



Cynulliad Cenedlaethol Cymru The National Assembly for Wales

Y Pwyllgor Cymunedau, Cydraddoldeb a Llywodraeth Leol The Communities, Equality and Local Government Committee

**Dydd Iau, 8 Tachwedd 2012
Thursday, 8 November 2012**

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Cofnodir y trafodion yn yr iaith y llefarwyd hwy ynddi yn y pwyllgor. Yn ogystal, cynhwysir
trawsgrifiad o’r cyfieithu ar y pryd.

The proceedings are reported in the language in which they were spoken in the committee. In
addition, a transcription of the simultaneous interpretation is included.

**Aelodau’r pwyllgor yn bresennol
Committee members in attendance**

Peter Black	Democratiaid Rhyddfrydol Cymru Welsh Liberal Democrats
Janet Finch-Saunders	Ceidwadwyr Cymreig Welsh Conservatives
Mike Hedges	Llafur Labour
Mark Isherwood	Ceidwadwyr Cymreig Welsh Conservatives
Ann Jones	Llafur (Cadeirydd y Pwyllgor) Labour (Committee Chair)
Gwyn R. Price	Llafur Labour
Rhodri Glyn Thomas	Plaid Cymru The Party of Wales

**Eraill yn bresennol
Others in attendance**

Katija Dew	Cyfarwyddwr y Rhaglen—Cynhwysiant Ariannol, Canolfan Cydweithredol Cymru Programme Director—Financial Inclusion, Wales Co-operative Centre
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**Swyddogion Cynulliad Cenedlaethol Cymru yn bresennol
National Assembly for Wales officials in attendance**

Sarah Bartlett	Dirprwy Glerc Deputy Clerk
Jonathan Baxter	Ymchwilydd Researcher
Marc Wyn Jones	Clerc Clerk

*Dechreuodd y cyfarfod am 10.01 a.m.
The meeting began at 10.01 a.m.*

**Cyflwyniad, Ymddiheuriadau a Dirprwyon
Introduction, Apologies and Substitutions**

[1] **Ann Jones:** Good morning, everyone, and welcome to the Communities, Equality and Local Government Committee. I remind Members to switch off their mobile phones or their BlackBerrys or pagers, because they affect the translation feed and the broadcasting equipment. We are quite a small committee this morning. We have received apologies from Joyce Watson, Ken Skates and Lindsay Whittle, who are on other Assembly business, and we expect Mark Isherwood to join us shortly.

[2] Members declared most of the interests that we have to declare last time, but if you feel that there is an interest that you need to declare now, please declare it. If not, we will move on.

[3] I should also say that we are not expecting a fire alarm test so, if it operates, we will take our instructions from the ushers.

Y Wybodaeth Ddiweddaraf am yr Adroddiad ‘Cynhwysiant Ariannol ac Effaith Addysg Ariannol’: Tachwedd 2010
Update on the ‘Financial Inclusion and the Impact of Financial Education’
Report: November 2010

[4] **Ann Jones:** We have only one item on the agenda today, which is to complete our evidence taking with an update on the previous committee’s ‘Financial Inclusion and the Impact of Financial Education’ report. We have revisited it in light of concerns from various quarters.

[5] I welcome Katija Dew, who is the programme director for financial inclusion from the Wales Co-operative Centre, and also, I believe, the financial inclusion champion for Wales. We are grateful to you for coming, and we realise that our invitation was at quite short notice. We have a set of questions, but could you first give us a brief overview of the work that the Wales Co-operative Centre does to promote financial inclusion and say a little about your work? We will then move on to the questions, if that is okay.

[6] **Ms Dew:** Certainly. Good morning. Bore da. Thank you for asking me along to give you evidence further to that given last time. I will give you some context on the work that we do. The Wales Co-operative Centre has three programmes of work: the first is on co-operative development and social enterprise development; the second is on digital inclusion; and the third is on financial inclusion. We are keen to ensure that the work we do within those programmes is cross-cutting. I know that you will be aware that issues of digital and financial inclusion are closely related and although the programmes are run separately, because they have separate streams of funding, we do our very best to make sure that we link these agendas on the ground.

