

**NOTTINGHAM FINANCIAL RESILIENCE PARTNERSHIP ACTIVITY AND ENGAGEMENT PLAN**

<b>YEAR 1. Debt, Credit, Financial Education, Partnership development</b>				
<b>OBJECTIVE</b>	<b>ACTIONS</b>	<b>TIMESCALE/ MILESTONE</b>	<b>HOW WE WILL MEASURE SUCCESS</b>	<b>IMPACT/OUTCOME</b>
1. Reach communities during lockdown and pandemic impact.	1. Carry out a quick assessment of priority groups impacted by the situation. (Including liaison with NCC and the city’s new foodbank network and needs information arising from this).	May-Oct 20	Tailored communications plan to reach different groups impacted by the situation. Measured by number of partners contributing and using the info, and including with Ask Lion.	<p>Information/messages on money help reaches those that most need it during the pandemic, including helping people manage household expenditure as a part of reducing evictions.</p> <ul style="list-style-type: none"> <li>- Resident’s survey across city carried out via NCC (online link), early Summer on impact of COVID. 285 respondents. Report produced.</li> <li>- Nottingham ‘Tackling the Impact...’ conference held online (75-80 participants (workers) attended), Sept 20, which gathered data + needs insight. Follow up session Dec 20.</li> <li>- Food bank data group with all main food banks in city for data on food poverty need/ trends.</li> </ul>

	<p>2. Develop and implement a communications plan on money help during COVID 19 lockdown, including ongoing development of 'Ask Lion: Money' pages and updating of the NFRP website.</p>			<ul style="list-style-type: none"> <li>- Money Help services in COVID, list circulated through multiple networks across city in April 20, placed on partner public facing websites and updates sent out through remainder of Lockdown 1 2020, as services changed.</li> <li>- Money Help page was included in Nottingham Arrow in April/May 20 edition and December 20 Edition. (Nottingham Arrow is delivered to every household in the city.)</li> <li>- Inputs x2 on Radio Dawn FM's 'Empathy Hour' in 2020 (Radio Dawn is an Islamic radio station (aimed at building trust with Muslims and the wider community) based in Hyson Green, one of the most deprived wards. The listening figures for 'Empathy Hour' average xxx, and will be a mix of local and beyond.</li> <li>- Conference held Sept + follow up event on 9 Dec (as above in Action 1), which shared information.</li> <li>- Conference press release circulated to media outlets</li> <li>- Article from this in free paper in south Nottingham's 'Local</li> </ul>
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2. Improve access to more affordable credit	1. Develop and implement city wide awareness campaign on avoiding high cost credit and raising awareness of more affordable credit, including via online materials and sessions as appropriate, to reach those people newly impacted by the pandemic.	July 20 – June 21 Determined by when and how lockdown measures are lifted.	Increase in awareness of avoiding high cost credit/ cheaper alternatives. using figures from any sessions run, online pages accessed.	<p>Increase in disposable outcome.</p> <p>Reduction in new over-indebtedness from high cost credit</p> <p>Reduced ill health caused by financial matters.</p> <p>NCU session ran via NCVS in Dec 20 (numbers TBC) ?? Other</p>

	<p>2. Support costs of a 1 day/ week business development post for expanding credit union services to outer estates of the city, which aim of this becoming self-sustaining through business growth.</p>		<p>Increase in uptake of Credit Union loans – number new loans per neighbourhood of targeted areas, and number of new credit unions members by neighbourhood of targeted areas. Reduction in people using high cost loans – reports from advice services.</p>	<p>Also, NCVS Practice Development general financial inclusion session in Feb 21, covered this, Attended by x34 front line workers (diverse services in the city)</p> <p><i>Minimum 1000 people benefit in total, likely to be higher</i></p> <p>See separate NCU Report (attached) (Let Lottery know re gap in post).</p>
<p>3. Prevent and reduce over indebtedness following the impact of COVID 19.</p>	<p>1. Target areas of the city identified in 2019 research as highly over-indebted, with awareness raising work on access to local and national debt support, including via online methods.</p>	<p>June – Dec 2020</p>	<p>Increase in people reporting they have accessed advice early.</p>	<p>People access help and advice earlier preventing crisis. Now impacted by increased demand for debt help, post pandemic vs available resource.</p> <p>Support to Aspley Money Hub Group during Lockdown 1. All the comms measures implemented, as listed in</p>

