### <u>Shipbuilding Tsar praises south-west</u> <u>shipyards</u>

- Defence Secretary and Shipbuilding Tsar Ben Wallace meets with key industry leaders at shipyards in the South-west
- Shipbuilding Tsar working with industry to deliver ambitions set out in the National Shipbuilding Strategy Refresh

The Defence Secretary and Shipbuilding Tsar Ben Wallace met with Pendennis Shipyard, A&P Falmouth and Harland & Wolff Appledore to discuss how closer working between government and British industry can help the shipbuilding sector maximise its potential, boost UK shipbuilding and level up communities.

During the visit, the Shipbuilding Tsar met apprentices from the shipyards and the Cornwall College Group, who are developing the skills and knowledge to bolster the British shipbuilding industry into the future.

His visit follows the refreshed <u>National Shipbuilding Strategy</u>, published in March, which set out more than £4 billion of government investment for the shipbuilding sector over the next three years, with a 30-year pipeline of more than 150 naval and commercial vessels.

The shipbuilding industry is supporting around 42,600 jobs across the country, and the South-West region is the second most valuable in the UK, employing more than 19,000 people.

#### Defence Secretary and Shipbuilding Tsar, Ben Wallace, said:

What I have seen in the south-west is a vibrant, thriving hub of global shipbuilding where cutting-edge innovation and skilled craftsmanship is being supported by more than four billion pounds worth of government-wide investment in the sector.

Meeting with young apprentices across these yards, where they are leading in highly skilled and varied roles has been hugely encouraging.

David McGinley, Chief Executive Officer, Cammell Laird Shiprepairers and Shipbuilders Ltd, Atlantic and Peninsula Marine Services said:

The National Shipbuilding Strategy Refresh has come at a critical time for British shippards and the wider supply chain, providing greater certainty of future UK shipbuilding projects, injecting vital confidence into the sector.

The Defence Secretary's visit to A&P Falmouth provided a platform for our business to share our strategy for the future and showcase our ongoing commitment to investing in our facilities and growing apprenticeship programme.

We look forward to working with the UK Government to deliver key pillars of the National Shipbuilding Strategy.

The National Shipbuilding Strategy Refresh aims to build upon the success of the previous strategy launched in 2017, outlining the government's further ambitions to reinvigorate the whole British shipbuilding industry.

#### Harland & Wolff Group CEO, John Wood said:

It has been almost two years since the Appledore shipyard joined the Harland and Wolff group, which now not only boasts the UK's largest drydocks in Belfast but also the largest undercover dry dock in Appledore. It was great to show the Shipbuilding Tsar around what is now a busy and thriving shipyard, as work on the fabrication of a steel pontoon for the RNLI and vessel maintenance works continue.

By spreading our focus across five distinct markets, we will continue to grow the opportunities and workforce here in Appledore and across the Harland & Wolff Group. Apprentices are essential to realising our growth ambitions. Applications for our current apprenticeship programme are open, as we look to take on around 150 apprentices in the business.

#### Pendennis Chairman, Mike Carr said:

The National Shipbuilding Strategy is an exciting opportunity to bring together all aspects of the UK marine industry under one umbrella and Pendennis is keen to explore how we can play our part.

Additionally, the first two major developments since the publication of the Strategy have been announced today:

- £12 million of funding to accelerate the research and development of zero emission maritime technologies was confirmed by the Department of Transport. Part of UK Shipbuilding Office for Reducing Emissions (UK SHORE), this investment will accelerate the sector's transition to a cleaner future supporting our voyage to net zero by 2050.
- The Chair of the UK Shipbuilding Skills Taskforce has today been announced as Captain Paul Little, CEO and Principal of Glasgow City

College. The Taskforce, with membership drawn from right across the UK, is another initiative launched in the Strategy refresh and will work with wider industry to explore skills needs and shortage, supporting the development and implementation of a future-focused skills strategy for shipbuilding.

