

**South Ayrshire Council**

**Report by Director of Communities and Transformation  
Service and Partnerships Performance Panel  
of 10 June 2025**

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**Subject: Financial Inclusion Projects - Progress Report**

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**1. Purpose**

- 1.1 The purpose of this report is to provide the Panel with an update on Financial Inclusion projects.

**2. Recommendation**

**2.1 It is recommended that the Panel:**

- 2.1.1 approves the report and notes the progress across a range of projects (Appendix 1) and the ongoing work to support financial inclusion work across South Ayrshire; and**
- 2.1.2 requests that a further progress report be presented to the Service and Partnerships Performance Panel in June 2026.**

**3. Background**

- 3.1 On 29 August 2023, Cabinet agreed £1.055m of Covid-19 Reserves were remitted to the Financial Inclusion Member/ Officer Working Group to support the wider agenda of sustainable financial inclusion.
- 3.2 On 23 November 2023, Cabinet agreed unallocated funds (£1.055m) could be utilised to support financial inclusion activity across a range of Council Services and to support key partners from the Community Planning Partnership (CPP) and Financial Inclusion Strategic Delivery Partnership.
- 3.3 On Monday 12 February 2024, the Financial Inclusion Member/ Officer Working Group met and reviewed the projects and agreed proposals should be presented to Cabinet for approval.
- 3.4 On 12 March 2024, Cabinet approved the financial inclusion project proposals to be delivered during 2024/25 and 2025/26 (Appendix 2).
- 3.5 Officers provided Elected Members with an update on Financial Inclusion work at the Elected Members Briefing on Wednesday 23 April 2025. The presentation including detailed updates on Information and Advice Hub and Employability.

- 3.6 Officers are progressing proposals agreed by the CPP Financial Inclusion and Growth SDP following the Council's financial commitment to support financial inclusion projects during 2025/26 and 2026/27 these proposals are noted in Appendix 3.

#### **4. Proposals**

- 4.1 Members are asked to:

4.1.1 approve the progress update in Appendix 1; and

4.1.2 request that a further progress update be presented in June 2026.

#### **5. Legal and Procurement Implications**

- 5.1 There are no legal implications arising from this report.

- 5.2 There are no procurement implications arising from this report.

#### **6. Financial Implications**

- 6.1 Funding for these projects have already been approved therefore there are no financial implications arising from this report.

#### **7. Human Resources Implications**

- 7.1 Not applicable.

#### **8. Risk**

##### **8.1 *Risk Implications of Adopting the Recommendations***

- 8.1.1 There are no risks associated with adopting the recommendations.

##### **8.2 *Risk Implications of Rejecting the Recommendations***

- 8.2.1 There are no risks associated with adopting the recommendations.

#### **9. Integrated Impact Assessment (incorporating Equalities)**

- 9.1 The proposals within this report have been assessed through the IIA scoping process and there are no significant potential positive or negative equality impacts in agreeing the proposals, therefore an IIA is not required.

#### **10. Sustainable Development Implications**

- 10.1 ***Considering Strategic Environmental Assessment (SEA)*** - This report does not propose or seek approval for a plan, policy, programme or strategy or document otherwise described which could be considered to constitute a plan, programme, policy or strategy.

**11. Options Appraisal**

- 11.1 An options appraisal has not been carried out in relation to the subject matter of this report.

**12. Link to Council Plan**

- 12.1 The above recommendations relate to Priority 2 - Live, Work and Learn

**13. Link to Shaping Our Future Council** Yes ☐ No ☒

- 13.1 Not applicable.

**14. Results of Consultation**

- 14.1 There has been no public consultation on the contents of this report.
- 14.2 Consultation has taken place with Councillor Chris Cullen, Portfolio Holder for Economic Development, and the contents of this report reflect any feedback provided.

