

NOTTINGHAM FINANCIAL RESILIENCE PARTNERSHIP ACTION PLAN

YEAR 3. Adult Financial Capability, Responding to the cost of living crisis, Partnership development					
OBJECTIVE	ACTION (practical steps to achieve the objective)	TIMESCALE/ MILESTONE	LEAD	HOW MEASURED	OUTCOME/ IMPACT
1. To increase access to and uptake of specific adult Financial Capability opportunities/ provision.	1. Review and define specific available financial capability provision in the city. Produce report, circulate and update Ask Lion/ Money.	End July '22	All partners via Emma Bates (sub group)	Report produced and breadth of circulation of info. Providers report increased uptake.	Increased awareness and uptake of financial capability.
	2. Support partners to work jointly on gaps identified and plan for/apply for resources.	End of Sept '22		Agreed applications submitted if relevant.	
	3. Receive/ action resources secured for identified gaps/ opportunities.	Jan '23		Appropriate resources secured.	
	4. Support bid to UK Prosperity Fund for continuation of the BBO funded 'Money Sorted' one to one project (which is for those currently not in paid work, across D2N2 including Nottingham).	Completed by end Oct 22	St Ann's Advice Group	Bid supported	Helps ensure bid is gained
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2. To enable people to access money help provision or take action much earlier (<i>knowledge, behaviour, confidence</i>).	1. Produce cycle of key life events that lead to advice need or finance risk (in order to target people earlier).	End July	Advice Nottingham lead, with partner inputs.	Key learning moments identified for campaign	Increased income (and pension credit uptake)/ increased awareness and knowledge for
	2. Run campaigns targeted at those	Ongoing			

	<p>areas/ groups most in the need in the city, ie:</p> <p>a) People of pensionable age</p> <p>b) Produce and deliver an all-age campaign strategy with key areas; issues (such as benefits, high cost credit etc); timescales for publicity and press releases re services, helplines, information, etc.</p> <p>This will be delivered drawing on nudge theory in the campaign design. It will include promotion of existing online information and tools for income maximisation and for wider population. Will also utilise local events for the year, as campaign opportunities.</p> <p>* Campaign to build on work undertaken by Refresh Marketing in NFRP Yr 2 Action Plan. Also, consider further use of Refresh to help the delivery in Yr 3.</p>	<p>through year.</p> <p>Produce plan Aug 22.</p> <p>Deliver Aug-April 23 As per above campaign strategy</p>	<p>Lauren McGowan, Age UK Notts</p> <p>Advice Nottingham with wider partnership (Further use of Refresh Marketing to assist to be considered)</p>	<p>Uptake measured by gains figures, awareness by website views /number of leaflets given etc.</p> <p>Campaign strategy produced.</p> <p>Tracking no of views and click-throughs on social media.</p>	<p>those of pensionable age.</p> <p>Increased awareness and knowledge.</p> <p>Greater 'normalisation' of getting help and of getting on top of money.</p>
	<p>3. Above campaign to be delivered via a multi-channel approach to reach people</p>		<p>Transforming Notts</p>	<p>Breadth of residents reporting</p>	<p>Relevant residents</p>

	eg, via the seven Places of Welcome Network in communities across the city; ongoing up refreshing of Ask Lion/Money page; via partners; community networks, physical publicity, etc.		Together, NCC Comms, Libraries, NFRP, External partners, Emma Bates - as directed by AN's campaign plan	they have seen communications. Social media, website traffic data.	reached with information.
	4. Develop online videos, workshops on avoiding future problems by getting help early and Q&A sessions that can be accessed on particular topics. a) Define resources required and secure. b) Plan and record sessions and make live across Advice Nottingham websites. c) Promote IT suites within advice centres.	June 22 Oct 22 onwards	Advice Nottingham	Number of views/ people accessing. Positive feedback comments on sessions and videos	Increase in knowledge and confidence of residents and stakeholders.
	5. Raise awareness of front line staff (of financial resilience and of provision) - 1 day workshop for front line workers via NCVS Practice Development Unit. Other sessions through the year as opportunities arise.	6 th July 2022	Emma Bates	No attending. Evaluation feedback.	Front line staff report better equipped to be aware of issues and of how to refer/ signpost.
	6. Maintain and develop all resident community engagement (eg via Money Hubs/ developing other community	Ongoing	Emma Bates	Number of communities engaged and	Communities are better equipped and

