

Financial Inclusion Strategy for Wales
Action Plan

July 2009

Theme 1: Access to Mainstream Financial Services

	Task	Indicators and Timescales	Contacts
1.1	<p>Map the target areas identified by LINK as part of its roll-out of free-to-use ATMs and monitor on-going roll-out.</p> <p>Monitor on-going roll-out of free-to-use ATMs by both LINK and Post Office Ltd / Bank of Ireland.</p>	<p>Maps of all Assembly Government constituencies produced in May 2008.</p> <p>LINK confirmed 198 target areas in Wales</p> <p>As at November 2008:</p> <ul style="list-style-type: none"> • 98 LINK free-to-use ATMs had been installed; and • 35 were under contract i.e. to go live yet subject to planning requirements and permissions. <p>Quarterly updates from LINK and Post Office Ltd / Bank of Ireland will be sought with overall progress assessed annually.</p>	<ul style="list-style-type: none"> • LINK • Post Office Ltd • Third Sector Unit (Welsh Assembly Government) • Financial Inclusion Unit (Welsh Assembly Government)
1.2	<p>Discuss with Post Office Ltd how to actively promote the Post Office Card Account (e.g. via Communities First Partnerships and Financial Inclusion Strategy)</p>	<p>Ongoing.</p> <p>The contract to deliver the Post Office Card Account has been awarded to Post Office Ltd and will run from April 2010 to March 2015 with the possibility of an extension beyond that date.</p>	<ul style="list-style-type: none"> • Department for Work and Pensions (UK) • Third Sector Unit • Communities First Unit (Welsh Assembly Government) • Financial Inclusion Unit
1.3	<p>Scrutinise closure of bank branches (FIU) and post offices (TSU) across Wales with a view to identifying those areas with limited access to high-street banking services.</p>	<p>Ongoing.</p> <p>Wales presently has 997 post office branches (including 20 Crown Post Offices) together with 60 outreach post office services.</p> <p>Post Office Ltd's Network Change Closure Programme ran from October 2007 to October 2008 and resulted in the closure of 157 branches.</p>	<ul style="list-style-type: none"> • British Banking Association • Post Office Ltd • Third Sector Unit • Financial Inclusion Unit
1.4	<p>Support post offices under the Welsh Assembly Government's Post Office Diversification Fund.</p>	<p>Achieved – the Fund was launched by the Deputy Minister for Regeneration on 18th December 2008.</p> <p>The Fund will make available a total of £1.5 million per annum: £1</p>	<ul style="list-style-type: none"> • Third Sector Unit

		<p>million in capital funds and £0.5 million in revenue.</p> <p>The first round of the fund will support 63 post offices throughout Wales worth £1,146,729</p> <p>15 POs awarded grants up to £5k for small capital projects</p> <p>48 POs awarded grants up to £20k for larger capital projects</p> <p>19 POs have received additional revenue funding up to £15k to help employ new staff/increase staff hours to provide more services.</p> <p>One further round of applications will be held this year, closing on 31 October 2009</p>	
1.5	<p>The Welsh Assembly Government will work with UK Government, finance sector and partners, including the Financial Inclusion Champions and third sector, to promote uptake of basic bank accounts and access to other mainstream services.</p> <p>Make recommendations via the Financial Inclusion Steering Group on basic bank account take-up and usage.</p>	<p>Ongoing.</p> <p>To focus on the number of basic bank accounts in Wales and their usage.</p> <p>Ongoing.</p> <p>Scheduled for discussion by the Steering Group in July 2009.</p>	<ul style="list-style-type: none"> ● UK Government Financial Inclusion Taskforce ● Financial Inclusion Unit ● Department for Work and Pensions (UK) ● HM Treasury (UK) ● Financial Inclusion Champions
1.6	<p>Assess pilot projects being taken forward by north Wales credit unions and ROMCUL to deliver basic banking platform and Community Banking Partnership Account.</p>	<p>Ongoing.</p> <p>Credit Union Current Account launched in Llandudno Credit Union February 2009</p>	<ul style="list-style-type: none"> ● Financial Inclusion Unit ● Wales Co-operative Centre