Seeking to deliver a globally successful, innovative and sustainable shipbuilding industry, the refreshed National Shipbuilding Strategy will support British shipbuilders, helping to ensure that the government continues to rise to the challenge and deliver for the people of the UK.

# Interest rate increases on the Court Funds Office special and basic accounts

News story

Increase of interest rates for Court Funds Office special and basic accounts from 29 April 2022.



In response to the Bank of England increases in the base rate since December 2021, the Lord Chancellor has reviewed the Court Funds Office (CFO) rates of interest payable to clients and has directed that from Friday 29 April 2022 these will change to the following:

-Special Account — increases from 0.1% to 0.645% -Basic Account — increases from 0.05% to 0.323%

The Lord Chancellor has made this decision to ensure that the running costs of the CFO service can continue to be met and that an increased rate of interest payable to clients can be provided.

The Bank of England base rate rose again on 5 May 2022. However, no change to the new Court Funds Office rates of interest will be made until the Lord Chancellor has reviewed the level of interest paid to clients further.

If you wish to discuss further, please contact the CFO on 0300 0200 199 or email email enguiries@cfo.gov.uk.

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## <u>Spiking of university students to be</u> tackled

University students will be safer as spiking is set to be stamped out at universities following the launch of a new working group from the Department for Education and Home Office dedicated to tackling the number of attacks against students. This forms part of the wider government mission to tackle violent and sexual crimes and strengthen victims' rights.

Universities Minister Michelle Donelan has called for and convened the group, which will bring together vice-chancellors, police, campaigners and victims to produce plans for practical action to help keep students safe, reporting back before the start of the autumn term.

Professor Lisa Roberts, University of Exeter Vice Chancellor, has been appointed to lead the working group and coordinate the higher education sector's response.

Following personal experience with a victim of spiking, Minister Donelan will ask every university to introduce a policy on tackling spiking by the end of the year to ensure victims are recognised and supported.

Last month a Home Affairs Select Committee report found the true prevalence of spiking — which can range from drink spiking to attacks with needles — remains unknown, though a recent survey by student outlet The Tab suggested 11% of students believed they have had their drink spiked, and research by the Alcohol Education Trust found more than 1 in 10 young adults had been victims of spiking.

The Government has already taken action to reclassify GHB and closely related substances, which have been used for drink spiking, and will work with law enforcement and local authorities to look at further action to tackle these horrific crimes, including considering the case for a specific criminal offence for spiking.

Universities Minister Michelle Donelan said:

This is an issue that is very close to my heart, having had someone close to me spiked when I was younger, which had devastating consequences. So I know first-hand what a horrific crime this is and I am determined to stamp it out.

Recent incidents show that perpetrators are becoming more brazen in the way they are committing this appalling crime — which is why I am tasking a new working group to look at the issue more closely and come up with practical actions to stamp out spiking at our universities — I've been pleased to see innovative schemes already underway at the University of Exeter and Nottingham Trent University.

I am committed to tackling real issues that affect students across campuses — whether it is ending the use of non-disclosure agreements, standing up against antisemitism or now looking to end spiking — I will always fight to ensure students are protected at our universities.

Universities Minister Michelle Donelan and Home Office Minister for Safeguarding Rachel Maclean today met victims, campaigners, senior police officers and university leaders to discuss the attacks seen in different parts of the country, and how closer working between universities and police could give a clearer picture of the scale and nature of the crimes against students.

Following a roundtable on spiking in March, with ministers from across government and hosted by Minister Maclean, it was agreed that a cross-government, multi-agency approach would be pursued to tackle the issue.

Minister for Safeguarding Rachel Maclean said:

Spiking is a heinous crime which puts lives at risk.

We have already reclassified drugs which have been used for drink spiking and provided funding through the Safety of Women at Night and Safer Streets funds to support initiatives which prevent people from becoming victims of spiking.

