

News story: Penny Mordaunt: International Women's Day Speech

Would you excuse a moment of self-indulgence?

Today is my birthday.

And it is a significant one to me.

I am now the age my Mum was when she passed away – 46.

Her name was Jennifer Mary. She was a part-time special-needs teacher.

She was a complete hoot.

She loved Victoria Wood, Jennifer Rush and prawn korma.

Although she never managed to travel further than northern France, she dreamed of one day going on holiday to Greece.

I think she'd be gobsmacked that her daughter was a cabinet minister who did 10 flights last week.

And it says a great deal about both the start she gave her kids and the merits of our country that I am where I am today.

We are a nation where, by and large, there is opportunity, where hard work pays off, where help is often at hand, where, even if you have a rough start, you can make up ground.

Being born here, raised here, or finding shelter here, often is winning the lottery of life.

But inequality still persists.

Still too many in our society face multiple barriers to achieving their full potential, and obstacles to being as resilient as they can be.

And, for a few, the start they had in life has meant those barriers are immense, complex and very evident.

And for many there persists inequality that is harder to see, but which now has a spotlight thrown on it as we monitor and measure employment, pay and pension gaps.

Today I want to focus on some of the inequalities facing women.

At the end of last year, I set out my refreshed and broader mission on gender, that will focus on supporting every woman to thrive, as well as being as financially secure and resilient as she can be, and to reach her full potential.

This is an essential part of the Prime Minister's vision, in her words, "to build a country that works for everyone": to ensure women are economically empowered at every stage of their lives. That means every woman having the freedom and the support to make active and informed choices.

In my forthcoming strategy this Spring, I'll be setting out fully the steps government – and its partners – will take to achieve this.

A core aspect of economic empowerment is tackling the challenge of financial fragility throughout a woman's life; supporting those women who have fewer savings, more debt, or uncertain employment along with caring responsibilities.

I've already announced the next tranche of our returners fund: £500,000 for marginalised women far removed from the labour market, to help them get back into work.

I'm looking forward to seeing the results of the tender process which closes later this month.

And we've earmarked £100,000 for work with local government integration areas to help very marginalised women, with little or no work history, with little English and little independence.

And we've been working hard across government to push this agenda.

I was very pleased when the Work & Pensions Secretary announced changes to Universal Credit earlier this year that will benefit low paid women, and committed to doing more for them in the future.

Looking at how payments are made to households and adopting a more flexible approach to supporting claimants with childcare costs, should make an important difference to the daily lives of those receiving Universal Credit. We are working closely with DWP and others and we'll be saying more about support for low paid women in the coming weeks.

This isn't simply about being in or out of work – so much of what we need to do is about removing barriers that prevent real choice.

We need strong foundations – the right legislation and public services that work for everyone – if we are to empower every woman and allow her to thrive and reach her potential.

And we need to really drill down into the reasons why women are so often trapped in low pay, unable to progress and make provision for themselves.

Women often bear the financial brunt of decisions made over their lifetimes, most often around caring.

Women are more likely to take time out to care for children than men: by the time their first child is aged 20, women have, on average, been in paid work for four years less than men.

Over a third of all couple families with dependent children (of all ages) have a father working full-time, and his partner working part-time.

Nearly two thirds of so called “sandwich” carers – those caring for both children and elderly relatives – are women.

This has an impact on income at that time – especially for women in less stable, less well-paid or part-time employment – but also on saving and planning for later life.

There’s good work already being taken forward by industry and I want to support them to ensure they reach as wide an audience as possible.

For example, the Chartered Insurance Institute has done research that found women aged 25 taking a five-year career break will accumulate a pension pot a third smaller than men.

And in light of that they’re developing “Insuring Women’s Futures” working together across the industry to improve women’s lifelong financial resilience and tackle some of the root causes of the pensions pay gap.

I’m pleased DWP is developing a Planning and Preparing for Later Life Survey for 40-75-year olds so we can better understand how people, including financially fragile women, save and plan for retirement.

With more insight, we can do more to help.

And in my strategy, I’ll be setting out cross-government work to strengthen women’s financial capability and literacy – increasing support for all women, but also ensuring tailored advice is reaching vulnerable women.