Theme 2: Providing Affordable Credit, Savings and Loans

	Task	Indicators and Timescales	Responsible
2.1	<p>Deliver on the <i>One Wales</i> commitments relating to the credit union movement in Wales:</p> <ul style="list-style-type: none"> • Establish credit unions as a form of social enterprise in all parts of Wales; • Encourage more credit unions to offer Child Trust Fund accounts; and • Provide every secondary school pupil in Wales with access to a credit union by 2011. 	<p>Achieved - October 2008.</p> <p>Achieved – May 2009. £350,000 made available in 2008 to increase credit union CTF providers from 3 to 18.</p> <p>Target to deliver 580 Child Trust Fund accounts by September 2009.</p> <p>By 2011.</p> <ul style="list-style-type: none"> • Numbers of formal relationships established between credit unions and schools (in their respective common bonds); and • The proportion of secondary school pupils with access per school, per credit union. 	<ul style="list-style-type: none"> • Financial Inclusion Unit • Wales Co-operative Centre • Credit Unions
2.2	<p>Commission research to assess the capacity and sustainability of the credit union movement across Wales (see 'Making It Happen').</p>	<p>Achieved – February 2009. Final research report due September 2009.</p>	<ul style="list-style-type: none"> • Research and Information Unit • Financial Inclusion Unit
2.3	<p>The Assembly Government, the Wales Co-operative Centre, ABCUL and credit unions will work together to</p>	<p>By December 2009 To be established as part of a Welsh Assembly Government / EU Convergence funding programme and based on</p>	<ul style="list-style-type: none"> • Financial Inclusion Unit • Welsh European Funding Office • Wales Co-operative centre

	develop Wales' first Credit Union Action Plan.	the outcomes of the Credit Union Research Programme (see 'Making it Happen').	
2.4	<p>Welsh Credit unions engaged in the DWP's <i>Third Sector Growth Fund</i> (funded under the UK Government's 2008-11 Financial Inclusion Fund).</p> <p>Provide training and development of credit union representatives as part of the <i>Third Sector Growth Fund</i>.</p>	<p>Until 31st March 2011.</p> <p>As at April 2009, the 11 Welsh credit unions participating have made 8,299 affordable loans, totalling £3,912,887, to financially excluded people in Wales.</p> <p>Customers in Wales who took out a Growth Fund loan between July 2006 and April 2009 and opened a bank or savings account at the same time numbered 1,398</p> <p>Until 31st March 2009.</p> <p>The Wales Co-operative Centre is currently delivering an £84,000 Training Services contract, with the objective of developing and improving the performance of the management, staff and board members of Welsh credit unions. 150 days of support to be delivered by March 2009.</p> <p>DWP is currently in the process of extending the Training Services contract with the Wales Co-operative Centre up to the 31st March 2011</p>	<ul style="list-style-type: none"> • Department for Work and Pensions (UK) • Wales Co-operative Centre • Financial Inclusion Unit
2.5	Following the Assembly Government response to the HM Treasury consultation on the Legislative Reform Order for Credit Unions and Industrial & Provident Societies in Great Britain, we will work with credit unions to ensure they and their members benefit from the legislative changes.	<p>October 2009.</p> <p>HM Treasury issued a response to LRO consultation paper in July 09</p> <p>LRO expected to be passed by Parliament before the Summer Recess 2009</p> <p>LRO expected to become active April 2010</p>	<ul style="list-style-type: none"> • Financial Inclusion Unit • HM Treasury
2.6	Implementation of Consumer Credit Act 2006	<p>Achieved – came into force on 31st October 2008.</p> <p>The Consumer Credit Act (2006) has updated existing consumer credit legislation, enhancing consumer rights, introducing more effective dispute resolution practices and improving the regulation of consumer credit businesses. Key aspects include:</p>	<ul style="list-style-type: none"> • Department for Business, Enterprise and Regulatory Reform (UK)

