

## MINUTES OF TPT GROUP MEETING

### County Hall, Bedford

### 4<sup>th</sup> December 2006

#### Present:

Sarah Hughes (Chair)	Bedfordshire County Council
Len Simkins	Infotrain
Philippa Harris	Bedford & District CAB
Joyce Hilditch	Bedford & District CAB
Tanya Richardson	Website Consultant
Mark Smith	CVS Mid & North Bedfordshire
Sue Walmsley	Infotrain
David Waggott	Mid Beds CAB
Peter Doyle	Bedford Credit Union
Steve Hill	Aragon Housing Association
Sutish Mahrre	Jobcentre Plus

#### 1. Apologies

Jill Dickinson	Mid Bedfordshire District Council
Kim Norris	Bedford Credit Union
CLlr Gordon Colling	Bedfordshire County Council
Caron Brooks	GO-East

#### Action

#### 2. Minutes and Matters Arising

2.1 The minutes of the previous meeting (19<sup>th</sup> September 2006) were accepted as an accurate record.

2.2 **Matters arising:**

There were no matters arising from these minutes.

#### 3. Debt in Bedfordshire - Update

Joyce Hilditch, Money Advisor, and Philippa Harris, Manager, of Bedford & District CAB gave the Group an update on the levels and issues surrounding debt and debt advice in Bedford Borough. Joyce is one of two full-time money advisors at Bedford CAB. The CAB is the largest provider of free debt advice in the country.

- Although no definitive figures are available on local levels of debt, Joyce estimates that approximately one third of all enquiries received at Bedford CAB are purely debt-related and debt and money issues play a part in many other general enquiries. Last year, Bedford CAB dealt with approximately 9,000 new enquiries which means there were about 3,000 debt enquiries.
- General advisors at Bedford CAB can handle some debt cases (income maximisation, negotiation of priority debt, etc.) and can refer clients to the National Debtline where appropriate. More complex cases are passed onto the specialist money advisors who can negotiate priority and non-priority debts, represent clients in court, help with bankruptcy and Trust Fund applications and help with budgeting and debt prevention.

- Many cases have been made worse where clients have taken out consolidation loans.
- Banks and credit card companies are not particularly helpful. They are often loathed to suspend interest charges and when they do agree to suspend charges they are slow to put this into effect. In some cases it is the interest charged on one missed payment which makes a debt unmanageable. Their relentless marketing of credit cards and loans also creates problems. It is difficult, if not impossible, to cultivate good negotiating relationships with banks on a local basis.
- Many clients are intimidated by bailiffs and debt collectors (who often misrepresent themselves as bailiffs) and are unaware of their rights in regard to the very complex rules governing the powers of bailiffs. The CAB can offer advice on these matters - usually "don't let them in". Bailiffs do little to enable people to pay their debts. Citizens Advice is doing a lot of social policy work nationally concerning bailiffs.
- Locally, Bedford CAB is working to build up good relations regarding Council Tax arrears recovery, but has not had much success with bailiffs who are usually part of large national companies.
- The CAB anticipates an increase in debt-related enquiries in January after Christmas, and, with unemployment rising and the recent mortgage rate increase, the number of complex debt cases is also set to rise.
- The number of bankruptcies is at a record level nationally, because of the increased levels of personal debt and changes to the law which make filing for bankruptcy easier. Figures for bankruptcy in Bedfordshire were not known, it may be possible to find out on an insolvency website.
- David Waggott had brought along a copy of "Out of the red" a Citizens Advice report on debt advice published earlier this year ( for more information visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)). Figures show that in 2004/05 Citizens Advice Bureaux dealt with 1,128,000 debt enquiries and the largest single debt issue (800,000 cases) was consumer debt.
- Although statistical evidence is not available, local trends leading to unmanageable debt problems were identified as:
  - Possible mortgage problems because of interest rates rise
  - Long-term low income / long-term benefits
  - Relationship breakdown
  - Job loss
  - Bank charges
  - Youth debt - need to get into schools/colleges and educate young people on money management. Bedford Credit Union has had success with saving schemes in lower and middle schools, but, so far, not in upper schools.

### **3.1 What could the TPT Group do to help?**

- Tangible statistical evidence of debt and deprivation levels in Bedfordshire would be useful to the CAB for funding applications which often ask what is the need? What is the evidence?
- Mark Smith suggested a coordinated debt-prevention publicity campaign in the local newsletters/ information networks available to TPT Group members to counteract the "Carol Vordemann effect".

- Debt is not specifically mentioned in the overarching strategy documents of the LAA/LSPs although they do refer to income maximisation.

3.2 Sarah thanked Philippa and Joyce for updating the Group and leading the discussion.

## 4. TPT Group Action Plan 2006-07

### 4.1 Membership Review

The report on the recent TPT Group Members' Survey was distributed.

- The response rate (50%) was disappointing. Sue will contact those who did not respond to ascertain if they still wish to be members of the Group.
- Len will contact Maureen Baker at BPHA who had responded to say that she no longer wished to be a member of the Group.
- Overall, the responses received were positive.

