

**Fareham and Gosport Debt and Money Advice Group (F&G DMAG)
Meeting held on 14 April 2008**

Present:

Name	Job Title	Organisation
Lucy Docherty		Fareham Community Action
Jo Hamilton (minutes)	LSP Coordinator	Networkfareham & Gosport Partnership
David Miles	Director	Gosport Voluntary Action
Paul Simmonds	Manager	Community Banking Partnership
Cathy Dawes	Housing Research & Development Officer	Fareham Borough Council
Hazel Warwick	Development Director	Portsmouth Housing Association
Reverend Frank Wright		Churches Together in Fareham

1. Apologies

1.1 Apologies were received from:

Karen Randall, Fareham Citizen's Advice Bureau
Reverend John Draper, Churches Together in Gosport
Malcolm Stevens, Fareham Borough Council

2. Way forward

- 2.1 As Amanda Winkworth did not attend the group discussed the difficulty in moving forward following the rejection of the Lottery bid without her input. Hazel asked Paul for a brief update on debt in the region from the CBP perspective.
- 2.2 Paul told the group that Fareham and Gosport are still the gap in terms of credit union provision – there is Eastleigh Credit Union, Southampton Credit Union and Havant Savers. Havant Council helped Havant Savers get started with an interest free loan of £20,000 along with PHA financial help. It is now run by volunteers. Portsmouth Savers now have a common bond for whole of Hampshire. Have recently extended to Winchester. Darren Curtis has left and been replaced by Ross Underwood. Portsmouth Savers are now working to open up a credit union in Basingstoke. Only Portsmouth Savers have a common bond to open across Fareham and Gosport. Portsmouth Savers submitted a bid to the second DWP Growth Fund to enable it to offer instant access loans – results are due in May.
- 2.3 The group agreed that it needed to ensure that Portsmouth Savers is still keen to work towards opening a credit union in Fareham and Gosport. Hazel

- 2.4 will write to Portsmouth Savers to ascertain their interest and also to get feedback on the Big Lottery bid.
- 2.5 The group also discussed collection points. A credit union could start off with a point open for a couple of hours each week. It would need to be secure but places such as Rowner Access Point or Fareham Community Action could be possibilities. David and Lucy agreed to look into possible collection points for Gosport and Fareham respectively.
- 2.6 It was agreed that the group would revisit the educational aspect of the bid at a later date.

Actions:

- ***Hazel to write to PHA.***
- ***David and Lucy to come up with a list of potential collection points for Fareham and Gosport***

Date of next meeting:

Tentatively set for Tuesday 13 May 2pm – depending on Amanda and Hazel's availability. Venue will be Fareham Civic Offices.