

16 September 2022

Dear

Complaint in respect of Request for Information – reference ATISN 16465

Further to my letter of 9 September, I now attach the information that I agreed would be made available to you with regard to your original request (see annex):

What demonstrable progress has been made against the 12 actions contained in the revised Credit Union of Wales Strategy 2020 Building a Credit Union Nation, funded by Welsh Government?

Only one item has been redacted. I trust that you find that this matter has now been dealt with satisfactorily.

If you remain dissatisfied with this response you also have the right to complain to the Information Commissioner at:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Tel: 01625 545 745
Fax: 01625 524 510
Email: casework@ico.gsi.gov.uk

Also, if you think that there has been maladministration in dealing with your request, you have the option to make a complaint to the Public Services Ombudsman for Wales who can be contacted at:

Public Services Ombudsman for Wales
1 Ffordd yr Hen Gae

Pencoed
Bridgend
CF35 5LJ

Telephone: 0845 6010987 (local rate)
Email: ask@ombudsman-wales.org.uk

Yours sincerely,

Nigel Moss
Head of Financial and Digital Inclusion

Annex – Information in response to ATISN 16465


What demonstrable progress has been made against the 12 actions contained in the revised Credit Union of Wales Strategy 2020 Building a Credit Union Nation, funded by Welsh Government?

Policy Officer Quarterly Return

April-June 2021

<p>Action 1: Collaborations and Building Foundation Ensure regular (at least quarterly) meetings of CUW credit unions Monthly policy/ strategy updates to CUW credit unions on projects and other information</p>	<p>Strategy Group meetings took place on 14th April and 13th May 2021 Monthly policy updates were sent out in April, May, and June.</p>
<p>Action 2: Building and Scoping Services Map services offered by credit unions in Wales Scope services, best practice, and products by credit unions in other parts of the UK and beyond</p>	<p>Updates on good practice are now included in monthly email updates as an action agreed in April's review of the strategy.</p>
<p>Action 3: Support credit unions to achieve growth in savings and loans Consistently ensure all CUW projects are focussed on the core need to increase savings and loans and build sustainability. Create marketing plans for CUW projects Work with the wider credit union marketing group</p>	<p>Regular monthly surveys keep track of loans and benchmarking data is shared among CUW credit unions Moneyworks (payroll) and IT projects are focussed on bringing in more savings, loans and improving awareness of and accessibility of credit union savings and loans. Working with Wales Illegal Money Lending Unit on a PR and ad project to fund digital advertising through Google and Facebook for all credit unions in Wales. Managing those ads. Attended marketing group meeting. Attended meeting with marketing group chair and contractor with Walesonline to investigate digital ad options. Working with marketing group on advertorial projects.</p>
<p>Action 4: Building Financial Resilience with Payroll Partners</p>	<p>Moneyworks Wales/ Cymru branding, and brand guidelines delivered.</p>

<p>Manage branding, website launch of Moneyworks Wales/Cymru Manage advertising and promotion of the payroll scheme Set up and manage social media around new branding</p>	<p>Created copy for Moneyworks website and collated photography and films. Worked with credit union on payroll champion role description and FAQs Liaised with MaPS around tools for Moneyworks website. Submitted bid to Finance Innovation Lab for Teamspirit Award and secured the support. Social media channels created but not populated. Spoken to and created presentation for TUC around Moneyworks Wales. Met with Unite rep with Cambrian CU</p>
<p>Action 5: Building Digital Services and Accessibility Coordinate meetings, actions and notes from meetings for IT subgroup</p>	<p>IT subgroup has had several meetings and presentations from potential suppliers. These include: 27th April, 5th, 12th, 18th, 26th May, and 16th June. Coordinated demos, costings, comparison of providers.</p>
<p>Action 6: Credit Unions of Wales will work with Welsh Government and other stakeholders to help ensure that grant funding can help deliver on the Financial Inclusion Plan for Wales</p>	<p>WG Debt Task & Finish Group 29th April Meetings with WG credit union manager around progress of projects including payroll deduction, school savers and IT back office/ digital accessibility. TSL monthly meetings attended plus other meetings and correspondence with WG and WCVA around future of scheme. Attended CU collaborative group meeting on 8th June.</p>
<p>Action 7: Social Impact To facilitate and support Credit Unions of Wales credit unions working with the CFCFE on social impact reports</p>	<p>Regular correspondence with the CFCFE who are facilitating the social impact project. Set up online survey for members of 4 participating credit unions Reported back to individual CUs on their results Some of the comments from this survey have been shared with marketing contractor to create new 'feedback Friday' social media messaging – due to start in July.</p>
<p>Action 8: Building visibility and accessibility Supporting credit unions in building visibility and accessibility in</p>	<p>Working with marketing contractor to help increase visibility of CUs in communities including: Signposting Red Kite, Newport and</p>


