



in Bedfordshire  
[www.tacklingpoverty-beds.org.uk](http://www.tacklingpoverty-beds.org.uk)

# MINUTES OF TPT GROUP MEETING

## County Hall, Bedford

### 31<sup>st</sup> October 2007

#### Present:

Sarah Hughes (Chair)	Bedfordshire County Council
Len Simkins	Infotrain
Tanya Richardson	Website Consultant
Mark Smith	CVS Mid & North Bedfordshire
Sue Walmsley	Infotrain
Peter Doyle	Bedford Credit Union
Caron Brooks	GO-East
Jackie Hamilton	Mid Beds CAB
Avinash Mandalia	Bedford Community Rights Centre
Lindsay Mitton	Bedfordshire County Council

#### 1. Apologies

Steve Hill	Aragon Housing Association
Steve Nash	Aragon Housing Association
Jenny Hedges	Mid Beds CAB
Sutish Mahrri	Jobcentre Plus

#### Action

#### 2. Minutes and Matters Arising

2.1 The minutes of the previous meeting (21<sup>st</sup> June 2007) were accepted as an accurate record.

2.2 **Matters arising:**

At the last meeting, David Brewer (Bedfordshire County Council, LAA Project Manager) gave a presentation on Bedfordshire's Sustainable Community Strategy (SCS) and Local Area Agreement (LAA).

Len Simkins and Sarah Hughes submitted a TPT Group response to the draft SCS on financial exclusion, debt and benefits take-up, thus ensuring that the TPT Group featured in the consultation process. In future Sarah and Lindsay will forward TPT Group minutes to David Brewer.

SH/LM

The next Countywide Assembly meeting will be on 22<sup>nd</sup> November at Whipsnade Zoo. Sarah and Len will attend this meeting to ensure that poverty issues continue to be considered. For more information, please contact Sarah on 01234 228582 or email [Sarah.Hughes@bedscc.gov.uk](mailto:Sarah.Hughes@bedscc.gov.uk)

All other matters are on the agenda for this meeting.

#### 3. Action Plan 2007/2008 – Review & Update

3.1 **Group Meetings**

It was confirmed that the TPT Group will meet 3 times a year compared to 4 times in previous years.

### 3.2 Newsletter

*Poverty News* will continue to be produced 4 times a year. The next issue will be produced in November. Any items for inclusion should be sent to Sue Walmsley (sue.walmsley@infotrain.co.uk) by 12<sup>th</sup> November.

Sue has conducted a review of the distribution of *Poverty News* via TPT member organisations. The vast majority of those who responded expressed a preference for electronic distribution only.

### 3.3 TPT Website

Tanya distributed the latest statistics for the Group website activity. These statistics cover the first 6 months of the TPT year (April – September). Visitor numbers (85) are slightly below the level required to meet this year's target of 200 visitors. Tanya reported that the newsletter page is the most popular closely followed by partners & links. There had been no activity in terms of the Mid Beds Credit Union consultation survey.

It was agreed that the Child Poverty Seminar should be publicised via the website. Sue will forward information to Tanya.

**Infotrain**

Sue and Tanya will work together to send email alerts to the TPT database when the website is updated.

**Infotrain/  
TR**

Sarah and Lindsay will forward information on national initiatives etc which impact upon poverty issues eg. the Government's 198 indicators which will form the basis of Local Area Agreements, and the forthcoming Comprehensive Spending Review.

**SH/LM**

Len will forward the report and summary of the Mid Beds Credit Union research and feasibility study to Tanya.

**LS**

It was suggested that a "what's new" section could be highlighted on the home page.

**TR**

Sarah also suggested that the Group could consider publishing a future edition of *Poverty News* solely via the website.

### 3.4 Benefits take-up campaign in Bedford

TPT research carried out in 2005 recommended benefits take-up campaigns as an important factor in tackling poverty. Bedford Partnership Board took up this recommendation and are funding "Benefits for All", an 18-month consortium-run take-up campaign in Bedford Borough.

The first event, Benefits Advice Week in Bedford, was held in May and an Advice Fair was held on 3<sup>rd</sup> October. The Advice Fair was well attended and Len expressed the hope that a report would be available in the near future. A meeting for partners was held on 18<sup>th</sup> September.

Sue will contact James Hurd (Bedford Borough Council) to find out more information on future events for *Poverty News*.

**Infotrain**

Sue will update the Action Plan and forward to Tanya for inclusion on the website

**Infotrain**

## 4. Development of a credit union in Mid Bedfordshire

- 4.1 Len distributed a copy of a presentation recently given to Mid Bedfordshire LSP summarising the findings and work to date of the Mid Bedfordshire credit union focus group.
- 4.2 The TPT Group conference “The Cost of Debt” (2005) demonstrated little in the way of financial management support in Mid Bedfordshire. The decision was made to look into the formation of a credit union in Mid Beds. A focus group of interested agencies was set up including Aragon Housing Association who also had the development of a credit union on their ‘agenda’. The focus group commissioned a feasibility study (conducted by Infotrain) which included desktop research and consultation with, amongst others, neighbouring credit unions, potential partners and members of the public. The feasibility study was concluded in July 2007 and the full report is available on the TPT Group website.

Len highlighted the almost unique aspect of the research and feasibility study – that there was almost 100% support for the development of a credit union in Mid Beds.

