

REPORT TO: CITY GOVERNANCE COMMITTEE – 27 FEBRUARY 2025

REPORT ON: DUNDEE PARTNERSHIP THIRD PARTY PAYMENTS- SAVE BY THE BELL

REPORT BY: CHIEF EXECUTIVE

REPORT NO: 82-2025

1.0 PURPOSE OF REPORT

To outline the savings proposal in relation to Third Party Payments (i.e. revenue support to external organisations and projects) administered by the Dundee Partnership team and in particular the change proposed for the Save By The Bell project and seek approval to implement this change by 31 March 2026.

2.0 RECOMMENDATIONS

Committee is asked to approve ceasing funding to Save by the Bell from the 31 March 2026.

3.0 FINANCIAL IMPLICATIONS

- 3.1 Funding would continue at the current level in 2025-26 to enable the project to seek alternative funding sources and/or a planned wind down of the project. This would enable savings of £51,404 per annum to be made from 2026-27.

4.0 BACKGROUND

- 4.1 Funding of £224,708 is administered by the Dundee Partnership team and allocated to three projects as follows:

Name of Organisation	Brief description of services provided and outcomes achieved	Funding Level	% Funded by DCC
Discovery Credit Union	To encourage savings habits / asset building and provide access to affordable credit in order to help reduce poverty.	£23,000	10.0%
Dundee Law Centre	To provide free legal advice, assistance and representation (especially at appeals) to individuals in regeneration areas. A particular area of speciality is work on housing related cases.	£150,304	36.4%
Save by the Bell	This project aims to develop the money management skills of children and young people in Dundee as a preventative strategy against financial exclusion in adulthood.	£51,404	100%

- 4.2 As part of the Budget Consultation views were sought regarding this discretionary expenditure for the above projects and is summarised below:

Discovery Credit Union

There were 2,853 responses in relation to DCU with the average impact rating suggested as low (1.90/5.0). More detailed narrative feedback was received from 533 people and common themes included:

Many respondents indicated that although any proposal to stop or reduce funding would not directly impact them, they acknowledged its importance to other in the city, particularly the most vulnerable and those on low incomes.

Some specific suggestions included seeking support from the voluntary sector, collaboration with banks and building societies and seeking other funding sources.

Dundee Law Centre

There were 2,863 responses in relation to DLC with the average impact rating suggested as low (2.18/5.0). More detailed narrative feedback was received from 533 people and common themes included:

There was mixed awareness about the existence with this project. Many respondents emphasised that cutting funding would disproportionately affect the most vulnerable, including those facing homelessness. It also highlighted the need to provide legal representation to those who cannot afford it.

Some specific suggestions included seeking alternative funding sources, reducing fundings and working with private legal firms to see if they could provide pro bono work to support.

Save By The Bell

There were 2,862 responses in relation to Save By The Bell with the average impact rating suggested as low (2.04/5.0). More detailed narrative feedback was received from 638 people and common themes included:

There is general support for financial education, which should be included in the school curriculum as it could have long-term benefits. Integrating this work more fully into the school curriculum would fit well with other classes such as mathematics.

There was also a view that it is parental responsibility to teach children about money and funding for this sort of programme could be sought from alternative sources e.g. from financial institutions such as banks

- 4.3 When asked what level of reduction to funding for the above projects would be suggested, 2,320 responses were received. With the majority (i.e. over 60%) for all three suggesting that some level of reduction should be made. The highest % response after no reduction was 10-20% for DCU and DLC, but for Save By The Bell the next highest, 16% suggested a 100% reduction.
- 4.4 A full review of the three projects was carried out by the Dundee Partnership Team. This included a structured meeting with each project plus a comprehensive assessment against current priorities associated with addressing the cost-of-living crisis. This confirmed that of the three currently funded projects, Save By The Bell makes the least contribution, in particular to the key areas of increasing household incomes or reducing household costs.
- 4.5 This has resulted in the proposal to continue funding Discovery Credit Union and Dundee Law Centre at current levels and cease funding for Save By The Bell on 31 March 2026.