[7] On the financial inclusion work we do, the core work is based around financial inclusion champions, which is essentially to do with influencing those who provide services in the field, to change the way they work to promote financial inclusion. So, at the most basic level, we have local authorities, housing providers and so on having face-to-face contact with those people who are most excluded. We work with them to make sure that the staff who have that contact with those people are problem-noticers, see what is going on and relate financial inclusion, debt and money problems to the fields in which they are supporting those individuals as well as link their services to the kinds of services that are out there to support those people. So, for example, if a social worker goes to visit one of his or her clients at home and notices that there is no food in the cupboard and there is a knock at the door and it is clearly a doorstep lender, he or she may quietly have a conversation with their client later on about seeking some advice, going to see the local credit union and managing their money in a slightly different way.

[8] **Peter Black:** What is your assessment of the success of the Welsh Government’s financial inclusion strategy? Has it had the impact that you and other stakeholders had hoped for?

[9] **Ms Dew:** That is an interesting question, and my comments will relate to the aims of the strategy. Effectively, there are two areas in which I would see the thrust of the work: one is around partnership working, collaboration and changing the way in which service providers deliver; the other is much more ambitious insofar as it seeks to tackle financial exclusion and, effectively, eradicate it. The second one is very difficult. It is incredibly difficult to measure and pin down in an everchanging environment. When the strategy was born, we were talking about an economic downturn; we are now also talking about a recession and there is debate about how many dips that recession has taken. So, we need to put it in that context.

[10] Coming back to the first set of aims, there has been an enormous amount of work done on partnership working and collaboration, and there have been difficulties. There has been progression, but there is a lot more work to be done.

[11] **Peter Black:** When Community Housing Cymru came before us—and I do not know whether you saw that session—Nick Bennett said that the inclusion strategy had ‘failed and lacks ambition’.

[12] **Ms Dew:** On ambition, referring back to my comments about tackling financial exclusion and, effectively, eradicating it, I do not think that you can get much more ambitious than that.

[13] **Peter Black:** [*Inaudible.*]—other than lacking ambition.

[14] **Ms Dew:** It is very ambitious and ever-changing. With welfare benefit reform coming up and further debate about the economy and how many dips we have had and what is in the future, I do not think that that is unambitious. What is difficult is measuring the progress in that environment. On the first aims, certainly, a lot of work has been done. For example, the housing sector has done an awful lot of work on partnership working and collaboration. Indeed, when we first started working on this agenda, we did a lot of work with social housing providers, but we have started to take a step back and take much more of a supporting role, because a lot of social housing providers have their own strategies and staff in place and are pouring resources into this themselves. That was our aim: to embed financial inclusion into the way in which service providers work.

[15] **Janet Finch-Saunders:** At what stage in its development is the financial inclusion through digital inclusion project?

[16] **Ms Dew:** It is at an advanced stage. I will explain the route we have taken. The project consists of three strands. The first is to provide a website for individuals who might want to know how to manage their money or seek a loan, for example. They would land on this website, which would urge them to look at their finances in a rounded way. So, rather than rushing off and getting a loan because they do not have a lot of money, they would get some advice and so on. So, that is the public-facing element.

[17] There is also a member-only area that we have set up as a direct consequence of recommendations from the previous work that the committee did, which we call the ‘portal’. That is to enable financial capability providers, namely those who support, to share good practice and materials and so on, which will help them to deliver financial capability support to their service users.

[18] The third piece of work is on supporting credit unions and their website facilities, to increase the transactional element that members can take. We are now looking at the issue of identification and where we can promote online ID checking to save those people who do not have the physical evidence that is required to take to the credit union, which has always been a barrier.

[19] We are at an advanced stage. The process has been that we have had a project advisory group guiding the project. That has included the financial capability forum leads and so on, with the Money Advice Service to advise us on the best way to approach this. The first iteration of the website has now gone out to the project advisory group for approval and comment. We are aiming to have the entire website live by the middle of December. At that point, we will be circulating that to a wider set of trusted partners, particularly those involved in financial capability delivery, with the launch due in the middle of January.

[20] **Peter Black:** Is this website for the use of advisers or the financially excluded themselves?

[21] **Ms Dew:** There are two elements. The first is for individuals—the public. Our aim was to encourage people to think differently about how they manage their money. The people we are thinking will land on the site are those who really do not think about their money in the round. So this will be a very basic level, picture-based website. The second element is the portal, which is a member-only area.

[22] **Peter Black:** My concern—and this is a guess—is that a much higher percentage of those who are financially excluded will not be online, so you have to find ways of getting them to the local library and so on.

