



**Cynulliad Cenedlaethol Cymru
The National Assembly for Wales**

**Y Pwyllgor Cymunedau a Diwylliant
The Communities and Culture Committee**

**Dydd Iau, 8 Gorffennaf 2010
Thursday, 8 July 2010**

Cynnwys
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Cofnodir y trafodion hyn yn yr iaith y llefarwyd hwy ynddi yn y pwyllgor. Yn ogystal,
cynhwysir cyfieithiad Saesneg o gyfraniadau yn y Gymraeg.

These proceedings are reported in the language in which they were spoken in the committee.
In addition, an English translation of Welsh speeches is included.

Aelodau'r pwyllgor yn bresennol
Committee members in attendance

Mohammad Asghar	Ceidwadwyr Cymreig Welsh Conservatives
Eleanor Burnham	Democratiaid Rhyddfrydol Cymru Welsh Liberal Democrats
Christine Chapman	Llafur (yn dirprwyo ar ran Alun Davies) Labour (substitute for Alun Davies)
Mark Isherwood	Ceidwadwyr Cymreig Welsh Conservatives
Bethan Jenkins	Plaid Cymru The Party of Wales
David Lloyd	Plaid Cymru The Party of Wales
Sandy Mewies	Llafur (Cadeirydd y Pwyllgor) Labour (Committee Chair)
Joyce Watson	Llafur Labour

Eraill yn bresennol
Others in attendance

John Howells	Cyfarwyddwr Diwylliant Director of Culture
Alun Ffred Jones	Aelod Cynulliad, Plaid Cymru (y Gweinidog dros Dreftadaeth) Assembly Member, the Party of Wales (the Minister for Heritage)
Carl Sargeant	Aelod Cynulliad, Llafur (y Gweinidog dros Gyfiawnder Cymdeithasol a Llywodraeth Leol) Assembly Member, Labour (the Minister for Social Justice and Local Government)
Lynne Schofield	Pennaeth yr Uned Cynhwysiant Ariannol Head of Financial Inclusion Unit

Swyddogion Cynulliad Cenedlaethol Cymru yn bresennol
National Assembly for Wales officials in attendance

Sarah Bartlett	Clerc Clerk
Abigail Phillips	Dirprwy Glerc Deputy Clerk

Dechreuodd y cyfarfod am 12.44 p.m.
The meeting began at 12.44 p.m.

Cyflwyniad, Ymddiheuriadau a Dirprwyon
Introduction, Apologies and Substitutions

[1] **Sandy Mewies:** Good afternoon to you all and welcome to this meeting of the Communities and Culture Committee. I have a few housekeeping announcements to make first. Headsets are available, as I am sure you are all aware, to hear the translation and to amplify the audio. The translation is on channel 1 and the amplified audio is on channel 0. I ask everyone to ensure that they have switched off their mobile phones and other electronic devices such as BlackBerrys, as they can interfere with the audio equipment. In the event of

an emergency, an alarm will sound and the ushers will direct everyone to the nearest safe exit.

[2] I ask Members to make any relevant declarations of interest under Standing Order No. 31.6. I see that there are none. We have received apologies from Lynne Neagle and Alun Davies. Rosemary Butler has also sent her apologies. I therefore welcome Christine to the committee; she is substituting for Rosemary this morning, although she is the substitute for Alun Davies under normal circumstances.

12.45 p.m.

Papurau i'w Nodi Papers to Note

[3] **Sandy Mewies:** As we have a few minutes before the Minister arrives, we will deal with item 5 now, namely the papers to note. These are CC(3)-11-10 page 4, CC(3)-11-10 page 5, and CC(3)-10-10, the minutes of our last meeting. Do Members agree that these papers can be noted? I see that you do.

12.46 p.m.

Y Wybodaeth Ddiweddaraf am Weithredu Argymhellion Adroddiadau'r Pwyllgor—Darlledu Gwasanaeth Cyhoeddus yn Nghymru, Diwydiant Papurau Newydd yng Nghymru a Hyrwyddo Celfyddydau a Diwylliant Cymru ar Lwyfan y Byd

Update on Implementations of Recommendations of Committee Reports—Public Service Broadcasting in Wales, the Welsh Newspaper Industry and Promotion of Welsh Arts and Culture on a World Stage

[4] **Sandy Mewies:** I welcome the Minister for Heritage to committee. The Communities and Culture Committee produced two reports, 'Public Service Broadcasting in Wales' and 'Promoting Welsh Arts and Culture on the World Stage', in June and July 2009. In addition, the now dissolved Broadcasting Sub-committee produced a report, 'The Welsh Newspaper Industry', in June 2009. The Minister has agreed to provide the committee with an update on the implementation of the recommendations of all three committee reports. Following the Minister's advice, we may have further conversations. Will you be making any introductory remarks, Minister?

[5] **The Minister for Heritage (Alun Ffred Jones):** No, I do not think so. We have enough work to be getting on with. I will answer Members' questions.

[6] **Sandy Mewies:** Fine, we will go straight into questions. I will ask the first question. You state in your update on public broadcasting in Wales that the Welsh Government is extremely disappointed that the proposed independently funded news consortium pilot will not be going ahead, and that the UK Government's decision has serious implications for the plurality of news services in Wales. Can you elaborate on the steps that you are taking to address this issue, and expand on the latest developments?

[7] **Alun Ffred Jones:** Mr John Howells has just appeared from somewhere.

[8] **Sandy Mewies:** Welcome, John.

[9] **Mr Howells:** I apologise for being late.

[10] **Sandy Mewies:** That is fine.

[11] **Alun Ffred Jones:** I will state again that broadcasting is not a devolved issue. However, further to the announcement by the Secretary of State for Culture, Olympics, Media and Sport, I have written to him, and I have also spoken to Ed Vaizey, the Minister for Culture, Communications and Creative Interest. I have expressed my disappointment and I have proposed to meet them in the near future to discuss the matter. As you know, Jeremy Hunt announced on 8 June that he had appointed Nick Shott to undertake an independent review of the commercial viability of local or regional television. I have made the point to Mr Ed Vaizey that local television is not a national service in the Welsh context. My officials have been in contact with the Department for Culture, Media and Sport regarding this matter. The details of the independent review are still being drawn up, and we want to be involved in that review. I have also met the Secretary of State for Wales, the chairman of ITV, and the senior management of ITV Wales, to discuss the situation to see how things are developing. The situation is evolving, and it is still unclear as to what the future of the news service from ITV will be. It is seeking changes to the trading environment and if it achieves that, who knows what will happen?

[12] **Sandy Mewies:** You state in your update that you are still in favour of establishing a Welsh media commission. Can you provide more detail about the discussions that have taken place between the Welsh Government and the UK Government on this, especially in the context of the recent IFNC announcement?

[13] **Alun Ffred Jones:** While we still support, in principle, the idea of creating a Wales media commission, as a non-devolved area, its creation and funding would be a matter for DCMS. The context has changed, and is still evolving. I am not in a position to make a statement about that now.

[14] **Sandy Mewies:** The present Government has said that the pilot scheme will not go ahead. Will this be confirmed, or is that it now—is this the final statement?

12.50 p.m.

[15] **Alun Ffred Jones:** That is the position, as I understand it, having spoken to Ed Vaizey. While speaking to Mr Vaizey, I expressed disappointment about this, as well as doubt as to whether local television would be able to fill the gap. However, the situation is still unclear; we do not know what the future holds for the ITV news service. Until that situation is clarified, all we can say is that we would want to be involved in any discussions that DCMS is having and in the review that it has commissioned.

[16] **Eleanor Burnham:** Prynhawn da, Weinidog. A allwch chi roi'r wybodaeth ddiweddaraf inni ynghylch y pum cam yr ydych wedi eu blaenoriaethu yn sgîl yr adroddiad gan yr Athro Ian Hargreaves ar y diwydiannau creadigol? A ydych yn gobeithio gweithredu'r camau hynny o fewn eich amserlen ddatganedig?

Eleanor Burnham: Good afternoon, Minister. Could you give us an update on the five steps that you have prioritised in the wake of the report by Professor Ian Hargreaves on the creative industries? Do you envisage implementing those steps within your stated timescale?

[17] **Alun Ffred Jones:** Diolch yn fawr am eich cwestiwn. Parhawn i fod yn hyderus y gallwn lynu wrth yr amserlen. O ran y pum cam, y cyntaf oedd sefydlu bwrdd diwydiannau creadigol. Mae'r broses honno yn mynd yn ei blaen. Bydd y bwrdd yn cynnwys pedwar aelod allanol a fydd yn

Alun Ffred Jones: Thank you very much for your question. We continue to be confident that we can adhere to the timetable. Regarding the five steps, the first was to establish a creative industries board. That process is ongoing. The board will include four external members who will be

cynrychioli'r diwydiant. Bydd prif weithredwr Cyngor Celfyddydau Cymru hefyd yn aelod o'r bwrdd. Anfonwyd hysbysebion allan ar gyfer y swyddi hyn ar 28 Mehefin, a disgwylir i'r ymgeiswyr gael cyfweiliad erbyn 15 Gorffennaf. Bydd y bwrdd yn ei le erbyn mis Hydref eleni.

representing the industry. The chief executive of the Arts Council of Wales will also be a board member. Advertisements for those posts were issued on 28 June, and candidates are expected to be interviewed by 15 July. The board will be in place by October of this year.