5.0 SAVE BY THE BELL

- 5.1 Save by the Bell (Save By The Bell) aims to develop the money management skills of children and young people in Dundee as a preventative strategy against financial exclusion in adulthood. The Council currently provides funding of £51,404 per year which represents 100% of their income. Save By The Bell has been in receipt of DP funding since 2008, and although the levels of funding have varied slightly over time, the funding has remained constant for at least the last five years. Previous options to part or fully fund from alternative mainstream council budgets were not successful.
- 5.2 Outcomes of the project relate to helping children understand the importance of money and developing a savings habit. The number of pupils holding saving accounts was 1,490 as of Q2 2024-25, predominantly primary school pupils. Within the first six months of this financial year, 531 pupils have made one or more deposits (248 with 1-3 deposits; 166 with 4-6; 17 with 7-9; and 100 with 10 or more deposits. If the project ceased, then most accounts would become dormant until pupil turned 16, at which point they switch to an adult account or are closed.
- 5.3 Save By The Bell engages with pupils through financial education workshops and money saving opportunities in schools. Activity is held in 30 out of 37 primary schools in Dundee centred around a collaboration with teachers to provide financial education workshops. Secondary school activity takes place in Kingspark and with Support for Learning pupils at St. Paul's RC Academy and Harris Academy.
- 5.4 The project is supported by S6 pupils, who volunteer as school savings assistants, and a range of adult volunteers including parents, retired people, and university students looking for opportunities to work with young children.
- 5.5 Schools do request that the financial education sessions take place, and pupil surveys show that the programme is popular. Parents also provide positive feedback on the project's impact on their children's financial understanding.
- 5.6 The project impact is made through enhancing the financial capability and money handling skills of pupils. Parents can also benefit indirectly through the saving of small, regular amounts, allowing purchase of larger items for their children at a later date e.g. for the P7 residential trip.
- 5.7 Presuming that it will take time to source alternative funding to meet the staffing costs needed to enable the project to continue, Save By The Bell will be allocated a final year of funding for 2025/26 to enable this. If no alternative funding is found, it will instead enable an organised winding up of the project, which would include liaison with Discovery Credit Union on the future administration of existing Junior Savings Accounts and any transitional arrangements.
- 5.8 Closure of the project would result in the redundancies of five part time staff. As the Dundee Partnership has fully funded the staffing and other costs of the project, it has not been possible for the Save By The Bell Board to generate any substantial reserves. The current level is circa £6,000.

6.0 POLICY IMPLICATIONS

- 6.1 This report has been subject to an Integrated Impact Assessment to identify impacts on Equality & Diversity, Fairness & Poverty, Environment and Corporate Risk. An impact, positive or negative, on one or more of these issues was identified. An appropriate senior manager has checked and agreed with this assessment. A copy of the Integrated Impact Assessment showing the impacts and accompanying benefits of / mitigating factors for them is included as an Appendix to this report.
- 6.2 Strategically, this is the Dundee Partnership project contributing least to the City Plan's priority to tackle the cost-of-living crisis and reduce poverty and inequality. Alternative measures may be taken within individual schools to maintain a good level of financial education within the Curriculum for Excellence.
- 6.3 There is some risk of reputational damage due to the likely closure of the project.

7.0 CONSULTATIONS

- 7.1 The Council Leadership Team were consulted in preparation of this report, and the results of the recent Budget Consultation with members of the public have also been considered.

8.0 BACKGROUND PAPERS

None.

GREGORY COLGAN
CHIEF EXECUTIVE

17 FEBRUARY 2025

ANDREA CALDER
HEAD OF CHIEF EXECUTIVE'S SERVICES

Integrated Impact Assessment

Committee Report Number: 82-2025

Document Title: Dundee Partnership Third Party Payment - Save By The Bell

Document Type: Other

Description:

Report on the potential cessation of funding to the Save by the Bell.

Intended Outcome:

To deliver a budget saving to support the council balancing its budget from 2026/27 by ceasing council funding at the end of March 2026.

Period Covered: 01/04/2025 to 31/03/2026

Monitoring:

When the project funding ceases, no monitoring of that will be required. Information gathering on development of alternative delivery of financial capability put in place through the curriculum of excellence will be sought during the latter half of 2025-26.

Lead Author:

Paul Davies, Senior Community Planning Officer, Chief Executive's Services,

paul.davies@dundee.gov.uk , 01382434624,

21 City Square, Floor 3

Director Responsible:

Andrea Calder, Head of Chief Executive's Services, Chief Executive's Services

andrea.calder@dundee.gov.uk, 01382434684

21 City Square, Floor 2

Equality, Diversity and Human Rights

Impacts & Implications

Age: Negative

Save by the Bell (SbtB) currently works in Primary Schools to provide basic financial education and encourage a saving habit amongst pupils. Cessation of the project means there will be no specific activity for pupils to gain this knowledge and for older Primary pupils to volunteer as tellers who collect in the cash from other pupils.

As of Q2 2024, there were 1,490 accounts held, though many of these are dormant. Within the first six months of this financial year, 531 pupils have made one or more deposits (248 with 1-3 deposits; 166 with 4-6; 17 with 7-9; and 100 with 10 or more deposits).

Mitigations include:

The Curriculum for Excellence includes learning materials on saving, budgeting, etc. throughout both Primary and Secondary school. It would be up to individual schools how much priority they put on including financial education within learning through regular classes such as mathematics. They could potentially also deliver an in-house savings scheme with their pupils

Work can be carried out with Discovery Credit Union (DCU) around them encouraging young people to save money. As they already hold the accounts for SbtB members as Junior Savers the administrative processes for this are already in place. DCU would be encouraged to promote their Junior Saver Accounts across all Dundee schools in a bid to maintain use of existing accounts and for new accounts to be set up for pupils too. This could combine well with any additional financial education incorporated into school lessons.

