

Town Clerk | Swaffham Town Council

From: TRUSS, Elizabeth <elizabeth.truss.mp@parliament.uk>
Sent: 17 February 2020 10:31
Cc: WASHINGTON, Sally
Subject: MP Email - Launch of Access to Cash Pilots

Dear Parish Councils,

Elizabeth thought you may find this initiative to get involved in the launch of a pilot scheme relating to accessing cash in more rural communities of interest.

Best wishes,

Sally Washington - Caseworker

Office of the Rt. Hon Elizabeth Truss MP

Member of Parliament for South West Norfolk

Secretary of State for International Trade, and President of the Board of Trade

and Minister for Women and Equalities

Tel: 01842 766155 | Email: sally.washington@parliament.uk

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www.elizabethtruss.com

From: Cash Pilots <cash.pilots@portland-communications.com>
Sent: 14 February 2020 09:00
Subject: Launch of Access to Cash Pilots

Community Access to Cash Pilots

I am writing to make you aware of a new initiative which may help your constituency. The Access to Cash Pilots, an independently chaired initiative funded by the banking and finance industry, aims to help communities which are having challenges accessing and banking cash. This initiative was announced in the Autumn but is now close to launch. I am therefore reaching out in the hope that you will support its aims and encourage your constituents to get involved, in particular, through:

- Highlighting the pilots in your social media account when we launch, and
- Encouraging relevant communities within your constituency to apply for the pilots.

You will no doubt be aware of the effect that an increasingly cashless society is having on some communities, individuals and businesses across the UK, and in your constituency. The UK is one of the fastest adopters of digital payments, with cash use falling from over 60% of all transactions a decade ago, to just 28% last year. While there are huge benefits of digital payments to the economy and to many individuals, these changes are not working for everyone. An independent report that I chaired in 2019, called the Access to Cash Review, showed that around 17% of the population will struggle without cash. And as cash use has declined, we have seen a reduction in the supporting cash infrastructure, including ATM numbers, which is making life harder for those who most rely on cash. As these

people are disproportionately from poorer, more rural and more vulnerable communities, there is a risk that the digital revolution will leave millions behind.

In my report last year we recommended a twin track approach – first, to ensure that the digital payments revolution truly works for everyone, and second, to ensure that those who need cash can continue to access it and use it. Addressing these challenges will require coordinated action across government, industry and regulators, and there isn't a single 'silver bullet'. But positively, there is real action happening, and as part of this work, I have agreed to Chair an initiative to support communities in developing innovative solutions to retain cash access. The initiative will work with a small number of communities from around the country to test solutions to local access to cash needs, with the aim of both helping communities now, and providing insight into scalable solutions for national implementation. This goes beyond just putting in ATMs – and could include helping local shops provide cashback or supporting communities to be more confident when using digital payments.

Importantly this independent initiative is backed by the banking and finance industry, who will be providing investment support. I will Chair this initiative independently, and it will be governed by a Board consisting of representatives from industry, local small businesses and customer bodies.

I strongly believe in the potential for these pilots to find innovative ways to ensure that more communities can retain free to use cash access, with the ability to continue to use and bank cash. While I believe in this initiative, I'm conscious that the pilots alone will not solve the access to cash issue. I have lent it my support because I am confident that this initiative can be part of the solution.

I hope you will consider doing the same.

There is more information about how the scheme will work on our dedicated website www.communityaccesstocashpilots.org and as set out below.

Finally, if you know of any communities within your constituency that might benefit from one of the pilots, please do urge them to get involved.

Kind regards,



Natalie Ceeney CBE

Chair - Community Access to Cash Pilots

COMMUNITY ACCESS TO CASH PILOTS

The Community Access to Cash Pilots initiative aims to select a small number of UK communities to develop and support access to cash solutions which work for them. The initiative is supported by the banking and finance industry which will provide resources in the form of financing and access to local staff who understand what is possible, linked to a central team who have the influence to support delivery.

Pilot communities will be selected by an independent Board, chaired by Natalie Ceeney CBE and supported by a mix of industry, small business and customer representatives.

The initiative is keen to test scalable solutions which have the potential to help keep cash sustainable across the whole of the UK. The findings from these pilots will inform what needs to happen nationally.

To become a pilot community, applicants must provide information on the community in question, its needs and the leadership it can provide to work with the initiative. Creating solutions must be a joint effort. This requires a time commitment from pilot communities.

Any individual can apply. Applicants are encouraged to demonstrate the degree of local community support backing the submission, such as local business groups who are willing to engage and local councillors or MP.

Applications can be submitted online or in writing and further information on how to apply can be found on the Community Access to Cash Pilots website at www.communityaccesstocashpilots.org. The closing date for applications is midnight on Friday 1st May 2020.

The initiative aims to work in two stages; first to identify community needs and possible solutions, and then to put those solutions into practice.

The independent Board will select the pilot communities and will be looking for the following:

- **Evidence of need within the community.** E.g. is there a group of people who currently struggle to access cash, or bank cash? Has the community seen services close, and no viable replacement? Are there people who are vulnerable (e.g. older and housebound, disabled, on low incomes) who are struggling because of a lack of cash services? How many people would a better local cash infrastructure help?
- **Evidence of leadership.** Applicants should describe what resources they are willing to put behind their engagement, in terms of people and time. The broader the support base the better, especially if this includes people with local influence and power.
- **An open mind.** The initiative wants to work with communities to find innovative solutions and will engage with an open mind. The answer might be new, or it might be something we already know (like cashback).

The Board will select the pilot communities in May and will provide an update via the pilots website on the applicants selected. The initiative's central team will then work with the pilot communities over the course of 2020, first to understand local needs and develop possible solutions, and then to implement agreed solutions.

How you can help?

It's so important that we reach as many relevant communities as possible and that they are supported by senior figures within the community. There are two ways in which you can help make the pilots a success:

1. Your help publicly promoting the initiative on launch. For example, by highlighting the pilots through your social media account when we launch on 15 February.

2. **Your help to encourage relevant communities within your constituency to apply for the pilots. This could involve including information about the initiative on your website, or in any regular communications with constituents.**

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