		<ul style="list-style-type: none"> • Replacing the current 'extortionate credit' test with a test based on the concept of 'unfairness'; • Extending the jurisdiction of the Financial Ombudsman service to cover all consumer credit licence holders; • Strengthening the licensing regime to enable the OFT to act more effectively against rogue traders and unacceptable practices; and • Ensuring that clear information for the consumer is available to the consumer during the life of the agreement. 	
2.7	Welsh Assembly Government to participate in development and consultation on UK Government's Consumer White Paper.	White Paper to issue in July 2009.	<ul style="list-style-type: none"> • Department for Business, Enterprise and Regulatory Reform (UK) • Financial Inclusion Unit
2.8	Work with Financial Inclusion Champions to increase awareness of third sector lenders as an alternative to doorstep lenders.	<p>Ongoing.</p> <p>Financial Inclusion Champion activity to focus on:</p> <ul style="list-style-type: none"> • Support for strategic (Assembly Government) planning; • Support of referral networks with the promotion of third sector lending for service users; and • Aiding the development of local financial inclusion strategies. 	<ul style="list-style-type: none"> • Department for Work and Pensions (UK) • Wales Co-operative Centre • Financial Inclusion Unit
2.9	Work with Financial Inclusion Champions to promote active engagement with Government supported saving schemes such as the Saving Gateway and Child Trust Fund.	<p>Ongoing.</p> <p>Financial Inclusion Champions input on Saving Gateway project to develop as the initiative is formally rolled out in Wales following pilot work in England.</p> <p>The Wales Co-operative Centre will continue to provide support for those credit unions that have engaged Services of General Economic Interest contracts: those participating are to collectively deliver 580 new Child Trust Fund accounts by September 2009.</p>	<ul style="list-style-type: none"> • Department for Work and Pensions (UK) • Wales Co-operative Centre • Financial Inclusion Unit

2.10	<p>The Welsh Assembly Government will work with the UK Government and providers to ensure that the delivery of the Saving Gateway reflects the needs of the eligible population in Wales.</p> <p>Work with Post Offices and Credit Unions to promote and deliver Saving Gateway.</p>	<p>Ongoing – to be introduced nationally in 2010 to estimated eligible UK population of 8 million</p> <p>The Pre-Budget Report of 25th November 2008 also confirmed that the UK Government is to provide 50p (up to £300) for each pound sterling saved under the scheme. A paper on the final details of the scheme will be published in 2009. HM Treasury has confirmed that the accounts will be made available through Post Office Ltd.</p>	<ul style="list-style-type: none"> • HM Treasury (UK) • Financial Inclusion Unit • Third Sector Unit
2.11	<p>Support ISA take-up via high-street banks and third sector lenders.</p>	<p>Ongoing.</p>	<ul style="list-style-type: none"> • HM Treasury (UK) • Financial Inclusion Unit
2.12	<p>Support the co-ordination in Wales of the Save Xmas campaign.</p>	<p>Ongoing.</p> <p>The campaign was launched in June 2007 and is due to conclude in March 2011.</p> <p>Set up in the aftermath of the Farepak collapse (which affected approx 12,000 Welsh consumers), the purpose of the campaign is to give consumers the pros and cons of different ways of saving for Christmas, helping them to make better-informed decisions.</p> <p>Delivered through Citizens Advice and other advice agencies who are offering advice sessions - funded by the OFT - and supported by an OFT toolkit (available to download at www.oft.gov.uk).</p>	<ul style="list-style-type: none"> • Office of Fair Trading • Financial Inclusion Unit
2.13	<p>The Welsh Assembly Government will work with the DWP</p>	<p>Ongoing.</p>	<ul style="list-style-type: none"> • Department for Work and Pensions (UK)

	and stakeholders in Wales to influence the current review of the Social Fund.		<ul style="list-style-type: none"> • Financial Inclusion Unit
2.14	Consider the development of local savings schemes e.g. via registered social landlords.	<p>Ongoing.</p> <p>To focus on examples of best practice.</p> <p>Financial Inclusion Champions (Wales) to focus on this area through strategic work with landlords, deriving expert support from the Financial Inclusion Champions Team for Housing.</p>	<ul style="list-style-type: none"> • Financial Inclusion Champions (Wales) • Financial Inclusion Unit • Department for Environment, Sustainability and Housing • Community Housing Cymru • Housing Associations
2.15	Introduction of the workplace pension reforms by 2012 to encourage saving for retirement.	<p>Ongoing – by 2012.</p> <p>No further detail available at present.</p>	<ul style="list-style-type: none"> • Department for Work and Pensions (UK)
2.16	<p>Monitor activity of the All-Wales Trading Standards Illegal Money-Lending Unit.</p> <p>The Assembly Government, the Unit, the Wales Co-operative Centre and credit unions will need to work together to ensure that affordable credit is made available in the areas where loan sharks are removed.</p>	<p>Ongoing.</p> <p>In the period January to September 2008, 38 illegal lenders in Wales were identified and 31 investigations have commenced. The estimated value of the loan books involved exceeds £200,000.</p>	<ul style="list-style-type: none"> • All-Wales Trading Standards Illegal Money Lending Unit • Department for Business, Enterprise and Regulatory Reform (UK) • Financial Inclusion Unit • Wales Co-operative Centre
2.17	Deliver a £9.5 million Mortgage Rescue Scheme, with priority to be given to families and owners with specially adapted homes	<p>Guidance on the scheme issued in August 2008.</p> <p>The Welsh Assembly Government’s Mortgage Rescue / Repossessions Action Plan remains in the draft stage.</p>	<ul style="list-style-type: none"> • Department for Environment, Sustainability and Housing • Housing Associations • Local Authorities

