



## Meeting Minutes

Lincolnshire Financial Inclusion Partnership Meeting	
Heading	Note
<b>Name of meeting</b>	Lincolnshire Financial Inclusion Partnership Meeting
<b>Location</b>	Committee Room 2, Lincoln City Hall (City of Lincoln Council Offices), Beaumont Fee, Lincoln, LN1 1DD
<b>Date</b>	Thursday 29 November 2018
<b>Time</b>	09:30 – 11:30
<b>Chairperson</b>	Katy Roberts
<b>Notes taken by</b>	Lynne Faulder
Attendees	
Name	Organisation
Ursula Lidbetter	Lincolnshire Co-op
Ben James	Lincolnshire Co-op
Ann-Marie Cowan-Clarke	Lincolnshire Co-op
Carol Sharp	Lincolnshire Housing Partnership
Gemma Creasey	Boston Borough Council
Graham Metcalfe	Department for Work and Pensions
Joanne Gray	City of Lincoln Council
Katy Roberts	Lincolnshire Housing Partnership
Lisa Barwell	Citizens Advice
Lynne Faulder	Lincolnshire County Council
Maddie West	Lincolnshire Wellbeing Service
Marta Villafranca Valls	Lincolnshire Credit Union
Mark Keal	Lincolnshire CC Safer Communities
Martin Walmsley	City of Lincoln Council & North Kesteven DC
Sarah Moseley	Lincolnshire Credit Union
Sean Johnson	Lincolnshire County Council Public Health
Simon Hoare	Acts Trust / Christians Against Poverty
Susie Wright	North Kesteven District Council
Roxanne Warrick	East Lindsey District Council
Apologies	Organisation
Alison Davis	Carers First
Angela Matthews	West Lindsey District Council
Ben Barley	Voluntary Centre Services
Liz Simms	Barclays
Felicity Cooper	Department for Work and Pensions

Janet Clark	Community Lincs
Karen Morton	Waterloo
Kirsty Mowbray	Nationwide Building Society
Maureen Leonard	St Barnabas Hospice
David Margarson	Department for Work and Pensions
Nicoya Palastanga	Lincolnshire Credit Union
Nick Spolton	Spolton Limited
Paul Hewlett	Carers First
Paul Johnson	Lincolnshire County Council Public Health
Nigel Plant	Nat West
Sarah Hutchinson	South Kesteven District Council
Steve Ward	England Illegal Money Lending Team
Toni-Anne Washbrook	Lincolnshire Wellbeing Service
Terry Buzec	North Kesteven District Council

## Agenda Items

Item No	Item
<b>1</b>	<b>Welcome and Introductions</b>
	<p>Katy Roberts welcomed all to the meeting, including guest speakers Ursula Lidbetter, Ben James and Ann-Marie Cowan-Clarke from Lincolnshire Co-op.</p> <p>Apologies were circulated.</p>
<b>2</b>	<b>Actions from previous meeting</b>
	<ul style="list-style-type: none"> <li>Community Champions - FIP Steering Group to meet with Lincolnshire Co-op Community Engagement Team to progress plans. Status: completed.</li> <li>Lynne Faulder to circulate a request for evidence to FIP members and liaise with the JSNA team to develop the Financial Inclusion topic further. Status: completed.</li> <li>Consider including employers in the Community Champions plans. Lynne Faulder to liaise with Carers First re their Employment Project. Status: contact made with Carers First.</li> </ul>
<b>2</b>	<b>Lincolnshire Co-op Community Champions Scheme and Financial Wellbeing</b>
	<p>Ursula Lidbetter, Chief Executive Officer of Lincolnshire Co-op delivered the attached presentation about the <a href="#">Community Champions</a> scheme.</p> <p>Ursula talked about Lincolnshire Co-op's 'purpose and approach' and support for wellbeing in its widest sense. In addition to raising funds, the aim of Community Champions is to raise awareness of issues. Ursula noted that key messages of the Community Champions Financial Wellbeing campaign are that financial exclusion can happen to anybody at any time and that they are not alone.</p> <p>Ben James talked about some of the special fundraising activities planned; a Christmas Event Day on 1 December with instore fundraising and Christmas Carol Concerts in Lincoln, Holbeach and Grimsby (information circulated to FIP).</p>

