability, match funding and joint working are particularly welcome.

Helping to secure and support the financial well-being of our citizens should be at the heart of any projects that we fund.

We are looking to support work in the City that promotes financial inclusion and seeks

- to mitigate the hardship impacts felt as a result of the cost-of-living crisis.
- support for residents claiming eligible benefits including, Universal Credit, pension Credit and Council Tax Support
- tackling food & fuel poverty
- helping those who are, or at risk of becoming, homeless
- embedding advice services into the community
- supporting digital inclusion
- empowering individuals in communities to help themselves and help others longer term
- providing support and help 'hard to reach' groups and individuals within the community
- particularly supporting those with additional health needs and are disabled.

Successful bids will:

- have a focus on outcomes
- be specific, measurable and achievable in the period of the funding
- be delivered in the heart of our communities and
- complement our [Council Plan for 2023 - 27](#).

To bid for funding please complete and return the attached Business Case template to wbpартnership@york.gov.uk by **1pm on Monday 24 February 2025**

For questions or queries about the application process please contact

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