[23] **Ms Dew:** Absolutely.

[24] **Peter Black:** What sort of mechanism will be used for that?

[25] **Ms Dew:** This relates to the method of our putting the site together. We have engaged with partners that have contact with some of those people. We are working very closely with people at Communities 2.0. When they are out doing digital inclusion work, they are introducing people to tools to deal with money. Again, it is a very basic level site that will not frighten people away because they cannot use a mouse. The site is very easy to navigate. We are working with a whole range of financial capability providers and the partners that Communities 2.0 have, such as libraries, support workers and so on.

[26] **Ann Jones:** We are now going to move on to the issue of affordable borrowing. Gwyn has the next questions.

[27] **Gwyn R. Price:** Good morning. What more can be done to encourage and enable people to borrow from credit unions or Moneyline Cymru rather than use more expensive forms of credit, such as payday loans or doorstep lenders?

[28] **Ms Dew:** This is basic financial capability. There are two aspects to this. First, there is the issue of availability. We need to make sure that those products are there, accessible and easy to access. To refer back to the sort of work I have talked about with the digital project, if someone does not have the sort of identification required by the Financial Services Authority to open any kind of bank account or other financial services account, we are trying to make things as easy as possible. Although they may not have the physical evidence, the likes of Experian and Equifax probably do, so we can open up these possibilities. So, there is the issue of access to these services and then there is the issue of the knowledge and confidence required to break out of an existing cycle of, possibly, debt and managing money.

[29] From my experience of money advice and talking to advice providers and those in the field, I would say that it is very clear that people who go to high-cost lenders do it as a matter of habit and culture—because this is the way they manage their money—or because they have been pushed into managing their money in that way. That is an incredibly difficult cycle to break. There are a number of things that will support their financial capability. There is information. They need to have that information in an accessible way and to understand it. They also need to be able to relate it to their own circumstances. The third step is to have the confidence to use those services instead of the ones they or, indeed, their family and entire community have always used. There are entire communities that are used to doorstep lenders. As soon as someone moves into their home, their first visitor will be a doorstep lender, who happens to be their auntie's next door neighbour, and that is a very difficult cycle to break out of.

10.15 a.m.

[30] **Gwyn R. Price:** In your opinion, is illegal moneylending as prevalent as it was two years ago?

[31] **Ms Dew:** Absolutely. By its very nature, it is very difficult to quantify the use of illegal moneylending, but all we can do is look at the evidence and what our stakeholders and service providers are telling us. I will tell you a short story; I know that we are pushed for time. This is an area of immense frustration to me. We are wading through treacle to get a result on ensuring that stakeholders and providers are aware of illegal moneylending and relate that to the sorts of solutions and support that are out there.

[32] Last week, I was sent a link to a news article that was on the *South Wales Evening Post* website, about a young mum who had been prosecuted successfully for growing cannabis. In the small print at the bottom, it said that the defence had stated that she was doing it because she had borrowed money from a loan shark who was violent towards her. There was absolutely nothing in that article about the loan shark, the fact that she was an innocent victim of that loan shark or what had been done. I then contacted the illegal money lending unit, which had not been informed about this; there will have been a number of agencies involved. I wrote a letter to the editor, who published it along with the details of the illegal money lending unit, for people who may have seen that article and been able to relate to it but did not see that there was any way out. We have an enormous job to do; I am not pointing criticism at any particular agency; we all have our own jobs to do, but unless we work together, this is not going to be tackled.

[33] **Gwyn R. Price:** Well done; thank you.

[34] **Mike Hedges:** First, I thank you for your analysis of how doorstep lenders work, which is probably the best that we have heard. I wish that Community Housing Cymru had had the same understanding of it. Until you understand how these people work, finding a solution to it is going to be even more difficult. I will ask you two questions, before I get told off for making comments. How much progress has been made over the last two years in developing the credit union movement in Wales, and what further support can the Wales Co-operative Centre give to that development? Again, I am very strongly in favour of credit unions and, like most people in this room, I am a member of a credit union. It is incredibly important that we break the cycle of people going to illegal moneylenders; they should see the credit union as their first port of call, not the man who knocks on their door—or the nice woman who knocks on their door, which happens quite often, who is then followed by a nasty man collecting the money.