[18] Yr ail gam oedd creu echel strategol. Bydd yr echel hon yn ei lle erbyn mis Medi 2010. Caiff pennaeth i'r diwydiannau creadigol ei benodi erbyn mis Medi 2010. Y pedwerydd cam oedd amlinellu'r 13 o is-sectorau a welir yn y diwydiannau creadigol. Mae'r gwaith hwnnw yn cael ei wneud ar hyn o bryd. Bydd y data y byddwn yn ei ddal yn sgîl y gwaith hwn yn cyfateb i'r hyn sydd gan y Llywodraeth yn Llundain.

The second step was to create a strategic hub. This hub will be in place by September 2010. A head of creative industries will be appointed by September 2010. The fourth step was to map the 13 sub-sectors of the creative industries. That work is being done now. The data that we will hold as a result of that work will correspond with the data held by the Government in London.

[19] O ran y cronfeydd a fydd ar gael ar gyfer y diwydiannau creadigol, gwneir trefniadau dros dro ar gyfer y diwydiannau creadigol hyd nes y bydd y gronfa yn cael ei sefydlu ar ei ffurf derfynol, rhywbryd ar ddechrau 2011. Ar hyn o bryd, mae swyddogion yn creu'r meini prawf ar gyfer y dull o wneud cais am arian o'r gronfa honno. Felly, mae'r sefyllfa yn un addawol iawn, ac yr ydym yn dilyn yr amserlen ddatganedig.

As for the funds that will be available for the creative industries, temporary arrangements are being made for the creative industries until the fund is established in its definitive form, sometime at the beginning of 2011. At present, officials are putting together the criteria regarding how to apply for money from this fund. Therefore, the situation is a very promising one, and we are following the stated timetable.

[20] **Eleanor Burnham:** A oes gennych amserlen ar gyfer gweithredu'r argymhellion eraill?

Eleanor Burnham: Do you have a timetable for implementing the other recommendations?

[21] **Alun Ffred Jones:** Nid oes amserlen ar gyfer yr argymhellion hynny, ond yr ydym yn cynnal trafodaethau cyson sy'n cael eu harwain gan grŵp datblygu'r economi. Yr ydym yn hyderus y bydd y pethau hyn yn disgyn i'w lle.

Alun Ffred Jones: There is no timetable for those recommendations, but we are holding regular discussions that are being led by the economic development group. We are confident that these things will fall into place.

[22] **Mohammad Asghar:** Good afternoon, Minister. Could you expand on the outcomes that you would wish to see as a result of the consultation on the BBC strategy review, with regard to Wales? Is the Welsh Government doing any work to follow up on its response to that consultation?

[23] **Alun Ffred Jones:** The Welsh Assembly Government's detailed response to the BBC strategy review refers to the challenges that the Welsh Assembly Government would wish to set for the BBC over the period leading up to the renewal of the BBC charter. As you know, our response concentrates on the following themes: developing core services, the Welsh contribution to the main networks, the BBC's wider role, and the BBC's audience council for Wales and its development. Earlier this week, I met with Janet Lewis-Jones, the BBC Trust member for Wales, and had an early opportunity to discuss our response. I can assure you that the Government will continue to ensure that the challenge that we have set the BBC is put in place.

[24] **Mohammad Asghar:** You state in your update that the Welsh Government 'is implementing' Professor Hargreaves's recommendation that S4C, the BBC and Channel 4 should produce an annual audit of their economic impact on Wales. However, you go on to state that

[25] 'this is an issue for the DCMS and the broadcasters'.

[26] Can you clarify this position, and if it is an issue for the DCMS, can you update the committee on the latest developments?

[27] **Alun Ffred Jones:** I will not repeat myself, but broadcasting is not a devolved matter. Since the Hargreaves report, we have met representatives of S4C and BBC Wales, and both broadcasters agree with this proposal to produce an annual audit of their economic impact on Wales. That is a matter that will be discussed in the creative industries board when it is set up.

[28] **Bethan Jenkins:** Yr ydych yn dweud yn eich diweddariad i'r pwyllgor y byddwch yn parhau i drafod trefniadau trwyddedu ITV gyda'r Llywodraeth Brydeinig yng ngoleuni'r ffaith ei bod wedi dweud y bydd yn cynnal adolygiad. A fydd y trafodaethau hynny yn cynnwys y posibilrwydd o adolygu Deddf Darlledu 1996 er mwyn creu un drwydded fel yr oedd y pwyllgor wedi ei argymhell yn wreiddiol?

Bethan Jenkins: You state in your update to the committee that you will continue to discuss the ITV licensing arrangements with the British Government in light of the fact that it has announced its intention to undertake a review. Will those discussions include the possibility of reviewing the Broadcasting Act 1996 in order to create a single licence, as originally recommended by the committee?

[29] **Alun Ffred Jones:** Yr wyf wedi cael trafodaethau cychwynnol gydag Ofcom ac yr ydym yn aros am ei adolygiad o'r gyfundrefn reoleiddio. Pan fydd hwnnw wedi ei gyhoeddi, gallwn edrych ar y materion yr ydych wedi eu codi, fel y syniad o gael un drwydded i Gymru. Bydd hwnnw'n fater i ni ymateb iddo ar ôl inni weld yr adolygiad.

Alun Ffred Jones: I have had initial discussions with Ofcom, and we await its review of the regulatory system. Once that is published, we will be able to look at the issues that you have raised, such as the idea of having a single licence for Wales. That will be a matter for us to respond to after having sight of the review.

[30] **Joyce Watson:** Good afternoon, Minister. You said in your original response to the committee's report, as well as in your update, that you are against devolving the allocation of community radio licences as it would be unwise to devolve individual aspects of the broadcasting infrastructure in isolation. Can you expand on the reasoning for that, and outline any difficulties that you think that it might bring?

[31] **Alun Ffred Jones:** The view that is held at present is that to devolve individual parts of broadcasting brings certain difficulties and that it is essential to have a UK perspective on regulatory, licensing and spectrum issues as currently undertaken by Ofcom. While Ofcom Wales considers the Welsh perspective in a national context, it is not possible or desirable under current legislation to devolve the allocation of community radio licences, in our view. However, this is a changing picture and we must keep an eye on developments. If circumstances change, this is an issue to which one would possibly return.

[32] **David Lloyd:** Yr wyf am droi at y nawfed argymhelliaid yn ein hadroddiad, lle mae llawer o sôn am echel greadigol i'r cyfryngau yng Nghymru. Bu i chi dderbyn yr

David Lloyd: I want to turn to the ninth recommendation in our report, which discusses a creative hub for the media in Wales. You accepted that recommendation

argymhelliad i Lywodraeth Cynulliad Cymru gydweithio â darlledwyr, cynhyrchwyr annibynnol a'r BBC i ddatblygu canolbwynt creadigol ar gyfer y cyfryngau, prosiect prifddinas y cyfryngau, pentref drama ac ati. Beth yw'r diweddaraf ar y datblygiad hwn? Beth yw'r amserlen debygol? A oes unrhyw rwystrau neu rwystredigaethau yn eich ffordd fel na allwch wireddu'r dyhead hwn?

that the Welsh Assembly Government work with broadcasters, independent producers and the BBC to develop a creative hub for the media, a media capital project, a drama village and so on. What are the latest developments on this? What is the likely timeframe? Are there any obstacles or obstructions in your way to stop you from realising this aspiration?

1.00 p.m.

[33] **Alun Ffred Jones:** Os oes gennych amser i edrych allan drwy ffenestr y swyddfa, gwelwch fod y gwaith wedi dechrau.

Alun Ffred Jones: If you have the time to look out through your office window, you will see that the work has already commenced.

[34] **David Lloyd:** Nid oes amser o gwbl.

David Lloyd: There is no time at all to do that.

[35] **Alun Ffred Jones:** Yr oeddwn yn amau hynny.

Alun Ffred Jones: That is what I thought.

[36] **David Lloyd:** Yr wyf yno gyda'm pen i lawr, Weinidog.

David Lloyd: My nose is to the grindstone, Minister.

[37] **Alun Ffred Jones:** Mae'r gwaith wedi dechrau ar y safle ers mis Mehefin. Ar hyn o bryd, y bwriad yw i'r pentref drama gael ei drosglwyddo i'r BBC yr haf nesaf a bydd gwaith yn dechrau yno o ran creu rhaglenni yn Awst 2011. Ail ran y syniad hwnnw yw creu canolfan cyfryngau digidol. Mae gwaith ymchwil wedi'i wneud ynglŷn â'r math o bobl a fyddai'n cael eu denu i'r math hwnnw o safle, a beth fyddai'r galw. Mae'n debyg mai'r bwriad yw y bydd cais cynllunio yn cael ei gyflwyno i Gyngor Caerdydd yn ddiweddarach yn y flwyddyn, a chael tenantiaid i mewn yn 2012. Mae arian wedi'i glustnodi ar gyfer hyn. Byddwch hefyd yn ymwybodol bod y Dirprwy Brif Weinidog, wrth lansio ei raglen newydd i adnewyddu'r economi, wedi cynnwys y diwydiannau creadigol fel un o'r chwe sector y mae'n teimlo y dylid rhoi blaenoriaeth iddynt. Yn hynny o beth, mae'r newyddion yn galonogol ac yn gadarnhaol iawn ar hyn o bryd.

Alun Ffred Jones: Work commenced on the site in June. At present, the intention is for the drama village to be transferred to the BBC next summer and for the work of creating programmes there to begin in August 2011. The second phase of that idea is to create a digital media centre. Research work has been undertaken on the kind of people who would be attracted to that type of centre, and what the likely demand would be. It is likely that a planning application will be submitted to Cardiff Council later in the year, with the intention of getting tenants in in 2012. Funding has been allocated for this. You will also be aware that the Deputy First Minister, in launching his new economic renewal programme, included the creative industries as one of the six sectors that he feels should receive priority. In that regard, the news is encouraging and very positive at present.