	links + opportunities). Include focus on: <ul style="list-style-type: none"> - Aspley group – reconnect with parents to discuss way forward. - Hyson Green – ongoing development of opportunities from previous year. - Clifton group 	By Aug 21 Ongoing As and when		participating	informed and are also able to share that with others.
OBJECTIVE	ACTIONS	TIMESCALE	LEAD	HOW MEASURED	OUTCOME/IMPACT
3. To increase awareness of support and signposting and access to support relevant to energy fuel bill rise crisis.	1. Use and promote online tool for energy saving advice for homes https://nottenergy.com/lets-go-eco/	Ongoing promotion	Nottingham Energy	No of events and attendees at events, and also any tracking data for website.	Increased awareness and contact with NEP.
	2. Promote key schemes and support as relevant.	Ongoing	Energy Officer, NCC	Whether schemes are promoted and shared with partners.	Greater awareness across services. NFRP work is best able to compliment.
	3. Information from Nottingham Fuel Poverty report and DEEFP, including data, to be circulated in NFRP.	Summer 22	Energy Officer, NCC	All partners have received information.	
	4. Regulates updates of key information from DEEFP shared to NFRP partners to aid general awareness.	Ongoing, as determined by DEEFP			
	5. Actively participate in planning and awareness work around Household Support Funds or other crisis grants, as relevant.	May 22-April 23	NFRP	Help towards a robust plan in place that ensures best reach by HSF city planning group.	Those most in need reached.

OBJECTIVE	ACTION	TIMESCALE	LEAD	HOW MEASURED	OUTCOME
4. Maintain and continue to build financial resilience and capability measures in to food banks, in response to the cost of food crisis.	1. Maintain the Food Bank Sub-Group regular meetings (continuing to bring in other food banks if identified.)	Ongoing	Emma Bates with Food Bank sub-group and advice services	Regular meetings and continued engagement	Best practice is shared.
	2. Review availability of welfare advice provision in food banks to date. Identify resource opportunities for filling the remaining gaps, working with both advice services and food banks and plan accordingly	May-July 22	Food Bank sub group; relevant advice services, Area Trussell Trust lead.	Identification of needs and priorities for which food banks. Identification of resources. If resources secured.	Those in crisis (ie at food banks) are able to access money help – stabilising their situations and helping end food bank need.
	3. Equip food banks with money-help information (including online tools/ food costs and other financial capability skills to support their service users a) Information provided to all. b) Training for Himmah food bank staff/volunteers c) Maintain support to Clifton Money Hub (food bank volunteers), via periodic oversight meetings and continuing to share money help information with them.	Ongoing June/ July 22 As and when, ongoing	Emma Bates, Food bank group members	Information shared to all food banks Nos attending. Feedback from attendees on feeling more equipped.	Food banks have access to and are able to share money-help information
	4. Improve food bank data accuracy and	October 22	Food bank sub	Regular completed	Ward variations

	content and explore options for a joint data tool.		group, including non food bank reps	data supplied by all food banks in the city, time accurate.	in need are clearly shown and trends tracked.
	5. Encourage sharing of best practice across food banks and explore with group options.	August 22 onwards	Food bank sub group	Best practice identified and adopted.	Improvement of practice across food banks.
	6. Help towards ensuring that Food Poverty is comprehensively included in the new Food Plan sub-strand of the Health & Wellbeing Strategy once it forms	As per HWB timescales	Emma Bates, Lee Kimberley with Food Plan group.	How food banks are incorporated into a robust food strategy for the city.	A more strategic approach to tackling food poverty.
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5. To help increase financial capability through numeracy across the city	1. Gain the pending ward based data for Nottingham, from National Numeracy, and share with NFRP to help shape financial capability plans.	July 22	Emma Bates via National Numeracy	Data gained in time to assist Multiple programme plans.	Financial capability work and numeracy work is targeted at communities with low numeracy levels
	2. NFRP to feed in to NCC in shaping the new 'Multiply' programme as it applies in Nottingham due to start delivery from approx July 22 for 3 years and maximise its opportunities for improved financial capability. Also, help ensure targeting in communities with low numeracy levels	Date to be confirmed subject to programme.	Emma Bates, James Jones with NCC's Multiply programme group.	As per Multiply bid	Programme assists financial capability levels in the city.

