



## **Financial Capability Meeting**

### **Monday 27<sup>th</sup> February 2023, 11:00 – 12:00 (via zoom)**

#### **Present:**

Emma Bates, Nottingham Financial Resilience Partnership  
James Jones, Experian Head of Consumer Affairs  
Harriet Franklin, 2<sup>nd</sup> Chance Learning  
Paul Rhodes, MaPs Regional Partnerships Manager  
Rachael Sellors,  
Caroline Gill, Direct Help and Advice Operational Services Manager  
Paul Street, Lifesavers Area Coordinator  
Tianna Parkes Business Support (notes)

#### **Apologies:**

Ian Newton, Enable  
Cllr Williams, Nottingham County Council  
Maureen Davison, Direct Help and Advice Development Manager

### **1. Introductions and welcome**

Emma introduced new joiner Tianna Parkes who will be helping the Financial Resilience Partnership with various administration tasks. Emma ran through previous meeting minutes, the members agreed there are no further actions.

### **2. Update from each financial capability provider in the city**

#### **2.1 Multiply Partners**

Rachel mentioned that she will be running a few budgeting and numeracy confidence courses every Thursday at 1pm from the 9<sup>th</sup> of March 2023. These courses will be taking place at the Sheila Roper Community Centre in Lenton Abbey. The courses will also run at the Riverside Borewell library on Thursdays at 16:30.

The courses are being publicised through Nottingham City Council, social media, and handing out flyers to the public.

**Action:** Rachel to email all dates/times for each course to all members

**Action:** Racheal to send Emma the social media links to add onto the Financial Resilience Partnerships social media platforms

## **2.2 Second Chance**

Harriet mentioned that second chance have ran another understanding 'money and maths in the UK course during half term. There will also be regular sessions on Fridays at the Chase in St Annes. The Chase has a numeracy champion which has led to quite a few referrals. The courses include discussions around financial wellbeing, budgeting, and specific support regarding maths for work. Overall positive outcome from the previous session.

The homework club will start on the 28/02/2023 at the Bakersfield Community Centre for parents. The sessions will offer advice about how to get additional support, but also aiming to build confidence in helping children with maths. These workshops will run for 2 weeks.

**Action:** Emma to contact Blair from the council to discuss inviting the numeracy champions to these meetings going forward

## **2.3 DHA Partners**

Caroline discussed several courses that she in the process of setting up. Caroline mentioned that she held a workshop with 6 individuals with learning difficulties referred by 'Helping Kids Achieve'. There are a few more sessions currently being set up, the sessions have a specific criteria for attendance, attendees must not hold a level 2 maths qualification or equivalent.

Paul R discussed the launch of the benefits calculator in partnership with Invest. 2000 people have utilised the calculator since the launch. It has identified between them they are missing out on £800,000 that they could be entitled to. DHA are also offering benefit cheques which will be promoted on their new flyer.

**Action:** Caroline to confirm dates for the upcoming sessions to Emma along with the flyer before COP on Friday 03/03/2023.

**Action:** Emma to contact Blair about inviting Chris Simmons who is the lead on the Multiply Project to these meetings.

## **2.4 Adults**

James discussed the outreach of supporting Nottingham university Hospital. Emma has run a few online sessions around money, bank accounts, & budgeting. Following these sessions James will be running a session on credit scores. On the 15<sup>th</sup> and 16<sup>th</sup> of March, there will be 2 drop-in fairs taking place at QMC Hospital and City, inviting employees to come and have chats about credit, money, debts, and benefits. Employees can also pre book 1-1 consultations.

James mentioned a new pilot scheme credit builder service, in the UK to help people establish some financial track record within a few months of arrival into the UK. This scheme is for those coming to the UK from overseas for work.

**Action:** Harriet to speak to the refugee forum and James to have a discussion at the next session taking place on Friday 10/03/2023

## **2.5 Children**

Paul S is working on getting more primary schools engaged with materials which help them to teach students about money. Two new schools In Nottingham have recently signed up (Southglade and Mellers Primary school). A Partnership has been formed with a national PSHE provider (*Personal, social, health and economic education*) for schools called Jigsaw. Jigsaw provide materials for schools to teach their PSHE programmes.

Emma mentioned another potential twilight training session taking place. Emma has been in contact with Nottingham School Trust to organise.

Paul spoke about funding received to do a small project working with people referral units and behaviour support services. Someone has now been appointed to look at this on a national level, in terms of getting financial literacy on the agenda for those provisions.

**Action:** Emma to work with Paul S and Harriet to link with the head of the virtual schools who does a lot of the training across all the AP's (Alternative Provisions) to get more insight.

**Action:** Emma to chase Nottingham Schools Trust to get a date scheduled and to send out the publication.

## **2.6 Pensions service update**

Paul R spoke about the cost-of-living campaign running nationally which has money helper ads across multiple supermarkets, hospitals, & GP surgeries. A campaign asset pack has been developed for employers and organisations to push out the messaging through their workforces. The money guidance and pensions transformation programmes are ongoing, these are two programmes looking at transforming the schools and the guidance journeys on the money helper website. These include developing new tools, redeveloping the government mid-life MOT, and a retirement planning hub alongside credit journey tools.

Paul R also mentioned the Development of a B2B hub which is an online space where organisations can go the hub and get all the assets and information.

A new employer guide has been recently published, which talks people through mapping their current financial wellbeing provisions and then taking actions to introduce this into the workplace

Paul R discussed the Launch of an e-learning program for the health sector with Health Education England, which provides support health professions to look after their own financial wellbeing and guidance to speak to patients if needed.

### **3. Financial Capability Group – next steps**

#### **3.1 Potential gaps to consider:**

- Gap in 1-1 financial capability support
- Mentoring
- Geographical cover
- Not knowing where local money help services are located

#### **3.2 Aims of the group**

- Financial education in schools' key stage 3 and 4
- Potential marketing campaign with Money helper
- Emma suggested Ask Lion money who is the directory ran by Nottingham council to promote offers
- Publicise offers on Nottingham CVS - [communications@nottinghamcvs.co.uk](mailto:communications@nottinghamcvs.co.uk)
- Members have agreed to meet alternate months to feed into the partnership group

#### **3.3 Any other business**

- All publicity for the multiply project has been circulated across the partnership. These will be used to promote the partners offers.
- Harriet mentioned that the council are working on a central webpage. Blair has printed brochures that include the multiply offering.

#### **3.4 Date of next meeting**

The members agreed to hold the next meeting on **Monday 17<sup>th</sup> April at 11:00, via Zoom.**

The meeting ended at 12:25