

# WELSH FINANCIAL INCLUSION DEVELOPMENT GROUP

Meeting Note – 3 February 2016, Merthyr Tydfil

## Present

## Chair

Chris Gittins (CG) Financial Inclusion Unit, Welsh Government

## Welsh Government Officials

Charlotte Anscombe (CA) Financial Inclusion Unit  
Erika Helps (EH) Financial Inclusion Unit  
Kathryn Markey (KM) Financial Inclusion Unit  
Beverley Morgan (BM) Tackling Poverty (Policy & Analytical)  
Karl Thomas (KT) Welsh Government, Housing Policy Division (Welfare Reform Housing and Rent Officers Wales)

## Members / Deputising for Members

Dave Brown (DB) Wales Co-operative Centre  
Helene Hayes (HH) Citizens Advice Cymru  
Lisa Hayward (LH) Welsh Local Government Association  
Leanne Herberg (LH) Cardiff and the Vale Credit Union  
Paul Langley (PL) Community Housing Cymru  
Helen Matthews (HM) DWP (Universal Credit Programme)  
Lee Phillips (LP) Money Advice Service (MAS)  
Jayne Simpson (JS) National Probation Service (representing Tony Kirk)

## Secretariat

Jan Morgan (JM) Financial Inclusion Unit, Welsh Government

## Apologies for non attendance

Ian Albert (IA) Department of Work and Pensions  
Elizabeth Emmons (EE) Wales Illegal Money Lending Unit  
Rhys Evans (RE) Nominated by Bethan Jenkins AM  
Tony Kirk (TK) National Probation Service (representing interests of National Offender Management Service in Wales)  
Michael Curties (MC) Welsh Government, Communities Division (Programme Development)  
Pat McCarthy (PMc) Welsh Government, Education and Skills (Head of Curriculum Core Subjects)

## 1. Welcome & Introductions

- 1.1 CG welcomed members to the fourth meeting of the Financial Inclusion Development Group (FIDG). CG welcomed Jayne Simpson who was deputising for Tony Kirk. Apologies were received from Ian Albert, Elizabeth Emmons, Rhys Evans, Tony Kirk, Michael Curties and Pat McCarthy.

## **WELSH FINANCIAL INCLUSION DEVELOPMENT GROUP**

Meeting Note – 3 February 2016, Merthyr Tydfil

### **2. Minutes of the previous meeting / matters arising**

- 2.1 The minutes from the last meeting held on 8 September 2015 had been circulated to members following the meeting and accepted as a true record before being published on the Welsh Government website.
- 2.2 All actions from the previous meeting had been completed.
- 2.3 There were no matters arising.

### **3. Update on timeframe for refreshing the Financial Inclusion Strategy – FIDG input**

- 3.1 KM outlined the activities which had taken place since the last meeting in September in respect of the stakeholder engagement at consultation events. Following the closure of the consultation period on 4 January, an analysis of the responses had been undertaken which indicated the majority of consultation responses in relation to the Strategy's vision and core themes agreed with the proposals and principles of the draft strategy.
- 3.2 KM explained a number of constructive comments had been received from a variety of stakeholders at consultation events. These would either be incorporated into the revised draft Strategy or would be used to inform the content of the Delivery Plan which would be developed later in the year.
- 3.3 KM explained she had reviewed and updated much of the content of the Strategy in relation to the consultation responses and stakeholder feedback. Further updates are in the process of being added to the draft Strategy, which are factual updates for the context sections and not related to the vision, themes or commitments.
- 3.4 KM noted she and CG had met with Joseph Allen of ABCUL regarding the draft Welsh Credit Union strategy currently being developed by the Credit Unions. It was confirmed their Credit Union Strategy should be finalised in time to be reflected in the final Financial Inclusion Strategy.
- 3.5 KM stated the Minister for Communities and Tackling Poverty had attended the Communities, Equality and Local Government Committee on 27 January 2016 in relation to an Inquiry into Poverty in Wales: Community-based Approaches to Tackling Poverty and the refresh of the Welsh Government's Financial Inclusion Strategy for 2016. Transcripts from the Committee were available or the Committee meeting could be viewed on Senedd Television.

### **4. Developing the 2016 Financial Inclusion Strategy – Discussion re draft consultation document**

- 4.1 KM introduced the round table discussion on the post consultation revisions to the draft Financial Inclusion Strategy by providing an overview of the

## **WELSH FINANCIAL INCLUSION DEVELOPMENT GROUP**

Meeting Note – 3 February 2016, Merthyr Tydfil

document and explained the Strategy contained amendments to the commitments and text which would be discussed by the group.

- 4.2 Members had been invited to submit comments on the draft Strategy in advance of the meeting. KM thanked Rhys Evans, Tony Kirk, Pat McCarthy and Karl Thomas for their comments which had been received prior to the meeting. She noted a meeting had also been arranged with Ian Albert from DWP to discuss the Strategy. KM explained feedback from today's discussion would inform the final version of the strategy document and invited members to use the meeting as an opportunity to make any comments or suggestions to the text. KM noted members would also be able to provide written comments after the meeting.
- 4.3 A wide ranging discussion ensued which concentrated on the text for the Vision, the three main themes and the commitments within the Strategy. KM explained that some of the commitments within the draft Strategy had been revised and invited members to consider whether they were appropriate and invited any comments/suggestions which would strengthen the text.

**Action:** KM to circulate the PowerPoint slides used during the meeting

**Action:** FIDG members to provide comments/make suggestions on any final revisions for the draft Strategy.

### **5. Next Steps and Any other Business**

- 5.1 CG thanked FIDG members for their valuable help and constructive support during the development of the 2016 Financial Inclusion Strategy.
- 5.2 As set out in the Strategy document, discussions will take place to determine the dynamics for a revised group membership and Terms of Reference with regard to the development and implementation of the Delivery Plan to accompany the Financial Inclusion Strategy.

**Jan Morgan**  
5 February 2016