<b>Background Papers</b>	Report to Cabinet of 29 August 2023 – <a href="#">Covid-19 Recovery Project and LACER Funding Review</a>
	Report to Cabinet of 28 November 2023 – <a href="#">Financial Inclusion Strategic Development</a>
	Report to Cabinet of 12 March 2024 – <a href="#">Financial Inclusion Projects 2024/25 and 2025/26</a>
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**Date: 29 May 2025**

Project Name	Project Details	Allocation	2024/25 Spend	Update
Funding to support SA Youth Council - Cost of Living Work	Young person's fund to allow young people to develop a proposal or initiative that will assist young people with cost of living. Proposal is following feedback from young people on cost of living.	£ 10,000.00	£ -	The Youth Council created a survey to consult with young people aged 11 to 21 years to vote on 6 different ideas on how they wish to spend the funding. The survey has now closed and the young people are reviewing the findings, this work is ongoing.
Information and Advice Hub and Education	Support resources within schools by increasing information and advice hub staffing resource to meet demands.	£ 386,000.00	£ 99,800.00	Following a training period and consultation with headteachers, services have now successfully rolled out to 30 schools on a rotational basis, following the October school break. A robust referral pathway has been established within 11 other schools throughout South Ayrshire. Work continues to reach out to the schools who have not responded and provide an alternative in the communities. The team also have a presence within several community venues providing drop-in services on a rotational basis to support the wider community in Girvan, Maybole, Troon, Prestwick and Ayr. Since 1st October 2024 the team have dealt with 212 cases and identified an additional £136,799 of financial gain for households and handled £62,185 of personal debt.
Information and Advice - Hub Hardship Fund (FHF) to assist families	Create Financial Hardship Fund (FHF) to assist families.	£ 40,000.00	£ 10,008.95	The hardship fund was used as a tool to support households engaging with services within the Information and Advice Hub team and launched in October 2024 following the set up of a partnership with Scotland Loves Local. Vouchers are used by clients who are completing budgeting work o support a brighter financial future. 70 vouchers of £50 have been issued. *£10,000 PO for Scotland Loves Local vouchers have been secured for this initiative.
Tenant hardship fund to prevent homelessness	Tenant Hardship Fund (THF) to prevent homelessness and support tenancy sustainment. This funding will be used to provide grant support to households in financial hardship to prevent the loss of council tenancies and potential homelessness.	£ 97,736.00	£ 45,608.00	Funding was approved to cover 2 year period 2024/25 & 2025/26. Allocation has been apportioned over 2 year - For 2024/25, 131 grants were awarded totalling £64,358. This has been funded from the current budget of £18,750 and a contribution of £45,608 from the Financial Inclusion funding. A request to carry forward and earmark the remaining budget of £52,128 from the Financial Inclusion funding to be used in 2025/26 to support households in financial hardship.
Discretionary Fund to support CE young people living in temporary accommodation	Create discretionary fund to support Care Experienced young people in temporary accommodation or private rented accommodation where their rent liability exceeds the average local authority rent.	£ 30,000.00	£ -	Funding was approved to cover 2 year period 2024/25 & 2025/26 to support Care Experienced Young People in hardship as a result of rent charges exceeding LA average rent levels, who could not be supported via Discretionary Housing Payments (DHP). To date, there have been no cases identified where hardship exists, which have not been supported by DHP.

