

**Note of the National Advice Network in Wales Meeting, held on Monday 15<sup>th</sup> January 2018 – Citizens Advice Cymru office, 4th floor, Trafalgar House, 5 Fitzalan Place, Cardiff CF24 0ED**

**In attendance:**

Bob Chapman, Chair of the National Advice Network (BC)  
Dr Sumina Azan, Public Health Wales (SA)  
Fran Targett, Citizens Advice Cymru (FT)  
Salli Edwards, Flintshire Citizens Advice (SE)  
Kay Powell, Law Society (KP)  
Lee Phillips, Money Advice Service (LP)  
Andrew Jacobs, Financial and Digital Inclusion Unit, Welsh Government (AJ)  
Paul Neave, Head of Advice Services, Welsh Government (PN)

**Item 1 – Welcome and apologies**

1.1 BC welcomed everyone to the 12<sup>th</sup> meeting of the National Advice Network in Wales.

1.2 Apologies were noted from:

Lisa Hayward, WLGA:

JJ Costello, Shelter Cymru

Stephanie Barry, Financial Inclusion Unit, Welsh Government

**Item 2 – Chair's report**

2.1 BC circulated his update report to members ahead of the meeting to highlight his recent work.

2.2 BC said that he is awaiting a date for his meeting with the Minister for Housing and Regeneration. FT reported that she had a meeting with the Minister focusing upon the implementation of UC and when advice services were discussed, the Minister was very positive. PN reported that the Minister is indeed positive about the important role played by advice services across Wales in helping people to improve their lives.

**Item 3 – Notes of the Meeting held on 16<sup>th</sup> October 2017**

3.1 The notes from the above meeting were accepted as accurate.

**Actions:**

- i) SB/PN to continue to work with DEWIS to increase the number of organisations registered on the site. Also, to reissue the information, previously emailed around NAN Stakeholders, encouraging them to register on the site.

- ii) SB/PN to consider how to refresh the NAN pages on the WG website and report back to the NAN.

#### **Item 4 – Updates from Welsh Government**

4.1 AJ and PN talked through the report circulated to members ahead of the meeting. PN asked if the quarterly update report was useful and it was agreed it was and should be circulated around the Independent Advisor Forum. PN suggested it could also be circulated around the LA sector by LH. BC requested that the pages or paragraphs are numbered for ease of reference.

4.2 Issues arising from the report.

- a) Financial Guidance and Claims Bill – AJ noted that the UK Government would be establishing a ‘transition group’ of representatives from HMT, DWP, FCA, MAS and the Devolved Administrations (DAs). The aim of the group is to ensure a seamless transition when the responsibility for debt advice services is transferred to the DAs. KP reported that the Independent Advisor Provider Forum (IAPF) has queried whether some of the devolved funding could be used by the WG to ensure sufficient advice staffing resources are in place. AJ noted that there is potential for this and all options will be discussed when the funding is devolved.
- b) Future Funding Policy – PN explained the WG decision to simplify its current funding streams into a single fund for the provision of pan-Wales and locally delivered advice services to be commissioned from 2019. FT ‘declared an interest’ in this item as her organisation is a recipient of WG funding. KP provided feedback from the IAPF on the WG’s decision, which included questioning the ability of the WG to make effective decisions on its future funding for advice services given previous delays. The IAPF felt more options could have been discussed. PN accepted this perception and noted that he had attended the IAPF in December 2017 and listened to the concerns of the providers. However, he had to make a decision based on the circumstances in the summer of 2017 and the decision by the UK Govt to devolve a share of the financial levy to Wales was a major factor in the delay in commissioning services. BC provided the historical background to the previous delay in the WG commissioning of advice services and noted that the levy funding being devolved did lead to a further delay in commissioning being an unavoidable consequence. AJ noted that during the coming 18 months, there is potential for additional funding to be provided for smaller specialist advice services, where a need has been evidenced. This could include testing new models of delivery. KP stressed the importance of the eligibility criteria for any funding opportunities to be made available. PN said he would continue to engage with the IAPF.
- c) IAQF – PN reported that the contract inception meeting had been held with MBARC the previous week and the details on the timeline for the Project are now being finalised. It is expected that a workshop for Standard Owners will be held in April 2018, at which they will be

encouraged to start the process of having their individual standards accredited to the IAQF. PN reported that a Standard Owner had previously completed their IAQF accreditation application and he will be working with the Standard Owner and MBARC around progressing the assessment of this application.

