

NOTTINGHAM FINANCIAL RESILIENCE PARTNERSHIP ACTION PLAN 23/24

YEAR 4 COST OF LIVING CRISIS INCLUDING, FOOD POVERTY, HOUSING COSTS					
OBJECTIVE	ACTION	TIMESCALE	LEAD/ DRIVER	HOW MEASURED	OUTCOME/ IMPACT
1. Increase income levels in the city.	1. Promote the Real Living Wage:				
	a) Continue to be part of the work <i>Nottingham Citizens</i> is leading on RLW in health and care sectors in the city	Ongoing	(via Nottingham Citizens – external)	(Progress reached as identified by Nottingham Citizens and the ICS Action Group for RLW)	Low paid staff in health and care sectors have an increase in income and receive a wage that enables them to live.
	b) NFRP to complete accreditation as a RLW organisation itself	By Nov 23	Emma Bates (with Trustees)	Achievement of accreditation	As NFRP promotes the RLW, having accreditation displayed ourselves, promotes good practice
	c) Promote the RLW and support Nottingham to become a RLW city, across different sectors, working in conjunction with NCC who have committed to Nottingham becoming a RLW city.	Subject to work involved and discussion with NCC. From Aug 23.	Subject to discussions.	Number of new RLW employers in the city during 23/24	Reduction in low paid work in the city.
	2.				
	a) Promote the Midlands Good Work Charter – i) hold x1 co-hosted event with MGW in Nottingham, ii) run workshop for Partnership on basics of the MGWC	Aug 23-April 24 (dates tbc)	Rich Pickford	Number of sharing opportunities to promote GWMs within partnership	Improved awareness of the ‘good work’ concept
	b) Campaign to raise awareness of the negative issues around zero-hour contracts, via 3 local case studies across sectors in Nottingham as a policy document, with key data, and engagement	Till June 24 (dates tbc)	Rich Pickford	Production of case studies; engagement of media, Number of downloads of case studies.	Increased awareness by decision makers, of zero hours contracts and it’s impacts.

	of local MPs on the issues. Press release to local media and campaign planned.				
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2. Address the rising risks of homelessness in the city caused by the cost of living crisis and rising rents/ housing costs.	1. Establish sub group of senior housing/homelessness colleague and senior money advice service (welfare/ debt) colleagues to work to mitigate against the rising homelessness risks.	May 23	Emma Bates	All relevant key players on board	Joint senior level commitment established.
	2. Identify current issues/ need	May-July 23	Rising homelessness risk sub-group (Emma Bates chair)	Whether agreed actions are met	Mitigation at the local level, of the rising homelessness risk. Joint working increased.
	3. Agree and implement priority actions across different levels of prevention work to be covered [to include among other agreed actions: a) reproduction of free court representation leaflet, b) communications around help with rent arrears and people seeking help early, d) illegal money lending training with employers. e) Via licensing scheme, link landlords to advice agencies for tenants who need support and explore opportunity to develop a good practice guide	July 23-March 24 Nov 23 March 24 Dates tbc in discussion with NCC	Emma Bates Rising homelessness risk sub Vinnie Jarman Rising homelessness risk sub-group (with NCC Licencing)	Law Centre reports of people attending court and reporting having seen leaflet Numbers of employers engaged and staff trained. Subject to start date, number of people referred to advice service for early help	More people have chance of eviction being prevented. Raised awareness of support available for those in debt to 'friends' who are likely to be loan sharks. People get earlier help preventing evictions.

	4. Agree any joint working arrangements between the two respective fields required for the priorities.	By Sep 23	Rising homelessness risk subgroup	Joint working arrangements agreed	Services work effectively together to mitigate risk
	5. Campaign nationally on rising rents issue in the city and the LHA shortfall.	Ongoing	NFRP	Number of campaign actions	Issues heard nationally
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3. Enable people to increase their skills and confidence with money	1. Continue to develop and maintain the recently established financial capability sub-group, to lead on many of the actions below.	Ongoing	Via Financial Capability sub-group (Paul Rhodes lead, with support from Emma Bates)	Development and delivery of a financial capability action plan. Number of relationships with education providers, including multi-academy trusts.	Multi-academy trusts delivery increased financial education provision.
	2. Identify the gaps in the city in adult financial capability and children’s financial education provision/ reach.	July 23			Local authority children and young people’s services utilising financial education guidance.
	3. Produce a plan for the year to start to address those gaps.	July-Sept 23			Family professionals signposting to MaPS’ Talk Learn Do content.
	4. Implementation of plan	Sept 23-April 24			Increased financial capability levels in managing money.
	5. Actively promote existing specific financial capability and financial education provision widely – all NFRP members to be active in this.	As and when specific activities are taking place			Increased take up
	6a). Promote existing tools and support (such as national tools inc Money Helper online and phone, advice service tools, etc) via Ask Lion, NCC comms, other	Aug 23			Donna Cumberlidge. Video from Katie Hall.

