

# Communities and Culture Committee

## Minutes (CC(3)-08-10)

**Date: 20 May 2010**

**Time: 12.45 - 14.46**

**Venue: Committee Room 2, Senedd**

Assembly Members in attendance  
Joyce Watson, North Wales (Chair)  
Mohammad Asghar, South Wales East  
Lorraine Barrett, Cardiff South and Penarth  
Eleanor Burnham, North Wales  
Alun Davies, Mid and West Wales  
Mark Isherwood, North Wales  
Bethan Jenkins, South Wales West  
Dai Lloyd, South Wales West

Committee Service  
Tom Jackson, Clerk  
Sarah Bartlett, Deputy Clerk

### Others in attendance

Katija Dew, National Financial Inclusion Champion for Wales  
John Puzey, Director - Shelter Cymru  
Rhian Jones, Education Co-ordinator - Shelter Cymru  
Kath Dobie, Projects Manager - Shelter Cymru  
Lee Phillips, Financial Capability Manager for Wales  
Chris Pond, Director of Financial Capability and Senior Adviser at the FSA

### 1: Election of the Chair

- 1.1 The Committee Clerk asked for nominations for temporary Chair, in accordance with Standing Order 10.19
- 1.2 Eleanor Burnham nominated Joyce Watson, there were no other nominations. Joyce Watson was elected as temporary Chair.

### 2: Introduction, Apologies and Substitutions

- 2.1 The Chair welcomed Committee members and members of the public.
- 2.2 Apologies were received from Sandy Mewies and Lynne Neagle. Lorraine Barrett substituted for Lynne Neagle.

### 3: Inquiry into 'Financial inclusion and the impact of financial education' - evidence gathering

#### Department for Work and Pensions Financial Inclusion Team (12.50)

- 3.1 The witness responded to questions from the Committee.
- 3.2 The Chair thanked the witness for attending the meeting and for providing written evidence in advance.

#### Shelter Cymru

- 3.3 The witnesses responded to questions from the Committee.

#### Actions

The witnesses were asked:

To provide further evidence to support the statement that provision of financial education is sparse, intermittent and patchy.

To supply a note on the potential role of financial institutions to provide pro-active support and advise on financial education.

To provide a note on whether basic numeracy skills should be improved in schools.

To provide a note on whether Shelter Cymru considers basic bank accounts to be readily accessible for those who need an account for housing benefit purposes.

3.4 The Chair thanked the witnesses for attending the meeting and for providing written evidence in advance.

### **Financial Services Authority and Consumer Financial Education Body (CFEB)**

3.5 The witnesses responded to questions from the Committee.

#### **Actions**

The witnesses were asked:

To provide the findings of an evaluation into the Wales Financial Education Unit, when they were available.

To provide information on where the gaps are in the availability and provision of financial education in Wales.

3.6 The Chair thanked the witnesses for attending the meeting and for providing written evidence in advance.

### **Private Session**

#### **4: Inquiry into 'Making the most of major sporting events' - consideration of draft report**

4.1 The Committee resolved to consider this, and the following, item in private, in accordance with Standing Order 10.37(vi).

4.2 Committee members considered the draft report, and suggested amendments to the document.

#### **Actions**

The Clerk was asked to e-mail the amended draft report to Members for their agreement.

#### **Minutes of previous meeting**

The minutes of the last meeting were agreed and papers noted.

The Chair noted that the next meeting would take place on 10 June

#### **Committee Service**

#### **May 2010**