

Meeting Minutes

Financial Inclusion Partnership Meeting	
Heading	Note
Name of meeting	Financial Inclusion Partnership Meeting
Location	Committee Room 1/ Council Chamber, LCC Offices, Eastgate Sleaford, NG34 7EB
Date	Tuesday 28 June 2016
Time	10:00 to 12:00
Chairperson	John Eames
Notes taken by	Lynne Faulder
Attendees	
Name	Organisation
John Eames	Lincolnshire Credit Union /Lincs2Advice
Debra Lee	Citizens Advice Mid Lincolnshire
Liz Sims	Barclays
Katy Roberts	Boston Mayflower
Lynne Faulder	Lincolnshire County Council
Graham Metcalfe	DWP
Martin Walmsley	City of Lincoln Council/ North Kesteven DC
Nick Spolton	Lloyds Bank
Don Robbie	National Landlords Association
Nicola Bathard	Wellbeing Service (LILP)/LHIA
Apologies	
Name	Organisation
David Lynn	Lincolnshire Credit Union
Alex Ray	Longhurst Group
Carly Willingham	Lincolnshire County Council
Jo Crookes	City of Lincoln County Council
Helen Clarke	Payplan
Henrietta Davis	CAWL Rural Advice Project
Karen Morton	Waterloo Housing
Melissa Nicholson	Addaction
Nicole Hilton	Lincolnshire County Council
Nicoya Palastanga	West Lindsey District Council
Sean Johnson	Lincolnshire County Council
Simon Hoare	Acts Trust / Christians Against Poverty
Steve Ward	England Illegal Money Lending Team
Andrew Naphthine	Lloyds Bank
Rachel Garner	Learning Communities
Lorraine Palmer	Learning Communities
Maddie West	East Lindsey District Council
Agenda Items	

Item No	Item	Action
1	Welcome and Introductions – John Eames	
	John Eames welcomed all to the meeting.	
2	Matters from Previous Meeting – John Eames	
	Only matter arising from the previous minutes is Terms of Reference which is on the agenda.	
3	FIP Draft Terms of Reference – John Eames	
	<p>John Eames explained that Martin Walmsley and Katy Roberts had produced a draft Terms of Reference (ToR) document for the Financial Inclusion Partnership.</p> <p>The purpose of the ToR is to maintain focus and define the scope of the partnership. Martin talked through the ToR document highlighting that it will be subject to annual review. John said the ToR needs to be a shared vision for the partnership.</p> <p>Nick Spolton stated that as a bank they sometimes struggle to signpost people to sources of financial inclusion support and there is a need to promote the services available. He suggested the ToR focus could include raising the profile of support available in Lincolnshire and promoting providers.</p> <p>John Eames described Lincs2Advice and the services they offer and Don Robbie highlighted the work done by the England Illegal Money Lending Team. There was a discussion about promoting support available through national awareness campaigns, e.g. Scams Awareness month in July.</p> <p>Lynne Faulder to speak to Trading Standards to explore partnership working opportunities for Scams Awareness month.</p> <p>Looking at ways to share information and resources to promote financial inclusion through other agendas, shared press releases etc. to be discussed at next Steering Group meeting.</p> <p>Lynne Faulder to research awareness campaigns that link to financial inclusion and give an opportunity to increase visibility. Opportunity to produce a campaigns calendar.</p>	<p>LF to circulate draft ToR. ALL to return comments by 29 July.</p> <p>JE to circulate information about Lincs2 Advice.</p> <p>LF to circulate findings.</p> <p>To be covered at next SG meeting.</p> <p>LF to circulate findings.</p>

	<p>Other awareness raising ideas:</p> <ul style="list-style-type: none"> • A newsletter like e.g. the Boston Bulletin • Linking in with other FIPs to discover good practice 	
4	BBO Update – Katy Roberts	
	<p>Katy Roberts briefly summarised the background to the Greater Lincolnshire Big Lottery Building Better Opportunities (BBO) Money and Debt Advice Project bid. Lincolnshire Community Foundation (LCF) is the Lead Organisation. The application is a two stage process. Following a successful stage 1 application LCF tendered for 7 delivery strands. These were awarded to:</p> <p>Citizens Advice Mid Lincolnshire Citizens Advice East Lindsey Crosby Community Association Lincolnshire Action Trust Acts Trust Citizens Advice South Lincolnshire (at Sutton Bridge) Boston Mayflower</p> <p>The final bid was submitted in March and went to Big Lottery panel in May. Further detail was required which has been provided and the application will be reviewed at the next panel on 4 July when a positive response is expected. A delivery partner training day took place in May and there is another the week of this FIP meeting. An August/September launch is proposed.</p> <p>The project is a money mentoring programme; the ultimate outcome is to get clients into volunteering, training or employment. Each delivery partner has a target of seeing 30 individuals per year (therefore 210 for the project each year) and the project will run for 3 years. Client access to the project will be subject to eligibility criteria; clients will need to be unemployed (but not for a particular length of time).</p> <p>LCF have been liaising with other Greater Lincolnshire BBO project leads; Grantham College and Voluntary Centre Services.</p>	
5.	Financial Inclusion Conference – John Eames	
	<p>John Eames reported that proposals for a 2016 conference were discussed at the last Steering Group</p>	