What gets done gets measured.

So far, our metrics have largely focused on women on boards and large organisations.

Our gender pay gap legislation is world-leading and has successfully prompted organisations to take responsibility for diversity and inclusion within their labour force.

This is really important and has gone a long way to signal our commitment to tackling gender equality. It’s also given us the mandate to go further.

Now we need to take a comprehensive look at how all women are doing at every stage in their life and uncover the hidden inequalities. Only through highlighting issues women are facing can we challenge ourselves to tackle them.

That’s why, alongside our strategy, from this year onwards, we’ll be publishing annual metrics on gender outcomes to measure progress in promoting economic empowerment for all women.

My upcoming strategy will set out the Government’s vision and roadmap for

action this year and beyond. This year's International Women's Day theme is #Balance for Better – calling for collective action and shared responsibility for driving a gender-balanced world.

Lots of this work will take a generation to see change, so we need to be prepared to keep pushing and working together.

I want to thank you all for everything you are doing in this area and ask for your help in this task.

We at the GEO really value your expertise and we will fail to do the best job possible without your support. From next month, as Hilary said, the GEO will be situated in its new and permanent home at the heart of government. This new approach is already helping other government departments to really focus on those tough issues which we must grip if the Prime Minister's vision is to become a reality.

The resulting "to do list" will be a long one, we won't solve all the issues overnight, but we must methodically tackle each one if we are to address the inequality which still exists for so many women, especially those invisible women I spoke of last year.

And today I also want to talk about an issue which has been on the to do list for far too long.

Empowerment starts at school.

But girls can't focus on their studies and life choices if they're worried about turning up in the first place; if every month they're worried about being able to buy sanitary protection or embarrassed or in pain at school.

The Girls Attitudes Survey run by Girlguiding UK found that 26% of their 11-21-year-old respondents had felt embarrassed talking to people about their period and 21% said they had been made to feel ashamed or embarrassed about their periods.

But this is an issue which affects adults too.

Yes, those in extended crisis, homeless or in financial turmoil, but also many others who just occasionally find themselves hard up and without access to what they need.

While the data on this is not great, I think it likely that many women in the UK have probably experienced difficulty accessing these products at some point in their lives.

I'm delighted that NHS England has announced that sanitary products will be available to every hospital patient who needs them from this summer.

And I applaud organisations and businesses who also make products available to their staff and visitors.

Every initiative like this helps, but to end period poverty we need a

comprehensive approach.

This is a global issue too. Across low and middle-income countries it is estimated that over half of all women and girls are forced to use homemade products, rags, grass, paper, to manage their periods.

Period poverty in many countries means not only a lack of access to products, but to information and appropriate water, sanitation and hygiene facilities.

My dual role is to help women in the UK and around the world thrive, and to do that period poverty must end.

I am very proud of the work the UK is already doing to tackle period poverty internationally:

For example, every single project we support through the Girls Education Challenge fund already includes menstruation; and last year, with support from UK aid, Amplify Change committed £1.5 million to supporting 54 projects working across 27 countries to help girls to manage their periods with dignity.

But the challenge is huge, and we need to do more.

Today I can commit the UK to upping our international ambition, to thinking bigger and leading a new global campaign of action to ensure that we end period poverty and shame by 2030 – a campaign that breaks the global silence and tackles the stigma and taboo surrounding menstruation, that ensures that all women and girls understand their bodies, have access to information, safe water and sanitation and to the menstrual hygiene products they need to manage their periods free from infection or stigma.

A campaign that ensures that girls are not forced in to early marriage, child bearing or early school drop-out as soon as they get their first period.

A campaign that means women are not forced to drop out of work or live in isolation during their period.

Today we are starting this with £2 million funding through UK Aid Direct to for projects to help women and girls living in poverty to manage their periods with dignity.

We want to help great work scale up, we want to encourage some new ideas too.

Lunapads who make washable and reusable products and via “Pads for girls” they have partnered with NGOs across 18 countries.

Arana/chalam Muru/ganathan aka Pad-man who has created new technologies dramatically reducing the cost of producing products.

