Financial Inclusion – The Issues:

Advice

• Biggest change to welfare benefits in 60 years
• Many vulnerable citizens affected
• Advice services – fragmented, difficult to identify the help that is available and any gaps in service
• Financial pressures need for greater efficiency
• Increased need for specialist advice (appeals for disability benefits)

Financial Inclusion – The Issues: Money Management

• Need for claimants to manage their money and budget effectively
• Need to maximise income and reduce expenses by finding “best buys”
• Need to raise awareness of help available – e.g. Welsh Water Assist and Nest
• Debt a significant issue - there is a need for viable alternatives to high interest lenders

Advice Hub

• Both a physical and a virtual Hub - linking advice services together
• City Centre Location – Marland House, near to bus and train station
• Venue for partner agencies to provide services – CAB to make the hub their main base in Cardiff
• Credit Union, Want to Work, Shelter, Pension Service, Nest will Provide services from the Hub
• Effective referral to other organisations / buildings
City Centre Hub - Potential Layout

Advice Hub
Existing Services
- Build on existing services at Marland House
- Well known location – provides service to 4,000+ customers a month
- Already provides advice about HB / CTB, Council Tax / Nondomestic Rates, Housing Advice, ASB.
- Staff trained to provide advice about council services such as waste management and street lighting
- Service provided in 14 languages, including:
  - Arabic
  - Somali
  - Czech
  - Polish

Advice Team
- Central team will co-ordinate Advice Services
- Provide income maximization / money advice
- Create and maintain a database of advice services across Cardiff in partnership with C3SC – made available online
- Research and promote “best buys” such as low cost utilities and schemes to help those on low income
- Co-ordinate training and information for council staff and community volunteers
- Refer effectively to other services
- Play a key role in identifying additional advice needs

Savings and Loans
- Credit Union – proposed presence in City Centre Advice Hub
- Community Hub staff now trained to promote Credit Union and take evidence
- Promoting Credit Union Services – adverts in Our News, Capital Times etc.
- Pilot of Credit Union “Jam Jar Accounts”
- Exploring opportunities to expand available loans with both Credit Union and Moneyline Cymru.