The final recommendation of the research, taking into consideration the financial and time implications and risks involved in starting a credit union from scratch, was that Bedford Credit Union (BCU) should be invited to extend their common bond into Mid Bedfordshire – this has been done and the invitation accepted.

Mid Beds District Council, Bedfordshire County Council and Aragon Housing Association have allocated funds for the development work.

The targets for the development of a credit union in Mid Bedfordshire are now:

- Develop a Mid Beds Credit Union Steering Group
- BCU to apply to the Financial Services Authority (FSA) for expansion of Common Bond
- BCU to develop a business plan for the expansion

If the above are successful:

- Plan for launch of a credit union in Mid Beds in spring 2008.

- 4.3 Peter Doyle explained that the key element in this plan is to obtain FSA approval for Bedford Credit Union (BCU) to extend its Common Bond. BCU has already extended its Common Bond to incorporate the rural areas of Bedford Borough in the last 2 years, which will be a factor in any decision taken by the FSA. Peter has initially written to the FSA asking if there would be any objections in principle to the further expansion of BCU's Common Bond. As yet he has received no reply, but will chase this up in the next week. Peter stressed that it is very difficult to say how likely it is that FSA approval will be granted. The FSA is changing, historically they have favoured small common bonds, but are now moving towards larger bonds especially in urban areas though in very few rural areas. As BCU has recently taken on rural wards in Bedford borough, the FSA may take the approach of ‘see how that works and come back to us in 2 years time’. Peter will inform the focus group of any news from the FSA. The focus group needs to begin to consider an alternative plan if the FSA response is negative.

The Focus Group is still in existence and will probably develop into the Steering Group, with the addition of other interested agencies.

Mark Smith has made some initial enquiries with Cranfield University Trust for help with the development of a business plan. Peter pointed out that the business plan and the application for extension of Common Bond are inextricably linked and, again, everything depends on the FSA.

Peter highlighted two development 'tools' which will be key to the establishment of a credit union in Mid Beds: developing "Junior Savers Clubs" in schools – these are already in place in 3 lower schools, 1 middle school and 1 upper school in Bedford; and the establishment of payroll deduction schemes for eg. Mid Beds District Council and PCT employees. BCU has previously failed to establish such a scheme at Beds County Council, Sarah will liaise with Beds County Human Resources regarding this.

**SH**

## **5. TPT Group Events**

### **5.1 Child Poverty Seminar**

Len distributed an updated report on the organisation of the Child Poverty Seminar (4<sup>th</sup> December) and gave a brief summary of the background to the event.

There is a slight concern regarding the venue for the Seminar. Refurbishment work at County Hall has been delayed, however, the work is expected to be completed by mid-November. Mid Beds District Council is no longer available on 4<sup>th</sup> December. A decision will be taken as to whether to postpone the event on 13<sup>th</sup> November.

**LS/SH**

Mark Smith confirmed that Vanda Dray and Sarah Chapman of Christian Family Care will give a joint presentation in the third speaker slot "practical effects of poverty". Sue and Len will liaise with them.

**Infotrain**

Facilitators are in place for each of the three workshops. Scribes/assistants will be required.

68 invitations have been sent out during early October. A rather disappointing response rate of 16 acceptances and 3 apologies has been received to date. It was agreed that Sue would chase key invitees and would widen the publicity especially to frontline agencies – publicity has been deliberately low-key so far. It was suggested that all councillors should be invited regardless of their specific role.

**Infotrain**

The number of acceptances will be reviewed on 13<sup>th</sup> November.

**SH/LS**

### **5.2 Migrant Worker Seminar**

In order to host this event in Spring 2008, plans need to be started very soon.

Len has been talking to Advice for Life (in Cambridge) who have recently launched a helpline and website on migrant worker issues (Migrant Gateway). They have provisionally agreed to run a workshop.

Lindsay reported on her recent involvement with a Multi-Agency Forum for New & Emerging Communities which is conducting a quantitative needs assessment for migrant workers in Bedfordshire – the report is due in January 2008.

Bedfordshire County Council is also commissioning qualitative research on migrant worker issues through Bedford Race Equality Council and Bedfordshire Rural Communities Charity.

It was agreed that a working group will meet at 10.00am on 6<sup>th</sup> December 2007 at County Hall to discuss the TPT seminar. Avinash and Lindsay expressed an interest in joining this group.

Mark Smith will make initial enquiries as to the availability of Mid Beds District Council chambers in March/April 2008.

## **6. Activity Update / Poverty News**

- 6.1** Activity update details will appear in the next edition of **Poverty News** which will be distributed in November. Please forward any items for inclusion to Sue (sue.walmsley@infotrain.co.uk) by first week in November.

**All**

## **7. Any Other Business**

- 7.1** Sarah and Lindsay are conducting a detailed review of TPT Group activities past and present. Infotrain has provided statistics and event summaries. Sarah will keep the Group informed.

## **8. Next Meeting**

The date of the next Group meeting will be **Tuesday 4<sup>th</sup> March 2008**. The meeting will be held at 10.00am at County Hall, Bedford.

Documents discussed at this meeting can be found at [www.tacklingpoverty-beds.org.uk](http://www.tacklingpoverty-beds.org.uk)

Tackling Poverty together Group meetings are facilitated by Infotrain (Contact: Sue Walmsley on 01234 360607)  
Please contact Sue for further information or copies of any documents discussed at the meeting