And CDC supported Dom Mcvey has designed a new product and is exploring how he can create livelihood for refugees in its production.

In the UK, I welcome initiatives such as those from the Red Box, Hey Girls

and Brook's 'Let's talk. Period', plus smart sustainable innovation by social enterprises such as WUKA and Cheeky Wipes, to ensure sanitary protection is available and accessible to everyone. And it's great to see business playing their part, for example Proctor and Gamble's #EndPeriodPoverty campaign, led by Always.

There is some great work going on, across public, private, social and charitable sectors.

I want to build on and promote that great work being done by individual organisations, supporting local partners to make their work more than the sum of its parts.

We need to ensure the existing funding reaches those who most need it and that we get the most value for our money.

We need to think and act differently if we are to address this issue in the long-term and I believe effective partnership working will be absolutely key.

I will be working with colleagues across government but also with business, industry, charities and the education sector to agree further sustainable action.

So today I am announcing a joint taskforce to tackle period poverty in the UK.

The taskforce will comprise of key government departments (GEO, DHSC, DfE, DWP, and DCMS), and manufacturers, retailers, social enterprises and the third sector.

I am announcing £250,000 GEO seed funding to support the work of the taskforce in kickstarting a sustainable cross-sector initiative with the aim of leveraging funding from others including the private sector.

With my two portfolios I am only too aware that I cannot lead effective international action in this space if there continue to be issues here at home.

This taskforce will generate ideas, test schemes, fill in data gaps and let us all know – Government, and the private and third sectors – what each of us needs to do.

There will be more to say on this in the coming weeks and months and we already have many of the answers, we just need to pull things together so that we can act swiftly.

We must find a sustainable solution, so the job gets done, not just for a few years or a few budgets, but forever. We will all have a role to play, and undoubtedly it will need a cultural change in how society sees its responsibilities in this area.

I'm delighted Jackie Doyle Price's new Women's Health Taskforce is raising women's health issues and bringing together government and health

professionals to raise awareness and break taboos in this area.

Of course, we have the ongoing issue of the facility of care that the women of Northern Ireland are facing whilst trying to access reproductive health care.

Gynaecological issues affect women across their life course. I want to see better understanding of the impact of menopause on women at work and open and sensitive discussions happening across organisations.

Some businesses have stepped up to the plate in recent years and there have been great initiatives from organisations such as M&S, Severn Trent and E-ON.

But I think there's more all organisations can do to support their employees going through the menopause – and to do that we need to better understand the scale of the problem and how it is affecting women. So, I intend to work with business to shine a light on this issue and get a better understanding of what organisations can do to help women experiencing the menopause.

One of the ways we can help other nations, as well as through our aid budget, is through our technical expertise: to work out what is the best approach or care we can give a person.

If we get this right for UK women, we will be better placed to help others design services and support for their own populations.

And if we help other populations get this right, we will be helping boost their national productivity and their economies, and that is good for the UK.

I am always struck – on this issue and others – by the community of women around the world, and the fantastic men who support them.

Today I am wearing earrings and a necklace designed and made by women at the Eden project in Burma.

With UK Aid's support the projects helps rescue women and girls trafficked into the sex trade or to become brides in China. The project supports their recovery from immense ordeals.

The jewellery motif is an arrow made from thousands of shattered pieces, a movement forward from dark to light. It represented to the girl designing it her personal journey, but I think it is a symbol that can also represent the fight for women's equality.

I hope that in today's world there is more light than there has been, but for too many women – in the UK and overseas still find themselves without. We must help move them, whether they find themselves in the dead of night, or the twilight, into the radiance they need, to be all they can be.

Thank you for being here and for your support and help.

[Press release: Duke of Sussex unveils Sousse and Bardo Memorial](#)

His Royal Highness The Duke of Sussex has attended a ceremony today (4 March) in Cannon Hill Park, Birmingham to unveil the Sousse and Bardo memorial, which is dedicated to the 31 British people who lost their lives and all those affected by the two terrorist attacks in Tunisia in 2015.