[35] **Ms Dew:** That is right. On the first question, on how far we have come, we have certainly progressed. There has been significant investment, in both time and funds, for credit union development. It is a slow development but, by definition, it will be a slow development because we are talking about democratic co-operative organisations within communities that are autonomous and that benefit, and possibly suffer, from their greatest asset, namely their membership. We need to ensure that those boards are both aware and minded to deliver their service to their community, but at the same time, are forward-thinking in respect of the business. There has been a lot of work done to support that. As I say, it needs to be a slow, organic growth from the credit unions' perspective in order to provide a sustainable financial service. However, we are all impatient—sitting here drumming our fingers—because we need to ensure that those services are out there. To answer your question, yes, there has been significant progress, not only in terms of the numbers of members, but also in terms of the kinds of services that are provided. So, we have moved away from simply savings and loans.

[36] The next bit will merge into the second question. I know that previous speakers have

spoken about transactional accounts and using a credit union to manage, for example, housing costs and the local housing allowance. This is a large piece of work that we are doing. We have levered funding in from elsewhere to do some work on the infrastructure around that to support credit unions, not necessarily in the face-to-face work with the community, but in working with stakeholders behind the scenes. That includes local authorities, which have contact with people through their revenue and benefits department, through the homelessness department and through their housing strategy function, pointing people in the direction of credit unions for these transactional accounts. We see that very much as a starting point—that, as someone takes up one of these accounts, which are, incidentally, paid for by the private landlord, they are engaged with the credit union and the credit union contacts them and encourages them to save and to borrow from them, instead of elsewhere. That is one example of the kind of work we do. Our role is very much about opening doors for credit unions with stakeholders around identifying areas in which credit unions can meet the needs of service providers. That could be through the advice sector, advising someone in debt to put a certain amount of money aside each week for clothing, their car tax or whatever, and making sure that they are linked to the credit union, so that people are pushed in that direction. There are a number of other things that we are doing, for example via the Communities 2.0 project, supporting credit unions through their digital access lines of work.

[37] **Mark Isherwood:** As you know, North Wales Credit Union won an award at your recent social enterprise awards. It is a merger of a number of smaller credit unions in order to create a critical mass to widen the number of services and saving and investment products, to meet the day-to-day needs of individuals. To what extent do we need to drive fewer, bigger credit unions, while still having the local ones for more localised specific services, if they are going to achieve the capital adequacy, liquidity and underwriting criteria, FSA requirements et cetera, as well as the expertise to provide simple current accounts, short-term lending, overdraft facilities or even mortgages?

[38] **Ms Dew:** I am very proud of the North Wales Credit Union merger.

[39] **Ann Jones:** As am I. [*Laughter.*]

[40] **Ms Dew:** As part of my role as financial inclusion champion, I chaired that merger process. We did not take part in the business development side of that. We had colleagues from the Association of British Credit Unions Ltd and so on to facilitate that process. Our role was very much about bringing those five credit unions together to identify a common goal, which they had done themselves. That merger was born out of an organic growth process. Over the years, those credit unions had collaborated and worked together and saw that, ultimately, in order to serve their members better, they would like to merge. Their strapline all the way through the entire due diligence process, the business planning process and the engagement process was ‘in the best interest of our members’. Everything was sanity-checked against that. Although I am very proud of that, I have also, in the past, observed mergers that have not been driven by those motivating factors. As with any other part of the business community, perhaps they have had to merge because one organisation was weaker than the other and it was not going to work. Although there has been a range of success and strength coming out of those mergers, their foundations are not as strong. We need to balance the need of individuals to access these services with the process, encouragement and support of the credit unions to move in that direction through the right methods and motivation.

[41] We have an exemplar in north Wales and we need to look at that. We need to work with credit unions that are like-minded, and many of them are, and encourage them to move in that direction where required. Also, merger is not necessarily the ideal answer. We have a real mosaic of credit unions in Wales. Some credit unions are forward-looking and want to serve financially excluded parts of the community, and others very much see their remit as being that of a local savings and loans provider and they are entirely sustainable in doing that.

We all need to be very grown up, as I think credit unions have been, in embracing situations where there is overlap. Indeed, in north Wales we have a situation where five credit unions have merged and the All Flintshire Credit Union has remained as it was, and there is still co-operation between the credit unions. Ultimately, you are right to say that we need to identify what services we need across Wales, identify how that is going to happen geographically, and work with the credit unions to make sure that we are all moving in the right direction. It is difficult, in reference to my initial comments about autonomous, democratic local organisations.

