

## FINANCIAL INCLUSION STEERING GROUP

Minutes of the Meeting held on Thursday, 24 March 2011 at 10.00 am  
St George's Centre, Great George Street

### 1.0 Present

Name	Representing
Angela Rai	City Development, Leeds City Council
Ann Richardson-Greaves	Burley Lodge Centre Advice Services
Caroline Bamford	Leeds Partnerships NHS Foundation Trust
Chris Smyth	Leeds City Credit Union
Claire Tabert	Yorkshire Housing
Dave Rickus	Aire Valley Homes Leeds
Dave Roberts	City Development, Leeds City Council
Denise Carpenter	St Vincents
Derek Sankar	Advocacy Support
Eileen Cann	Yorkshire and Humber Financial Capability Forum
Fiona Hemsley	British Gas
Gillian Tiffany	Yorkshire Housing
Glenn Snowley	Yorkshire Water
Ilyas Lunat	Connect Housing
Jacqui Atkinson	Yorkshire Bank
Janet Burr	Leeds City Credit Union
Jo Rowlands	City Development
Joy Wetherill	Welfare Rights Team, LCC
Karl Dayson	Salford University
Katherine Houghton	Burley Lodge Advice Service
Lorna Richardson	West Yorkshire Joint Services
Louise Cresswell	NHS Leeds
Mark Rutherford	Regeneration Manager, Leeds City Council
Mike McAughtrie	Loan Shark Team
Myrte Elbers	NHS Leeds
Philip Bee	Leeds Faith Forum
Pria Bhabra	Adult Social Care
Simon Betts	Job Centre Plus
Simon Swift	ENE Homes Leeds
Sinead Ryan	Anchor Housing
Sophia Ditta	City Development, LCC
Sue Jennings	Leeds Federated Housing Association

### 2.0 Apologies

Name	Representing
Ann Day	City Development, Leeds City Council
Alex Hannant	Equality Team, Leeds City Council
Alison Gallant	Royal Bank of Scotland
Catherine Wohlers	Birmingham Trading Standards
Chris Hartley	Connect Housing
Dianne Lyons	Leeds CAB
Helen Pratt	Peckett Learning Community Centre
Jacky Pruckner	Planning Policy and Improvement, Leeds City Council
Jacqui Kennedy	Birmingham City Council

Julia Holden	Resources Team, LCC
Kim Long	Connect Housing
Lauren Cunningham	Citizens Advice
Mark Lee	Yorkshire Water
Matthew James	Leeds Benefit Service
Michael McGowan	Leeds City Credit Union
Rob Matthews	CFEB
Shaun Kelly	Leeds City Council
Steph Jorysz	Leeds PCT
Susan Wood	Advice Leeds
Thamanna Trishna	Asha Neighbourhood Project

### **3.0 Minutes of the meeting held on 10 November and matters arising**

The minutes of the meeting held on 10 November were approved.

#### **Illegal Money Lending Team**

Mike McAughtrie circulated an offer to all partners which included:

- Presentations to staff to raise awareness
- Bespoke training for staff
- One to one support for any victim of an illegal money lender
- Publicity materials
- Mapping processes

Partners who are interested in working with the Illegal Money Lending Team are invited to contact Mike direct on 0750 088 2930 or [mike.mcaughtrie@birmingham.gov.uk](mailto:mike.mcaughtrie@birmingham.gov.uk). The team are keen to make progress in the Leeds area this year and achieve a prosecution.

### **4.0 Progress Reports**

#### **(a) Debt Advice – Jonathan Dore**

12 months of funding has been secured which means that there will be 9 full time caseworkers in Leeds – not 11 as before as two posts were vacant.

There will be a tender process next year by CFEB and the team will cease to exist in its current format. The group will be kept updated.

The services for generalist advice in Children's Centres across Leeds is expected to be cut by 20%.

#### **(b) Leeds City Credit Union – Chris Smyth**

The CU are working closely with LCC and as a result will continue the existing branch network around the city for the next year. The CU have, in the past, enjoyed Growth Fund grants to provide money for loans - there has been a temporary extension of six months and CU are working hard in Leeds to secure further funding. The £73m allocated recently will look at the feasibility of creating and making more sustainable the CU sector by working in conjunction with the Post Office and other partners.

#### **CDFI**

CU are currently looking at the potential of a CDFI in Leeds to sit alongside the CU.

This will enable the CU to extend the range of loans across the city to high risk groups, and provide extra capacity to draw vulnerable people away from doorstep lenders.

CS informed the Steering Group that the CU have a large amount of money available for lending so encouraged housing providers to let tenants know that they do not need to use high interest doorstep lenders. CU are happy to give presentations to any organisation about their services and payroll deductions.

Dave Rickus informed the group that many of the tenants within Aire Valley are closing their CU accounts as there is now just an information point available within the area. Janet Burr to speak to Dave Rickus about action that can be taken to retain members.

**Action: Janet Burr / Dave Rickus**

Business at the information points will hopefully gradually build up and continue to be monitored.