2.18	Consider the findings and recommendations of the “Problems and Interventions” research relating to financial inclusion issues for marginalised groups	Focus on and explore examples of best practice Assess the effectiveness of current interventions Identify areas of Mis-match for debt advice Work with representative organisations to capture the needs of marginalised groups	<ul style="list-style-type: none">• Financial Inclusion Unit
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Theme 3: Improving Access to Financial and Debt Advice

	Task	Indicators and Timescales	Responsible
3.1	Map debt and money advice services as part of the Financial Inclusion Research Programme (see 'Making It Happen').	Completion by spring 2009.	<ul style="list-style-type: none"> • Financial Inclusion Unit • Research and Information Unit
3.2	Take forward <i>Making Legal Rights a Reality in Wales</i> to ensure the co-ordination of funding and easy local access to a wide range of complementary advice services.	Ongoing.	<ul style="list-style-type: none"> • Legal Services Commission • Financial Inclusion Unit • Local Authorities
3.3	Monitor progress against the Department for Business, Innovation and Skill's Face-to-Face Debt Advice Fund delivered in Wales by Citizens Advice Cymru (2008-11).	<p>April 2008 – March 2011.</p> <p>36 debt advisers are located throughout Wales with an overall target of 7040 new clients annually (until 2011).</p> <p>Separately, the UK Government confirmed in the Pre-Budget Report of 25th November 2008, that £10m (from November 2008 to March 2010) has been allocated to the CABx network which will be distributed to individual Bureaux across England and Wales, centrally, by Citizens Advice (England). This is for extending the provision of Generalist advice to those suffering in the recession (housing/redundancy/benefits/debt advice etc).</p> <p>£2.5m is being made available in financial year 2008-09 with £7.5m in 2009-10. Of that total, £9.02m will be made in the form of grants up to £50,000 with the remainder retained for national promotional activities.</p>	<ul style="list-style-type: none"> • Department for Business, Enterprise and Regulatory Reform (UK) • Citizens Advice Cymru • Financial Inclusion Unit
3.4	Publicise range of telephone and on-line resources via the Financial Inclusion Newsletter, events and other promotional opportunities.	Ongoing: quarterly via the Newsletter and ad hoc developments as part of a wider Communications Strategy (see 'Making it Happen').	<ul style="list-style-type: none"> • Financial Inclusion Unit
3.5	Support the provision of advice and assistance to	Ongoing.	<ul style="list-style-type: none"> • Legal Services Commission

	<p>offenders via National Offender Management Service (Cymru)'s Finance, Benefits and Debt Pathway Group including:</p> <ul style="list-style-type: none"> • LSC Advice to Offenders initiative under the UK Government's Financial Inclusion Fund; and • NOMS / FSA / CABx Financial Capability Project. 	<p>LSC funds totalling £500,000 have been made available to support debt advice for prisoners for financial years 2009-11. Contracts have been awarded to:</p> <ul style="list-style-type: none"> • Morgans Solicitors to deliver two surgeries per week in HMP Cardiff, HMP Swansea and HMP Usk / Prescoed; and • Ty Arian to deliver four surgeries per week in HMP Parc. <p>£67,000 was made available to support the work of NOMS Cymru's Finance, Benefit and Debt Pathway and a financial capability project designed by the Vale of Glamorgan CAB and NOMS Cymru is being delivered in conjunction with HMP and YOI Parc and HMP Cardiff. The evaluation of the project will inform future service delivery requirements.</p>	<ul style="list-style-type: none"> • National Offender Management Service (Wales) • Financial Services Authority • Financial Inclusion Unit
3.6	Work with the Wales Co-operative Centre and stakeholders to assess the future of the Debt Redemption and Money Advice (DRAMA) initiative.	By September 2009.	<ul style="list-style-type: none"> • Financial Inclusion Unit
3.7	Financial Inclusion Champions to develop referral networks of financial inclusion intermediaries, money advice agencies, Communities First Partnerships and benefit advisers (to include initiatives such as <i>Better Advice, Better Health</i>).	<p>Ongoing.</p> <p>28 Advisers funded under <i>Better Advice, Better Health</i>.</p> <p>Targets set in 2001 were to see 4,400 clients annually, to deal with 14,300 new issues a year and to generate £4.4 million in confirmed benefits.</p> <p>This year - to date - the service has seen 2715 new clients, 4764 total clients, dealt with 10,936 issues and have confirmed gains of £2.9million.</p>	<ul style="list-style-type: none"> • Financial Inclusion Champions • Financial Inclusion Unit
3.8	The Welsh Assembly Government will work with the FSA on plans for a national roll-out of the £12m money guidance	The pathfinder service was launched early this year in the north-east and north-west regions of England and will aim to reach between	<ul style="list-style-type: none"> • Financial Services Authority • HM Treasury • Financial Inclusion Unit