[42] **Rhodri Glyn Thomas:** Mae nifer o fudiadau ac unigolion wedi dweud wrthym y bydd y newidiadau arfaethedig i'r system fudd-daliadau yn arwain at lawer mwy o alw am gyngor ar arian a dyledion. Gwn ein bod ni fel Aelodau etholedig eisoes wedi gweld hynny, gyda phobl yn dod i'n gweld ynghylch problemau sy'n eu heffeithio eisoes ac ynghylch eu pryderon am y dyfodol. Yn eich barn chi, a fydd dyfodiad y system credyd cynhwysol y flwyddyn nesaf yn effeithio ar y galw am gyngor ar arian a dyledion?

Rhodri Glyn Thomas: A number of organisations and individuals have told us that the proposed changes to the benefits system will lead to much greater demand for money and debt advice. I know that we as elected Members have already seen this, with people coming to see us about problems that already affect them and about their concerns for the future. In your opinion, will the arrival of the universal credit system next year affect the demand for money and debt advice?

[43] **Ms Dew:** It certainly will. There are two elements of welfare benefit reform that really concern me. First, there will be a net reduction in income. So, we have the likes of the bedroom tax and so on, which I am sure you know the detail of. It certainly concerns me that people will have less to live on, and they will have more outgoings. That has a knock-on effect. For example, in respect of council tax and council tax support, people will have to pay council tax where they have not had to before. So, the element of reduced income certainly concerns me. Then, there is the area of the payment mechanism, and the enormous change-around that we are going to go through, which is universal credit. Yes, there will be greater demand for advice services. There will also be greater demand for a range of public services that local authorities, for example, have a statutory duty to provide. There will be greater demand for support in relation to homelessness. There will be issues around, potentially, domestic violence or discord among couples and about the rationale of making a single payment to a single benefit assessment unit—a household—in arrears, which is difficult, and monthly, which the household has not been used to. So, the household has to go a whole month and manage the transactional element of paying housing costs, where that has not happened before. All of these things could spell disaster for some people. Receiving a large amount of money as a single payment will be difficult to manage.

10.30 a.m.

[44] The receipt of that money in an account that is accessible and useful to that individual is critical. Therefore, if they do not have a bank account that is going to do what they need for them, they are not going to be able to make the transactions that they need. Some research was published by Consumer Focus Wales a couple of years ago on the cost of cash. We know that it costs a lot more to manage your finances if you do not have a bank account or a transactional account. So, there are a number of elements that are going to lead to people having difficulties in managing their money, and that will manifest itself in a greater demand for advice services.

[45] **Rhodri Glyn Thomas:** Mae gennyf un cwestiwn atodol. Mae'r newidiadau hyn yn mynd i gael eu cyflwyno'n raddol o

Rhodri Glyn Thomas: I have one supplementary question. These changes are going to be introduced gradually from next

flwyddyn nesaf ymlaen. I ba raddau yr ydych yn credu bod bobl yr effeithir arnynt gan y newidiadau hyn yn deall y newidiadau sy'n mynd i ddigwydd? I ba raddau y maent yn paratoi ar gyfer y newidiadau hynny, ac a oes unrhyw ffordd o'u helpu i baratoi ar eu cyfer?

year onwards. To what extent do you believe that the people who will be affected by these changes understand the changes that are going to take place? To what extent are they preparing for the changes, and is there any way of helping them to prepare for them?

[46] **Ms Dew:** There are a couple of issues there. First, people need to be alerted to the fact that there are changes and that they are going to affect them. A number of stakeholders have already started to do work on that and the feedback I am getting is that some people accept and understand it, but a lot of people say, 'Please do not do this to me, because I am not going to be able to manage', so there is real fear out there, and then there are some people who say, 'It's not going to happen' and just put the shutters down. Each of those groups of people needs to be supported in a different way. There is also the cohort that does not know anything about it. So, there is a lot of work to be done. There is work going on—different local authorities are taking different approaches. Landlords are taking this quite seriously, because it is going to affect their income streams, but we need to ensure that all stakeholders understand how this is going to affect their service users and communicate very simple messages, urging people to get tailored advice so that they can look at their own situation and make some decisions about how they are going to plan for these changes.

[47] **Ann Jones:** We are fast running out of time, but we have a couple more questions. Mark, would you like to ask your question on advice services?

