

WELSH FINANCIAL INCLUSION STEERING GROUP

Meeting Note – 28 November 2016, Merthyr Tydfil

Present

Chair

Andrew Jacobs (AJ) Financial Inclusion Unit, Welsh Government

Welsh Government Officials

Charlotte Anscombe (CA) Financial Inclusion Unit
Helen Freese (HF) Education
Sally Hunt (SH) Equality & Prosperity
Erika Helps (EH) Financial Inclusion Unit
Amelia John (AmJ) Deputy Director, Communities Division
Kathryn Markey (KM) Financial Inclusion Unit
Karl Thomas (KT) Housing Policy Division

Members / Deputising for Members

Joe Allen (JA) ABCUL Policy Officer for Wales
Danielle Cope (DC) Action for Children
Elizabeth Emmons (EE) Wales Illegal Money Lending Unit
Rhys Evans (RE) Independent member
Lisa Hayward (LH) Welsh Local Government Association
Leanne Herberg (LH) Cardiff and the Vale Credit Union
Rhian Hughes (RH) Financial Inclusion Champion, Wales Co-operative
Centre
Craig Lane (CL) Citizens Advice Cymru
Sean O'Neill (SO'N) Children in Wales
Lee Phillips (LP) Money Advice Service (MAS)
Jayne Simpson (JS) National Probation Service (representing Tony Kirk)
Iwan Williams (IW) Older People's Commissioner's Office

Secretariat

Jan Morgan (JM) Financial Inclusion Unit, Welsh Government

Apologies for non attendance

Ian Albert (IA) Department of Work and Pensions
Farida Aslam (FA) Monmouth Housing Association
Jonathan Brenchley (JB) Corporate Relations Wales & West, Barclays Bank
Paul Langley (PL) Community Housing Cymru
Tony Kirk (TK) National Probation Service (representing interests of
National Offender Management Service in Wales)
Helen Matthews (HM) DWP (Universal Credit Programme)
Geraint Willington (GW) Education Consortium
Beverley Morgan (BM) Welsh Government Equality & Prosperity
Pat McCarthy (PMc) Welsh Government, Education (Curriculum Core
Subjects)

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1. Welcome, Minutes & Matters arising

- 1.1 AJ welcomed members to the second meeting of the Financial Inclusion Steering Group (FISG) and thanked them for attending. AJ welcomed Jayne Simpson who was deputising for Tony Kirk, Helen Freese who was deputising for Pat McCarthy and Sally Hunt who was deputising for Beverley Morgan. .
- 1.2 The minutes from the 14 October 2016 meeting were accepted as a true record. Members agreed all meeting notes should be published on the Welsh Government website. Revisions to the Terms of Reference suggested at the October meeting were also accepted and the Terms of Reference agreed. All actions from the previous meeting had been completed.
- 1.3 There were no matters arising.

2. Update and discussion on draft Financial Inclusion Delivery Plan.

- 2.1 KM gave a brief overview of the progress that has been made to date regarding the development of the draft Financial Inclusion Delivery Plan (FIDP) and outlined how the FIDP would be reviewed going forward. There will be an annual review published each December where the progress will be considered and actions reviewed to ensure they continue to be relevant. Following discussions within the Group, some actions may be added, some revised or deleted as appropriate. The Delivery Plan is intended to be an online living document which can be maintained for the next 5 years during the lifetime of the current Government.
- 2.2 She explained that the Delivery plan aligns with other strategies and action plans, including the Welsh Government's Information and Advice Action Plan, Financial Capability Strategy for Wales and the Credit Union Strategy for Wales. Each of these action plans or strategies will have its own governance arrangements, but their progress will be incorporated into the annual review of the FIDP.
- 2.3 KM noted that the Commitment 15 within the Delivery Plan supports the delivery of Financial Capability Strategy which contains 77 actions relating to 5 specific groups, including Children/Young People and Older People. Officials are in discussion with MAS on how they will publish progress updates that can be linked to progress reporting on Financial Inclusion Strategy.
- 2.4 AJ and EH provided updates in respect of Digital Inclusion and Information and Advice Services.
- 2.5 KM noted that she met with Welsh Credit Unions at their Good Practice Group meeting on Wednesday 23 November. This Group will be the key link for Financial Inclusion Strategy 2016 and FIDP at all Wales Level, along with Joe Allen (ABCUL).
- 2.6 KM said that consideration had been given to specific groups, including vulnerable people. Feedback during the development of the Strategy and the

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Delivery Plan indicated that vulnerable people often form trusted relationships with key support workers, who are then best placed to help the individual with accessing further advice and support on other matter, including financial inclusion. The FIDP acknowledges this with a specific action under Commitment 13 to ensure such front-line workers have access to the information they need, and relevant training if appropriate, to support their clients.

- 2.7 KM thanked those members who had provided comments on an early draft of the FIDP circulated prior to the meeting. An updated version, which included reference to those comments, was tabled for discussion. KM explained feedback from the discussion would inform the final version of the FIDP document. KM noted members would also be able to provide written comments after the meeting.
- 2.9 A wide ranging discussion ensued which covered each commitment within the FIDP. **Action:** KM to circulate the revisions to the delivery Plan as discussed during the meeting. **Action:** FISG members to provide comments/make suggestions on any final revisions for the draft Delivery Plan by midday on Tuesday 6 December.

3. *Next steps and any other business*

- 3.1 AJ thanked FISG members for their input and constructive comments.

Jan Morgan
December 2016