OBJECTIVE	ACTIONS	TIMESCALE	LEAD	HOW MEASURED	OUTCOME/ IMPACT
6. To increase and maximise capacity of debt and benefit advice services, to cope with increasing demand/ need due to the cost of living crisis and it's impacts on health and well-being.	<p>1. Continue to work towards initiating the 'Social Prescribing Link Worker Financial Support' roles that have been proposed to Primary Care Network Clinical Directors</p> <p>a) Establish final no of PCNs wishing to go forward in liaison with the relevant health leads</p> <p>b) Recruit for posts in liaison with the respective PCN, drawing from models used elsewhere</p> <p>c) Track impact of roles on well-being and on primary care workloads</p> <p>d) Explore local evaluation needed to compliment existing national evidence and evaluation. Link in with other national practice and learning of similar posts elsewhere.</p>	<p>May 22</p> <p>By Aug 22 in post</p> <p>Ongoing</p> <p>Ongoing</p>	<p>Emma Bates</p> <p>Relevant advice services and PCNs, Integrated Care Partnership</p>	<p>No of Primary Care Networks in the city hosting SPLW financial support posts.</p> <p>Impacts on health + wellbeing; primary care workload; debt/ benefits (to be designed)</p>	<p>Improved health reported.</p> <p>Reductions on primary care workload.</p> <p>Increase in benefits or debt managed.</p>
	<p>2. Carry out research and produce report on needs and emerging issues in relation to the advice sector.</p>	<p>End Oct 22</p>	<p>Advice Nottingham</p>	<p>Production of report</p>	<p>Will aid ensuring sufficient advice provision</p>
	<p>3. Develop pathways and capacity for accessing good quality (benefits and debt) money advice in order to meet needs across the population, following</p>	<p>From Oct 22</p>	<p>Advice Nottingham and with Public Health</p>	<p>Whether improved pathways and increased capacity developed.</p>	<p>Improved access to debt and benefits help.</p>

	the outcome of the research in (2) above.				
	4. Continue to explore opportunities for funding to increase capacity in line with above.				
OBJECTIVE	ACTIONS	TIMESCALE	LEAD	HOW MEASURED	OUTCOME/ IMPACT
7. Advocate for urgent structural change on all relevant issues around financial difficulty and wellbeing, especially in light of cost of living crisis.	<p>1. Establish sub-group to plan for (2) and (3) below. Define the key structural changes to be proposed.</p> <p>2) Invite NCC to declare a Poverty Emergency - in light of rapidly increasing poverty levels, caused by the cost of living crisis escalating the city's already low levels of financial resilience / high levels of financial problem.</p> <p>3) Invite both the local MPs and the key city leaders to discuss the urgent key structural changes required.</p> <p>4) The above work to also take sight of issues around DWP sanctions, and of knock on impacts of reductions in front facing services in exacerbating the poverty emergency.</p> <p>e) Raise the issue of the current gap between the Local Housing Allowance and market rent which is exacerbating</p>	<p>August 22</p> <p>TBC – Oct/Nov 22</p> <p>Between Oct-Dec 22</p> <p>As above</p> <p>Before Dec 22</p>	<p>Trustees sub-group (James Jones, Debbie Webster, Shaun French, Jason Eaves, Elaine Fox) with Matt Ansell, Dawn Cummins, Helen Johnston. Emma Bates</p> <p>-</p> <p>Advice Nottingham</p>	<p>Whether Poverty Emergence type declaration, with clear agreed objectives is agreed.</p>	<p>Key structural drivers of financial difficulty are addressed.</p>

	poverty – Advice Nottingham to meet with local MPs to discuss and feedback to NFRP.				
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8. Help tackle in-work poverty.	1. Promote Real Living Wage across core employers (anchor organisations)	June 22-April 23	? Helen Johnston/ HWB (in conjunction with Nottingham Citizens)	No of new Real Living Wage employers in large (anchor) organisations in the city.	Help towards increased work income.
	2. Make employers aware of sources of money advice for their employees.	October 22	Sarah Bull	Employers circulated to	Employers made aware of support for staff
	3. Circulate information from Nottingham Jobs and NCH Employability Team - Invite to an NFRP Meeting	By Nov 22	Sarah Bull. Matt Ansell. NFRP		
9. Help people build up a savings buffer, to help ensure the 'squeezed middle' don't fall in to financial crisis.	1. Expand employers/ employees access to a work based, payroll savings scheme with Notts & Linc Credit Union.	Ongoing	Notts & Lincs Credit Union	Increase in numbers of payroll employers and employees by April 23.	More employees being more financially resilience through having a savers buffer.