	partners comms 6b) Produce online videos on different topics that different front line NFRP partners help with. Video editing needed.				
	7. Explore development of financial MOTs/ local money clinics in the city to help skills and confidence with money. a) Check if there is an East Mids delivery partner via MaPS that we could support. b) Sub group to meet to explore a plan for financial MOTs. c) If applicable, develop a business case and seek funding.	July 23 Aug 23	Paul Rhodes Donna, Debbie, Emma, Paul Rhodes to clarify aims/ purpose of this work	Plan is developed and any funding secured	Number of local money clinics started. Numbers of people seen.
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4. Ensure all financial capability work is targeted according to identified need	1. Identify key priority groups for targeting with respective areas of work (draw from MaPS East Mids research if relevant, and from Nottingham city data)	As each set of comms is developed	Paul Rhodes via Financial Capability Sub-group	Identification done. Actual priority groups targeted	Those in most need benefit.
	2. In designing financial capability comms in the city, draw from established behavioural theories researched by MaPS such as 'EAST', and others.	As each set of comms is developed	Emma Bates and Paul Rhodes	Reach is more effective	Greater uptake
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5. Increase reach/ accessibility of the work within communities across the city	1. Explore development of a community money champion model in the city, to increase the number of trained people in the city in communities, drawing from good practice elsewhere.	From Oct 23	Emma, Kate Troy, Paul Rhodes, Donna Cumberlidge, Louise Graham	Effective, robust champion model established. Number community champions.	Greater reach into communities.
	2. Check development on whether any in existing Community Champions group in NCC, that received the financial resilience awareness training, reached decision on becoming more involved – if so linking them into the MaPS Money Guiders programme.	Sept 23	Emma Bates	Numbers going forward and also taking up the Money Guiders programme	Greater reach in to communities.
	3. Plan communications work needed this year further to last year’s Money Help campaign, in conversation with NCC comms, on what’s possible and explore that alongside NFRP annual funds.	From July 23	James and Elaine	Completion of survey review and identification of priority improvement areas	Money guidance delivered to citizens, subject to available resources to deliver
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6. Increase the extent and quality of financial education in the city	1. Run at least one financial education session for primary teachers. (c/f from 22/23 action plan). Promote Centres of Excellence in sessions.	June 23 and possible second session	Paul Street Emma Bates	Numbers attending. Follow up email to attendees, Nov 23 to check on progress	Financial education taught in more schools reaching more children.
	2. Take forward learning from national financial education conference in 2022 with a view to significantly helping progress work on school’s Centres of Excellence (financial education) and financial education generally in the city (deferred from 22/23).	From Sept 23	Emma Bates (in liaison with Young Money)	Whether any new schools sign up for Centres of Excellence Programme.	High standard of embedded financial education is delivered in relevant school(s).
	3. Promote financial education tools and	Ongoing + ‘My	Emma Bates,	Number of city	More children receiving

	resources, along with national My Money Week .	Money Week' in Spring 24	Paul Street	schools signing up for MMW - data from Young Money	financial education.
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7. Improve the levels of numeracy in the city.	1. Continue to work with and promote the Multiply programme opportunities in the city as they develop.	As courses/ sessions arise	Emma Bates (with NCC Multiply lead, NFRP Partners).	Number type of promotions done by NFRP.	Increased uptake of Multiply
	2. Link National Numeracy and Multiply leads to plan a wider approach in the city.	By Aug 23	Emma Bates (with partner support).	Effective approach established. Uptake numbers.	Increased confidence with money with long impact on life chances.
	3. Implement above plan and promote Numeracy Challenge widely across city.	From Aug 23 onward			
	4. (Carried forward from previous action plan) Ensure Multiply initiatives are advertised in Ask Lion Money pages.	Sept 24	Emma Bates speak to Multiply lead	Webpage traffic to that page.	Increased uptake of Multiply initiatives.
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8. Increase awareness of money help services	1. a) All member organisations to feed in to NFRP centrally any awareness raising work of front line services.	Ongoing	All NFRP Members	Gaps identified. March 24 resident's survey.	Greater community reach/awareness
	b) All gaps to be considered by NFRP.	Sept 23			
	2. Resident survey data group to analyse date post completion of Phase 2 of the survey regarding awareness of services and make recommendations.	Aug-Dec 23	Elaine Fox, James Jones	Plan in place for better targeting.	Increased numbers aware of services
	3. Promote help and information using the Resident Survey data by a) engaging the press, b) target employers with information via relevant NCC dept that business links	By October 23	James and Elaine	Gaps identified from survey data and compelling narratives created and shared to	Relevant money guidance reaches and educates citizens. Evidenced by comms reach and future survey