communities	SaveEasy to marketing contractor for individual PR support
<p>Action 9: Building Financial Literacy and education To facilitate, arrange meetings for the school savers group. To follow up on actions created by the group and keep notes. Update wider Credit Unions of Wales group on work carried out by school savers sub-group</p>	<p>School Savers Group meeting took place on 6th May Collated a document about the different ways CUs have operated school savers clubs in the pandemic to share ideas and methods School savers group Facebook group created Wider group updated through monthly policy officer updates and strategy meetings</p>
<p>Action 11: Credit Unions of Wales will create a stakeholder engagement plan to ensure an open dialogue on the work of credit unions Create greater engagement and open communications with stakeholders Keep up to date stakeholder register Publish monthly updates on financial education on the Moneyworks and CUW websites and social media channels Facilitate conversations between payroll members and CUs</p>	<p>Stakeholder communication plan and register is completed (though register under regular review) Moneyworks website in construction and has financial education section CUW website updated by marketing contractor but discuss blogs with him and review those written. These do include at least one monthly blog on financial education. Facilitating conversations with payroll members will be through the Moneyworks website – currently in construction.</p>
<p>Action 12: To look into funding options for the future of the policy officer role Create a plan for greater sustainability for Credit Unions of Wales policy officer post</p>	

July-September 2021

Action	Update
<p>Action 1: Collaborations and Building Foundation Ensure regular (at least quarterly) meetings of CUW credit unions Monthly policy/ strategy updates to</p>	<p>Strategy Group meetings took place on 29th August and 16th September 2021 Monthly policy updates were sent out in July, August and September.</p>

CUW credit unions on projects and other information	
<p>Action 2: Building and Scoping Services Map services offered by credit unions in Wales Scope services, best practice, and products by credit unions in other parts of the UK and beyond</p>	<p>Updates on good practice are now included in monthly email updates as an action agreed in April's review of the strategy. Attended NILS information meetings. Wales Illegal Money Lending Unit scheme with Cambrian Credit Union to offer guarantor loans.</p>
<p>Action 3: Support credit unions to achieve growth in savings and loans Consistently ensure all CUW projects are focussed on the core need to increase savings and loans and build sustainability. Create marketing plans for CUW projects Work with the wider credit union marketing group</p>	<p>Regular monthly surveys keep track of loans and benchmarking data is shared among CUW credit unions Moneyworks (payroll) and IT projects are focussed on bringing in more savings, loans and improving awareness of and accessibility of credit union savings and loans. Working with Wales Illegal Money Lending Unit on a PR and ad project to fund digital advertising through Google and Facebook for all credit unions in Wales. Managing and tracking those ads. Attended marketing group meetings on 5th July and 22nd September. Working with marketing chair and contractor on advertorial project with Wales Online. Managing and monitoring Google Analytics to see impact of advertising on traffic to CUW website and providing monthly report.</p>
<p>Action 4: Building Financial Resilience with Payroll Partners Manage branding, website launch of Moneyworks Wales/Cymru Manage advertising and promotion of the payroll scheme Set up and manage social media around new branding</p>	<p>Managing the development of the Moneyworks Wales/ Cymru website. Working with PR company on press release for the Moneyworks launch in September Working with PR company on Moneyworks Mentor toolkit, creating copy, organising translation and providing images. Liaised with MaPS around tools for Moneyworks website. Moneyworks social media channels now live and populated.</p>


