

NOTTINGHAM FINANCIAL RESILIENCE PARTNERSHIP

Notes of the Strategy Group Meeting

Held 2pm-4pm, Tuesday 19 January 2021, via Zoom

Present:

Jason Eaves, Nottingham Credit Union
 Martyn Neal, Meadows Advice/ Advice Nottingham
 James Jones, Experian
 Shaun French, University of Nottingham
 Bobby Lowen, Strategic Commissioning, NCC
 Debbie Webster, Coopted Treasurer/ St Ann's Advice
 Sarah Bull, Building Better Opportunities, NCC
 Rebecca Hurt, Energy Partnership, NCC

In attendance:

Emma Bates, facilitating
 Veronica Chibuzo, DWP – pending joining
 Kerry Edwards, Comms, NCC – for section of meeting

Apologies: Kay Frankson, Nottingham City Homes

		Action
1.	Introduction. Welcome and apologies. As above	
2.	Minutes of last meeting Agreed, except for 9b – Add in an action: Martyn to take draft policies to NCVS for review	
3.	Matters arising (3.a) Comms, Publicity and Noticeboards: Action re speaking to Esme on neighbourhood noticeboards – this had been done and Emma had now spoken to Iffat Iqbal who had now offered to get these out around the city, via the NDOs. Emma was currently getting these printed. (3.c) Debt trends in Nottingham – data from MaPS. Dawn had contacted the East Midlands Money Advice (E.M.M.A) project regarding this information. She added that MaPS were also releasing a press release tomorrow on the national debt demand situation, and would get that to us. Ward based debt data for the city – Debbie agreed to lead on getting this from the services. (3.d) Finance Report and Bank Account: Jason and Debbie reported on this. Spend had been as per plan to date for Emma's time and for Leslie Ayoola's p.t costs, with small additional spend on MALG for conference and sundries. Emma will circulate latest finance report from Debbie. Jason highlighted the difficulties with getting the new bank account himself and Debbie had experienced to date. Action: Debbie and Jason will continue pursuing it.	EB DC DW EB JE, DW

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	<p>(3.e) Food bank data. This meeting was held in December with all the food banks, with agreement established of core data to collect. There would be a further meeting in February and from there we should be able to report joined up figures from across food banks. Lee Kimberley will also link in.</p> <p>Bobby said things were moving forward on the discussions with Housing Aid regarding those who are not threatened with homelessness according to the new statutory definition: there was progress on now making a more streamlined referral route to the advice services.</p> <p>(5) 9 Dec Conference follow on meeting: A discussion followed on next steps regarding the agreements/actions (panellists and workshops) and the discussion at the conference and it's follow up event and the group looked at different options on this.</p> <p>James raised the issue regarding Peter Epstein from the EM Chamber and the action for him to meet with the group for some general discussion on their offer. There was a suggestion to invite him to a future meeting.</p> <p>It was concluded a quick meeting of the conference sub-group might be useful to iron this out, in the near future. (Jason, James, Bobby, Emma).</p> <p>(7) NFRP Website progress – this can be actioned now past conference follow up work, in new year, as agreed in last minutes.</p> <p>(8) Policies: Martyn went through each of these, as follows. Grievance and Equalities – he had taken these to NCVS for checking, but they would charge us. Debbie suggested we go ahead with them as they are. Both – agreed as final: 19/1/21. Environmental Policy – agreed as final 19/1/21: (last version circulated from James) Safeguarding – Bobby to chase the safeguarding lead in NCC on this.</p>	<p>JE, JJ, EB, BL</p> <p>EB</p> <p>MN/ all MN/ all</p> <p>BL</p>
<p>4.</p>	<p>Progress on Becoming a Charitable Organisation Martyn recapped on the previous discussion on this. He also flagged up the additional admin work that would be involved, as we formalised.</p> <p>Debbie said St Ann's were thinking of applying for a Kickstart scheme person – if they got someone, they could also perhaps help with admin. Agreed to try.</p> <p>Shaun said the key rationale of going for CIO status in the funding action plan, was in order that the group could apply for funding more easily for future work.</p> <p>The options of going for Foundation Model or Association Model CIO were reviewed again. As we have a wider membership (the full NFRP membership), it was agreed that the Association Model was right.</p>	<p>DW</p> <p>MN, DW</p>
<p>5.</p>	<p>Review of Lottery Yr1 Action Plan to date This had been circulated with the papers, with updates on progress known so far. Emma proposed we went through this and gather further updates from partners.</p>	