	c) place information on NCC My (neighbourhood) Facebook pages			engage local media, employers, and direct to citizens through socials	data
	4. Explore service accessibility a) Ask the question in next Spring's resident's survey b) Advice services to look at website hits/ emails received.	March 24 By Oct 23	Emma Donna for all advice services (Step Forward, Welfare Rights, AN)	Awareness of services increase identified. Number of hits and whether increasing	Plan for 24/25 comms established
	4. Train front line workers (housing, social care etc) to signpost people for help	July 23 – YMCA Framework – Autumn 23. Other – as needed	Emma Bates, Tracey Lyons, (Sue Foster)	Number of groups trained and which groups. Numbers attending training.	Increased awareness of services by front line workers, that can better support their client group.
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9. Reduce the number of households that skip meals or cut down the size of meals on a regular basis, by [a percentage of the existing figure (was 43%), to be agreed].	1) Maintain and continue to develop good practice across the Food Bank sub-group (including for example: monitor on site advice provision impact and expand it if possible; establish mutually agreed goals; exploring the place of food banks vs community supermarket/ food pantry models; improve data sharing in light of wider aspects of food poverty data; improve best practice in referral processes; expand information and skills that can be shared with service users)	Quarterly meetings	Food Bank sub-group	Assess the change by repeating the question in the resident's survey next year	Robust food bank network in the city, based on practice with financial resilience built in to help toward reducing food bank dependency.
	2) Continue to ensure Food Bank group members feed in to and have a voice in	Ongoing	Emma Bates via MarKETS and		Plans in the city address food poverty

	the city's MarkETS work and NCC emerging Food Plan.		Food Plan leads		
	3) Raise issues of food resourcing for food banks, in to Food Plan/ MarkETS work.	From Sept 23	Food Bank subgroup		
	4) Link to the 'Eating and Moving for Good Health' (EMGH) programme in Nottingham's Health & Wellbeing Strategy, advocating for the expansion of interventions that help with eating and cooking on a budget across all neighbourhoods in the city, and the promotion of all forms of food provision including hot meal and street support schemes.	Ongoing	Helen Johnston	Metrics on food poverty reported to the Health & Wellbeing Board as the EMGH programme is implemented	Residents have access to food support provision, and interventions that improve knowledge and skills are accessible and visible in local neighbourhoods.
	5) Expand help on eating/ cooking on a budget (information and training) programmes for access by anyone who needs it and publicise on a website(? new website) and ensure reach across all neighbourhoods.	By Nov 23	Financial Capability and Food Bank groups - tbc	Number of information and learning provisions. Whether publicised on a website.	
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10. Develop a strategic joint working approach between mental health services and money help services.	1. Plan joint event for mental health services and money help services in the city, that brings in national best practice and hears from experiences of residents/ service users, in order to develop an agreed strategic approach to money and mental health in the city.	Joint event early Nov 23 (in 'Talk Money' Week), to identify issues and develop a strategic approach.	Emerging Money and Mental Health sub group (Emma, Debbie and Mental Health)	TBC by emerging strategic approach	Prevention of number of people whose mental health is adversely affected by their financial circumstances, and visa-versa.