Infotrain

LS

The meeting agreed with the recommendations made in the report to:

- meet quarterly and that meetings should have a theme;
- produce and develop *Poverty News* and distribute electronically and in paper format;
- maintain and develop the Group's website;
- make efforts to increase membership from South Bedfordshire organisations.

Philippa asked if the Group could explain its specific aims and strategic role in relation to the LAA/LSPs. The TPT Group is independent from official strategic bodies but can act as a two-way communications bridge between these bodies and 'frontline' organisations. The Group's role also comprises a 'pressure group' element in terms of raising awareness of poverty issues and encouraging the adoption of anti-poverty elements in strategic plans.

### 4.2 TPT Website

The latest figures for website usage were distributed. Activity remains fairly constant with the 'partners and links' page still the most popular. Activity is on-target for 150 visitors this year.

Tanya had brought examples of possible design changes to the meeting, however, it was not possible to print these off. It was decided that anyone who wanted to view these options could do so after the meeting. Overall, Tanya recommends a few updating 'tweaks' rather than a major design change.

Tanya asked that all members inform her of any appropriate activity / event for inclusion on the Group's website.

### 4.3 Benefits Take-up Campaign in Bedford

Bedford Partnership Board (BPB) has agreed to fund a Benefits Take-up Campaign in Bedford. This positive action is directly attributable to the TPT research into Benefit Advice in Bedfordshire. BPB's Including Everyone Group has produced a draft project specification for the design and

organisation of the campaign. Len distributed copies of this document which will be discussed at the next Including Everyone meeting on 5<sup>th</sup> December. Practical issues such as setting out the framework and timescale for tenders still need to be decided.

Sutish noted that the DWP 'Pathway to Work' initiative described as current in the specification is not actually due go live until April 2008. He also noted that Employment Support Allowance (replacing Incapacity Benefit) will go live in April 2007.

The meeting expressed its support for a general take-up campaign rather than one targeted at a specific demographic or benefit.

Sarah asked if a presentation from the TPT Group would be of benefit to those members of BPB who will be assessing the tenders.

Len will continue to keep the Group informed of progress on this campaign.

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#### **4.4 Development of a Credit Union in Mid Bedfordshire - Update**

The Mid Bedfordshire Credit Union Focus Group is continuing to work on this project and progress is being made.

Finance has been agreed for a feasibility study looking at the development of a credit union in Mid Bedfordshire and a proposal is being considered. A meeting will be held on 14<sup>th</sup> December to decide how to proceed with the study. The feasibility report is due in March 2007.

Sue will update the Action Plan 2006-07 indicating where success criteria have been met. The Action Plan will be available on the Group website.

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## **5. Future TPT Group Conference / Event**

- 5.1** A discussion document, reviewing the work and development of the TPT Group over the last 9 years and setting out considerations for future projects, was distributed.

It was generally agreed that the Group should continue to focus on 'financial inclusion' and to bring in other issues relative to this. Suggestions made were:

- Young people / child poverty
- Health
- Welfare benefits
- Migrant workers

- 5.2** It was suggested that, instead of a single event/conference, the Group could consider organising a series of seminars each addressing a different topic under the financial inclusion umbrella. Mark said that the CVS would welcome this idea of a collaborative series of seminars. It was pointed out that a series of small events could work out to be more expensive than a one-off conference.

- 5.3** Len and Sarah will meet on Monday January 8<sup>th</sup> to consider the topic(s) and structure for a TPT event(s) in 2007. Members should email their suggestions to [len.simkins@infotrain.co.uk](mailto:len.simkins@infotrain.co.uk)

**All**

## 6. Links with local LSPs / LAA

- 6.1 It was suggested that an update on the LAA 'refresh' could be the theme for the next Group meeting, specifically addressing the question of how financial inclusion fits into the LAA? Sarah suggested that David Brewer of Beds. County Council and/or Martin Trinder of the CVS could be invited to give a presentation.

## 7. Activity Update / Poverty News

- 7.1 Activity update details will appear in the next edition of **Poverty News** which will be distributed in January. Please forward any items for inclusion to Sue (sue.walmsley@infotrain.co.uk) before Christmas. **All**
- 7.2 **CVS Mid & North Beds.** - Voluntary Works website, a search facility for voluntary groups in North and Mid Beds, is now on-line at [www.voluntaryworks.org.uk](http://www.voluntaryworks.org.uk)  
The CVS is recruiting a 'Collaborative Officer', a post funded by The Bedford Charity.
- 7.3 **Jobcentre Plus** is organising a conference on 27<sup>th</sup> March 2007 aimed at the voluntary sector. Child poverty and migrant workers will be amongst the topics considered. Beds. and Herts. LAA and Investing in Communities teams will be invited.
- 7.4 **The Guild** is running a training programme in Bedford and Dunstable from February to June 2007 aimed at managing a social enterprise. For more information visit [www.the-guild.co.uk](http://www.the-guild.co.uk)
- 7.5 **Investing in Communities** – the draft Business Plan 2007-11 is now available on [www.BLEDP.org.uk](http://www.BLEDP.org.uk)

## 8. Any Other Business

- 8.1 There was no other business to discuss

## 9. Next Meeting

Thursday 8<sup>th</sup> March 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