[38] **Bethan Jenkins:** Gwn ei bod yn dal yn ddyddiau cynnar, ond yr wyf wedi siarad â rhai pobl yn sector y celfyddydau sydd yn pryderu y caiff llawer o'r swyddi, yn enwedig yn y sector drama, eu trosglwyddo o Fryste

Bethan Jenkins: I know that it is still early days, but I have spoken to some people in the arts sector who are concerned that many of the jobs, particularly in the drama sector, will be transferred from Bristol directly to

yn uniongyrchol i Gaerdydd, ac efallai na fydd drama o Gymru yn cael ei datblygu gymaint ag y dymunem gan na fydd y swyddi neu'r cyfleoedd ar gael iddynt. A oes syniad ar hyn o bryd ble y bydd cyfleoedd ar gyfer pobl sydd eisoes yn gweithio yn y sector yng Nghymru, a'u mewnbwn hwy i unrhyw ddatblygiadau yng Nghaerdydd yn rhan o'r pentref hwn?

Cardiff, and that drama from Wales may not be developed as much as we would like because the jobs or opportunities will not be available to them. Do you have any idea where opportunities will arise for those people who already work in the sector in Wales, and their input into any developments in Cardiff as part of this drama village?

[39] **Alun Ffred Jones:** Mae symud y gwaith ar y cyfresi sydd wedi ymsefydlu i Gaerdydd yn creu cyfleoedd gwaith eang iawn o safbwynt cynhyrchu ac ôl-gynhyrchu. Y profiad ym mhobman yw, os ydych yn sefydlu'r ganolfan mewn un lle, bydd swyddi yn dueddol o gael eu datblygu yn lleol yn yr ystyr bod pobl yn cael eu hyfforddi ac yn cael eu cyflogi yn ystod y misoedd a'r blynnyddoedd cyntaf o'r ardal lle mae'r ganolfan wedi'i lleoli. Yn y tymor canolig i hir, byddwn yn disgwyl gweld pob math o gyfleoedd gwaith yn dilyn y gwaith hwn. Mae creu deunydd o Gymru ac am Gymru ar gyfer y rhwydwaith yn fater mwy cymhleth a'r tu hwnt i fy rôl fel Gweinidog. Serch hynny, mae'n fater yr ydym yn ei drafod yn gyson gyda'r BBC, a bu'n rhan o'r trafodaethau y cyfeiriais atynt yn gynharach.

Alun Ffred Jones: Moving the work on the series that have already established themselves to Cardiff creates very broad job opportunities in production and post-production. The experience everywhere is that, if you establish a centre in one place, jobs tend to be developed locally in the sense that people are trained and employed during the first months and years from the surrounding area. In the mid to long term, we would expect to see all sorts of employment opportunities following this work. Creating material from Wales and about Wales for the network is a more complex issue and is beyond my role as Minister. Nevertheless, it is an issue that we regularly discuss with the BBC, and it was part of the discussions that I mentioned earlier.

[40] **Sandy Mewies:** We will move on now to look at the Welsh newspaper industry.

[41] **Mark Isherwood:** What active engagement have you had with the new UK Government regarding the relaxation of cross-media rules? What input have you had to the UK Government review of the current regulatory framework?

[42] **Alun Ffred Jones:** I met and discussed the issue with Ofcom, and I will be responding to the consultation that has been announced by DCMS. I will also be writing to Nick Schott, who has been appointed by Jeremy Hunt to advise him on the issue of the needs of Wales.

[43] **Mark Isherwood:** Does that apply to both of the items—the relaxation of the regulatory framework as well as the cross-media rules?

[44] **Alun Ffred Jones:** Yes. Obviously, these are very broad issues that are currently under discussion. We will await the result of the review, but we hope to contribute to that review.

[45] **Bethan Jenkins:** I do not think that I sat on the committee when the newspaper industry report came up with the recommendation on this particular issue about the relaxation of cross-media rules. My problem is that there are only a few companies, such as Trinity Mirror, that would be able to take up that opportunity if the rules were relaxed, and plurality could be threatened because one company could take up that opportunity. What are your thoughts on that? Is there any room within the new economic renewal programme to look at helping new start-ups for social enterprise in this area, so that the market is not just dominated

by Trinity Mirror, for example, which would benefit most from any relaxation of rules in this industry?

[46] **Alun Ffred Jones:** As you know, the Welsh Assembly Government has no direct responsibility in relation to the newspaper industry in Wales. However, we have grave concerns about the developing situation because it has such an effect on our work and on local communities across Wales. It is difficult to know what to say beyond that. I met, with you, representatives of the Neath Port Talbot news co-operative, which is trying to develop a unique business plan. While these proposals are interesting, I do not have the remit to support them financially. I have, however, ensured that it is provided with appropriate guidance and advice from Communities 2.0 and the Government's business support facilities.

[47] **Christine Chapman:** Minister, can you elaborate on the recent investments made through the Wales union learning fund? Do you have any evidence of how these investments have made a difference to English-language journalism in Wales?

[48] **Alun Ffred Jones:** This is a matter for the Minister for Children, Education and Lifelong Learning. However, the investments outlined in the update paper are a significant boost to English-language journalism. Further to what is included in my paper, I understand that, as a result of the National Union of Journalists' project from the Wales union learning fund, nearly 400 individuals will benefit from learning activities, courses, training events and so forth, and the BECTU-led project, entitled 'Wales Federation of Entertainment Unions—Freelance Learning Community', came to an end in March and resulted in over 700 individuals benefiting from the activities, courses, training events and workshops.

[49] **Sandy Mewies:** In recommendation 4, the sub-committee recommended that the Welsh Government should consider the circulation and penetration of newspapers in Wales when forming its advertising strategy and to communicate that strategy to Welsh newspaper companies. I presume that that has been done, because you state in your written evidence that initial discussions have taken place with Euro Rileys with regard to implementing a strategy—and I understand that the contract has been renewed with Euro Rileys—to find the best way of reaching the Welsh Government's target audience when advertising. Could you provide us with more details about those discussions and the tangible steps that you will be taking to ensure that the sub-committee's recommendation regarding your strategy is taken forward?

[50] **Alun Ffred Jones:** I do not have the details to hand, but they are on the way. I thought that I had them with me.

[51] **Sandy Mewies:** A note would be fine.

[52] **Alun Ffred Jones:** The details are fairly detailed, though I do not think that they will provide a great deal more information than what you already have. However, whatever we have, we will provide to you.

[53] **Eleanor Burnham:** Yr oeddwn yn aelod o'r is-bwyllgor ac yr oedd pryderon ynglŷn â'r ffaith bod rhai pobl, o'r gogledd neu'r gorllewin efallai, yn credu ac yn honni bod gormod o hysbysebion y Llywodraeth yn ymddangos mewn un papur newydd, sef y *Western Mail*. Yr oeddent eisiau ehangu a rhoi siawns i bapurau eraill, er enghraifft yn y gogledd, gael eu siâr o'r gacen, fel petai. Galwodd yr is-bwyllgor ar y Llywodraeth i

Eleanor Burnham: I was a member of the sub-committee and there were concerns with regard to the fact that some people, from north or west Wales perhaps, believed and alleged that too many Government adverts appeared in one newspaper, namely the *Western Mail*. They wanted to broaden it out and give other newspapers, for example in north Wales, an opportunity to have their share of the cake, as it were. The sub-

gyfathrebu'n glir ei strategaeth hysbysebu i gwmnïau papur newydd Cymru, felly pa gamau yr ydych yn eu cymryd i gysylltu â chwmnïau papur newydd i'r diben hwn?

committee called on the Government to clearly communicate its advertising strategy to Welsh newspaper companies, so what steps are you taking to engage with newspaper companies in this regard?

1.10 p.m.

[54] **Alun Ffred Jones:** Nid cyfrifoldeb fy adran i yw hynny. Credaf fod cytundeb wedi'i osod eleni gyda'r asiantaeth ac mae'r strategaeth honno'n cael ei gweithio allan rhwng y Llywodraeth a'r asiantaeth. Dywedais y byddwn yn cyflwyno'r manylion sydd gennyf i'r pwyllgor, fel y gallwch ymateb iddynt. Ni wn a ydynt yn mynd i lawr i lefel papurau unigol, ond yr hyn sy'n bwysig yw nad modd o gynnal papurau yw hysbysebu ar ran y Llywodraeth, ond ffordd o gyflwyno gwybodaeth neu hysbysebu am—

Alun Ffred Jones: That is not the responsibility of my department. An agreement has been brokered this year, I believe, with the agency and that strategy is being worked out between the Government and the agency. I said that I would present the details that I have to the committee, so that you can respond to them. I do not know whether they go down to the level of individual papers, but what is important is that advertising on behalf of the Government is not a way of supporting papers but a way of presenting information or advertising for—

[55] **Eleanor Burnham:** Nid honni hynny yr oeddent. Yr oeddent yn honni bod un papur yn cael cyfran anferth ac nad oedd pobl eraill yn cael cyfle i wneud cyfraniad ar draws Cymru yn gyffredinol.

Eleanor Burnham: They were not claiming that. They claimed that one paper got a huge share and that other people did not have the opportunity to make a contribution throughout Wales generally.

[56] **Alun Ffred Jones:** Ceisiwn ymateb i'r cwestiwn crystal ag y medrwn.

Alun Ffred Jones: We will try to respond to that question as best we can.