	<p>2. Increase people’s understanding of priority and non-priority debts, working with groups of residents, working through money hubs, delivering publicity, delivering training with front line staff. This to be partly deferred determined by when lockdown restrictions lifted, but online methods used where relevant.</p>	<p>May 20 – Jan 21</p>	<p>Publicity during lockdown. Number of sessions + number of people attending, reporting better understanding after input, once lock down fully lifts.</p>	<p><b>Objective 1.</b>                  Leaflets sent out for NCC noticeboards across the different neighbourhood across the city, geared towards promoting accessing help – Jan 21</p> <p>Reduced numbers of people with priority debts. * NB There is likely to be an increased over-indebtedness resulting from the pandemic.</p> <p>- Work with all Money Hubs                  - x 1 Practice Development Unit NCVS training session, delivered Feb 21, attended by 34 different front line workers from wide range of services across the city,</p> <p>Some advice services have increased their own social media messaging.</p> <p>--</p>
	<p>3. Identify the impact on debt service provision requirements through <b>conference webinar</b> and raise awareness of likely impacts on demand.</p>	<p>June-Sept 20</p>	<p>Service provision plans in place to enable the city to respond to the need for debt help resulting from the impact of the</p>	<p>Services are not overwhelmed. People can access the help they need, preventing further long term impact on the city.</p>

	<p>4. a) Identify best practice nationally. b) Work with local priority creditors on collection processes to improve best practice.</p>	<p>Dec 20 – June 21</p>	<p>pandemic.  Positive changes in practice by local priority creditors (eg council tax, rent).</p>	<p>Conference held, Sept 21 Funding information circulated and new MaPS funds via EMMA project has come through with new staff now in post.</p> <p>Prevent and reduced poor mental health due to over-indebtedness.</p> <p><i>65,000 over-indebted people in Nottingham – this number to benefit either directly or indirectly (Money &amp; Pensions Service 2018). (NB. Numbers over indebted is now likely to be far higher due to impact of COVID pandemic).</i></p>
<p>4. Maintain, develop and expand community Money Hubs</p>	<p>1. Maintain existing Money Hubs in Aspley, and keep in contact with those involved in early stages in Hyson Green, Bestwood, Clifton sending out and feeding back in any information where possible. Further develop work once lockdown lifts.</p>	<p>June 20 -Feb 21</p>	<p>Money hubs move to self -sustainment and are active ambassadors in their communities.</p>	<p>Increased understanding of money issues and awareness of services in each of the neighbourhoods. <i>Benefit x30 directly and a minimum x 100 indirectly through the impact of money hub members but likely to be much higher.</i></p> <p>Aspley group – supported through Lockdown 1. Expansion to be considered in 2021 when lifts.</p>

	<p>2. Develop 2 more money hubs in other areas of low financial resilience in the city, informed by what has worked in other areas.</p> <p>3. Work closely with the local media to increase awareness and involvement.</p>	<p>Feb 21-Dec 21</p> <p>Sept 20 – 21 (depending on the lifting of lockdown).</p>	<p>New money hubs established.</p> <p>Increased in new people attending/ accessing Money Hubs when lockdown lifts.</p>	<p>Clifton group – training up delivered Autumn/ Winter 20, with volunteers from the foodbank. Will be launching in Spring 21.</p> <p>Residents reached by Money Hubs report increased confidence in dealing with money issues and ability to handle them more effectively.</p> <p>Hyson Green area – new local worker group via Area Partnership links</p> <p><i>Minimum 20 people benefit directly, and then-60 people indirectly from money hub participants.</i></p>
<p>5. Increase Financial Education in Schools and also with vulnerable young people and their carers.</p>	<p>1. Coordinate the promotion and practice of financial education in primary schools, secondary schools, special education needs schools and Pupil Referral Units.</p>	<p>June 20-May 21, determined by schools reopening.</p>	<p>Number of schools incorporating financial education into their curriculum.</p>	<p>Financial education will become embedded in Nottingham schools.</p> <p>-Sub group with new Life Savers worker, the lead from SHINE Academy and the worker from Renewal Trust/ Ice Arena being</p>

