

**NOTINGHAM FINANCIAL RESILIENCE PARTNERSHIP 24/25**

<b>YEAR 5 (24/25) SUPPORTING SAVING, COST OF LIVING CRISIS, PARTNERSHIP DEVELOPMENT AND SUSTAINABILITY</b>					
<b>OBJECTIVE</b>	<b>ACTIONS</b>	<b>TIMESCALE</b>	<b>LEAD/ DRIVER</b>	<b>HOW MEASURED</b>	<b>OUTCOME/ IMPACT</b>
<b>1. Drive forward financial education in schools (both primary and secondary)</b>	1. Carry out a schools financial education survey (primary and secondary)  [Nottingham Trent University and University of Nottingham to help in reaching Secondary Schools with Survey, when it goes out]	October '24	Paul Street/ Emma Bates  Rich Pickford, Shaun French	Number of responses	<ul style="list-style-type: none"> <li>• Information on school positions with Financial Education.</li> <li>• Contact with schools wanting to find out more.</li> </ul>
	2. Primary: a) Make primary schools more aware of the resources available for teaching about money via articles/stories in Scene, Nottingham Schools Trust newsletter etc. Share links and information about resources on Social Media.	One input per Term	Paul Street/ Emma Bates	Number of responses from schools	Number of schools identified as teaching financial education increasing.
	b) Have a school's focus in Talk Money Week 2024: use adverts in Scene/ newsletters/social media. Use week to emphasise what is available for schools.	Nov '24	Paul Street/ Emma Bates	Number of responses from schools	
	3. Secondary: produce plan in response to survey findings for Secondary schools.	Jan '25	Emma Bates	Plan produced	<ul style="list-style-type: none"> <li>• Greater understanding of Secondary Schools progress with financial education</li> <li>• Increased school confidence delivering requirements in financial education</li> </ul>

	<p>4. Continue to work with NCC officers on development and implementation of Financially Wellbeing Achieve Impact Award toolkit as part of Healthy Schools scheme (primary and secondary).</p>	<p>April '25</p>	<p>Helen Johnston Emma Bates</p>	<p>Number of schools achieving Essentials level.</p> <p>Number of schools achieving Impact Award</p> <p>Percentage increase in children demonstrating confidence in discussing financial wellbeing and awareness of available support networks both within and outside the school, and ability to access support resources.</p> <p>Percentage increase in staff (teaching and non-teaching) demonstrating proficient knowledge and confidence in financial wellbeing, recognising signs of difficulties, and effectively implementing support measures.</p> <p>Evidence of increased parental engagement with the school's financial wellbeing provision and resources</p> <p>Evidenced effectiveness of staff financial training</p>	<p>Effectiveness of teaching and learning around financial wellbeing ascertained by the progression of skills and knowledge among pupils within each year group.</p> <p>Evidence of the direct impact of children's views and opinions on shaping financial wellbeing in the school</p>
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<b>2. Increase Adult Financial Capability</b>	1. Develop comms campaign that helps to reduce stigma around money issues, encourages people to access help sooner and that helps nudges people positively, drawing on models such as 'EAST'. a) Identify clear aim of campaign b) Plan use of allocated comms budget and implement c) Include Place Based Partnership Comms team among others, to aid widest reach.	By September	Emma and Sophie with Trustees	Clear comms plan in place (and resourced) drawing from effective models. Number of campaign hits.	People nudged to take positive action; increased take up of services; increased 'normalisation' of the actions; reduced stigma.
	2. Promote learning on the main <i>money concerns</i> people highlighted in the 2024 resident survey – with focus on the Council Tax arrears issue:  a) Promote understanding of Council Tax support via - Slot on Kemet radio - Presentation at Advisor Forum  b) Discuss with Council, wording to be included in letters to residents and those in council tax arrears	August September  October 2024	Donna Cumberlidge/ Debbie Webster (Advice Nottingham) (for social media aspect - support from Sophie Williamson)	Number of promotions and events delivered explaining who can get council tax support to be produced and distributed throughout the summer. Hand outs and emails to all support services.  Recorded number of people accessing services and claiming council tax support	Increased uptake of Council Tax support, relevant discounts etc, leading to reduced Council Tax arrears.
	3. Seek support from MaPS re access to Money Guiders programme - Money Guiders licence amended - Learning complete	September '24 April '25	Paul Rhodes	Number of individuals having completed the foundation stage.	Increased provision of money guidance.  Money Guiders have increased skills and confidence.