Disability: No Impact

Gender Reassignment: No Impact

Marriage & Civil Partnership: No Impact

Pregnancy & Maternity: No Impact

Race / Ethnicity: No Impact

Religion or Belief: No Impact

Sex: No Impact

Sexual Orientation: No Impact

Are any Human Rights not covered by the Equalities questions above impacted by this report?

No

Fairness & Poverty

Geographic Impacts & Implications

Strathmartine:	No Impact
Lochee:	No Impact
Coldside:	No Impact
Maryfield:	No Impact
North East:	No Impact
East End:	No Impact
The Ferry:	No Impact
West End:	No Impact

Household Group Impacts and Implications

Looked After Children & Care Leavers: No Impact

Carers: No Impact

Lone Parent Families: No Impact

Single Female Households with Children: No Impact

Greater number of children and/or young children: No Impact

Pensioners - single / couple: No Impact

Unskilled workers or unemployed: No Impact

Serious & enduring mental health problems: No Impact

Homeless: No Impact

Drug and/or alcohol problems: No Impact

Offenders & Ex-offenders: No Impact

Socio Economic Disadvantage Impacts & Implications

Employment Status: Negative

Five part-time employees are likely to be made redundant due to the withdrawal of funding to the Save by the Bell project. The project Board will have the 2025-26 financial year to source other funding sources which may mitigate some of the anticipated redundancies and enable continuation of the project. Officers will support the project to manage the redundancy process and associated costs towards the end of 2025-26 if the project does come to an end.

Education & Skills: Negative

Closure of Save by the Bell will lead to the loss of a learning resource in relation to the benefits of saving and development of saving habits. Mitigations are as given under 'Age' above.

Income: Negative

The income of five part-time employees will potentially be impacted by withdrawal of funding to Save by the Bell on 31 March 2026. Funding during 2025-26 will allow the project Board time to potentially source ongoing funding. If needed, redundancy payments will minimise the immediate impact and support could be offered through Discover Work to help them secure alternative employment and mitigate their loss of ongoing income.

Caring Responsibilities (including Childcare): No Impact

Affordability and accessibility of services: No Impact

Fuel Poverty: No Impact

Cost of Living / Poverty Premium: No Impact

Connectivity / Internet Access: No Impact

Income / Benefit Advice / Income MaximisationNo Impact

Employment Opportunities: No Impact

Education: Negative

Closure of Save by the Bell would lead to the loss of a learning resource in relation to the benefits of saving and development of saving habits. Mitigations are as given under 'Age' above.

Health: No Impact

Life Expectancy: No Impact

Mental Health: No Impact

Overweight / Obesity: No Impact

Child Health: No Impact

Neighbourhood Satisfaction: No Impact

Transport: No Impact

Environment

Climate Change Impacts

Mitigating Greenhouse Gases: No Impact

Adapting to the effects of climate change: No Impact

Resource Use Impacts

Energy efficiency & consumption: No Impact

Prevention, reduction, re-use, recovery or recycling of waste: No Impact

Sustainable Procurement: No Impact

Transport Impacts

Accessible transport provision: No Impact

Sustainable modes of transport: No Impact

Natural Environment Impacts

Air, land & water quality: No Impact

Biodiversity: No Impact

Open & green spaces: No Impact

Built Environment Impacts

Built Heritage: No Impact

Housing: No Impact

Is the proposal subject to a Strategic
Environmental Assessment (SEA)?

No further action is required as it does not qualify as a Plan, Programme or Strategy as defined by the
Environment Assessment (Scotland) Act 2005.

Corporate Risk

Corporate Risk Impacts

Political Reputational Risk: Negative

With any proposed reduction in budgets and potential closure of projects there is a risk of negative press and reputational damage. To mitigate the cessation of funding it will be important to highlight that the curriculum for excellence provides most of the learning in relation to budgeting and living costs, and that alternate routes to young people saving are available through Discovery Credit Union if needed.

Economic/Financial Sustainability / Security & Equipment: Negative

Cessation of funding to Save by the Bell may lead to the closure of the project. Mitigations for the financial impact of this on staff are covered under Employment Status and Income above.

Social Impact / Safety of Staff & Clients: No Impact

Technological / Business or Service Interruption: No Impact

Environmental: No Impact

Legal / Statutory Obligations: No Impact

Organisational / Staffing & Competence: No Impact

Corporate Risk Implications & Mitigation:

The risk implications associated with the subject matter of this report are "business as normal" risks and any increase to the level of risk to the Council is minimal. This is due either to the risk being inherently low or as a result of the risk being transferred in full or in part to another party on a fair and equitable basis. The subject matter is routine and has happened many times before without significant impact.