<p>Work towards Nottingham being a city of good practice in financial education.</p>	<p>2. Promote the use of national My Money Week (June 2020) materials, now partially adapted to home learning due to lockdown, to schools in the city as possible.</p> <p>3. Further develop work commenced by MAS (now known as MaPS) consultant in services working with vulnerable young people, including those in foster care, in Local Authority care, with special education need and others and ensure all services and provision include financial education as part of their practice.</p>	<p>May-June 20</p> <p>Spring 2021</p>	<p>Number of carers of vulnerable young people reporting increased awareness of supporting young people with money issues and including financial education in their practice.</p>	<p>established.</p> <p>- Short slot at Primary PHSE Network event in Feb 21, with separate follow-on session planned June 21</p> <p>- Circulated on schools intranet and also to one or two schools known.</p> <p><i>Indirect benefit to thousands of 4-18yr olds across the city. (min 78 Primary and 22 Secondary schools as determined by lockdown)</i></p> <p>Vulnerable young people will have learnt about dealing with money and have improved skills with money.</p> <p>X1 'How to access a bank account' session for Leaving Care Team, run in Dec 20. (approx. 12-15 staff)</p> <p><i>Direct benefit to at least 60 carers/ staff working with vulnerable</i></p>
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	<p>3. Run x 2 training days for those involved in their care.</p> <p>-----</p>	<p>Spring 2021</p>		<p><i>young people.</i></p> <p>---</p> <p>Addition to original plan, due to an arising issue in the city:</p> <p>- Money Mules long half day training session, with array of speakers, delivered on 9 February 2021. This was predominantly for the Youth Justice Service. Originally also for the Leaving Care service staff but they were unable to attend on the day so were sent the session recording and slides subsequently. Attended on the day: Youth Justice service staff plus a handful of voluntary sector reps working with young people. Total approx. 25 people on the day, then the recording was sent on to the Leaving Care Team (which is approx. another 15-20).</p>
<p>6. Develop strategic influence and connection across the city</p>	<p>1. Maintain the day to day running of the Financial Resilience Partnership including: Strategy Group, Full Partnership <del>Steering Group</del>, <del>Core Group</del>, Banking Sub Group, other action groups as relevant.</p> <p>2. Draw on data and unfolding information on</p>	<p>Ongoing from May 20</p> <p>Ongoing</p>	<p>The Partnership is maintained and has active engagement from all.</p> <p>Available national and local</p>	<p>Partnership members are actively working together to achieve change on money issues, and in line with the agreed action plan.</p> <p><b>Maintained throughout</b></p> <p>Work is responsive to the impacts</p>

	<p>needs arising from the pandemic throughout.</p> <p>3. Organise a webinar with wider stakeholders.</p> <p>4.. Hold a city wide conference to help plan for the impacts arising from the pandemic, raise awareness of the work, increase engagement, (or use possible online options if lockdown still persists).</p>	<p>through the year</p> <p>Summer 20</p> <p>By Dec 2020 (if lockdown allows)</p>	<p>data/ information is used by the Partnership</p> <p>Summer 20</p> <p>Attendance at conference</p>	<p>of the pandemic as they unfold.</p> <p>All data gathered for Conference and for Dec follow up meeting. New Food Bank data group established.</p> <p>City-wide conference held in Sept 20 with 75-80 attendees. Follow up meeting of commitments and actions, then held Dec 20. Report has been produced and circulated beyond attendees. Will directly involve and benefit x100 staff and partners.</p>
<p>7. Develop the legal structure of the Partnership.</p>	<p>1. Commence process of becoming a Charitable Incorporated Organisation.</p>	<p>Spring 2020</p>	<p>Whether the Partnership achieve CIO status.</p>	<p>Enhance the long term sustainability of the Partnership, including the ability to secure long term resources.</p>

**NB Subsequent years are likely to be reviewed in light of financial well-being and financial resilience needs in the city as these change from COVID 19.**