[57] **Sandy Mewies:** We will now move on to promoting Welsh arts and culture on the world stage. The first question is from Bethan Jenkins.

[58] **Bethan Jenkins:** You refer in your updates to the new policy board, chaired by the First Minister, which will oversee the strategic promotion of Wales's interests abroad. When and how frequently will that board meet, and what will it do specifically to ensure that Welsh culture is promoted abroad?

[59] **Alun Ffred Jones:** The first meeting is on 14 July and it is intended that it will meet twice before the Assembly elections in 2011. It aims to produce a framework for the consistent and strategic promotion of Wales's interests abroad, covering inward investment, trade, culture, tourism and international relationships. I will sit on the policy board, and it will have regard to how culture can help to promote Wales's interests abroad.

[60] **Bethan Jenkins:** Ddoe, bu ichi gynnal uwchgynhadledd diwylliant ar gyfer y bobl allweddol yn y sector yng Nghymru. Dywedasoeh mai'r prif reswm oedd ceisio ymrafael â'r problemau mwyaf sy'n wynebu'r sector yn yr hinsawdd economaidd sydd ohoni. A allwch roi enghreifftiau o'r hyn a drafodwyd yn yr uwchgynhadledd a dweud wrthym beth fydd y camau nesaf?

Bethan Jenkins: Yesterday, you held a culture summit for the key people in the sector here in Wales. You said that the main reason was to try to get to grips with the biggest problems facing the sector in the current economic climate. Can you give us some examples of what was discussed during the summit yesterday, and tell us what the next steps are?

[61] **Alun Ffred Jones:** Yr ydych yn iawn ein bod wedi cyd-drafod i weld a oes modd i gyrff yn y sector gydweithio â'i gilydd yn fwy, i sicrhau eu bod yn gweithredu'n fwy effeithiol. Lle oedd modd, yr oeddent yn chwilio am arbedion ariannol hefyd. Yr oedd yn gynhadledd gadarnhaol iawn. Cawsom drafodaethau hefyd gyda Chelfyddydau Rhyngwladol Cymru am faterion ehangach i geisio cydblethu gweithgaredd y corff hwnnw a gweithgareddau rhai o'r gyrff eraill a oedd yn bresennol ddoe. Yr oedd unwaith eto yn gyfle i ddod â phobl ynghyd efallai nad ydynt yn siarad gyda'i gilydd yn ddigon aml.

Alun Ffred Jones: You are right that we discussed jointly whether there is a way for various bodies in the sector to work together more, to ensure that they operate more effectively. Where possible, they were also looking for financial savings. The conference was very positive. We also had discussions with Wales Arts International on broader issues with the aim of linking together the activity of that body and the activities of some of the other organisations that were present yesterday. It was, once again, an opportunity to bring people together who perhaps did not talk to each other often enough.

[62] **Bethan Jenkins:** A fydd uwchgynadleddau o'r fath yn cael eu cynnal yn y dyfodol neu ai digwyddiad untro oedd hwnnw er mwyn ceisio sicrhau bod y bobl nad ydynt yn dod at ei gilydd yn aml iawn yn gwneud hynny?

Bethan Jenkins: Will such summits be held in the future or was that a one-off to try to ensure that the people who do not get together very often do so?

[63] **Alun Ffred Jones:** Ni fyddaf yn cynnal cynadleddau er mwyn cynnal cynadleddau, ond os bydd deilliannau ymarferol o'r hyn a ddigwyddodd ddoe, gobeithiaf y byddwn yn ailymgynnull er mwyn dangos enghreifftiau o arfer da.

Alun Ffred Jones: I will not be holding conferences for the sake of holding conferences, but I hope that, if practical outcomes arise from what happened yesterday, we will reconvene to share examples of good practice.

[64] **Mohammad Asghar:** On recommendation 3, what steps are you taking to ensure that more stakeholders and organisations are engaged with the work of wales.com, and what is the Welsh Government doing to actively promote and advertise this internet site outside of Wales?

[65] **Alun Ffred Jones:** We undertake a range of steps to promote wales.com and encourage others to engage with it. I have a list of examples, which I will not go through again, but I will certainly provide the committee with the extended list. However, some of the examples include the use of social marketing sites such as Twitter, Facebook and LinkedIn to share information and ensure that wales.com and its messages are being promoted continually. I will read out a sentence that I do not understand but I am sure that it will be useful to you.

[66] Search engine optimisation work to put wales.com fourth on Google rankings and first on Bing and Yahoo! if you search 'Wales'.

[67] That is proof that some of these actions are effective. Perhaps John would like to enlighten us further on that. *[Laughter.]*

[68] **Mr Howells:** It is to do with metadata and the way that search engines work, and whether you are directed to wales.com before a random set of sites if you are looking for information about Wales. It is very technical.

[69] **Alun Ffred Jones:** I have here a list of actions taken to promote wales.com, but I will

provide it later rather than read it out now.

[70] **Joyce Watson:** I do not find it too technical to understand that if you enter ‘Wales’ into a search engine, wales.com will come up in the search results ranked first, second, third or fourth, and that how you cross-reference and manage the results via those links and so on gets wales.com to be the No. 1 result. It is brilliant that you have managed to do that. I understand the technicalities, but perhaps that is because I have an expert in my office. However, having said that, my question is whether the stakeholders and the organisations are engaged in that process. It is one thing having wales.com, but what does that site tell us when we go in through that portal? More importantly, what is it telling the people we need to reach? Those are the questions to which we need answers. If you want to give us a written reply, that would be fine.

[71] **Alun Ffred Jones:** Encouraging others to engage with wales.com is part of the work that is being undertaken by various elements in the Government, and that work is ongoing. We understand that that is important, but it is also a challenge. However, there is a host of activities that we can refer to, and it would be more useful for you to have that list. Should you want further information or an opportunity to ask questions about that list, you could then do so in written form, or you could invite me back to the committee. That would be fine.

[72] **Joyce Watson:** That is fine. We will do that.

[73] **Mark Isherwood:** I understand that you were rebranded ‘Minister for fun’ at yesterday’s heritage summit, so, as Minister for fun and heritage, what action are you or other bodies taking to address the difficulties faced by arts organisations in Wales in attracting match funding for projects and to allow them to attend European networking events to find partners, as these are all problems that you have identified?

[74] **Alun Ffred Jones:** Arts organisations based in Wales can apply to Wales Arts International’s opportunities fund for up to £3,000 towards the cost of overseas travel to network and to find project partners. WAI works on a one-to-one basis to offer support to arts organisations and individuals on project development. That includes providing advice on funding, facilitating new relationships—both in Wales and overseas—and undertaking research on a case-by-case basis. There are some figures here. Over the past two financial years, WAI awarded £112,000 to 83 individuals and arts organisations based in Wales, and that represented about 20 per cent of the cost of the activities that took place. There are individual examples of that in action. Two days ago, I had a meeting with Wales Arts International, and it is true to say that there is considerable scope for making more of the opportunities that present themselves. That is part of the reason for setting up the board that will meet in July, to bring these various elements together and ensure that we are all proceeding in the same direction.

[75] **Mark Isherwood:** What work is currently being undertaken to encourage business and arts organisations to work together more effectively and to break into new international markets? What impact, if any, is the current economic climate having on that work?

1.20 p.m.

[76] **Alun Ffred Jones:** Yesterday’s meeting was partly to do with that, and my officials participated in a working group that took forward the implementation of the committee’s recommendations. The working group agreed to invite Rachel Jones, director of Arts and Business Wales, to attend to discuss private funding. One interesting fact is that she noted that the private sector contribution to the arts via Arts and Business Wales last year was £70 million, which was an increase compared with the decrease in the same sector in the rest of the UK. We note that the new UK Government Secretary of State for Culture, Olympics,

Media and Sport is interested in the subject of philanthropic giving. Although times are difficult, there is no doubt that every arts organisation—and every other kind of organisation, really—needs to take this issue seriously.

[77] **Christine Chapman:** Minister, in your update, you emphasise the Welsh Government's commitment to developing proposals for a proposed Measure on a culture duty. Do have any specific time frames in mind for that, and when do you envisage undertaking the formal consultation that you referred to in your update?

[78] **Alun Ffred Jones:** The first part, namely obtaining the powers under a legislative competence Order, has been achieved. We are mindful of the potential additional burdens on local authorities in the current economic climate, so the decision over whether to proceed between now and the election is under review. Certainly, our commitment to place a statutory duty on local authorities is part of the 'One Wales' agreement, but we shall proceed cautiously in the present circumstances.

[79] I should also add that we are in discussions with the WLGA on this, and there is a degree of understanding between us about what we are trying to achieve.

[80] **Eleanor Burnham:** Eto ar argymhellid 7, a allwch fanylu ar y manteision i Gymru o fod yn aelod o rwydwaith newydd yr Undeb Ewropeaidd, sef rhwydwaith y rhanbarthau a dinasoedd dros ddiwylliant? A allwch roi rhagor o wybodaeth am waith y rhwydwaith hwn?

Eleanor Burnham: On recommendation 7 still, can you detail the benefits that would come to Wales from membership of the new European Union network, namely the regions and cities for culture network? Can you give us more information about the work of the network?

[81] **Alun Ffred Jones:** Ein tîm ym Mrwsel ddaeth â hyn i'n sylw. Yr ydym wedi cytuno a phenderfynu derbyn y gwahoddiad i fod yn rhan o'r rhwydwaith hwn, sy'n cynnwys gwahanol ardaloedd megis Lombardi, Twsgani, Catalwnia, Gwlad y Basg, ac Andalwsia. Mae nifer o ardaloedd yn Ewrop, a chredaf y byddai'n fuddiol i Gymru gymryd rhan yn y trafodaethau.