[48] **Mark Isherwood:** In June, the Minister for Local Government and Communities announced a review of advice services. What outcomes would you like to see coming from that?

[49] **Ms Dew:** The review is timely. There are changes on the horizon—they are not far away at all—for funding. This is a critical time to get a baseline mapping exercise done, with anticipation of what we know is going to happen and what impact that is going to have. For us, that sort of work is going to be incredibly useful. Local authorities, for example, are talking to us about writing and putting together action plans for welfare benefit reform and financial exclusion locally. One of the key things they need to know is exactly what is going on locally and what is on the horizon. So, we will be using that kind of evidence to inform other stakeholders to piece together what will be left, if you like, and to look at the resources locally to see how things can be best used.

[50] **Mark Isherwood:** Do you have any particular outcomes in mind?

[51] **Ms Dew:** I would like to see a mapping exercise of existing provision that includes not just the large players, such as citizens advice bureaux, but the small, independent advice agencies. I would like to know, within that mapping exercise, what level of support is provided, for example, whether it is generalist, signposting advice or specialist advice. I would also like some prediction about what those providers are expecting to happen in the medium term. I would also like some estimate from advice providers, or the research that is undertaken, of the approach going forward, taking these things and the wider landscape into account.

[52] **Ann Jones:** As the Welsh Government takes its financial inclusion strategy forward, what is the main challenge it will face?

[53] **Ms Dew:** I think that the biggest challenge is the landscape and how much it has changed in the past couple of years, as well as how much it will change in the years ahead. The biggest challenges are the economy, welfare benefit reform and the ability of service

providers to support people with reducing resources. Those are enormous challenges. Countering that, I would say that we have certainly seen a change in the approach from service providers. In the past, we have had to do an awful lot of persuading and influencing to engage them on this agenda. Increasingly, they are seeing that this is something they cannot take a light-touch approach to. This is going to affect the delivery of their services and their businesses, whether or not that is in the public sector.

[54] **Ann Jones:** We are basically out of time, but do Members have any last questions?

[55] **Mark Isherwood:** To go back to the issue of credit unions, we know that, with cross-party support, the UK Government legislated in January to enable credit unions to broaden their activities and the partnerships they engage in. We also know that the UK Government has made a pot of money available to credit unions in England and Wales to deliver sustainability. However, what, if any, role do you believe the Welsh Government should play in engaging with that?

[56] **Ms Dew:** Certainly the UK Government's pot of money and its intention to support the expansion of credit unions are potentially very useful. The Welsh Government needs to work with the Department for Work and Pensions, as I believe it already has, on exactly what the impact can be in Wales. As I understand it, the aim of that piece of work is to expand the use of credit unions across the UK, but there is no geographic element to that so there are no objectives for the regions, such as how many new accounts or new members are expected in each area. Therefore, I think it is important for the Welsh Government to work with the UK Government to press it on exactly how it sees this manifesting itself across the piece. I have certainly asked the question of whether there is a geographic stamp, if you like, and, as I understand it so far, there is not.

[57] The changes to the regulatory framework are an enormous advantage. As I know other witnesses have alluded to, credit unions need to be sustainable, and they will be sustainable only if they have a balanced portfolio of members with a balanced portfolio of services. Those people who are able to invest in an ethical investment with a credit union and use their money to support their local community should do so in order to support credit unions to be viable, sustainable businesses because, frankly, financially excluded members are not going to make the credit union enough money to enable it to operate in the long term. Therefore, we need a broad spectrum of members with a broad area of service provision that allows the credit union to use the profits it makes in one area as a social enterprise to support delivery in other areas.

[58] **Ann Jones:** Thank you. We have run out of time. I want to thank you very much for coming in at such short notice. You will be sent a copy of the transcript of this meeting to check for accuracy. Thank you for coming to share your experience today.

[59] **Ms Dew:** Thank you.

10.39 a.m.

Papurau i'w Nodi Papers to Note

[60] **Ann Jones:** We have to formally agree the approach to the Regulated Mobile Home Sites (Wales) Bill at Stage 1. We have done this outside the formal session, but we need to do this formally. Are we agreed? I see that we are.

[61] The next meeting will be on 4 November when the Member in charge of the Bill will be here to answer questions. Thank you very much. See you all next week.

Daeth y cyfarfod i ben am 10.40 a.m.
The meeting ended at 10.40 a.m.