I know more must be done, which is why I will continue working with experts across the sector to discuss how we can go even further to tackle this crime and bring offenders to justice.

Insight and evidence will be used to inform the Government's report to Parliament on Spiking, to be published next Spring.

Professor Lisa Roberts, Vice-Chancellor of the University of Exeter said:

Everybody has the right to be safe and enjoy their night out with

friends without the fear of spiking or violence. As chair of the new working group I will work with partners to look at the evidence, best practice and incidents across the U.K. so that we can make practical recommendations to improve the night-time economy for students.

We are fortunate in Exeter to have very strong working relationships with local agencies such as the Police, NHS Trusts, campaign groups, licensing and regulatory bodies which has been a key aspect of our approach to gender safety. This is obviously an issue for wider society that affects people from all walks of life and we want to play our part in tackling social problems in our towns and cities. We also work with our own students to take a holistic approach to spiking and night-time safety from prevention to support.

Stamp out Spiking founder Dawn Dines said:

I have been campaigning now against drink spiking issues for nearly two decades. It is a disgusting cowardly crime that I have been actively raising awareness on to help protect and educate to safeguard on this issue.

We know that this crime has been hugely underreported for years and I have personally spoken to hundreds of victims and their family members, with this learning we can help to safeguard future victims to ensure that we gain more convictions and educate the general public on what drink spiking actually is, with a multi-agency approach, we can really get to the heart of the problem and make such a huge difference to stamp out this crime.

I am looking forward to being able to share my expertise to ensure the safety of students in higher education to ensure we make every effort possible to raise awareness to stamp out drink spiking in the future.

Universities have already set up their own initiatives to tackle the issue — with the University of Exeter offering drink safety test strips, and Nottingham Trent University funding and delivering bystander intervention training to staff in night-time city venues. The new working group will look at these and other solutions being tested on campuses across the country.

Last year students across the country took part in a mass boycott of nightclubs following a spate of reported attacks in Nottingham, Exeter, Birmingham, Southampton, and other university towns across the UK.

The launch of the new working group to tackle spiking on campuses follows a campaign to end the use of Non-Disclosure Agreements (NDAs) by universities to silence victims of sexual harassment, abuse and bullying. Over 50 universities have signed a pledge committing to end their use, which was

unveiled by Minister Donelan and campaign group Can't Buy My Silence in January this year.

# Speech by Economic Secretary John Glen, at the Association of British Credit Unions Limited

Good afternoon everyone, and thank you for inviting me back once again.

This is now the fourth opportunity I've had to address you.

I had hoped to make a grander entrance to mark the occasion, but I'm told the pyrotechnics and AC/DC soundtrack are reserved for fifth visits.

In any event, I'm grateful for the chance to speak with you in a physical capacity this year. Not least because of the special contribution you make.

Especially because of the unique role played by the mutuals sector and credit unions in delivering those services that your members, communities, and the country need... providing an ethical home for savings, and affordable loans to those who may otherwise have to resort to high-cost lenders.

Whether that be through the Pennine Community Credit Union's efforts to provide savings accounts and affordable loans to communities across East Lancashire and Cumbria... or Just Credit Union's new education grant to help young people to continue in further education... the sector's good work runs through every artery of our society.

That is why, in my role as Economic Secretary, I have always and will always champion the mutuals sector, and credit unions in particular.

#### The pandemic

And after all, there is so much to champion.

Again and again, the sector has lived its core values... putting people before profit, and rising to meet the challenges of our times.

Your hundreds of thousands of members relied on you throughout the Covid-19 pandemic... including as a lifeline for people to borrow affordably when they needed it most.

The government is deeply grateful to you for these efforts.

And I am pleased that Her Majesty has also recognised leadership in the sector through the honours system — may I take this opportunity to

congratulate those who have been recognised recently, including Christopher Bell from Capital Credit Union, Joanne Swaine from Leeds Credit Union, and Karen Bennett from Enterprise, and former ABCUL President, to name a few, for their services to the credit union sector.