Alun Ffred Jones: It was our team in Brussels that brought this to our attention. We have agreed and decided to accept the invitation to be a part of this network, which includes different areas such as Lombardy, Tuscany, Catalonia, the Basque Country, and Andalucía. There are many areas in Europe, and I think that it would be beneficial to Wales to take part in the discussions.

[82] Nid wyf yn siŵr beth yw'r manteision, ond mae cysylltiadau rhyngwladol bob amser yn bwysig i'r Llywodraeth yma. Mae Papur Gwyrdd ar ddiwylliant a'r diwydiannau creadigol wedi cael ei gyhoeddi gan yr Undeb Ewropeaidd, a'n bwriad ni yw ymateb iddo o fewn y 10 diwrnod nesaf. Er gwybodaeth i'r pwyllgor, bydd yr ymateb ar gael ichi ei weld, ac os ydych am ymateb iddo, byddem yn fwy na hapus i'w drafod.

I am not sure what the advantages are, but international relations are always important to the Government here. A Green Paper on culture and the creative industries has been published by the European Union, and our intention is to respond to that within the next 10 days. For the committee's information, the response will be available for you to see, and if you want to respond to it, we would be more than happy to discuss it.

[83] **Bethan Jenkins:** Yn eich ymateb i'r pwyllgor, yr ydych yn sôn am galendr ar-lein o ddigwyddiadau celfyddydol i Gymru. Pryd y bydd y peilot yn cael ei gyflwyno? A oes gan y Llywodraeth, cyngor y celfyddydau, a Chelfyddydau Rhyngwladol Cymru fwy o

Bethan Jenkins: In your response to the committee, you mention an online calendar of arts events for Wales. When will the pilot be introduced? Do the Government, the arts council, and Wales Arts International have any more information about the committee's

wybodaeth am argymhellion y pwyllgor ichi fod yn fwy rhagweithiol yn eich system farchnata yng Nghymru ac yn fyd-eang?

recommendations for you to be more proactive in your marketing strategy in Wales and worldwide?

[84] **Alun Ffred Jones:** Yr wyf yn derbyn yr argymhelliad yn llwyr. Cam cyntaf yn unig yw'r cynllun peilot gan Gelfyddydau Rhyngwladol Cymru. Mae arian wedi cael ei neilltuo a'i nodi ar ei gyfer, ac mae'r sefydliad yn gobeithio y bydd hwn yn weithredol yn yr hydref. Mae'n deg dweud mai cynllun cyfyngedig ydyw i weld beth yw'r cyfleoedd a'r problemau, ac y byddwn yn dysgu o'r cynllun hwnnw gan obeithio symud ymlaen i rywbeth llawer ehangach a mwy cynhwysfawr yn y blynyddoedd sydd i ddod.

Alun Ffred Jones: I completely accept the recommendation. The pilot scheme is just the initial step by Wales Arts International. Funding has been allocated and identified for it, and the organisation hopes that it will be operational in the autumn. It is fair to say that it is a limited scheme to see what the opportunities and problems are, and we will learn from that scheme in the hope of moving forward to something which is much broader and more comprehensive in future years.

[85] **Sandy Mewies:** Finally, Minister, will you provide more information on Wales Arts International's involvement with the PRACTICS scheme, and do you have details about the number of Welsh artists and organisations that have benefitted from this programme?

[86] **Alun Ffred Jones:** As part of the PRACTICS project, WAI is commissioning European Union-wide funding research that will provide Welsh artists with a resource to find information about funding opportunities available through the EU. Likewise, a guide to European networks has been developed as part of this project and will be available as an online resource for Welsh artists to find information about relevant networks for them to become involved with. However, I have no figures about the number of Welsh artists involved at the moment.

[87] **Mr Howells:** I do not have that specific information, but the wider point that the committee might wish to think about is the ability of Wales Arts International to plug us into the British Council. The British Council has resources available for promoting international links that dwarf what we can provide within Wales, and the key contribution that Wales Arts International provides across all of the programmes that the British Council runs is making sure that we are part of the consideration of the British Council as to whether there are artists in Wales who could be part of all kinds of links with overseas countries. The point to bear in mind as far as Wales Arts International is concerned is not just specific programmes, but the breadth of activity that it can plug us into through the British Council.

[88] **Alun Ffred Jones:** It was interesting that the British Council was present at our summit yesterday, which was very encouraging.

[89] **Eleanor Burnham:** I sit on the committee that we have with the British Council, and we recently met with the new director. I presume that that person is fully engaged with what is going on.

[90] **Alun Ffred Jones:** She was there yesterday and talking to everyone, including me.

[91] **Mohammad Asghar:** Minister, I listen to BBC radio frequencies 198 and 693, which are very good. The BBC will be switching over to digital, which is expensive, especially in cars. As we will probably not be able to get that frequency and maintain as good a service as we are used to by the BBC, what is Wales doing in advance of that switchover? Another thing is that cheap digital radios are coming in from the far east. We should have the market here to produce our own quality digital radios. We will definitely not get the same quality of

performance on digital radio as we get at the moment.

[92] **Alun Ffred Jones:** I take your comments on board, and I heard Ed Vaizey's comments this morning. He did not say that we should aim for a digital switchover—he said that 2015 would perhaps be a tipping point. There are dangers in this regard for Wales because the coverage is so limited. This is something on which we have to keep a very close eye and make the case that we cannot have a switchover unless we have, perhaps not total coverage, but extensive coverage in all parts of Wales. Ninety per cent coverage at a UK level might very well end up being closer to 60 per cent coverage in Wales, or even less.

[93] **Mohammad Asghar:** It is not the cheap—

[94] **Sandy Mewies:** Can I just stop you there? We have wandered slightly away from the report, but thank you for answering that, Minister. Thank you for your evidence and for the paper that you submitted to us. We will send you a transcript to check for factual accuracy, and we look forward to receiving the additional information from you. I will ensure that it is circulated to committee members.

1.30 p.m.

[95] I suggest that we have time to look at the draft terms of reference for the inquiry into the accessibility of arts and cultural activities in Wales. It is agenda item 4. Are Members happy to move on to that item? I see that you are content to do so.

Cynnig Trefniadol Procedural Motion

[96] **Sandy Mewies:** At this point we need to move into private session. I move that

the committee resolves to exclude the public from part of the meeting in accordance with Standing Order No. 10.37(vi).

[97] I see that the committee is in agreement.

*Derbyniwyd y cynnig.
Motion agreed.*

*Gohiriwyd rhan gyhoeddus y cyfarfod rhwng 1.31 p.m. a 1.45 p.m.
The public meeting adjourned between 1.31 p.m. and 1.45 p.m.*

Ymchwiliad i Gynhwysiant Ariannol ac Effaith Addysg Ariannol— Casglu Tystiolaeth Inquiry into Financial Inclusion and the Impact of Financial Education— Evidence Gathering

[98] **Sandy Mewies:** This is the fifth meeting at which we have gathered oral evidence for the committee's inquiry. We have previously indicated that we are content for this to be the final formal committee meeting at which evidence will be taken for this inquiry. I welcome Carl Sargeant, the Minister for Social Justice and Local Government, as well as Lynne Schofield. The Minister was not able to be with us on 24 June, but has kindly agreed to be here today. Thank you for your paper, Minister, and for attending this meeting. Please assume that Members will have read the paper, but, if you have any introductory remarks, please make them now, before Members ask questions.

[99] **The Minister for Social Justice and Local Government (Carl Sargeant):** Thank you, Chair. I wish to thank the committee for being patient about my attendance at committee—we had a bit of a hiccup last time, but it is good to be with you today to discuss your inquiry.

[100] This is an important inquiry; it is important to the committee, but it is also important to the Welsh Assembly Government—financial inclusion is one of our strands, and we believe that it is extremely important. I am happy to answer your questions. We have done a lot of work on financial inclusion. I hope that our paper does not raise too many questions, as I hope that it lists the solutions that we have developed. We find ourselves in an increasingly challenging time. That will put pressure on our strategy and on how we develop and deliver future programmes across Wales. I am happy to be here this afternoon to answer your questions and to contribute to your inquiry.

[101] **Sandy Mewies:** Thank you, Minister. I will ask the first question. I believe that I have asked this question to all our witnesses to this inquiry. The committee has heard several different definitions of the term ‘financial inclusion’ from witnesses. Why do you believe the definitions vary, and are you content that the definition that the Welsh Government uses adequately encompasses the breadth of the concept?

[102] **Carl Sargeant:** Definitions are always difficult to explain in all aspects of this. What is behind our definition should be paramount in all the responses that you have received. It is about how we tackle financial exclusion—that is the key to this. That is why we consulted widely on our financial inclusion strategy early on, across Wales. We also consulted widely on the definition that we use in that strategy. I believe that the definition therefore captures the breadth of the issues. However, it is not enough to produce a few sentences about what financial inclusion is—it is about delivering that. That is why we have five strands in our strategy, namely improving access to mainstream financial services, providing affordable credit and savings, improving access to financial and debt advice, increasing financial capability, and income maximisation. Therefore, underlying that definition are those five strands that we consider important in that process.

[103] **Eleanor Burnham:** Pa mor dda ydym ni yng Nghymru o ran cynorthwyo pobl i ddatblygu'r sgiliau sydd eu hangen arnynt i reoli eu cyllidebau ac i wneud penderfyniadau hyderus a gwybodus er eu lles eu hunain a'u teuluoedd? Sut y mae'r Llywodraeth yn monitro'r sefyllfa os ydych yn credu eich bod yn llwyddiannus yn hyn o beth?