	<p>4. a) Target financial capability offer, (including the Multiply programme) to people who are unemployed, via drop in sessions at DWP Job Centres. This to include review of District Provision Tool.</p> <p>b) Framework's Independent Living Service to encourage uptake of financial capability offer through their employability services and within city service group.</p>	September '24 -April '25	Sarah Cox and Taz Foster	<p>Number of drop in sessions at Job Centres</p> <p>Number of people signposted to Multiply Financial Capability Training</p>	<p>Widened reach of the offer.</p> <p>Improved skills and financial capability.</p>
	5. Target financial capability offers to large employers (inc ongoing with NHS) and via trade associations and membership bodies on financial capability.	June '24 – April '25.	Paul Rhodes	<ul style="list-style-type: none"> <li>- Number of employers embedding financial wellbeing.</li> <li>- Private sector partnership members.</li> <li>- Number of sign-ups to the Workplace Financial Wellbeing Pledge. (MaPs)</li> </ul>	More employees are aware of and have access to money and pensions guidance.
	6. Formulate full NFRP proposal for Community Money workers from 2025	By Sept '24 for submission	Paul Rhodes	Successful bid	Impact from '25-'26 of roles.
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<b>3. Continue to support and promote National Numeracy's work and that of the NCC Multiply programme</b>	1. Fill all available free Numeracy Champion places by October.	By October 24	Emma Bates via further promotion across organisations	Number of trained Numeracy Champions in Nottingham and whether all places filled.	Improved numeracy promotion in the city and take up of support.
	2. Seek closer engagement of Multiply programme in discussion with Programme	July '24		Closer joint working established for	

	lead			remainder of Multiply programme.	
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<b>4. Improve Accessibility of help</b>	1. Survey front line services on Partnership of <i>accessibility</i> of services, including of opening hours – hours of access (phone, internet), disability access, digital exclusion aspects and review.	November '24	Donna Cumberlidge (Advice Nottingham)	Summary produced of advice services. Referral routes and accessibility mapped and distributed.	Gap areas identified  New areas of development requiring funding
	2. Further publicise services via any Council Comms – Council Tax letters in Feb 25. Use any Neighbourhood newsletters in the city. Use nudge approach in messaging.	February '25		Survey clients on where they found out about services.  Information is included in Council Tax letters	Client feedback reports on how they are accessing services  Ask Lion updated
	3. Contact high street banks in the city (as may be seeing people with financial difficulty) to provide money help information.	September 24 – April 25	Paul Rhodes with Emma to put information together and send	Banks engaging with NFRP and partners.  Signposting/referral routes to local advice and support agencies.	Additional routes for residents to access the help they need.
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<b>5. Mitigate impacts of food poverty and help improve people's ability to afford nutritious food.</b>	1. Continue to maintain and develop the Food Bank Group	Quarterly meetings	Emma Bates in discussion with Food Bank Group (plus new food partnership)	Min quarterly meetings maintained. Active engagement across all food bank types.	Increased joint working and trust between food banks.
	2. Continue to work alongside the emerging Nottingham Food Partnership and ensure it establishes a defined relationship with NFRP plus Food Bank Group.	When this new group develops Terms of Reference –		If a defined relationship mechanism with NFRP (plus food banks group) is established.	No duplication or gaps between NFRP and the Nottingham Food Partnership. The opportunity of having