	<p>Met with FSB and TUC about their support for Moneyworks.</p> <p>Managed and provided content for an advertorial project to support Moneyworks with Business News Wales.</p> <p>Copy for Business Wales about Moneyworks to coincide with launch.</p>
<p>Action 5: Building Digital Services and Accessibility</p> <p>Coordinate meetings, actions and notes from meetings for IT subgroup</p>	<p>Arranged IT subgroup meetings and demos on 17th and 28th September.</p>
<p>Action 6: Credit Unions of Wales will work with Welsh Government and other stakeholders to help ensure that grant funding can help deliver on the Financial Inclusion Plan for Wales</p>	<p>WG Debt Task & Finish Group attended on 28th September</p> <p>Meetings with WG credit union staff twice a month around progress of projects including payroll deduction, school savers and IT back office/ digital accessibility.</p> <p>TSL meetings attended plus other meetings and correspondence with WG and WCVA around transition to THG.</p>
<p>Action 7: Social Impact</p> <p>To facilitate and support Credit Unions of Wales credit unions working with the CFCFE on social impact reports</p>	<p>Regular correspondence with the CFCFE who are facilitating the social impact project.</p> <p>CFCFE now creating a template for social impact reporting to feedback to CUs for this project to progress.</p>
<p>Action 8:</p> <p>Building visibility and accessibility</p> <p>Supporting credit unions in building visibility and accessibility in communities</p>	<p>Working with marketing contractor to help increase visibility of CUs in their communities. This has included working with chair of marketing group on a plan to split contractor's time between CUs needing individual support.</p>
<p>Action 9: Building Financial Literacy and education</p> <p>To facilitate, arrange meetings for the school savers group.</p> <p>To follow up on actions created by the group and keep notes.</p> <p>Update wider Credit Unions of Wales group on work carried out by school savers sub-group</p>	<p>School Savers newsletter worked on as a collaborative, due to go out in October.</p> <p>Updates sent through the monthly policy update.</p> <p>Meeting with Powys CC re potentially expanding provision of school saver groups in the county.</p>
<p>Action 11: Credit Unions of Wales will create a stakeholder engagement plan to ensure an</p>	<p>Stakeholder register updated post-election.</p> <p>Stakeholder newsletter sent in September (focusing on Moneyworks)</p>

<p>open dialogue on the work of credit unions</p> <p>Create greater engagement and open communications with stakeholders</p> <p>Keep up to date stakeholder register</p> <p>Publish monthly updates on financial education on the Moneyworks and CUW websites and social media channels</p> <p>Facilitate conversations between payroll members and CUs</p>	<p>CUW website updated by marketing contractor but blogs include at least one topic per month on financial education. Moneyworks website now completed and includes bilingual financial education tools (created by MapS/ Moneyhelper). These tools are highlighted on Moneyworks social media channels.</p>
<p>Action 12: To look into funding options for the future of the policy officer role</p> <p>Create a plan for greater sustainability for Credit Unions of Wales policy officer post</p>	

October - December 2021

<p>Action 1: Collaborations and Building Foundation</p> <p>Ensure regular (at least quarterly) meetings of CUW credit unions</p> <p>Monthly policy/ strategy updates to CUW credit unions on projects and other information</p>	<p>Strategy Group meetings took place on 5th November 2021</p> <p>Monthly policy updates were sent out in October, November and December</p>
<p>Action 2: Building and Scoping Services</p> <p>Map services offered by credit unions in Wales</p> <p>Scope services, best practice, and products by credit unions in other parts of the UK and beyond</p>	<p>Updates on good practice are now included in monthly email updates as an action agreed in April's review of the strategy.</p> <p>Fair4All NILS meeting on 12th November</p> <p>Meeting with WIMLU to discuss extending the underwritten loans pilot</p> <p>Attended Nest Insight opt out payroll roundtable</p>
<p>Action 3: Support credit unions to achieve growth in savings and loans</p> <p>Consistently ensure all CUW projects are focussed on the core need to increase savings and loans and build sustainability.</p> <p>Create marketing plans for CUW</p>	<p>Regular monthly surveys keep track of loans and benchmarking data is shared among CUW credit unions</p> <p>Moneyworks (payroll) and IT projects are focussed on bringing in more savings, loans and improving awareness of and accessibility of credit union savings and loans.</p>