Eleanor Burnham: How good are we in Wales at helping people to develop the skills that they need to manage their finances and to make confident and informed financial decisions for themselves and their families? How is the Government monitoring the situation if you believe that you are successful in this?

[104] **Carl Sargeant:** Thank you for your question. As an Assembly Government, we ensure that there is a range of services and resources available to help people across Wales. We do that in the public sector, but it is also happening in the third and private sectors. It is about accessibility to a broad range of services.

1.50 p.m.

[105] I have seen some of the evidence that you have received from various organisations. You have received an awful lot of information on that already during this inquiry. However, I think that it would be fair to say that there is room for improvement with regard to what we do about the impact of the credit crunch on individuals. As Government, we also recognise that individuals must take responsibility for their decisions. However, we must provide people with the skills to do that in the first place. Therefore, financial capability is one of the key

themes of our strategy. It is about improving knowledge for the citizen and providing easy access to the information they need to make decisions about their finances. The skills that we support the provision of, and which are needed to manage money better, include keeping track of finances. We are probably all guilty of not doing that. This is pretty simple, fundamental stuff about finance that we all think we know, but we can all do a bit better, and we need to offer advice on that in the first place. We also need to stay informed about financial matters that change. A wide range of skills are offered by many organisations, including us. Measuring that is important as well—how we see these skills being taken up and what the outcomes are. We use many organisations to provide these skills, including Communities First partnerships. We embed financial literacy training there as well.

[106] **Bethan Jenkins:** You mentioned in your introduction how the economic situation has been affecting financial inclusion and the strategy. Last week, we heard from Fran Targett from Citizens Advice about the in-year cuts that it is facing. I also went on a visit with the clerk of the committee on Monday to Citizens Advice in Swansea, where staff said that job losses will have to happen in citizens' advice bureaux across Wales. Obviously, it is not only Citizens Advice that is affected, but it delivers quite a lot of the services in the strategy. How are you going to deal with this so that you can ensure that financial inclusion is still a priority and something that the Welsh Government can deliver on effectively?

[107] **Carl Sargeant:** I agree totally that the impact of the recession will not just hit people, but the organisations that deliver the services we expect. I meet with Fran regularly. I met her again yesterday in fact to discuss some of these issues. I think that Citizens Advice is looking at an in-year cut of around 11 per cent or 12 per cent now, which will have a fundamental effect on its delivery programme at a time when there will be much more need in communities for the programme to be delivered. The economic situation will have other impacts, including rising commodity prices. Paying bills and for food, fuel and so on is one example of where people will be increasingly under pressure. When people find themselves under financial pressure and they need to access funds, as we have seen, one of the difficulties is that banks are reluctant to lend where they see high risks. Therefore, one of the solutions that we consider to be important is access to credit unions. We have been investing heavily in that through the all-Wales strategy on credit unions. We see that as a good example.

[108] Unemployment will have a big impact as well. We await the impact on employment and unemployment figures due to the economic climate. To be honest with you, I do not see this situation getting any better in the short term. We have had reasonable figures showing a downward trend in unemployment, but I do not know what the future holds or what difficulties we will face. Citizens Advice plays an important part in this. As I said, I had discussions with them yesterday. To be honest, the Assembly Government cannot fill the gap in finances that will occur, but we have to look at what we deliver and how we can deliver it better. That is why I have had some early meetings with Citizens Advice and other organisations regarding advice on benefits, what WAG delivers as an organisation and what those other organisations deliver.

[109] **Bethan Jenkins:** Are there any groups in society that will be disproportionately affected by the economic climate? Will it be a case of different sections of society being affected at different times to a different extent, or is that something that you cannot quantify at the moment?

[110] **Carl Sargeant:** Research is available showing that there are distinct groups that will be disproportionately affected in different ways. Those groups include pensioners, certain ethnic minority groups, female single parents and people who are physically or mentally disabled. We have also seen issues around the emergency budget announced in June. There is evidence that suggests that the taxation system will disproportionately hit our poorest communities; it will hit them harder than more affluent ones. Things are changing. Therefore,

how we target individual groups and create access for everybody are issues that we are toiling with to get the best value for money.

[111] **Mrs Schofield:** It may be useful to note that we have funded Adviceline Cymru. We are looking at different ways of providing advice. Clearly, job losses at CABx are not to be welcomed because those employees do a fantastic job. However, we have to look at other ways in which that advice can be provided to individuals. The Adviceline service is performing really well and is bringing in other agencies. Citizens Advice is running the service, but it is referring people to the Consumer Financial Education Body's 'Moneymadeclear', and to Shelter and others. That is how we have to look to make savings.

[112] **Mohammad Asghar:** Minister, what discussions have you had with the UK Government and the Consumer Financial Education Body regarding financial inclusion and financial education in Wales?

[113] **Carl Sargeant:** About three weeks ago, I met with Lee Phillips from the Consumer Financial Education Body. To be honest, I would describe her as sort of being 'in-house' because Lynne and my other officials talk to CFEB almost every day. There is a very close bond between the service provision that we deliver and the service provision that CFEB delivers. To be fair, we could not wish for a better or more constructive dialogue than that which we have already. I believe that Lee has also given evidence to this committee. I was very impressed with her commitment to this. She sits on our Welsh financial inclusion steering group and is a member of the financial inclusion champions advisory group. I see CFEB as an integrated part of the Assembly Government's proposals regarding a strategy for taking this programme forward together. I have been very impressed by the work that CFEB does. There are many examples of how we work together. We recognise CFEB's money guidance service. It delivers the programme, and we have used it at our offices in Merthyr Tydfil. This has been a joint operation: we have given our services and the CFEB has given its services. I mentioned earlier how we integrate those services in our most vulnerable communities. We have engaged with our Communities First partnerships in Merthyr Tydfil and Blaenau Gwent as a first example of that process, in our Merthyr Tydfil office; specifically, I am talking about how they can roll out 'Moneymadeclear'. We are trying to look at this holistically and to share best practices. I attended another committee earlier today in which we discussed how we share good practice. Where there is a good example of work that provides people with opportunities, we should share it. That is something that CFEB is doing across Wales. In particular, we have done some good work recently in the Merthyr area.

2.00 p.m.

[114] **Joyce Watson:** Good afternoon, Minister. Could you explain the role of the Welsh financial education unit, particularly how it works with the newly established Consumer Financial Education Body, which was previously known as the Financial Services Authority?

[115] **Carl Sargeant:** That is a matter for the Minister for Children, Education and Lifelong Learning, but perhaps I can outline some of the issues, if that would be helpful. The unit was established in 2008 by the Assembly Government and the Financial Services Authority, as it was known then, and is charged with providing a rolling programme of financial education and support on the skills needed for day-to-day money management. In these early stages, it is working with schools, local authorities and further education units across Wales, targeting those between 7 and 19 years of age. I suggest—if I may, Chair—that the question should be asked of the Minister for education if you would like a detailed response. The unit is doing good work, but the specifics should be discussed with the Minister for education; I would not want to tread on his toes.

[116] **Mark Isherwood:** What evidence can you share with us on the progress achieved by the Welsh Government in delivering financial education to people of all ages?

[117] **Carl Sargeant:** I will ask Lynne to comment on specific numbers if it would be helpful for you to have detailed measurements, but I can touch on the broader issues. Our work with CFEB in Wales has proven to be very successful. Earlier on, I mentioned targeting people, particularly the most vulnerable in society; it is about striking a balance between access for all and targeting some of those vulnerable groups with the limited amount of resources that we have. Good value and growth has been demonstrated by the 'Parent's guide to money', which is available now to all expectant parents in Wales to prepare them for the financial implications of having a new baby in the household. CFEB has distributed more than 50,000 copies of that publication. We also link in with the times of life when financial circumstances change, such as retirement or redundancy, and so on. We can, therefore, pinpoint people who are affected by different financial challenges. The broader focus is on pensions and the more general challenges that people are facing. So, we try to strike a balance between what information is given to people and to whom it is given, and how effective that process is. Lynne may be able to give you some figures for that.

[118] **Mark Isherwood:** Are you reaching young people not in mainstream education; for example, those with learning difficulties?

[119] **Carl Sargeant:** Yes. As I said, CFEB is a key partner in the services that we deliver, and that is why Lynne and her team are in conversation daily with staff at CFEB to discuss the work that goes on. It is working with the Association for Real Change to provide financial capability training to the support workers of people with learning disabilities to embed a range of skills and to provide financial awareness opportunities, particularly among young people who are in a position to be moved to independent-living services; there are great examples of that happening already.

[120] **Mrs Schofield:** CFEB also works with young people who are not in education, employment or training, with offenders, and with other groups that are more likely to be at risk of exclusion.

[121] **Carl Sargeant:** There are programmes in Parc prison in Bridgend and in Cardiff that offer services on financial literacy. We try to target certain groups as well as having a broad-brush approach.

[122] **Bethan Jenkins:** To move on from that, how effective is targeting different groups in society with regard to financial education? I do not want to keep blowing the citizens' advice bureau's trumpet but, again, when I went to visit it, I was told that they have people—I do not know whether they are called outreach officers—who go to the toddlers groups and different meetings. It is not rocket science, but they have someone on hand to give particular advice to the mothers, for example, when they are there for another reason. That was very interesting. Would a more broad-based approach be beneficial for certain groups or a more targeted approach for others?