The Duke of Sussex was joined by 300 guests, which included families of the victims and those caught up in both attacks, as well as Harriett Baldwin, Minister of State for the Foreign and Commonwealth Office and Department for International Development, with responsibility for consular policy, and the Lord Mayor of Birmingham. The ceremony, led by BBC newsreader Ben Brown, who reported from Sousse soon after the terrorist attacks in June 2015, included readings from families of the victims and music from a the Birmingham Bach Choir.

The memorial entitled 'Infinite Wave' was designed by London and Gloucester-based George King Architects and remembers 31 British nationals, 30 who died as a result of the terrorist attack in Sousse in June 2015 and one British national who died at the Bardo Museum attack in March 2015.

The 'Infinite Wave' design was selected by an independent panel following the shortlisting of 7 designs from 19 entries and consultation with family members of those affected by the attacks. The single wave in the memorial structure is formed of 31 different threads, one for each British national who lost their lives, with the ripples surrounding the wave representing the effect this has had on the survivors, families and friends of the victims, and the impact on the wider community. The location of Cannon Hill Park, was also selected following a consultation with the families of the victims.

Minister of State for Consular Policy Harriett Baldwin said:

The huge sense of loss and grief felt by the families of the victims of the 2015 terrorist attacks in Tunisia will never leave them, but I hope this memorial will be a place where the families and loved ones of the victims, and all those affected, can find some solace and a point of remembrance in a tranquil setting. The construction of a permanent memorial dedicated to those who were so tragically killed underlines our pledge to never forget the victims of these atrocities.

George King, Principal of George King Architects said:

We are incredibly honoured to have been chosen to create this memorial to remember all those affected by the tragic events that took place in Tunisia in 2015.

Throughout the design and construction process we have been acutely aware of the significance that this memorial has for the families who have lost loved ones, the survivors and the wider community. We put them and their experiences very much at the heart of the design concept. Together with our team of expert consultants, fabricators and contractors we have focused on translating our unique design into reality with a focus on craftsmanship, quality and fine detailing in order to create a meaningful place of reflection and contemplation within the beautiful setting of Cannon Hill Park.

We are extremely proud of our team whose hard work and dedication over the past two years has delivered a beautiful and poignant memorial that we hope will have a special place in people's hearts for many years to come.

The FCO have led the design process, construction and unveiling ceremony of the Sousse and Bardo Memorial.

Lord Mayor of Birmingham, Councillor Yvonne Mosquito, said:

This beautiful memorial to the 31 people who lost their lives in the Tunisia terror attacks will provide a peaceful place for their friends and family to remember them in Cannon Hill Park – a location chosen by their loved ones. I truly hope it helps these families – and anyone else affected by the 2015 terror attacks – to find solace by visiting the memorial.

Further information

[Press release: Estate agents targeted in money laundering crackdown](#)

HMRC officers visited 50 estate agents across England after they were suspected of trading without being registered as required under money laundering regulations.

The visits came as HMRC published the latest businesses hit with fines for failing to comply with the regulations. This includes estate agent Countrywide Estate Agents receiving a £215,000 fine.

HMRC will now take action against the visited businesses who have failed to comply, which can include fines, publication and criminal proceedings.

John Glen, Economic Secretary to the Treasury, said:

The vast majority of estate agents play by the rules and help us to crack down on dirty money. But I have zero tolerance for firms prepared to turn a blind eye to the law. Money laundering regulation exists to help protect honest business, so anyone who flaunts the law should know that swift action will be taken.

Simon York, Director of HMRC's Fraud Investigation Service, said:

Estate agents need to understand that criminals prey on weaknesses, so it's vital they take all steps to protect themselves. The money laundering regulations are key to that, but there's still a minority of agents who ignore their legal obligations. These inspections are a wake-up call that if you continue to trade illegally we will come knocking.

This is the first such week of action involving intelligence-led, co-ordinated activity aimed at estate agents trading without registering with HMRC as legally required.

The visits involved HMRC inspectors questioning the businesses to establish whether they were trading in breach of the regulations. Inspectors then assess whether any further action is required.

HMRC supervises more than 11,000 residential and commercial estate agents across the UK and helps these businesses protect themselves from criminals who use property sales to launder cash or finance terrorism.