	<p>meeting. A provisional date of 13 October at Sleaford New Life Conference Centre was put forward and a proposed theme of 'rurality'.</p> <p>John Eames suggested we need a keynote speaker. Ideas put forward for speakers/sessions were:</p> <p>Chief Executive of Gangmasters Licensing Authority (DL) Speakers from recent Citizens Advice Rurality Conference (DL) Parliamentary Outreach (DL) Archbishop of Canterbury representative (DR) MoneyLincs BBO Project Update (KR) Bank of England representative (can give info on setting the scene)(DR) DWP Disability Confident Campaign (GM) Representative from Diocese of Lincoln(JE)(NB reported that the Bishop of Lincoln is president of LHIA) Aberdeen Fund Managers (NS) DL has press contacts that could be helpful and Stuart Hellon radio contacts.</p> <p>There was discussion about the best time to hold the conference, considering deferring until January 2017 to allow more time for preparation however noting that the Lincoln Anti Poverty Conference will be held in Feb 2017.</p>	<p>ALL to send suggestions for conference speakers to LF by 29 July.</p> <p>To be followed up at next SG meeting.</p>
6	Horizon Scanning - Lynne Faulder	
	<p>An opportunity to share info on things that may impact on financial inclusion in Lincolnshire.</p> <p>Martin Walmsley gave information on CoLC and NKDC Shared Service and the benefit cap, summarising a recent report. To give detail MW will circulate the report in full. (Report is attached to the minutes for reference).</p> <p>Martin also advised of the launch event for The Network http://www.networklincoln.co.uk/ , a one- stop- shop for young people in Lincoln, based in City Hall. The Network exists to provide a successful, sustainable and innovative facility for young people aged 16-24, where old and new approaches are combined; the vision of face to face support alongside the latest technology in a town centre location. Partners involved will include working on financial inclusion. For more information contact MW.</p> <p>Graham Metcalf advised that Universal Credit is now live</p>	

	<p>in Lincolnshire for a limited customer base. The next phase, using the digital platform will include the other client groups; families, people who are health affected and so on. It is anticipated that the earliest that sites will shift to this is the first quarter next year. A comms plan to confirm detailed timescales in Lincolnshire is expected.</p> <p>Don Robbie asked if anyone was aware of any savings schemes that help families when they move on to Universal Credit. John Eames reported that Lincolnshire Credit Union had tried to set up a scheme with CoLC however take up was small and it was hard to engage with people. Katy Roberts said that Mayflower had signed up to the EMCU Sorted programme, however they had not had any clients use this and administration was onerous from a Mayflower perspective.</p> <p>Don Robbie had been contacted by a group in London who were looking to relocate tenants from London to other areas for reasons of affordability. They were offering clients a £5,000 financial incentive to move out of London to e.g. Stoke, but are now looking at other areas that could include Lincolnshire. Nicola Bathard was aware of a client who had been relocated to Market Rasen from London to afford living.</p>	<p>JE to forward contact details for Clockwise CU to KR.</p>
7	FIP Membership Review – Lynne Faulder	
	<p>Due to changes and moves in personnel within organisations the Steering Group had recommended a review of the current membership of FIP to ensure that it is up to date and appropriate and to enable further opportunities for partnership working.</p> <p>The group suggested a number of new potential members.</p> <p>New members Don Robbie and Nick Spolton will be added.</p>	<p>LF to circulate current list of members to FIP.</p> <p>ALL to provide updates and suggestions for new members by 29 July.</p> <p>To be progressed by Steering Group.</p>
8	Any other Business	
	Lynne Faulder - Last Autumn Lisa Loy from LCC Public	LF to circulate

	Health delivered a presentation to FIP about the review of the Joint Strategic Needs Assessment in Lincolnshire, inviting the views of the partnership and members. Following this, FIP provided a group response. Further to this input, Financial Inclusion is being considered as a new JSNA topic area.	JSNA change request for comment by FIP before submission.
9	Date of next meeting	
	To be finalised at a later time. Lynne Faulder to email dates.	LF to forward potential dates of next meeting.