	pilot in north England and how it will be delivered in Wales.	500,000 – 750,000 people through the web, telephone and face-to-face. The pathfinder was announced as part of the FSA and HM Treasury's joint action plan for financial capability published in July 2008. It is jointly funded with the FSA and HM Treasury each providing £6m.	
3.9	Support the commissioning of a new Housing Debt Helpline service.	This new service is being supported with funding of £80,000 from the Welsh Assembly Government, and will be operated by the Consumer Credit Counselling Service in partnership with the Wales Co-op Centre. The service will be launched on 14 th July 2009, and will be able to offer housing-related debt counselling to over 2,000 households per year.	<ul style="list-style-type: none"> • Financial Inclusion Unit • Housing
3.10	Provide training to housing front-line workers to strengthen their capacity to give initial financial advice to people threatened with homelessness due to debt problems.	Discussions have taken place with representatives of local government, the housing association sector, and the DWP Financial Inclusion Champions to plan a series of regional training events in 2009/10.	<ul style="list-style-type: none"> • Financial Inclusion Unit • Housing

Theme 4: Increasing Financial Capability

	Task	Indicators and Timescales	Responsible
4.1	Welsh Assembly Government – Financial Services Authority Financial Capability Conference.	Achieved – October 2008.	<ul style="list-style-type: none"> Financial Services Authority Financial Inclusion Unit
4.2	Implement financial literacy education components within the Personal and Social Education (PSE) and Mathematics curricula, for ages 7 to 19 and 7 to 16 respectively.	Achieved - September 2008.	<ul style="list-style-type: none"> Department for Children, Education, Lifelong Learning and Skills
4.3	<p>Establish Welsh Financial Education Unit to identify examples of best practice and to support teachers and schools in the delivery of financial education in the curriculum.</p> <p>The Welsh Financial Education Unit will establish by April 2010 a programme of support and advice for practitioners in the planning and delivery of financial education for young people aged 7-19 in full time education.</p>	<p>Secondary school adviser appointed in September 2008. A primary schools adviser has been appointed and will start September 2009. Key activities are to:</p> <ul style="list-style-type: none"> Map support mechanisms for financial literacy education across home nations by February 2009; Make links with key stakeholders in Wales such as Basic Skills Cymru, the National Grid for Learning, General Teaching Council for Wales etc by February 2009; Identify existing materials and resources by February 2009; prioritising translation needs, as most of the available resources are in English only Devise secondary school financial literacy pilot support mechanisms by September 2009. <p>Use the pfeg website to maintain up to date knowledge of the quality-marked resources available for use by teachers in Wales.</p>	<ul style="list-style-type: none"> Department for Children, Education, Lifelong Learning and Skills Financial Services Authority Financial Inclusion Unit Personal Finance Education Group
4.4	Roll out the FSA's 'Making the Most of Your Money' workplace sessions across the Welsh Assembly Government and support further delivery across all sectors in Wales.	<p>Ongoing.</p> <ul style="list-style-type: none"> Roll-out in the Assembly Government throughout 2008-09 targeting 6000 staff with a formal FSA evaluation completed and Further roll-out across Wales to employers until 2011 <p>As of May 2009, in Wales, the FSA had worked with 51 employers</p>	<ul style="list-style-type: none"> Financial Services Authority Financial Inclusion Unit