<p>projects Work with the wider credit union marketing group</p>	<p>Working with Wales Illegal Money Lending Unit on a PR and ad project to fund digital advertising through Google and Facebook for all credit unions in Wales. Managing and tracking those ads. Attended marketing group meetings on 22nd November. Joined digital marketing sub-group Working with marketing chair to recruit digital marketing agency/ contractor. Working with marketing chair to set up Christmas loan ads with WalesOnline. Meetings of digital sub-group to agree priorities and liaising with digital marketer. Working with Cambrian and wider group on the redevelopment of Credit Unions of Wales branding. Managing and monitoring Google Analytics to see impact of advertising on traffic to CUW website and providing monthly report.</p>
<p>Action 4: Building Financial Resilience with Payroll Partners Manage branding, website launch of Moneyworks Wales/Cymru Manage advertising and promotion of the payroll scheme Set up and manage social media around new branding</p>	<p>Presented Moneyworks at ‘Can Wales lead the way – achieving fair work through a better sustainable economy’ symposium (October) Presented at TUC Union Learning Reps Conference (November) Initial meeting with FSB and MaPS to discuss possibility of promoting Moneyworks to FSB members in Wales. Coordinated Moneyworks payroll sessions for Welsh Government staff. Populating Moneyworks social media channels and website. Managed and provided content for an advertorial project to support Moneyworks with Business News Wales.</p>
<p>Action 5: Building Digital Services and Accessibility Coordinate meetings, actions and notes from meetings for IT subgroup</p>	<p>Arranged IT subgroup meetings and demos.</p>
<p>Action 6: Credit Unions of Wales</p>	<p>Meetings with WG credit union staff twice a</p>


will work with Welsh Government and other stakeholders to help ensure that grant funding can help deliver on the Financial Inclusion Plan for Wales	month around progress of projects including payroll deduction, school savers and IT back office/ digital accessibility.
Action 7: Social Impact To facilitate and support Credit Unions of Wales credit unions working with the CFCFE on social impact reports	Regular correspondence with the CFCFE who are facilitating the social impact project. CFCFE now creating a template for social impact reporting to feedback to CUs for this project to progress.
Action 8: Building visibility and accessibility Supporting credit unions in building visibility and accessibility in communities	Working with marketing contractor to help increase visibility of CUs in their communities.
Action 9: Building Financial Literacy and education To facilitate, arrange meetings for the school savers group. To follow up on actions created by the group and keep notes. Update wider Credit Unions of Wales group on work carried out by school savers sub-group	School Savers newsletter produced and circulated. School savers Christmas card competition ran this quarter. Updates sent through the monthly policy update.
Action 11: Credit Unions of Wales will create a stakeholder engagement plan to ensure an open dialogue on the work of credit unions Create greater engagement and open communications with stakeholders Keep up to date stakeholder register Publish monthly updates on financial education on the Moneyworks and CUW websites and social media channels Facilitate conversations between payroll members and CUs	CUW website updated by marketing contractor but blogs include at least one topic per month on financial education. Moneyworks website now completed and includes bilingual financial education tools (created by MapS/ Moneyhelper). These tools are highlighted on Moneyworks social media channels. Moneyworks social media contains regular money saving tips. Moneyworks news section updated at least once a month with news. Promoted MaPS 'Talk Money Week' on Moneyworks website and Moneyworks social media.
Action 12: To look into funding options for the future of the policy officer role Create a plan for greater	

sustainability for Credit Unions of Wales policy officer post	
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Policy Officer Quarterly Return January – March 2022