Webinars, guidance and e-learning have been produced by HMRC to help guide and educate estate agents on their money laundering responsibilities.

The UK was rated as having the most robust processes in the world for tackling money laundering by the Financial Action Task Force in a recent report.

HMRC has played a key part in this success. Over the past 3 years, it has carried out more than 5,000 interventions on supervised businesses, with 655 penalties worth £2.3 million issued in 2017 to 2018. In addition, HMRC recovered over £31 million under the proceeds of Proceeds of Crime Act.

You can see a [list of businesses not complying with the Money Laundering](#)

[Regulations 2017](#).

The estate agents visited were in London (35), Leicester (5), South Bucks and Berkshire (4), Greater Manchester (3), Watford (1), Wakefield (1) and Wolverhampton (1).

You can find [educational resources for estate agents on Money Laundering Regulations on GOV.UK](#)

Media contact: [Chris O'Callaghan](#), 03000 585 022.

News story: Changes to the board of the Financial Conduct Authority announced

- Consumer expert Richard Lloyd has been appointed as a Non-Executive Director to the board of the FCA
- Sarah Hogg has been reappointed for a second term as Non-Executive Director
- Amelia Fletcher's second term as Non-Executive Director has been extended

Consumer expert Richard Lloyd has been appointed as a Non-Executive Director to the board of the Financial Conduct Authority (FCA), the Economic Secretary, announced today (4 March 2019).

Richard has held senior roles in numerous consumer organisations, including Which?, where he was Executive Director. He is a founding trustee of the Money and Mental Health Policy Institute and is currently Chair of Resolver, the consumer complaint resolution organisation.

Richard Lloyd's three-year term will begin on 1 April 2019.

Baroness Sarah Hogg has also been re-appointed as a Non-Executive Director for a second three-year term, starting on 1 April 2019. Baroness Hogg is an experienced director of listed companies including 3i, Carnival and GKN, and public bodies including the BBC. She is the FCA's Senior Independent Director. Sarah Hogg is a member of the House of Lords where she sits as a Crossbencher.

Finally, Amelia Fletcher OBE's second term as a Non-Executive Director has also been extended for a further year, up to 31 March 2020. She will also continue to serve as a Non-Executive Director and Senior Independent Director of the Payment Systems Regulator during this period. Amelia is Professor of Competition Policy at Norwich Business School and a Non-Executive Director of

the Competition and Markets Authority.

John Glen, Economic Secretary to the Treasury, said:

Richard Lloyd's wealth of experience as a consumer expert will be a valuable contribution to the crucial work of the FCA, ensuring our financial sector keeps customers at the heart of how firms do business.

I am also delighted to re-appoint Baroness Sarah Hogg for a further three-year term, and to extend Amelia Fletcher's second term by a further year. Both Sarah and Amelia have brought considerable expertise to the FCA Board, and I am grateful for their continued contributions.

Charles Randell, FCA Chair, said:

Richard's proven expertise and deep experience of both consumer issues and financial services mean he is ideally placed to further reinforce the FCA Board's consideration of consumer needs. I know he will make a significant contribution and I look forward to working with him. I am also delighted that that Sarah Hogg and Amelia Fletcher will continue to serve on the board.

About the Financial Conduct Authority

The Financial Conduct Authority is the conduct regulator for 58,000 financial services firms and financial markets in the UK and the prudential regulator for over 18,000 of those firms.

The current FCA Board members are:

- Andrew Bailey – executive FCA Board member and Chief Executive
 - Catherine Bradley – non-executive FCA Board member
 - Amelia Fletcher OBE – non-executive FCA Board member
 - Baroness Hogg – non-executive FCA Board member
 - Rt Hon Ruth Kelly – non-executive FCA Board member
 - Jane Platt CBE – non-executive FCA Board member
 - Charles Randell CBE – Chair of the FCA
 - Nick Stace – non-executive FCA Board member
 - Sam Woods – non-executive FCA Board member
 - Christopher Woolard – executive FCA Board member and Director of Strategy and Competition
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News story: New leader board to celebrate top apprenticeship employers

Top employers who are helping to lead the 'apprenticeship revolution', get more people into skilled jobs and boost British business will be celebrated through a new leader board and quality mark, Education Secretary Damian Hinds announced today.