		had 2395 staff attend a seminar and reached 70800 people with booklets	
4.5	Enable the roll-out of the FSA's 'Money for Life' financial capability programme in further education colleges across Wales.	Ongoing. A conference for student services from all colleges is planned for autumn 2009. Student services from fifteen colleges across Wales will work with fforwm, the college association, to plan financial capability activities for their learners. This will include a co-ordinated 'Money Week' in January 2010.	<ul style="list-style-type: none"> • Financial Services Authority • Financial Inclusion Unit • Department for Children, Education, Lifelong Learning and Skills
4.6	Enable the roll-out of the FSA's 'Money Doctors' financial capability scheme in higher education colleges across Wales.	Ongoing. 2009-10 will see the ongoing recruitment of higher education institutions to build upon those Welsh institutions already involved (i.e. University of Wales Colleges of Cardiff, Swansea, Glamorgan , Bangor, Newport and Trinity College, Carmarthen).	<ul style="list-style-type: none"> • Financial Services Authority • Financial Inclusion Unit • Department for Children, Education, Lifelong Learning and Skills
4.7	Roll-out of FSA's Parents Guide to Money' resource	Achieved - the Guide is now available to all expectant parents in Wales via ante-natal departments. It is available online in Welsh and from Autumn 2009 will be available in Welsh in hard copy.	<ul style="list-style-type: none"> • Financial Services Authority
4.8	FSA and A4E 'Young People and Money' initiative.	Ongoing: course offered to over 100 Welsh organisations. Funded by FSA, in partnership with Citizens Advice and youth charity Fairbridge, this is a free one day training course, designed to aid those who work with young people aged under 25 and who are not in education, employment or training. The course equips the youth workers in question with the understanding, awareness and confidence – and supporting toolkits – needed to help young people make more sense of their money and ultimately become more	<ul style="list-style-type: none"> • A4E • Financial Services Authority

		financially capable.	
4.9	Implement the Welsh Assembly Government strategy 'Delivering Skills That Work For Wales', for those not in education, employment or training (NEETs).	<p>Consultation Response Summary Report produced.</p> <p>Final report to be published in early 2009.</p>	<ul style="list-style-type: none"> • Department for Children, Education, Lifelong Learning and Skills

Theme 5: Income Maximisation

	Task	Indicators and Timescales	Responsible
5.1	Welsh Assembly Government to introduce £500,000 scheme for increasing benefit take up of families with disabled children.	Achieved - scheme in place from June 2009, operated by Citizens Advice Cymru. £250,000 in 2009-10 and 2010-11.	<ul style="list-style-type: none"> Financial Inclusion Unit
5.2	Work with Job Centre Plus, Her Majesty's Revenue and Customs (HMRC) and partners to provide additional employment support in target areas and build awareness of Working Tax Credits and investigate how to increase take-up.	<p>Ongoing.</p> <p>Measure take-up rates across Wales and identify target areas based on need.</p> <p>Presently working with JobCentre Plus and HMRC to explore the siting of JobCentre Plus and HMRC support in Intergrated Children's Centres across Wales. Advisors would help maximise family benefit take up and also provide employment support and advice.</p>	<ul style="list-style-type: none"> Department for Children, Education, Lifelong Learning and Skills HM Revenue and Customs (UK) Child Poverty Unit (Welsh Assembly Government)
5.3	Deliver Assembly Government £3m Council Tax Benefit and Housing Benefit take-up initiatives.	£1m per each financial year 2008 to 2011.	<ul style="list-style-type: none"> Local Government Finance Division (Welsh Assembly Government)
5.4	Introduce a Child Trust Fund premium in Wales of an additional payment of £50 per child, rising to £100 for the most deprived, as they enter full-time education.	<p>To benefit approximately 33,000 children from 2009-10. £2.5m available in 2009-10 and a further £2.5m in 2010-11.</p> <p>Work to develop a delivery mechanism is ongoing, with the scheme due to launch in Autumn 2009.</p>	<ul style="list-style-type: none"> Financial Inclusion Unit
5.5	Investigate the options for water utility payments to be more affordable for vulnerable groups and easier to make.	Assessing the outcomes and feasibility of the further roll-out of: Monitoring of the Walker Review (England and Wales) of water charging and consideration of social / vulnerable tariffs. The review began in August 2008 and the emerging conclusions are likely to be published for consultation in Spring 2009 with a final report later in the year.	<ul style="list-style-type: none"> Department for Environment, Sustainability and Housing
5.6	Publish our Fuel Poverty Strategy and consult on new	Autumn 2009 with new regulations to come into force during 2010.	<ul style="list-style-type: none"> Department for Environment, Sustainability and Housing