	<p>Potential ways that FIP members can support Lincolnshire Co-op:</p> <ul style="list-style-type: none"> <li>• Promotion of the Community Champion Financial Wellbeing quarter</li> <li>• Sharing the Co-op's social media posts on Facebook, twitter and Instagram</li> <li>• Promotion of the use and charitable benefits of dividend cards</li> </ul> <p>Ursula and Ben thanked the FIP for working with them on the Financial Wellbeing quarter.</p> <p><b>Action: FIP Steering Group to continue to work with Lincolnshire Co-op throughout the Financial Wellbeing quarter.</b></p>
<b>4</b>	<b>Presentation on Lincolnshire Foodbanks</b>
	<p>Simon Hoare, Chief Executive of Acts Trust delivered the attached presentation on Lincoln Foodbank.</p> <p>Simon noted that nationally Trussel Trust research reports a 52% increase in food parcels where Universal Credit is rolled out. That level has not been seen in Lincoln; the increase has been nearer 20-25% this year and started before Universal Credit full service rolled out.</p> <p>A business plan for a food hub is being developed.</p> <p>There was discussion about how the Restore Food Co-operative model could link with a Lincolnshire Credit Union savings initiative to help build the financial resilience of members. Also about how organisations could link with the Lincolnshire Food Partnership. Good Food East Midlands was noted as a relevant initiative.</p>
<b>5</b>	<b>The Wellbeing Service</b>
	<p>Maddie West, Wellbeing Lincs Partnership and Network Development Officer provided an overview of the service. The countywide service is commissioned by Lincolnshire County Council. To be eligible clients need to meet four or more of the published criteria. There is an initial phone assessment then a further triage assessment to assess need. Clients are offered up to 12 weeks support, reviewed every two weeks. In terms of financial inclusion Wellbeing Lincs can provide support with benefit claims (limited to the maximum 12 weeks support). They are working with local agencies to develop partnerships and refer to other services such as Citizens Advice and P3.</p> <p>In response to questions Maddie confirmed that people can come back into the service if they have had a change of circumstance. The eligibility criteria were set by LCC; client groups accessing the service are being analysed and it will be seen if Universal Credit has an impact. The consent of the client is needed to make a referral.</p> <p>The website is <a href="https://www.wellbeinglincs.org/">https://www.wellbeinglincs.org/</a> a leaflet is also available.</p>

<b>6</b>	<b>Universal Credit Update</b>
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Graham Metcalfe, Department for Work and Pensions, delivered a verbal update on the changes to Universal Credit in the autumn budget 2018 as follows:

1. Work Allowances:

- From April 2019, Work Allowances in Universal Credit will be increased.
  - For those who do not have housing costs paid in their award, the allowance will increase from £409 to £501 per month.
  - For those who do have housing costs paid in their award. This will increase from £198 to £285 per month

2. Transitional Support:

- From July 2020, those who migrate from Income Based JSA, ESA or Income Support will receive an additional 2 weeks ‘run on’ payment to support with the transition to Universal Credit.

3. Self Employment:

- From July 2020, a 12-month exemption period from Universal Credit’s Minimum Income Floor will apply to all gainfully self-employed customers new to UC or new to self-employment.
- This will apply to existing UC customers who become gainfully self-employed and new claims, including if you are running a long-standing business, or are moving from an existing benefit (Income Support, Employment and Support Allowance and Jobseeker’s Allowance etc).

4. Benefit Deductions:

- From October 2019, the government will reduce the maximum rate at which deductions can be made from a Universal Credit award from 40% to 30% of the standard allowance.
- From October 2021, the period over which advances will be recovered will increase from 12 to 16 months.

5. Roll out Schedule:

- UC full service rollout will complete in December as planned.
- The plan for migrating claimants to Universal Credit from their existing benefits has been revised.
- Testing will take place from July 2019 and the full roll out will run from November 2020 and complete in 2023.