To mark National Apprenticeship Week (4 -8 March), an annual celebration of the transformative effect high-quality apprenticeships can have on people's lives, the Education Secretary announced plans to create:

- A new leader board of top apprenticeship employers – the new rankings will be independently judged and published annually and are expected to rate the Top 100 large apprentice employers as well as the top 50 SMEs; and
- A new quality mark for apprenticeships – developed in partnership with Community Interest Company 'Investors in People' to shine a light on high-quality apprentice employers.

The new leader board will recognise and promote outstanding apprentice employers, encourage employers to improve the quality of their apprentice offer, and help potential apprentices and parents to easily identify opportunities with high performing employers. The quality mark will be a symbol for accredited employers to display and will serve as an assurance of excellence.

The government overhauled the apprenticeship system almost two years ago – working closely with leading businesses to design new high-quality apprenticeship opportunities known as 'standards' so apprentices gain the skills that employers need to that will help them land great jobs or progress in their careers.

Apprenticeships are now longer, higher-quality, with more off-the-job training and a more rigorous assessment at the end. There are now more than 400 apprenticeship standards available in everything from accountancy, fashion and law to teaching, nursing and plumbing.

Education Secretary Damian Hinds said:

We've transformed apprenticeships in this country. But that wouldn't have been possible without the employers who have been at the forefront of developing new high- quality apprenticeship opportunities that provide great training, and the employers who have embraced the huge benefits apprenticeships are bringing to their workplaces.

This National Apprenticeship Week, I want to celebrate their contribution – giving thousands of people of all ages and

backgrounds the opportunity to learn new skills and secure an exciting career.

Almost 164,000 people started on one of the new higher quality apprenticeship standards in 2017/18, a more than six-fold increase on the previous year.

New analysis by the Department for Education has further underlined the importance employers are placing on apprenticeships after it showed that the top ten employers from the government's Apprenticeship Ambassador Network (AAN) employ a total of 47,000 apprentices; with an additional 100,000 apprenticeship opportunities in the pipeline. The AAN is a national network of around 500 employers across the country including Lloyds Banking Group, Gatwick Airport and Nissan.

Jason Holt CBE, Chairman of the AAN said:

It's absolutely crucial that we continue to connect more employers with apprenticeships. Apprenticeship Ambassador Network members have seen the huge benefits of apprenticeships for employers and individuals. Our advocacy role does have a definite impact on take-up with employers.

National Apprenticeship Week runs from 4 to 8 March 2019 and aims to highlight the benefits of apprenticeships to employers, individuals, local communities and the wider economy. The 'Blaze a Trail' themed week will see a range of activities and events being hosted across the country to celebrate apprenticeships.

In January, the Department for Education launched its new campaign 'Fire it Up' to help challenge outdated perceptions of apprenticeships and raise awareness of the huge variety of apprenticeship options available for people of all ages and backgrounds.

The new campaign includes national TV and social media adverts, [and a new website](#) that provides helpful advice and information as well as access to thousands of apprenticeship opportunities across the country.

In April 2017 the government introduced the apprenticeship levy to create long term sustainable funding for apprenticeships. The levy is giving employers a real opportunity to invest in high-quality training, helping to grow their business and get the skilled workforce they need to thrive and succeed. Only around 2% of all employers in England pay the levy, but this investment has supported almost 50 per cent of all new apprenticeship starts in 2017/18.

Currently, levy-paying employers can transfer up to 10% of their annual apprenticeship funds to other employers if they choose. From April this will increase 25% to provide even greater flexibility for businesses to spend their funds, and so they can support smaller employers in their supply chain to provide high-quality apprenticeship training.

The government is transforming technical education so there are range of high- quality choices on offer post-16. This includes working with industry to create more high-quality apprenticeships opportunities for people of all ages, and introducing new T Levels from 2020 – the technical equivalent to A Levels –so that young people learn the skills and get the experience needed to land a great job in a skilled profession, go onto a higher level apprenticeship or university.