[123] **Carl Sargeant:** That is the dilemma with which we are faced. We think that we are sort of striking the right balance. I am sure that there will be other groups that we have missed out. I would welcome finding out, from your inquiry, the groups that we might be missing out from helping along the track. As I explained earlier, there are markers in life that change financial needs. Having a baby, leaving education, experiencing divorce, and facing retirement are all points in someone's life where their financial challenges change. The work of CAB, CFEB and other organisations gives an opportunity to support people who need that support, but we also need to broaden our horizons with regard to general financial literacy in schools, education for people with learning difficulties and so on. That is the fine balance in

which we find ourselves. I think that we are doing an awful lot of work around that, but if we are missing someone out, we would welcome that discussion with you.

[124] **Bethan Jenkins:** Obviously, there are people who are at risk of being missed. At the meeting of the cross-party group on human rights that I chaired last night, with street workers, the woman from Swansea University said that, according to research undertaken at the university, women who work on the streets of Wales are not getting that support. That is my recommendation. I am sorry, Chair.

[125] **Carl Sargeant:** I will respond to that briefly. We are doing some work again around the domestic abuse programme. I know that Joyce Watson recently launched a report on trafficking. There is a huge link there. Again, I am working with officials across my department, not just in the financial inclusion department but with the Communities First poverty strand, about how we have an overarching view of support. Part of the Government's problem—and that of other organisations—is that we form ourselves in silos. We need to be a wraparound product for people, whether that means financial support or health support or otherwise. I know that Huw Lewis, the Deputy Minister for Children, is doing some interesting work around the child and the family, which is something that I am quite keen to build upon more broadly about what a person needs. We should not be sending them off in all different directions to go to seek advice on this and that; we should bring all of that together. We are doing some work around that agenda, but I would certainly be happy to look at that in more detail.

[126] **Mrs Schofield:** I do not think that it is a case of either/or. You need a range of provision. For those of us, perhaps, who are more used to navigating the internet or ringing up a helpline or something, CFEB's 'Moneymadeclear' or the Adviceline of the citizens' advice bureaux are great. However, where those people need that extra support, you need to go in more on a one-to-one basis. Again, the money guides will provide that and are doing that already in some of some areas of Wales. It will be a very important service over the next year as it rolls out.

[127] **Carl Sargeant:** There are murmurs, which I can understand at the moment because of the financial implications. Some of our service providers, like Citizens Advice and other organisations, have a face-to-face programme where they will meet individuals and go through their financial capacity and capabilities. It is rumoured that there will be some reduction in funding, which worries me. I do not know whether you wish to look at that in more depth, but it will pose a problem in the future. If that happens, then it will cause a big problem for the very people that you are talking about, namely those who cannot access mainstream advice. We will not be able to fill that void in Wales. Wherever there is a deficit in funding, we just cannot afford to pick it up and pop the money because we just do not have that ability. That is something that you might want to consider.

[128] **Sandy Mewies:** We had heard something similar ourselves.

2.10 p.m.

[129] **Christine Chapman:** I just want to follow on from some of the comments that you have made. My question is on whether we feel that sufficient financial education is targeted at those who lack basic skills. My concern is how to access people with a lack of basic skills, because they could be quite large groups in different areas. How do you identify people and reach out to them? Can you access those people through informal networks, because they may not just go to a citizens' advice bureau or another organisation. So, they may do it at a much more informal level as well. I am also concerned that people do not even access the citizens' advice bureaux.

[130] **Carl Sargeant:** That is a huge problem. The education element of this will probably be down to the Minister for Children, Education and Lifelong Learning with regard to the lifelong learning experience within basic skills. Some of our strategies, for example ‘Words Talk—Numbers Count’ and ‘Skills That Work for Wales: A Skills and Employment Strategy and Action Plan’, take this into account, but we must be more dynamic in how we offer services, and to do that sometimes more discretely.

[131] The Wales union learning fund offers a no-stigma-attached opportunity for lifelong learning. I have seen examples of that in my own constituency, as the Chair has as well, in Airbus in north Wales, which has a large workforce that has deficits in some basic skills in some areas. So, the Wales union learning fund can offer opportunities to enhance their basic skills. There are also add-ons to that, for instance with regard to financial literacy and so on. So, there is a great opportunity there to broaden access in different ways, as opposed to just going to a citizens’ advice bureau and asking for debt advice, for example. We must think differently.

[132] **Mrs Schofield:** The intermediaries in this are Communities First partnerships, health visitors and all of those who work with these people on a daily basis and pick up these issues. So, that information needs to be fed back in. So, we and the Consumer Financial Education Body work with health visitors on the parent’s guide to money and also with intermediary bodies with regard to people not in education, employment or training. So, there are contacts there, but there is a need for improvement and better engagement.

[133] **Carl Sargeant:** There is still that stigma because people sometimes do not want to ask for advice on money. That is seen across all walks of life. Understanding the processes can make a real difference. I was at a meeting last week in Cardiff of the all-Wales illegal money lending unit, and I heard some horrific cases of people caught in the trap of illegal money lending, to the extent of receiving threats to kill or kidnap. There is some absolutely horrendous stuff going on, so we must present opportunities to access advice and funds in different ways.

[134] **Christine Chapman:** To add to that, I had a useful meeting with the Samaritans last week, and I think that there is going to be more developed policy within Wales. So, it would be a good idea to talk to the Samaritans about this issue, because I am sure that it receives calls about this. There is a useful discussion to be had with the Samaritans on this.

[135] **Carl Sargeant:** I would be happy to follow that up, Chair. We must look at this holistically. Debt problems are life changing, and the Samaritans, citizens’ advice bureaux, credit unions, and so on will be coming under more pressure. So, it is about having a broad-brush approach, and I hope that our strategy fits in there, to bring all those strands together. It is about the impact on people’s lives, as opposed to just being about the one strand that might be the cause of the impact.

[136] **Mrs Schofield:** I think that targeting people—

[137] **Sandy Mewies:** Could you ask to make comments through the Chair, please, because others here are waiting to ask questions and I would like to cover all the subjects. Would you just like to finish that sentence off, Lynne?

[138] **Mrs Schofield:** I was just going to say that targeting people who have chaotic lifestyles is particularly important. On the domestic abuse strategy that the Minister mentioned, the money guide in Merthyr Tydfil and Blaenau Gwent is now in the domestic abuse one-stop shops. So, that is to try to ensure that the person has to make only one visit away from their home so that they are not having to explain themselves every time they leave the house. Therefore, the police are there, legal advice can be found there, and now the money

guide is also present there. Putting financial inclusion into a domestic abuse strategy has not happened anywhere else in the UK, so getting it into the strategy very quickly meant that, within weeks, we had a presence in the domestic abuse one-stop shops.

[139] **Sandy Mewies:** Before I bring Eleanor in, I suggest to Members that it would probably be a good idea for those questions that would be more ably—not ably, but more under his portfolio—

[140] **Carl Sargeant:** Appropriately?

[141] **Sandy Mewies:** That is the word I am looking for. What does that say about my basic skills? It would probably be a good idea to put those questions that would be more appropriately answered by the Minister for Children, Education and Lifelong Learning in writing to him, and then you will perhaps feel that the inquiry is complete.

[142] **Eleanor Burnham:** With that note of caution, I shall tread carefully in asking my next question. Then it is up to you. My question is on the co-operation between the statutory, private and voluntary sectors and your view on the involvement of national institutions in the provision of financial education. In particular, how dependent is financial education on private finance? Do you think that that is a double-edged sword?

[143] **Carl Sargeant:** What people need is good advice, regardless of where it comes from. It would be fair to say that the banking industry at the moment does not have much public confidence, but the arm's-length bodies of some of these organisations that provide financial advice and financial literacy—in our schools, in some cases—are very good. Therefore, we all have a part to play in giving people access to quality advice.

[144] The 'Moneymadeclear' guidance provides advice that people can understand, because you can be given good advice that does not mean much. However, the issue is about providing clear and simple advice. Sometimes, people may think that it is silly to ask a certain question, but the answer might make a huge difference to their lives. So, all these organisations have a part to play and how we bring them together is important for delivery. I see the Government as having an important role in bringing that programme together so that everyone can access advice.

[145] **Eleanor Burnham:** There is some evidence to suggest that there is a lot of mystique around some of these 'products', as they are now called, rather than 'services', in banking. That is an enormously important area, and perhaps you need an independence of thought rather than have the bank advise you, because it will be pushing its own products. I think that you understand what I am trying to get at.

[146] **Sandy Mewies:** There was a fear among some people who gave evidence, and I think that Shelter Cymru was one, that some of those giving the advice were also those lending the money.

[147] **Eleanor Burnham:** Yes. That causes some of the mystique and possibly exacerbates the situation.

[148] **Carl Sargeant:** I would just refer you to the 'Moneymadeclear' guidance. If you have not seen it, you should look at it because it offers useful, clear and simple advice.

2.20 p.m.

[149] **Mark Isherwood:** Following on from your previous answer. When I recently took evidence on behalf of the committee from Ysgol y Berwyn in Bala, where the business

studies teacher had brought in financial education qualifications, she told me that she had previously worked in a high street bank and that, when she started, she used to run school banks, which are wholly impartial and very effective. I remember that, at the start of my career in the mutual building society sector, we ran school banks. So, concerns have been raised with us about impartiality, which is critical, but the committee has also had evidence in writing from banks signposting their sponsorship of other organisations that deliver financial education and their increasing consciousness of the direct role that they need to play in providing impartial education. What role would you like to see for credit unions, community development financial institutions, such as Moneyline Cymru, but also banks and building societies in delivering impartial financial education?