Through the pandemic, as now, the government stood by you and your values... side-by-side... to bolster credit unions so that you, in turn, could support your members and communities.

We set up Fair4All Finance, which distributed a £5 million Covid-19 resilience fund to support credit unions and community development finance institutions in England.

In May 2020, the government also announced that additional funding through the dormant assets scheme would be released immediately to Fair4All Finance — including an expanded Affordable Credit Scale-up Programme.

This support, reinforced by measures from the devolved administrations, meant that social lenders could continue to administer loans to vulnerable customers to effectively serve their communities throughout the pandemic… and has ensured that the sector continues to grow, even in the most challenging of times.

Our prize-linked savings pilot, PrizeSaver, has also helped to increase sector membership and awareness — supporting members to increase their financial resilience by building their savings, while extolling the strengths of the mutual model and attracting new membership to credit unions across the country.

I have been encouraged by the success of this pilot — and would like to thank the sector for its positive engagement. It is a scheme that I saw from start to finish and the impact it has had is clear.

I am really pleased that 16 credit unions have continued running PrizeSaver independently since last year. This is welcome news, and a strong mark of success. And I hope and believe that PrizeSaver will continue to go from strength to strength.

#### Cost of living

The pandemic has proven that the trust placed in the sector by your members is well-deserved.

That trust will be vital as people across the country face unprecedented cost of living pressures — meaning that every pound must stretch further.

We know that these are global challenges but, as with the pandemic, we also know that the government and credit unions can take steps to help ease the burden.

It is because of this that the government is providing support worth over £22 billion in 2022-23 to help support people with these pressures.

As the Chancellor announced at this year's Spring Statement, this includes providing millions of households with up to £350 to support with rising energy bills and helping people to keep more of what they earn.

The government has also cut the Universal Credit taper rate, frozen alcohol duty, and further increased the National Living Wage to £9.50 an hour from April 2022.

We went further still — announcing an increase to the annual National Insurance Primary Threshold and Lower Profits Limit to £12,570, a cut to fuel duty, and an additional £500 million to help with the cost of essentials through the Household Support Fund.

For your part, it's vital that credit unions continue to perform their important role by providing consumers with access to affordable credit — to help manage expenditure and increase financial resilience.

And in this, you will have the government's full support.

We will continue to strengthen affordable credit initiatives, which will both expand the provision of affordable credit and increase usage.

We are providing Fair4All Finance with £3.8 million of funding to pilot a No-interest Loans Scheme (NILS) — which has been designed for those consumers in vulnerable circumstances who would benefit most from affordable credit to meet unexpected costs.

The first stage of the pilot is now underway with Proof-of-Concept loans being administered through South Manchester Credit Union.

This is a fundamental, worthwhile, new initiative, to provide a gateway product for people who at the moment are beyond the lending capacity of some credit unions.

The challenge now will be to take that proof-of-concept pilot to a bigger pilot so that we can now validate it.

Just this morning, I met with recipients for whom these loans are providing real-life impact — covering the costs of new white goods to keep families running, funerals for loved ones, and debt consolidation. I expect the pilot to reach full-scale rollout in a number of pilot sites across the UK at the start of 2023.

#### Financial inclusion

We must also ensure that the door to affordable credit and financial resilience is open to all.

Ensuring an inclusive financial system has been a top priority of mine since I first started in this role. It is a task which we much approach with renewed vigour in the face of unprecedented cost of living pressures.

That is why, since 2019, the government has chaired the Financial Inclusion

Policy Forum, bringing together the financial services industry, consumer groups, the regulator and third sector… and why we also publish an annual report on the government's work on financial inclusion, which details a broad range of initiatives over the last year, as well as ongoing work to support financial inclusion.