Project Name	Project Details	Allocation	2024/25 Spend	Update
Funding to support Crisis and Community Care Grants	Additional funds to increase the Scottish Government core funding for payment of Crisis Grants and Community Care Grants to support customers who are on a low income or in receipt of state benefits.	£ 195,000.00	£ 115,092.00	Funding was approved to cover 2 years 2024/25 & 2025/26. £100K was allocated to 2024/25 with the remaining £95K to be allocated to 2025/26. The total SWF (Crisis Grants/Community Care Grants) budget for 2024/25 was £911,574 including the £100K allocated from FI funding. Due to additional £369K allocated to SWF from the Scottish Government on 4 December 2024 there will be no requirement to draw down £100K FI funding allocated in 2024/25. The total SWF spend inclusive of the additional Scottish Government allocation of 4 December 2024 for year 2024/25 was £919408.17 awarding grants to 2878 applicants. To maintain the current level of priority following the new SWF guidance from 1/4/25 and the introduction of the Essentials Guarantee it is expected that spend will increase for 2025/26 with 95k FI being allocated for 2025/26. The total SWF (Crisis Grants/Community Care Grants) budget for 2025/26 is £1103738.00 including £95k allocated from FI funding. Current spend upto week ending 11/5/25 is £115092.00 or 10.43% total budget spend.
Small grants to support Third Sector and local organisations	Create small grant fund to support the third sector, local groups and organisations who are supporting financial inclusion work.	£ 30,000.00	£ 26,500.00	The following community organisations benefited from financial inclusion grants:- Ayr United Football Academy £2500, Glendoune Community Association £2000, Harbour Ayrshire £2500, Kincaidston Community Centre £1850, SeAscape £4950, Stepping Stones for Families £4950, Vics in the Community £4900. There was £6350 remaining which was then allocated in March 2025 to Dailly Community Development Trust £1000, Carrick Rugby £750, Barr SCIO £1000, Prestwick and Ayr Mens Shed £1000, Mossblown Matters, Girvan Town Team £600 and VASA £1000.
Support access to Dolphin House for young people	Funding to allow the continuation of discounted access to Dolphin House for young people who are in receipt of free school meals. Purchase essentials for young people visiting the centre	£ 20,000.00	£ 12,993.16	400 residential wellbeing packs have been purchased which include essentials for participants to help families access outdoor education experiences and reduce financial pressures to purchase wellbeing outcomes. Wellbeing packs improves the experience for families and increases accessibility. 496 participants have benefited from free meals during their visit to Dolphin House health. Free meals provide nutritious meals support to families most in need and ensure participants have enough energy to take part in the outdoor activities at Dolphin House.

Project Name	Project Details	Allocation	2024/25 Spend	Update
Support work in Glendoune	Extend Senior Communities Officers post in Glendoune until June 2025.	£ 73,151.50	£ 23,277.63	<p>The Senior Communities Officer has provided consistent and tailored support to young people and families across Glendoune. The Glendoune drop in operates on a Monday and offers a safe and welcoming environment for families who are looking for support with wellbeing, financial support, food, gas and electricity. The Glendoune committee has been supported to now have 10 committee members. A youth voice group has also been established comprising of 14 young people. A range of partner services also offer support from Glendoune including employability, addiction and financial support. A range of adult learning courses have been delivered from Glendoune and weekly youth clubs hosting up to 40 young people. A driver theory support group has also been delivered with the opportunity for individuals to progress to driving lessons. The Glendoune fun day was held on Wednesday 7th August, the event offered free entertainment and food for families. A range of free activities was also available for families throughout the summer and October holidays, all families had access to free food. A full report will be available in September which will provide data to cover July 2024 - June 2025.</p>
Support work in Wallacetown	Extend the Coordinators post in Wallacetown and support the ongoing developmental work in Wallacetown for a further two years.	£ 93,112.24	£ 59,586.00	<p>Extensive progress has been made to implement the team around the community model within Wallacetown. There has been significant improvement in the area over the past two years by engaging with residents and responding to their needs, ensuring connections to relevant services and supporting the community. From 1<sup>st</sup> January to 31<sup>st</sup> December 2024, engagement has taken place with 750 residents, 1584 cases were opened, 2477 referrals made to 78 services and a total financial gain for residents of £471,177.22 – an average gain per case of £391.02. The learning from the work in Wallacetown is now being applied to wider service delivery reform in Ayr North via the new Integrated Neighbourhood Team.</p>
Ayr Food Pantry	Provide funding to support Ayr Food Pantry.	£ 40,000.00	£ 40,000.00	<p>Ayr Food Pantry serves a membership of 484 households (data correct as of 20/3/25) made up of 956 people where approx. 95% of members live in Ayr North, Annbank, Mossblown or Tarbolton.</p> <p>The membership can be further broken down statistically:</p> <ul style="list-style-type: none"> <li>•165 retired members with a total of 261 older adults in the households.</li> <li>•96 employed members with a total of 245 people within their households (174 adults and 71 children)</li> <li>•223 members not in employment with a total of 450 people within their households (339 adults and 111 children).</li> </ul>

