

Please find attached response re views of Community and Financial Inclusion Unit, Welsh Assembly Government. These are the views of the lead official on matters of financial inclusion and over-indebtedness.

AS1. CABx and LSC delivery

AS2. £3.15m to the former and £2m to the latter under separate components of UK Government's Financial Inclusion Fund, in addition to other local and national Government sources

AS3. Debt, savings and financial literacy

AS5. The Welsh Assembly Government's Deputy Minister for Social Justice and Regeneration's review of Over-Indebtedness, in addition to certain Welsh Consumer Council publications

AS6. Would hope that a new system balances local per capita and actual need and accounts for LSC's planned establishment of CLACs and CLANs.

BS1. The vulnerable, particularly those on low incomes or living in deprived / isolate areas

BS.3 Through intermediary bodies such as registered social landlords, voluntary sector and established community groups / voluntary councils, supplemented by TV and utility bill advertising and outreach based delivery

BS6. GP surgeries, RSL's, Law Society, trades unions etc

CS1. Ideally in all instances

CS2. Presumably the rationale on which the LSC's planned establishment of CLACs and CLANs is based

CS3. Reduced insolvencies

CS4. Should be universal but if cost proves to be an issue then on the basis of a debt vs income ratio (including in all instances, those on low incomes)

DS1. Application of practical learning i.e. housekeeping costs and purchasing power tailored to the individual

DS2. Anticipated nationwide advertising strategy under DWP's *Now Lets Talk Money* campaign

DS5. GP surgeries, community centres, home visits, evening drop-in surgeries

ES1. LSC, CABx et al with effective links built with all local providers

ES2. Targets of numbers of appointments delivered (difficult to quantify actual impact on income apart from at the lowest level)

ES3. A complementary one - the former should map the latter as a means of identifying gaps in the existing provision

ES4. Ideally, an individual Government department (devolved agencies in Scotland, England, Wales and Northern Ireland) reporting directly to HMT

Many thanks,

P Gareth John