

## Nottingham Financial Resilience Partnership

### Strategy Group: Year 2 Action Planning Meeting (Full Partnership members also present observing)

#### Minutes of meeting held 11am-12.30pm, 26<sup>th</sup> May 2021 via Zoom

Present: Emma Bates, Paul Street, Louise Graham, James Jones, Kay Frankson, Jason Eaves, Rachael Harding, Dawn Cummins, Sarah Bull, Steve Ward, Beth Hanna

Apologies: Debbie Webster, Martyn Neal, Linda Wright

#### **Year 1 Action Plan**

- Year 1 report has been submitted to the lottery, and positive feedback has been received about response to the pandemic

#### **Actions that are outstanding from Year 1**

- Improve access to more affordable credit
  - o 3 months still available due to furlough, so Leslie will continue in role until the end of October. Will then move to a permanent contract with Credit Union
  - o Focusing on reaching the outskirts of the city – will need a report on numbers from Credit Union at the end of October
- Identify best practice nationally on priority creditors collection processes
  - o This is happening but need to ensure this is being recorded to capture what has been achieved, nationally and specifically in Nottingham.
  - o Ongoing work required to keep a focus on this area
  - o It is highly likely that there will be an increase in homeless applications as private landlords act against those in arrears on rent payments
  - o Need to monitor this situation, and be aware of what it is happening in the private sector, and the impact of this
  - o Important to capture any positive actions
  - o Money hubs – Unable to expand as planned due to not being able to meet in person, to be carried over to Year 2

#### **Year 2 Action Plan**

- When submitted application to the Lottery – gave a very detailed plan for Year 1, but just main points for Year 2.
- Long gap between submitting application and receiving the grant, therefore, the plan was written before pandemic, resulting in more detail now being required for Year 2
- The main focus for Year 2 is maximisation of income, alongside continuing to build the partnership – Need to consider if this is still the right focus for this year?
- It is possible to make minor changes due to pandemic, however major changes would need to be resubmitted, with clear reasons for changes
- Need to reflect the government schemes that have been introduced over the last 12 months
- Impact statistics will need to be measured over a longer period than just one year
- Raising awareness of available benefits will be key this year
- Important to work collaboratively to make people away of employment schemes and then into more sustainable situations
- Partnership working and wider engagement is essential
- Need to ensure there is flexibility within the plan to encompass the unknown

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- The anticipated debt 'timebomb' may not be as critical as expected as the economy is forecast to recover quicker than expected
- The action plan needs to be updated to include
  - o Specific indicators with time limits
  - o An understanding of the current situation
  - o Performance measures to show progress
- Employment Summit – not happened yet, but this could occur in Year 2. Other job fairs are being planned
- Need to bring together debt services to increase awareness of what is available locally, to avoid people being attracted to social media adverts, which are mainly focused on RVA's
- Raising awareness is important so that people know where to do for free independent debt advice
  - o Need to liaise with debt advice community across the city
  - o For those seeking debt advice in Nottingham – it is essential to be clear on who to approach and how to get help
  - o The partnership can make the initial invitation to bring all the different organisations together
- Foodbank Data group needs to continue to ensure data is reported clearly

### **Budget**

- There was an underspend from Year 1 which the lottery fund has agreed can be carried forward
- The Money Mules work was an addition to the planned action plan
- Therefore, it was proposed that EB use this underspend for 4 days work to develop the work with Money Mules – further agreement from the Strategy group to be sought by email

### **ACTION:**

- EB to add additional information into the Action Plan and to agree this, and timescales, with all relevant parties via email. Specific actions to be agreed at the next meeting
- Document to be circulated by 28<sup>th</sup> May and return comments to be received by 7<sup>th</sup> June, sooner if possible, so submission to the Lottery Fund can be made by 11<sup>th</sup> June.
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