	Home Energy Efficiency Scheme regulations.		
5.7	Monitor the activity of the UK Financial Inclusion Taskforce in its deliberations with banks, utility companies and BACS (responsible for electronic transfer, direct debits and standing orders).	Ongoing.	<ul style="list-style-type: none"> • Financial Inclusion Unit • UK Financial Inclusion Taskforce

'Making it Happen'

	Task	Indicators and Timescales	Responsible
6.1	Publish a Welsh Assembly Government Financial Inclusion Newsletter reporting on key developments in the field at the community, local authority, and all-Wales or UK level.	Autumn 2008 and subsequently quarterly.	<ul style="list-style-type: none"> Financial Inclusion Unit
6.2	Establishment of a Welsh Financial Inclusion Steering Group (membership including key practitioners and expert organisations).	<p>Achieved</p> <ul style="list-style-type: none"> 8 news members appointed to the group in June 2009 3rd meeting took place on 7th July 2009 Group appointed for 3 years and to meet three times annually 	<ul style="list-style-type: none"> Financial Inclusion Unit
6.3	Report annually on progress with the Financial Inclusion Strategy.	First Annual Report to be published July 2010.	<ul style="list-style-type: none"> Financial Inclusion Unit
6.4	Publicity, promotion and press releases regarding key events and developments via the Newsletter, Welsh Assembly Government website, partners' websites, events and other opportunities as part of an ongoing Communications Strategy.	Ongoing.	<ul style="list-style-type: none"> Financial Inclusion Unit Social Justice and Local Government Communication Team
6.5	The Welsh Assembly Government will ensure that the Financial Inclusion Strategy for Wales complements and runs seamlessly alongside the UK Government's Financial Inclusion Action Plan.	<p>Ongoing.</p> <p>Welsh Assembly Government officials sit on the UK Government Officials Group responsible for the delivery of the UK Financial Capability Strategy and contribute, as and when required, to UK Government produced Annual Reports.</p>	<ul style="list-style-type: none"> Financial Inclusion Unit
6.6	Ensure appropriate proportion of UK Government Financial Inclusion Fund (2005-08: £120m / £130m 2008-11) made available for use in Wales.	Achieved.	<ul style="list-style-type: none"> Financial Inclusion Unit

6.7	<p>Commission Financial Inclusion Research Programme</p> <ul style="list-style-type: none"> • The mapping of debt and money advice services with a view to establishing the existing provision and, from that, gauge what is required to ensure equity of access and capacity across Wales; • The identification of those issues affecting specific groups of people - such as lone parents, those residing in rural areas, black and minority ethnic communities, those with disabilities etc - and what approaches best meet these particular needs; • An assessment of the capacity of the credit union movement across Wales; and • The establishment of a quantitative baseline on present levels of over-indebtedness, financial exclusion and financial literacy across Wales. 	<p>Experian commissioned to undertake mapping exercise. Report due July 2009</p> <p>Research & Information Unit to prepare “Problems and Interventions” report by July 2009</p> <p>UWIC commissioned to undertake the Credit Union Research project. Final report expected October 2009</p>	<ul style="list-style-type: none"> • Research and Information Unit • Financial Inclusion Unit
6.8	<p>Jointly fund and oversee operation, with the Department for Work and Pensions, of the Financial Inclusion Champions team for Wales.</p>	<p>Wales team launched on 22nd October 2008.</p> <p>Project board established early 2009.</p>	<ul style="list-style-type: none"> • Department for Work and Pensions (UK) • Financial Inclusion Unit
6.9	<p>The Welsh Assembly Government will liaise with the Scottish Government to share best practice on how devolved administrations can deliver financial inclusion.</p>	<p>From January 2009.</p>	<ul style="list-style-type: none"> • Financial Inclusion Unit
6.10	<p>Communities First Partnerships Financial Inclusion Seminars</p>	<p>From September 2009, the Welsh Local Government Association will providing Communities First Partnerships under the Communities First Training Contract with one-day courses to raise awareness of the Financial Inclusion Strategy, share best practice and instigate debate on how Partnerships can tackle exclusion in their areas.</p>	<ul style="list-style-type: none"> • Welsh Local Government Association • Communities First Unit