### **Item 5 – Debt Respite Scheme – Breathing Space**

5.1 AJ reported on the amendment to the Financial Guidance and Claims Bill that will compel the UK Government to seek advice from the Single Guidance Finance Body on the establishment of a Debt respite scheme. The amendment does not automatically mean that Wales would have to join the scheme as proposed by the UK Government, but provides Wales with the right to opt in.

5.2 FT noted that to be at its most effective the scheme would need a breathing space of longer than 6 weeks, have to include all debts, be linked to a person engaging with free to access services and funding for debt advice services would have to be increased to meet increased demand. PN said that the WG response to the call for evidence was on similar lines.

5.3 KP noted that more information was needed on the legal framework of the scheme and the extent to which NAW had the powers to operate different aspects of any scheme compared to the UK Government scheme. AJ confirmed that legal advice has been received throughout the passage of the Bill, but would check again on how the provisions in the Bill and existing powers could enable WG/NAW to influence the scheme and adopt an changes.

### **Item 6 – Commission on Justice in Wales**

6.1 – BC gave an overview of the Commission and noted that he and PN had recently met with Andrew Felton to discuss how the National Advice Network could engage with the Commission on Access to Civil Justice. Andrew Felton had requested that NAN provide initial evidence by the 19/01/2018 and he would present it to the Commission ahead of their next meeting.

6.2 BC suggested that members provide any evidence that they might have. FT agreed to send through a list of appropriate evidence and KP noted that the WG's Information and Advice Action Plan was developed on evidence and Andrew Felton would be familiar with the historical evidence on access to civil justice.

**Action** – BC and PN to draft a response from NAN.

### **Item 7 – Information & Advice Action Plan**

7.1 BC noted that the 2<sup>nd</sup> annual review of the IAAP will be due in May 2018 and the NAN Core Group needed to consider how it delivers this review, particularly as it is a new Minister who will be receiving the update. It was felt

it would be useful to refresh the vision of IAAP through revisiting the original Advice Strategy (this was never published) and identifying key elements that were excluded from the IAAP and the new information that has come to light since the plan was drafted. LP noted as there is a new Minister it is important that they recognise that the refreshed vision of the IAAP is their legacy. SE noted concerns around the level of LA advice services across Wales and any impact the provision may have on the attainment of actions within the IAAP. It was discussed if it was possible for LH to obtain data from LA's on their advice service provision.

## **Actions**

- a) BC and PN to develop the tools to be used at the NAN Extended Group meeting to refresh the vision of the IAAP and to undertake the review of the IAAP
- b) LH to explore the potential for a data collection exercise with LA on their in-house advice service provision.

## **Item 8 – Working Groups Update**

i) Integrating Crisis Resolution and Prevention - PN referenced the paper that had been circulated ahead of the meeting and noted the progress being made on identifying how a new delivery model could be piloted.

ii) Need Analysis - AJ summarised the Needs Analysis meeting on 11 Dec. It was agreed that the purpose of the group was to inform how to best spend advice services funding when we come to the next round, including a more strategic and integrated use of resources utilising the Social Modelling (needs analysis) research published in June, plus any other relevant research. Group membership was discussed and it was agreed that this should be a funders group and it was not appropriate for providers given potential conflicts of interest. It was agreed Big Lottery, Housing Division and someone representing Local Authorities should be on the group. It was suggested that somebody from Swansea Council, which is doing good work on financial inclusion more generally and is experiencing full service UC roll out, could represent local authorities rather than a WLGA representative, who may not have the on the ground knowledge required. Other points included:

- Need to talk to the Wales Funders Forum at the appropriate point.
- The mapping work on Dewis is critical in this work.
- What 'regional' and 'local' means in this context, and whether there should be a defined minimum requirement for proximity to generalist services. This would involve a need to look at public transport provision and a discussion on what 'good access' looks like.
- MAS offered appropriate resources to assist the work of the group, including learning from the commissioning work being done in London and the North West of England.
- The need to advance channel preference work. A desk based exercise was being undertaken by a WG social researcher drawing on existing research by MAS and others. Sian would be invited to the next meeting of the Needs Analysis group likely to be in late February.

**Action** – SB and PN to arrange future meetings of both Working Groups

**Item 9 - Meeting close and date of future meetings**

9.1 The next meeting of the core and extended group will be held on the 26<sup>th</sup> April 2018.