		likely Sept '24.			both groups maximised
	3. Maintain welfare advice in food banks (including picking up on the new loss of advice funding for Himmah, with Nottingham Law Centre); and develop links with other relevant services.	Ongoing.  Himmah issue from May.		If welfare advice provision within the large food banks is at least maintained (including Himmah).	Aids the likelihood of people moving out of food emergency.
	4. Approach the new Nottingham Food Partnership to consider development of provision of cooking on a budget sessions and cooking-on-a-budget information, as identified in our 2024 Resident's Survey.	From Sept '24		If taken on as an issue by the new Food Partnership	Cooking on a budget provision is increased in the city.
	5. Bring food banks and advice services together in a one-off session and promote money help services in light of DWP policy.	By Nov '24		Session is held with good attendance from both sets of services.	Improved connection and review of referral processes for advice services.
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<b>6. Increase incomes in the city</b>	[ 1. Promote Council Tax Support Scheme and discounts available <i>AS PER OBJECTIVE 2.2 ABOVE</i> ]	--	--	--	--
	2. Continue to promote the Real Living Wage in the city: a) include awareness at every staff training session delivered b) raise with Growth Board c) produce media for Living Wage Week in November	As per session  Summer '24 November '24	Emma Bates (with Sophie Williamson)	Any reported increases in city, as reported by Living Wage Foundation (indicator rather than direct impact measure)	Increased rate of pay for those in low paid work.
	3. Continue work to drive the Midlands Good Work Charter and use the	Post-election 24 and into	Rich Pickford	Engagement of partnership with the	Increased awareness and pledges to the

	opportunity of Mayoral role.	2025		charter. Briefing event hosted for NFRP members and wider stakeholders on the benefits of pledging.	Midlands Good Work Charter across the NFRP
	4. Maintain the Social Prescribing Advice Link Worker Project, extending to other PCNs if possible through promotion of the existing project, via Clinical Directors Group and through NGCPA publicity.	2-3 monthly meetings	Emma Bates via SPALW Steering Group	Engagement from existing partners. Project maintained in to '25-'26. Whether increased interest from other PCNs.	Improved wellbeing for patients of the relevant PCNs where money issues a driver.
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<b>7. Improve support for people affected by both money issues and mental health issues</b>	1. Continue to work jointly with Mental Health leads on implementation of the agreed <i>Money &amp; Mental Health Plan (Nov 2023)</i> – NFRP on the financial resilience side, mental health leads implement across mental health services.	Through '24-'25.	Emma Bates for NFRP, - seeking joint work with mental health for their commitments as they're able	NFRP's implementation of the Money & Mental Health Plan from their side.	Implementation will result in increased joint working between the service areas which will significantly improve matters for service users.
	a) Increase awareness of Mental Health Breathing Space Scheme.  b) Enable mental health services to have conversations with patients about money.		Paul Rhodes to add to Money & Mental Health Plan	Increased referrals from Nottingham through the mental health access mechanism.	Mental health patients receive a pause in any enforcement action they're facing.
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<b>8. Prevent or reduce those experiencing financial difficulty related to housing</b>	1. Maintain NFRP and Housing theme group until Dec (as already agreed with group).	Quarterly meetings till Dec '24 and then review	Emma Bates	Regular meetings till December '24 with engagement	Improved joint working between housing services and welfare advice/ debt services.
	2. Encourage other Nottingham based	January 2025	Keeley Johnson,	Increased housing	• Increased

	social housing providers to join the partnership		NCC Housing, via Housing theme group	presence within the Partnership	collaborative working for social housing providers in Nottingham <ul style="list-style-type: none"> <li>• Focus on tenancy sustainment across the city</li> <li>• Reduction in evictions citywide</li> </ul>
	3. Increase awareness and skills of housing and homelessness staff by:  a) Provide information and training for new Housing Solutions (Housing Aid) staff team;  b) Invite more Housing Associations on to the Housing/ Cost of Living Crisis topic group, where possible.	Date tbc - pre Dec '24  By Nov 24	Emma Bates (with support from Housing Group members)	Percentage of new staff trained. Evaluation of training.  Number of HA's joining	Increased awareness of issues (helping their clients) and increased joint working with money help services.  Increased links to help for more tenants.
	4. Increase access to help for Private Rented Sector - contact key estate agents and letting agents and ask them to include information for tenants in sign up packs or at least on websites, eg: 'Worried about money? Go here: link'	By Nov '24.	Emma Bates	Publicity of money help services adopted by the main estate agents in the city.	Increased awareness for tenants when in financial difficulty.
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<b>9. Help to prevent and support fuel poverty</b>	1. Increase awareness of specific fuel debt advice project in the city by including on Ask Lion/ Money pages	June-July	Debbie via Advice Nottingham	If added to Advice Nottingham	Increased awareness of fuel debt advice project and how to access. Increased take-up.