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11. Increasing awareness of access to energy related support (95% done things to reduce costs)	1. Warm hubs co-ordination a) Secure funding b) Community spaces c) Ensure Ask Lion is regularly updated and accurate as the main support hub d) Ensure linkage across the hubs network where possible, with all key money help information	Ask Lion to be updated regularly with current information By October 23 and maintain	Angie Lillistone/ Mark on behalf of Domestic Energy Efficiency Partnership (DEEFP) Emma for NFRP and Beth Hanna (+ Simon Cartwright for 'Places of Welcome')	Monthly review and update of Ask Lion pages carried out with report of changes made	Information will be kept up to date and relevant for all citizens
	2. Regularly promote grant opportunities.	Ongoing	Nottingham Energy Partnership (NEP)	Number of clients registered onto grant schemes. Number of outreach campaigns (mailouts, social media posts, website news posts etc.)	Client awareness increased.
	3. Promote energy savings tips widely	Ongoing			Grants accessed for energy efficiency measures. Energy savings from behavioural change.
	4. Lobby government to continue the energy support scheme	Ongoing			Change in regional policy based on lobbying.
	5. Work with the local hardship networks in North, Central, South to raise awareness	October 23-Feb 24	Communities section NCC and	Hardship networks to be signposted to	Increased awareness of help and support across

	in communities		DEEFP (Lyse/ Beth and Angie)	information on Ask Lion by communities section	the city
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12. Increase savings and reduce reliance on other options that can be dangerous or regressive	1. Promote employer incentivised payroll schemes. Work towards a dedicated Payroll Manager 2. Raise funds for marketing and promotional activity, and working towards a dedicated Payroll Manager	By Spring 24	Liz Blackman, Jason Eaves, NLCU	Number of additional payroll saving members Funds secured	More people have a savings pot to help protect them from financial shocks and pressures
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13. Nottingham City Council debt collection protocol – c/f from 22/23 and 21/22	1. To carry out a review of the NCC debt collection protocol.	Complete by Feb 24	In process in NCC (with relevant NFRP partners involved)	Protocol review/ update completed	Best practice in local government debt collection processes, improving outcomes for those owing.
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14. Maintain Primary Care Social Prescribing Advice Link Worker Project and secure longer term post March 24.	1. Bulwell & Top Valley SPALW (Bestwood Advice) to commence in post and SPALW complete induction plan.	Start July 23 By end July 23	(Bestwood Advice)	New staff member able to progress well in role	Advice in primary care is delivered effectively over next year and then in to longer term, ultimately improving wellbeing and potentially reducing primary care workloads.
	2. Maintain bi-monthly project steering group	Bi-monthly	Emma Bates with SPALW Steering Group, (plus Evaluation Team)	All parties engage	
	3. Arrange MyCAW training session for the SPALW team (from MyCAW organisation)	By Oct 23		If staff further equipped	
	4. Regular team meetings for the SPALWs	Quarterly		SPALWs work in a team environment	
	5. Continue to ensure project steering group supports/ engages with evaluation team as needed.	Ongoing		Evaluation team complete their work and providing relevant clear	
	6. Share results of evaluation with relevant	To be			

	decision makers.	confirmed		recommendations for longer term.	
	7. Monitor what is happening nationally with Additional Roles Reimbursement Scheme regarding funding post March '24.	Aug 23-March 24			
	8. If ARRS funding does not continue, use evaluation to secure funding elsewhere – subject to the learning from the evaluation.	As soon as know	SPALW Project Steering Group and NFRP.		
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15. 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 all partnership meetings (full and subgroups), and each partner’s active engagement.	Ongoing	Emma Bates	Whether partners are actively engaged	Effective working that maximises resources of all.
	2. Review priorities for work from residents and service users. (sub group to carry out further analysis of resident survey data post phase 2)	April-June 23 July 23	NFRP Elaine Fox/ James Jones	Whether information is provided to inform 23/24 Action Plan	Partnership’s Action Plans are shaped both by data and by resident’s expressed needs/ priorities.
	3. Carry out a strategic review of needs in the city and informed by local residents, and provision to inform following year’s work (24/25).	March 24	Emma Bates/ Trustees	Effective information gained from a cross section of residents	
	4. Maintain and develop community engagement a) Continue to develop links across the new NCC structures for North, Central, South. b) Link community champion proposal cited earlier, to developing more effective community engagement.	Ongoing Nov 23	Emma Bates with Trustees	Examples of how residents/ community groups are engaged across the city	Work delivered is more responsive to resident’s needs. Residents are more empowered. Information reach for residents is improved.

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	5. a) Secure Lottery grant uplift monies	July 24	Trustees	If funding secured	NFRP sustainability
	b) Submit Lottery bid for 5yr continuation funding, post April '25.	Feb - March 24	Trustees	If 5yr continuation funding secured.	