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	<p>Martyn asked how we could collect some of the measures listed in the plan. Debbie said we could work out some of the measures.</p> <p>Agreed for sub group to meet on this: Bobby, Debbie, Martyn, Emma, Shaun.</p> <p><i>Objective 1: Reaching communities during the pandemic</i> Progress to date as listed on document</p> <p><i>Objective 2: Improving access to more affordable credit</i> a) NCU did training session at NCVS in first week of Dec. Jason to check no of attendees. See updated document. Further data to come from NCU.</p> <p>b) Leslie Ayoola (NCU p.t business development post) started in Aug 20. He did a campaign in neighbourhoods, interviewed on Notts TV. There has been meetings with Labour Councillors.</p> <p>Jason has collected postcode level data on take up and can share with the group.</p> <p>He also asked the group to note that loan application patterns are now different due to the lockdowns. James reported that Experian have an announcement that will be going out about how people are borrowing to consolidate existing debt.</p> <p><i>Objective 3. Prevent and reduce overindebtedness following impact of COVID</i> As listed. Debbie added that E.M.M.A debt advisor posts were now in place. She also said how SAAC had been increasing their profile through social media.</p> <p><i>Objective 4. Maintain, develop and expand Money Hubs</i> Progress as listed. Debbie added how groups could get help from Self Help UK.</p> <p><i>Objective 5. Increase Financial Education in Schools and vulnerable yp.</i> Progress as listed.</p> <p><i>Objective 6. Develop strategic influence and connection</i> Progress as listed</p> <p><i>Objective 7. Develop the legal structure of the Partnership</i> Pending</p>	<p>BL,DW, MN,EB, SF</p> <p>JE</p> <p>JE</p>
6.	<p>Money Mules and Money Laundering session Emma reported that this session had been organised for Youth Justice team and Leaving Care team (possibly one or two others) for 9th February, in response to problems emerging in the city on this issue. Speakers included UK Finance, CIFAS, Notts Police, NCC Anti-Slavery & Exploitation Team.</p>	<p>EB</p>
7.	<p>Reach Out type campaign re financial difficulty and the pandemic – Kerry Edwards, NCC Comms Kerry spoke to the meeting, in follow up to Cllr Langton’s commitment at the</p>	

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	<p>conference re a Reach Out type campaign. She explained they would be sending out key messages for the campaign on Facebook, Twitter (My Nottingham), Neighbourhood pages, and Elected Member's email groups.</p> <p>Kerry will look at our notes from Conference. Agreed that messages could be based on nudge theory a little more. Kerry asked about any individual case studies too.</p> <p>Kerry would also be grateful for any specific data. Emma explained we have a full Partnership that we can get information from or send information to.</p> <p>Jason pointed out how people have been drawn into crisis debt situation that haven't been in this before. Increasingly people are facing creditor action for first time, so trying to reach those would be good.</p> <p>Also, the new Moratorium guidelines come into force from May onwards, and there is consultation going around on DROs, so proposed we keep an eye on DROs and creditor moratoriums.</p> <p>Timescales: x3 posts per week, one of which will be on money. Kerry to let us know the timescales and details required.</p>	<p>KE</p> <p>All</p> <p>All</p> <p>KE</p>
8.	<p>Any other business None</p>	
9.	<p>Next meeting and notice of AGM in March Agreed that this would take place on morning of 23 March 2021</p>	All