[150] **Carl Sargeant:** Absolutely. The role of banks and such institutions is imperative. Morally speaking, they should contribute, but it also makes good business sense, because if people understand money and they have confidence in the markets, they will save and spend more. It is about having confidence and understanding. For us, impartiality is important, and the credit union movement across Wales offers that. It is a safe environment in which to save and to spend. However, I return to our relationship with the Consumer Financial Education Body, and formerly the Financial Services Authority, in relation to giving advice. Some really good work is under way in our communities and schools. Our 'One Wales' commitment is to have a credit union in all secondary schools across Wales, and we are well on our way to achieving that. I think that it is called CU@theCU, using 'text speak'. That is really important. You raised school banking systems, and, if we get financial literacy and financial knowledge right at an early age, it will not half stop some problems from prevailing in later life. That is the key to our strategy of getting that service delivered early on into schools.

[151] **Joyce Watson:** My question follows on and builds on that. You talked about different elements giving advice. What role is there for all those elements, such as citizens' advice bureaux, financial institutions and others to deliver financial education but in partnership with statutory bodies, such as schools or colleges, say?

[152] **Carl Sargeant:** We have touched on a lot of this, but the CABs have a long history of delivering financial advice, and they have excellent skills in providing this service and education. It is about a partnership approach: working with them, working with us and working with other parts of the sector. The Welsh financial education unit will provide you with much more detail about how that integration with partners takes place—and you intimated that you would write to the Minister for education on that. That is my message wholesale across my portfolio, as it is all about collaboration. Let us work together and stop doing things individually, because we will get a much better result if we work together.

[153] **Bethan Jenkins:** What is the Welsh Government doing to ensure that everyone has access to mainstream financial products such as basic bank accounts, home contents insurance and free-to-use cash machines? Those are issues that affect everyone.

[154] **Carl Sargeant:** Yes, they do. There are still some worrying elements. While we are doing work around this, it is the financial inclusion champions team that is working to increase the take-up of, and access to, bank accounts, encouraging people to have the confidence to do that. You may know people who still do not have bank accounts because they think that it is better to keep their money in a tin in a cupboard, for whatever reason. It is about having the confidence to use the banking system. I have relatives who would never use direct debit. They would just never dream of it. It is about instilling the confidence in people to use the services across the board. That is what our financial inclusion champions are doing. We are also engaged with some of the partners that Joyce mentioned earlier, such as Community Housing Cymru, to offer advice on how to encourage people to use those services.

[155] The last time I gave evidence to the committee, I raised the issue of free-to-use ATMs. We are pushing that agenda forwards. I think that 144 free-to-use ATMs have been installed over the past few years, although some are still subject to the planning regime. I am writing to communities to say that, if there is a need for a fee-free ATM, they should be writing to LINK, which is the provider of those services, to encourage that. I have real concerns about people taking £10 out of their account and it costing them £3.50 to do so. That is just not good, and I have asked my team to see what we can do to prevent that but it is difficult. We need communities to consider whether these service points would be best provided.

[156] **Bethan Jenkins:** My other question was on credit unions, which Mark touched on earlier. What more can you do to develop the credit union sector in Wales?

[157] **Carl Sargeant:** We have invested a lot of money in the credit unions. We have our all-Wales credit union strategy, which covers the 22 authorities. We are building on that by trying to get the credit unions into all our secondary schools. Rather than trying to bring about the growth of the sector, I am currently trying to ensure its stability first. We do not want to build a huge unit that does not have firm foundations. So, we need a strong structure, and my officials have looked at how we support the sectors. A few mergers have taken place: there is one in north Wales that is proposing to merge a number of credit unions, and—

[158] **Mrs Schofield:** Yes, there are five all together.

[159] **Carl Sargeant:** We are looking at the potential for credit unions to merge. That will strengthen them, as, where there are weak elements in one programme, it will receive support and strength from another. That is right. We have to try to build a structure that has strong foundations and is able to grow from that.

[160] **Mohammad Asghar:** Minister, have benefit take-up campaigns contributed significantly to income maximisation among vulnerable households, or does more emphasis need to be placed on education and particularly on budgeting, rather than just on increasing income? You know that my region is South Wales East, where a most wonderful community lives, and some pilot projects have been placed there. However, I still think that it will be a difficult job to minimise the debt in that area because of those communities' vulnerability.

[161] **Carl Sargeant:** Benefit take-up is really important, and income maximisation is the key to this. The issue is how we get benefits through to the people who should be receiving them. We provide funding directly to local authorities to provide benefit advice lines, and Citizens Advice and other organisations help people who are navigating through the complex forms that are attached to the take-up of benefits. It would be remiss of me not to say that, unfortunately, significant benefits, which I believe are imperative to some of the people who live in your community, are to be taken away shortly. That will have a massive impact on their lives. I worry about how we will fill that gap and what alternatives there are, for example when things change after the benefits stream that has been received by a family or a person has gone. That will put much more pressure on the system, bearing in mind what is available, although I do not know what will be available, to be honest.

[162] **Sandy Mewies:** Joyce, you may have a short supplementary question, but I will have to start moving people on.

[163] **Joyce Watson:** It is a tiny question. Minister, you are quite right to say that we do not yet know what changes will be made to the benefits system. So, will you look at the benefit take-up campaigns again at a later date? At the moment, there is a state of confusion out there, and it will probably get worse. Once we know what those changes will be, would it be possible for you to play a role at least in helping people to understand those changes and

improve the take-up?

2.30 p.m.

[164] **Carl Sargeant:** I have already started a discussion on that. I do not know what the campaigns will be, but I have talked to agencies such as Citizens Advice, and I was talking to Fran yesterday, about the fact that the demand for services will increase. We are dealing with something that is unknown, because we do not know what benefits will be removed. We know about some, but we do not know what the impact of that will be. We are trying to work out how we can get through this programme together. Early intervention is key, as is access to services and advice, and that is exactly what we have in our strategy. However, there will be greater pressure because of the reduced amount of money going in at the top end to support it. It is worrying for me, as the Minister, to consider how we will deliver that. As I said earlier, working in partnership and the structure of the programmes will be very important in the future.

[165] **Christine Chapman:** I have one or two questions on the issue of illegal money-lending, which you mentioned earlier, Minister. On the work of the Wales illegal money-lending unit, how do you work with it and how important do you think it is? Do you think that we are doing enough in Wales to prevent illegal money-lending? Do we need to do more?

[166] **Carl Sargeant:** We are a big supporter of the illegal money-lending unit. As I mentioned, I visited it two weeks ago, and heard about some very troubling cases that it has dealt with. Massive organisations have been involved in this. I met a guy who was bundled into the back of a car and taken to the other end of the country, and he was going to be shot. I met a young lady who was approached outside the school gates by a friend's mother, who wanted to lend her £500. She paid it off over six years, or some ridiculous period, and ended up paying back thousands of pounds. There are other examples of people who did not have the confidence to access safe lending, such as credit unions, or who did not have a good level of understanding. People approached them as friends and said, 'Just pay me when you have the money'. However, when they start struggling to make payments, the pressure really comes on.

[167] The people in the unit do a tremendous job. A month or two ago, there was a big crackdown on illegal money-lending in Flintshire, in the area that you represent, Chair. I cannot say enough about the unit; it is really good, I am very supportive of it, and it is doing a good job. However, it could come under threat because of the finances. A partnership approach is being taken, involving trading standards, the police, and funding from the Department for Business, Innovation and Skills goes in to support the unit. It does a grand job, and I cannot say enough about it.

[168] **Sandy Mewies:** This is the final question. The financial inclusion strategy is a year old, so what assessment have you made of its impact and achievements so far?

[169] **Carl Sargeant:** We believe that the strategy is making a big difference in people's lives in supporting them to come through financial difficulties and, importantly, in providing them with education and support to prevent the difficulties from occurring again—or, indeed, in the first place. In our paper we have presented many examples of what we as a Government have done and what we intend to do. However, I will sound a note of caution in that we are now in unprecedented times as regards the finances, and I do not know what that will deliver for the people of Wales. We are well prepared, given what is in the strategy, to help and support people, but the issue of the finances will affect that as well. We have come a long way, and there is a long way to go, but we are following the right track. Some key elements that are important to me as Minister relate to the credit unions, schools, financial literacy, and targeting the most vulnerable in our society. Christine gave us examples before of where,

potentially, because of a debt problem or a money crisis, we are talking about people's lives. That must be our primary concern in ensuring that our financial inclusion strategy works. The pressures that we face now will become increasingly challenging. The work of my team, alongside the partners we are already engaged with, will be extremely important over the next few years.

[170] **Sandy Mewies:** This committee may ask for an update at some point, given that these are changing times. We are aware of some funding difficulties so, if Members are agreeable, we may write to Citizens Advice to ask whether it yet has any idea of the impact on its front-line services. Thank you for your paper and for answering questions today. We will send you the transcript to check for factual accuracy.

[171] **Carl Sargeant:** Thank you, Chair. Thank you to the committee.

[172] **Sandy Mewies:** Thank you for your patience as we had to rejig the order of business today.

2.36 p.m.

Cynnig Trefniadol Procedural Motion

[173] **Sandy Mewies:** I move that

the committee resolves to exclude the public from the remainder of the meeting in accordance with Standing Order No. 10.37(vi).

[174] I see that the committee is in agreement.

*Derbyniwyd y cynnig.
Motion agreed.*

*Daeth rhan gyhoeddus y cyfarfod i ben am 2.36 p.m.
The public part of the meeting ended at 2.36 p.m.*