	2. Map all fuel energy support	May – July mapping of services across the city (debt, fuel poverty and warm homes).	Debbie Webster (Advice Nottingham and Step Forward) and Augusta Moore (for Nottingham Energy Partnership)	All provision mapped	Awareness raising plan below is enabled
	3. Raise awareness of different sources of help in relation to affordable warmth, fuel poverty/debt and reducing energy costs:  a) Nottingham Energy Partnership and Advice Nottingham welfare advice services to produce comms and disseminate by October 24, across city.  b) Target help at areas/ groups likely to most need help.  c) Ensure Warm Hubs are linked in to other sources of help/information	Aug-Oct creation and dissemination across the city.  Autumn-Winter 24	Augusta and Debbie Webster	Explore the ' <i>how did you hear from us</i> ' information to see if the information being shared is being read.	Client awareness increased of services available across the city for both debt advice and fuel poverty.
	4. Review impact, updating as appropriate and record results.	Oct 24-April 25	Augusta and Debbie Webster	Report on the number of referrals to both debt and energy support, including grant funding, providing energy advice, income	Increased awareness and possible use of online self-help services and behavioural changes to help people to help themselves with either

				maximisation etc.	debt prevention or fuel-poverty and income maximisation.
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<b>10. Increase information and comms to assist people about what to consider when choosing credit.</b>	1. Promote key points on: a) what to think about in choosing credit (including wording on not seeking credit from illegal lenders); b) on how to improve your credit score (Experian), for social media comms, face-face work, and press - drawing from insights from resident's survey.	Seasonal campaigns, with particular focus on mid-Autumn when people may be thinking about Christmas.	James Jones + Emma Bates (with Sophie Williamson and Vinnie Jarman)	Number of promotions, reach, engagement.  Re-measure issue again via Spring '25 resident's survey, funded by TNLF.	Increased awareness of what to consider when borrowing.
	2. Campaign on implementation of stalled 'Buy Now Pay Later' legislation from the FCA by working with local MPs to raise the issue nationally – timing for election year.	Post July '24 election	Emma Bates and Rich Pickford	Response from Nottingham MPs about how their party will address this	MPs support for implementation gained.
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<b>11. Support people with Saving in the city</b>	1. Increase the number of employers who provide a Payroll Savings Scheme and number of employees using the scheme in Nottingham, by a) Develop plan, contract strategies and targets by end of Sept '24. b) Roll out of plan from Jan '25 c) Promote alongside MaPS' 'Financial Wellbeing in the Workplace' work.	September '24  January '25	Paul Rhodes (MaPS) and Jason Eaves (NLCU)	Increase in number of employers in the city using NLCU payroll savings scheme by 10%	More people saving regularly, increasing their financial resilience.
	2. Joint MaPS & NLCU campaign for UK Savings Week 9 <sup>th</sup> -15 <sup>th</sup> September 2024.	September '24	Paul Rhodes and Liz Blackman/ Jason Eaves	Social media engagement	Increased awareness

	3. Promote the government Help to Save Scheme by comms – a) Social media promotion during UK Savings Week b) From early in the new year as people plan for the year, alongside promotion of benefit of saving more generally.	September '24 From start of  From start of Feb '25	Emma Bates and Sophie Williamson	Social media engagement (Take up data for Help to Save is held by the Treasury so would not be accessible to NFRP).	Increased likely uptake of Help to Save
	4. Promote Child Trust Funds via the Just Finance/ Money Helper/ Share Foundation websites and promote via comms.	July – September 24	Emma and Sophie and Paul Rhodes	NFRP comms activity.  Anecdotal feedback/case studies if possible.	Greater awareness of and utilisation of funds available. Fewer lost funds.
	5. Raise awareness of pension support a) promote MaPS Pension support b) Raise awareness of pension support via the Business Investment District c) Use messaging of <i>'What questions should you be asking about your pension?'</i> d) Local media for Pension Awareness Week 9-15 September,	Ongoing	Paul Rhodes	Sign-ups to MaPS pensions webinar programmes.  Increase in Pension Wise calls from NG postcode areas.  Impact of Pensions Awareness Week campaign.	Better understanding of pensions, the need to contribute regularly and the options for utilising them.
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<b>12. Identify needs of specific groups facing particular barriers around money issues</b>					
<b>A. People from specific minority ethnic communities</b>	1. Draw together a group of relevant parties to sketch out how this might look (Contacts: Clive Foster and Chair of Place	From Summer '24	Emma Bates to pull meeting together	Whether a clear plan can be formed to pick up on needs of those	Agreed way forward that will help prevent the financial difficulties