<p>Action 1: Collaborations and Building Foundation Ensure regular (at least quarterly) meetings of CUW credit unions Monthly policy/ strategy updates to CUW credit unions on projects and other information</p>	<p>Strategy Group meetings took place on 25th January and 22nd March. Monthly policy updates were sent out in January, February and March.</p>
<p>Action 2: Building and Scoping Services Map services offered by credit unions in Wales Scope services, best practice, and products by credit unions in other parts of the UK and beyond</p>	<p>Updates on good practice are now included in monthly email updates as an action agreed in April's review of the strategy. Updates on progress of digital marketing project to market loans at strategy group meetings and in regular monthly updates.</p>
<p>Action 3: Support credit unions to achieve growth in savings and loans Consistently ensure all CUW projects are focussed on the core need to increase savings and loans and build sustainability. Create marketing plans for CUW projects Work with the wider credit union marketing group</p>	<p>WG supported digital marketing project – monitored success on a weekly basis, weekly meetings with contractor, coordinated reports and monitored budget. Meetings of digital sub-group to monitor progress and shape way forward. Regular meetings with Wales Online to set up and monitor social media ads for the digital marketing project. Regular monthly surveys keep track of loans and benchmarking data is shared among CUW credit unions Working with web designers on new CUW website including creating copy, agreeing design, pages and sitemap, finding and collating images ensuring that copy is translated. Managing and monitoring Google Analytics to see impact of advertising on traffic to CUW website and providing monthly report. Moneyworks (payroll) and IT projects are focussed on bringing in more savings, loans and improving awareness of and accessibility of credit union savings and loans.</p>


<p>Action 4: Building Financial Resilience with Payroll Partners Manage branding, website launch of Moneyworks Wales/Cymru Manage advertising and promotion of the payroll scheme Set up and manage social media around new branding</p>	<p>Presented Moneyworks at FSB webinar in February. Initial meeting with potential payroll partner Qioptiq (N Wales) Payroll/ Moneyworks Group meetings on 1st February and 1st March. Payroll Group changed to focus on Moneyworks business development. Populating Moneyworks social media channels and website and sharing content.</p>
<p>Action 5: Building Digital Services and Accessibility Coordinate meetings, actions and notes from meetings for IT subgroup</p>	<p>Arranged IT subgroup meeting and took minutes 16th February.</p>
<p>Action 6: Credit Unions of Wales will work with Welsh Government and other stakeholders to help ensure that grant funding can help deliver on the Financial Inclusion Plan for Wales</p>	<p>Meetings with WG credit union staff twice a month around progress of projects including payroll deduction, school savers and IT back office/ digital accessibility. Other meetings attended include: MaPS Wales Forum/ Steering Group meeting 15th March. Basic income pilot meeting 16th March. Loan Expansion Fund meeting 23rd March. Wales Delivery Plan Launch 25th March</p>
<p>Action 7: Social Impact To facilitate and support Credit Unions of Wales credit unions working with the CFCFE on social impact reports</p>	<p>Meeting with the Swoboda Centre (formerly called CFCFE) who are facilitating the social impact project 22nd March to discuss reporting template (next meeting to take place in May).</p>
<p>Action 8: Building visibility and accessibility Supporting credit unions in building visibility and accessibility in communities</p>	<p>Working with marketing contractor to help increase visibility of CUs in their communities. Working with digital marketing contractor to ensure targeting all communities in Wales with digital ads.</p>
<p>Action 9: Building Financial Literacy and education To facilitate, arrange meetings for</p>	<p>School Savers group meeting took place on 7th February.</p>

<p>the school savers group. To follow up on actions created by the group and keep notes. Update wider Credit Unions of Wales group on work carried out by school savers sub-group</p>	
<p>Action 11: Credit Unions of Wales will create a stakeholder engagement plan to ensure an open dialogue on the work of credit unions Create greater engagement and open communications with stakeholders Keep up to date stakeholder register Publish monthly updates on financial education on the Moneyworks and CUW websites and social media channels Facilitate conversations between payroll members and CUs</p>	<p>CUW website updated by marketing contractor but blogs include at least one topic per month on financial education. Stakeholder newsletters sent 2x a year, due March but delayed to April to coincide with new branding and website launch. Regular social media updates with financial tips through CUW and Moneyworks channels.</p>
<p>Action 12: To look into funding options for the future of the policy officer role Create a plan for greater sustainability for Credit Unions of Wales policy officer post</p>	

