

Lincolnshire Financial Inclusion Partnership

Terms of Reference

Purpose:

The Lincolnshire Financial Inclusion Partnership (FIP) brings together organisations and partners to promote and raise the profile of financial inclusion.

The Partnership works to develop, implement and, when available, gain funding for positive solutions to improve financial inclusion for all people within Lincolnshire, linking with the neighbouring local authorities of North and North East Lincolnshire, with the aim of ensuring that everyone has the capability and opportunity to access appropriate financial services and products needed to participate fully in society.

The FIP provides a forum for sharing good practice and information.

Scope of activity:

The FIP will work in partnership to coordinate the discussion, development and delivery of services and identify issues connected to the alleviation of financial exclusion in Lincolnshire. Areas of activity include but are not limited to:

- Banking Services
- Insurance and savings
- Financial capability
- Affordable and responsible credit
- Debt advice and emergency help
- Welfare benefits advice and support

Membership of the Partnership:

The Partnership is open to representatives of organisations across all sectors including Public, Private and Voluntary, whose services relate to financial inclusion.

A review of the membership will take place annually to ensure that all relevant organisations in the County are aware of the work of the Partnership.

Roles and Responsibilities of Sub-Groups

In addition to the Partnership working groups will be established on a needs basis as appropriate.

The Partnership will have a Steering Group. Membership of the Steering Group will be drawn from the wide partnership of organisations involved in the FIP and be representatives who work at a decision making level in their organisation.

The FIP Steering Group will debate issues and make recommendations to the wider FIP forum to support the financial and therefore social inclusion of residents in Lincolnshire. The group will focus on:

- Identifying the key financial inclusion issues;
- Prioritising the key financial inclusion issues;

- Developing a Lincolnshire-wide financial inclusion strategy;
- Reviewing membership profiles, highlighting areas of need and recruiting members;
- Developing relevant partnerships to support the identified communities and individuals in need
- Raising the profile of financial inclusion support available in Lincolnshire; promoting providers;
- Identifying and developing funding bids to increase capacity for delivery of financial inclusion initiatives in Lincolnshire;
- Identifying opportunities to have a collective voice in financial inclusion matters.

Membership of the Steering Group is currently:

- John Eames - Lincolnshire Credit Union (Joint Chair of FIP)
- Lorraine Palmer - Learning Communities (Joint Chair of FIP)
- Lynne Faulder – Lincolnshire County Council
- Martin Walmsley – City of Lincoln Council/ North Kesteven District Council
- Stuart Hellon - Citizens Advice Mid-Lincolnshire
- Katy Roberts – Boston Mayflower

Working Arrangements

The Financial Inclusion Partnership will meet at least 3 times per year at venues across Lincolnshire. Further meetings may be called as required. All meetings will be advised in advance - at least three weeks.

The Partnership will have a Chair, to be selected by members of the wider FIP forum and reviewed annually. The Chair will work with the Steering Group to agree an agenda in advance of each FIP meeting. The Chair role may be shared if appropriate.

Lynne Faulder will facilitate administration of the Partnership including:

- Co-ordinating agendas
- Arranging minute taking and distribution.

Minutes, reports, presentations and other relevant documentation from the Partnership will be circulated to members via email and be put on the FIP website.

The FIP Steering Group will meet on a bi-monthly basis.

Decision making powers: Recommendations

Method of dissemination of decisions: Via the Financial Inclusion Partnership and through use of the FIP website.

TOR agreed on 4 August 2016

Review scheduled: Annually, in the spring quarter of each year.