(taking note of those particularly flagged in the Joseph Rowntree Destitution report '23)	Based Partnership Race Health Inequalities group.) 2. Develop specific plan	Feb '25		groups particularly experiencing barriers	that certain groups disproportionately face.
<b>B. Migrant communities</b>	1. Use information in the JSNA report on people seeking asylum and refugees (May 24) on highlighted needs. Plan for opportunities provided by the new partnership on migrants and opportunity to link in to services.	From June '24	Helen Johnston Paul Rhodes, Emma Bates	Plan produced to ensure all relevant help around money issues.	Prevention of the destitution risk is put in place (highlighted in 2023 JRRF report)
<b>C. Young People (both yp generally and also students)</b>	1. Small group to scope out needs here and develop a plan  2. Meet with University reps re student issues including international student issue	Summer 24	Emma Bates, Shaun French, Rich Pickford.	Plan produced and put into action (impact and success metrics developed)	<ul style="list-style-type: none"> <li>• Greater understanding of young people's (including students) specific financial needs and challenges</li> <li>• Increased recognition of the specific problems and issues, and tailored support for young people (including students) from partners</li> </ul>
<b>D. Promote financial wellbeing for people experiencing severe and multiple disadvantage</b>	1. Discussion through the Strategic Coordination Group with leads on Severe Multiple Disadvantage  2. Facilitate an item on financial awareness at an SMD partnership meeting	September 2024	Helen Johnston	Information on money help services shared with SMD partnership (of participants and reach)	Awareness of money help and other services by services working with people experiencing severe and multiple disadvantage

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<b>13. Continue to build and develop the Partnership and ensure it is fit for purpose, building from resident/community and service user priorities.</b>	1. Comms on achievements of five years of Lottery funding, to Mayor and key partners, press etc.	By February '25	Paul and James (support from Sophie and Emma)	Press coverage, and organisation related social media and document to key stakeholders – response.	Recognition of value of work and ongoing commitment to the agenda, including any support for future funding.
	2. Review priorities for work from residents and service users via survey	April-May '24	James Jones	Survey results are used to inform new action plan	New action plan addresses priority needs in the city
	3. Carry out a review of needs in the city and provision informed by local resident to inform a new five-year strategic plan. This will include identification of resources required and work to secure these.	Feb/March '25	Trustees and Emma Bates	Clear five year plan produced.	Sustainability of the work that will build on what's been achieved so far.
	4. Complete update of NFRP website with website company	April 24-Oct 24	Emma Bates with Sophie Williamson	New updated website in place	Clearer up to date information for others organisations
	5. Maintain and develop partnership meetings, and partner's engagement.	Ongoing	Emma Bates	Effective partnership working across main group and topic groups	Partnership work is effective in addressing needs.
	6. Maintain and develop community engagement				
a). Run Clifton Financial Resilience Conference for learning and planning purposes.	May 2024	Emma Bates	Evaluation form responses	Raised awareness amongst Clifton workers. Key issues fed into	
b). Regular meetings with Community Champions further to the two training	3-4 times per annum	Emma Bates	Whether community issues reported and	Clifton Town Plan	

	sessions provided to hear from communities.			information fed outwards.	
	7. Secure future funding for NFRP from April 25 onwards (including for Community Money workers).	April 25	Paul Rhodes	Whether funds secured	Sustainability of NFRP
	8. Establish agreed linkage between NFRP and Nottingham City Safeguarding Adults Board. - Input to Safeguarding Annual Conference - Agreement with Board	May '24 By October '24	Emma Bates	Whether link agreed	NFRP and its members input to learning from Safeguarding Reviews going forward.