Further information can be found at:

<https://www.gov.uk/government/publications/budget-2018-documents/budget-2018>

- Please refer to “6.7 Welfare” in the report.
- Further detail around the changes and how they will be implemented is expected in due course.

	<p>Martin Walmsley, City of Lincoln Council &amp; North Kesteven District Council provided an update from a local authority perspective. Since Universal Credit full service roll out on 7 March in Lincoln the LINK shared service has provided 738 digital support and 385 personal budgeting support interventions.</p> <p>Noted in the discussion that followed:</p> <ul style="list-style-type: none"> <li>• Further information on the detail of the new Universal Support arrangements is awaited. Universal support arrangements are for one year.</li> <li>• Partnership working is key.</li> <li>• There are good local relationships between Citizens Advice, DWP and local offices and other partners in Lincolnshire.</li> <li>• LINK is engaging with local Citizens Advice to see how Universal Support will work locally. LINK is also looking at the business case for Universal Support.</li> </ul>
<b>7</b>	<b>FIP Objectives</b>
	<p>Katy Roberts outlined that the FIP Steering Group would like to focus on some objectives and goals, for both the year ahead and longer term. Katy Roberts and Lynne Faulder had identified initial potential themes as :</p> <ul style="list-style-type: none"> <li>• Affordable and responsible credit</li> <li>• Resilience; savings, budgeting, banking services and insurance</li> <li>• Emergency help; foodbanks</li> <li>• Welfare</li> <li>• Debt</li> </ul> <p>The purpose of this agenda item was to discuss this however due to earlier discussions time was short and this will be progressed by email.</p> <p>Are these the right themes / are there any others? Are any activities planned by members that FIP can support?</p> <p><b>Action: Lynne Faulder to follow up by email.</b></p>
<b>8</b>	<b>Any Other Business</b>
	<p>Sean Johnson – An <a href="#">Access to Transport JSNA Topic</a> has just been published and includes information on 'transport disadvantage' which links to financial exclusion. This is a new topic; the annual review will provide an opportunity for further development and local views can be added. Comments were made by the group that it was positive that this topic had been included in the JSNA and a question raised about employers could be engaged in this agenda.</p> <p>Sean Johnson – The Lincolnshire Library of Information and Services has been commissioned by Lincolnshire County Council. It is being delivered through two 'lots'; a web based referral and signposting system (through LCC Adult Social Care) and a telephone, face to face and live web chat facility provided by Lincs2Advice. It was suggested that a presentation by providers of the Library of Information and</p>

	<p>Services at a FIP meeting would be helpful. <b>Action: Lynne Faulder to progress this.</b></p> <p>Sarah Moseley – Could there be a presentation to the FIP on the Change Account? Lynne Faulder reported that the FIP Steering Group is already in touch with the Change Account with plans to present to FIP. <b>Action: Lynne Faulder to liaise with Sarah Moseley to progress information sharing and presentation on the Change Account at the next meeting.</b></p> <p>Roxanne Warrick – Sharing update on Universal Support in East Lindsey, delivered in partnership with Citizens Advice Lindsey. Citizens Advice Lindsey is trialling co-location 1 day a week in Skegness Job Centre Plus. Due to end of seasonal coastal employment and change to Universal Credit, footfall has increased from estimated 100 to 250 clients per day. Demand for digital support remains high, but there is low engagement for personal budgeting despite work coaches making referrals. Prevention, in particular 'light touch' budgeting support to understand priority debts, direct debits and household expenditure is important. Due to seasonal 'cash in hand' economy, there are reports that some residents are reluctant to claim Universal Credit.</p> <p>Sarah Moseley – Lincolnshire Credit Union is looking to expand the board recruiting new board members specifically with strategic experience. Sarah is also looking for offers to share strategic expertise in other capacities, for example running a workshop or planning session.</p> <p>Katy Roberts – Following changes at Lincolnshire Housing Partnership Katy will be leaving through redundancy. She will continue to work in the financial inclusion field and chair the FIP.</p>
<b>5</b>	<b>Date of next meeting</b>
	To be arranged to meet speaker availability.