April 2022 to March 2023

<p>Action 1: Collaborations and Building Foundation Ensure regular (at least quarterly) meetings of CUW credit unions Monthly policy/ strategy updates to CUW credit unions on projects and other information</p>	<p>Strategy group meetings took place on 4th May and 16th June. Monthly policy updates were sent out in April, May and June</p>
<p>Action 2: Building and Scoping Services Map services offered by credit unions in Wales Scope services, best practice, and products by credit unions in other parts of the UK and beyond</p>	<p>Updates on good practice are now included in monthly email updates as an action agreed in April's review of the strategy.</p>
<p>Action 3: Support credit unions to</p>	<p>WG supported digital marketing project –</p>

<p>achieve growth in savings and loans Consistently ensure all CUW projects are focussed on the core need to increase savings and loans and build sustainability. Create marketing plans for CUW projects Work with the wider credit union marketing group</p>	<p>monitored success on a weekly basis, weekly meetings with contractor, coordinated reports and monitor budget. Meetings of digital sub-group to monitor progress and shape way forward. Regular monthly surveys keep track of loans and benchmarking data is shared among CUW credit unions New CUW website includes larger loans page as well as small loans. Managing and monitoring Google Analytics to see impact of advertising on traffic to CUW website and providing monthly report. Moneyworks (payroll) and IT projects are focussed on bringing in more savings, loans and improving awareness of and accessibility of credit union savings and loans. Represented Moneyworks in meetings with potential employer partners (see below).</p>
<p>Action 4: Building Financial Resilience with Payroll Partners Manage branding, website launch of Moneyworks Wales/Cymru Manage advertising and promotion of the payroll scheme Set up and manage social media around new branding</p>	<p>Presented Moneyworks in employer meetings with Transport for Wales, Natural Resources Wales, Archwood Group and NHS Shared Services. Payroll/ Moneyworks Group meetings on 19th April, 16th May and 30th June Populating Moneyworks social media channels and website and sharing content. Attended Nest Insight: Emergency Savings roundtable on 18th May</p>
<p>Action 5: Building Digital Services and Accessibility Coordinate meetings, actions and notes from meetings for IT subgroup</p>	<p>Arranged IT subgroup meeting and took minutes 27th April.</p>
<p>Action 6: Credit Unions of Wales will work with Welsh Government and other stakeholders to help ensure that grant funding can help deliver on the Financial Inclusion Plan for Wales</p>	<p>Meetings with WG credit union staff twice a month around progress of projects including payroll deduction, school savers and IT back office/ digital accessibility. Other meetings attended include: Basic income pilot meeting 8th April.</p>

	Nation of Savers Roundtable 26 th April. MaPS/ WG Wales Delivery Plan Steering Group meeting
Action 7: Social Impact To facilitate and support Credit Unions of Wales credit unions working with the CFCFE on social impact reports	Working with the Swoboda Centre (formerly called CFCFE) to finalise questions for social impact survey.
Action 8: Building visibility and accessibility Supporting credit unions in building visibility and accessibility in communities	Working with marketing contractor to help increase visibility of CUs in their communities. Working with digital marketing contractor to ensure targeting all communities in Wales with digital ads.
Action 9: Building Financial Literacy and education To facilitate, arrange meetings for the school savers group. To follow up on actions created by the group and keep notes. Update wider Credit Unions of Wales group on work carried out by school savers sub-group	Arranged meeting of School Savers Group on 25 th April, created agenda and took minutes. Updates on the School Savers Group shared in Strategy Group meetings and through monthly policy update.
Action 11: Credit Unions of Wales will create a stakeholder engagement plan to ensure an open dialogue on the work of credit unions Create greater engagement and open communications with stakeholders Keep up to date stakeholder register Publish monthly updates on financial education on the Moneyworks and CUW websites and social media channels Facilitate conversations between payroll members and CUs	CUW website updated by marketing contractor but blogs include at least one topic per month on financial education. Stakeholder newsletter sent out on 23 rd May. Regular social media updates with financial tips through CUW and Moneyworks channels. Working with WIMLU re funding future CUW projects/ pilots.
Action 12: To look into funding options for the future of the policy officer role Create a plan for greater	

sustainability for Credit Unions of Wales policy officer post	
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