Project Name	Project Details	Allocation	2024/25 Spend	Update
Maybole Food Pantry	Provide funding to support Maybole Food Pantry.	£ 20,000.00	£ 20,000.00	During the reporting period, the Maybole Food Pantry at the Carrick Centre achieved significant outcomes that directly benefited our local community. A total of 3,899 shops were completed by pantry members, helping to provide an estimated 15,596 meals to individuals and families facing food insecurity. Through access to affordable groceries, members made substantial savings on their weekly food budgets. We estimate a total local food shop saving of £95,500, helping to ease financial pressure and increase household resilience during a time of rising living costs.
Girvan Food Pantry	Provide Funding to support Girvan Food Pantry.	£ 20,000.00	£ 20,000.00	The Girvan Food Pantry serves a membership of 122 households (data correct as of 31/3/25) made up of 254 people. This can then be further broken down to 188 adults and 66 children. The person registering for the membership and representing the whole household tells us that: 50 members are retired with 76 adults and 5 children in those households 21 members either disabled or unable to work with a total of 31 adults and 10 children in these households 24 members unemployed with a total of 41 adults and 24 children in these households 23 employed members with a total 36 adults and 27 children in these households
Total		£ 1,055,000.00		

## Appendix 2 Financial Inclusion Projects

Service Area	Project Details	Amount Awarded
Information Advice Hub / Education	Increase information and advice hub staffing resource to support and increase resource in schools.	£386,000
Information Advice Hub	Create Financial Hardship Fund (FHF) to assist families.	£40,000
Education	Young person's fund to allow young people to develop a proposal or initiative that will assist young people with cost of living. Proposal is following feedback from young people on cost of living.	£10,000
Housing	Tenant Hardship Fund (THF) to prevent homelessness and support tenancy sustainment.	£97,736
Housing	Create discretionary fund to support Care Experienced young people in temporary accommodation or private rented accommodation where their rent liability exceeds the average local authority rent.	£30,000
Revenue and Benefits	Additional funds to increase the Scottish Government core funding for payment of Crisis Grants and Community Care Grants to support customers who are on a low income or in receipt of state benefits.	£195,000
Thriving Communities	Create small grant fund to support the third sector, local groups and organisations who are supporting financial inclusion work.	£30,000
Thriving Communities	Funding to allow the continuation of discounted access to Dolphin House for young people who are in receipt of free school meals. Purchase essentials for young people visiting the centre.	£20,000
Thriving Communities	Extend Senior Communities Officers post in Glendoune until June 2025.	£73,151.50
Community Planning	Extend the Coordinators post in Wallacetown and support the ongoing developmental work in Wallacetown for a further two years.	£93,112.24
Community Planning	Provide funding to support the three food pantries in Ayr, Girvan and Maybole.	£80,000

**Total** **£1,055,000**

Budget £1,055,000

Difference £0



Project Name	Project Details	Allocation
Funding to assist Care Experience Free Travel Scheme	Extend the test of change free travel for young people ages 22-30 who are Care Experienced.	£ 10,000.00
Funding to Support Ayr Food Pantry	Provide funding during 2025/2026 for Ayr Food Pantry	£ 35,000.00
Funding to support Girvan Food Pantry	Provide funding during 2025/2026 for Girvan Food Pantry	£ 12,500.00
Funding to support Maybole Food Pantry	Provide funding during 2025/2026 for Maybole Food Pantry	£ 12,500.00
Small Grants Scheme to support Third Sector Community Groups	Provide small grant funding during 2025/2026 to support Third Sector Community Groups who are supporting Financial Inclusion Projects or Communities.	£ 31,960.00
Financial Inclusion Events in each of the five towns	We will host Financial Inclusion Events in each of the five towns. Partners have agreed this will be done within exsisting budget.	£ -
Driving Lessons Ayr North	Support 8 learners with driving theory and practical support to enable them to pass their driving test. Participants must engage and register with Thriving Communities with a view to moving in to employment or further education.	£ 18,040.00
Child Poverty Action Plan - Developments	Funding to support the development and implementation of the Child Poverty Action Plan	£ 5,000.00
<b>Total</b>		<b>£ 125,000.00</b>