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10. Extend and build on the support to schools on financial education	1. Promote My Money Week 2022 to all schools eg via SCENE Newsletter and Nottingham Schools Trust	April-June 22	Emma Bates, Paul Street, Elaine Fox (ask also Pete Bevington , Shine Academy Trust)	No of Nottingham Schools signed up to MMW 2022 (gained from Young Money)	Increased and improved financial education practice across the city.
	2. Highlight financial education resources and tools, and Centres of Excellence opportunities and good practice.	By Feb 23	Existing Centres of Excellence	Whether increase in nos of Cetres of Excellence, obtained from Young Money.	
	3. Plan and run a 'Financial Education for Schools' twilight session promoted widely across primary schools networks.	Jan 23.	Emma Bates, Paul Street	No of schools attending	
	4. Engage with Nottingham Building Society, and especially around their Money Academy resource.		Emma Bates, Paul Street		
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11. To improve local government debt collection practices (follow on work from 21/22 action plan)	1. Draft a Nottingham City Council debt collection protocol with advice services and all relevant depts.	May 22	NCC debt protocol sub group	If Protocol established that meets issues highlighted at previous NFRP meeting for addressing.	Best practice in debt collection processes in local government.
	2. Submit to NCC for approval	Sept 22			

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12. To establish NFRP as the newly agreed fourth strand of the Health & Wellbeing Board and develop this priority within the new Joint Health & Wellbeing Strategy for Nottingham City (2022-2025), with oversight through the Nottingham City Place Based Partnership (previously Integrated Care Partnership).	1. Agree and establish appropriate structural mechanism to link the work of NFRP with the financial well-being programme.	June 22	NFRP Trustees Helen Johnston Emma Bates	Number/ size of health/ care organisations receiving updates.	
	2. Discuss and agree process for developing the 3 year programme. Utilise strategic opportunities for change provided by the HWB.	June 22			
	3. Engagement with Executive Sponsor and Programme Board to strengthen involvement of strategic health and care partners.	September 2022 for engagement April 2023 for progress.	Helen Johnston Emma Bates		
	<i>All further detail to be developed.</i>				
Internal Partnership maintenance and development					
13. Continue to build and develop the Partnership and ensure it is fit for purpose, building from resident/community and service user priorities.	1. Maintain and develop partnership meetings and its sub groups, and partner's engagement.	Ongoing			
	2. Review priorities for work from residents and service users.				
	3. Complete NFRP application for CIO status and submit CARRY FORWARD FROM YR 2 – resubmission addressing gaps raised by Charity Commission.	May 22	NCVS with Trustees	Whether status is gained	Enables us to operate more formally and apply for grants for project work
	4. a) Explore options of direct employment of staff. CARRY	Dec 22	Trustees		

	FORWARD FROM YR 2 b) Secure funding for f/t worker plus min p/t admin to be in place end Nov				
	5. Maintain website SUGGESTED ONGOING FROM YR 2	Ongoing	Admin support (to be secured)		
	6. Carry out a strategic review of needs in the city informed by local residents and data provision to inform following year's work.	Jan-April 23	NFRP		Action plan for 23/24 meets resident's identified need
Homelessness Prevention Funds, NCC (not part of the Lottery Plan) – outline only					
Homelessness prevention and financial resilience <i>{from Homelessness Prevention Fund NCC till Nov}</i>	1. Establish mechanisms for identifying low income households at risk of homelessness in the private rented sector. 2. Developing/ expanding pathways in to support for PRS tenants (housing debt, debt, benefits, budgeting, employment). 3. Coordinating and communicating advice provision for PRS tenants, promoting consistent messages about how when and where to get support and how to access self help information 4. Research national practices in upstream prevention initiatives around financial difficulty 5. Linking and connecting services to maximise resources across the city 6. Supporting connection between community sector organisations and Housing Aid to collectively deliver cross sector responsibilities of HRA.				End Nov 22