Nick Morgan (Chapelton CAB) and CS are currently putting together data on shop units around Leeds that offer log book loans, gold cashing shops, etc., and invited partners who would like to contribute to this work to contact him direct – [csmlyth@leedscitycreditunion.co.uk](mailto:csmlyth@leedscitycreditunion.co.uk)

**(c) Passion 4 Fashion – Sue Jennings (Leeds Federated Housing Association)**

**Passion4Fashion** is an exciting project in Leeds based on a similar smaller scale project held in Manchester in 2010. This project is the result of Financial Inclusion Officers from several Housing Associations and Arms Length Management Organisations (ALMOs) in the Leeds area, collaborating to develop a high profile Financial Inclusion project based on fashion that will appeal to 16-30 year olds living in social housing and areas of deprivation in Leeds.

There are now 55 young people engaged in the project and the fashion workshops are almost complete. The financial inclusion sessions, which are being delivered at the start of each workshop have been well received. The event will take place on 21 April at Leeds Town Hall and those wishing to attend or contribute in any way can contact Sue direct – [sue.jennings@lfha.co.uk](mailto:sue.jennings@lfha.co.uk).

**5. Migrant Access Points – Pria Bharia**

This project is being led by the Leeds Migration Partnership – it commenced in January 2010 and will run for 18 months. The aim is to alleviate pressure on public sector organisations where migration and new arrivals to Leeds has impacted the most.

The project works in partnership with other agencies and organisations who are equipped with the skills, experience and knowledge required to deliver the outcomes of the project. The project recruits and trains Community Organisers from key migrant communities, who in turn deliver sessions to support and enable community members to access mainstream services. The Community Organisers attend a two part training session, which provides volunteers with a generic programme of skills including assertiveness and confidence building, communication skills, delivering advice and information sessions to others, etc. Specialist trainers have been identified through key partners including NHS Leeds – Mental Health and Community Health, Health and Wellbeing, Leeds City Council Housing Options, Education Leeds, Job Centre Plus and Leeds CAB.

Any further information about the project can be obtained from the Project Officer – [pria.bhabra@leeds.gov.uk](mailto:pria.bhabra@leeds.gov.uk)

## 6. **2010 Comparative Research – Dr Karl Dayson**

Karl gave a presentation on how financial exclusion has changed in Leeds over six years.

410 households in deprived neighbourhoods were surveyed in 2004. The same survey was conducted in 2010 with 602 households in the same area to see what changes had taken place. In addition, a further 300 households in less deprived neighbourhoods were surveyed – focussing on homeowners and intended to provide information about the extent of financial exclusion arising from the economic recession in recent years.

The findings of the 2010 report have shown there has been a significant increase in ownership of bank accounts and increased usage of direct debits, fuel poverty has risen and there has been a significant rise in the level of worry of getting into debt. Other areas covered in the research were :

- Impact of the recession
- Banking and transaction services
- Savings and assets
- Affordable credit
- Insurance
- Over indebtedness
- Fuel poverty
- Implications for research and policy

The biggest impact has been the recession and lower wages. The same group are still affected though in many cases wealthier households today are worse off than low income families in 2004.

The full research and findings will be launched at the Research Conference planned for May.

## 7. **Income Maximisation and Health – Sophia Ditta**

A presentation was delivered on commissioning advice services in a health setting. A best practice guide has now been produced, which should make it easier for advice services to capture their evidence and outcomes and report back in a more relevant way, so that the advice providers can focus on their clients, instead of worrying about paper work and processes to different funders.

The full report will be launched at the Research Conference planned for May.

## 8. **NHS Leeds Update – Myrte Elbers/Brenda Fullard/Louise Creswell**

Officers from NHS Leeds gave an overview of their workstreams that contribute to the citywide financial inclusion plan. This includes work with:

**Mental Health service users** – process mapping what access people using secondary mental health services currently have to financial advice and debt advice. A survey has been undertaken of their experiences. Workplan evidence is being gathered of the likely impact of the benefit changes, particularly in relation to employment and housing status. Leeds CAB provides sessions in 12 venues accessible to mental health service users.

Jonathan Dore offered the Debt First Aid training to NHS staff if required.

**Long term conditions / Primary Care** – welfare advice sessions take place in surgeries/clinics across the most deprived neighbourhoods in Leeds. The sessions are delivered by Leeds CAB, Chapeltown CAB and Welfare Rights Unit. NHS Leeds has also signed up to the Affordable Warmth Strategy and a programme of work has been developed to identify and refer vulnerable people into energy saving schemes.

**Socially excluded groups** – the Public Health Neighbourhoods Team has taken forward a programme of financial inclusion initiatives through working with specialist agencies to support communities more effectively. All activity contributes to:

- Access to affordable credit and banking services
- Financial literacy
- Access to debt/financial advice

## **9.0 Dates of future meetings**

Meetings will take place at the St George's Centre, Great George Street on the following dates:

10.00 am	14 July 2011
10.00 am	16 November 2011