The government is committed to encouraging people of all income levels and at all stages of life to save. ISAs form a key part of this support, allowing individuals to save without paying tax on any interest. This includes — but is not limited to — the Cash ISA which many credit unions offer. This support, coupled with other savings measures, mean around 95% of people with savings income pay no tax on that income.

#### Amendments to the Credit Unions Act

The government will continue to stand by credit unions in your mission to provide access to affordable credit and increase financial resilience... just as we did in the pandemic... to ensure the sector can deliver for its members now and into the future.

A big part of that, of course, is we in government listening and being responsive to the sector.

The 'Vision 2025' consultation clearly set out stakeholders' interest in offering services beyond those they can currently offer... allowing credit unions to diversify their incomes and support financial inclusion by providing further opportunities for the sector to grow and expand their reach.

We heard you loud and clear, and last year at this conference, I spoke about our commitment to amend the Credit Unions Act to allow credit unions in Great Britain to offer a wider range of products and services.

Today, we are delivering on this commitment. I am pleased to announce that we are preparing on the basis that these changes will be a part of the upcoming Financial Services and Markets Bill.

This legislation will include a new supplementary object, which will be optional to adopt… enabling credit unions to offer hire purchase, conditional sale agreements, and insurance distribution services to their members.

We know that you will have members, especially key workers or those who work a shift pattern, for whom having access to a reliable car can be essential. And these changes will mean that you can offer products such as car finance to your members, should they wish to choose them, for the first time.

As you'd expect, there will be processes to navigate, including ensuring compliance and seeking the necessary permissions from the regulators. But I believe that this change will genuinely help your members and see your credit union grow.

The Bill also makes minor amendments to support best corporate governance, including a legal requirement for credit unions to submit annual accounts to

the FCA, and express permission for credit unions to temporarily lend to and borrow from other credit unions, even when there is no membership link. This shouldn't change the way you are currently operating, but rather provide legal certainty for these activities.

I am thrilled to be delivering on this 2020 Budget commitment... the government really values its engagement with the sector and I will keep listening to ensure we continue to support credit unions, so that you, in turn, can support your members.

#### Conclusion

Ladies and Gentlemen, let me conclude by thanking you again for all the good work you've done... and continue to do for your members, your communities, and the country.

The last few years are testament to the critical role performed by credit unions... one which I and the government will continue champion at every opportunity.

Thank you very much.

### <u>Violent robber receives immediate</u> <u>prison term under the Unduly Lenient</u> <u>Sentence scheme</u>

News story

Claire Brown has been sentenced to an immediate prison term for carrying out a violent robbery which left the victim needing hospital treatment.



A West Midlands woman who stole a mobile phone and bank cards in a violent robbery has been sentenced to an immediate prison term after her case was

referred to the Court of Appeal by the Solicitor General Alex Chalk, QC MP.

On 27 November 2021, Claire Brown, 39, knocked on the door of the victim's house and asked to borrow her phone. Brown claimed she was concerned for the welfare of her uncle and wanted to call him. She then forced her way into the house and struck the victim three to four times on the head with a brass ornament, leaving her needing hospital treatment to close a cut above her eye.

After striking the victim, Brown left the house with the victim's mobile phone and two bank cards. Brown then spent over £140 using the stolen cards.

On 11 March 2022, Brown was sentenced to 18 months' imprisonment suspended for 2 years at Birmingham Crown Court for robbery and fraud by false representation.

The Solicitor General referred the original sentence to the Court of Appeal under the Unduly Lenient Sentence scheme because he believed it was too low.

On 24 May the Court of Appeal found Brown's sentence to be unduly lenient and sentenced her to an immediate prison term of 3 years and 9 months.

Speaking after the hearing, the Solicitor General Alex Chalk QC MP said:

This was a distressing incident for the victim, who was left needing hospital treatment for her injuries. I believed that the original sentence handed down to Claire Brown did not reflect the gravity of her offending, and I am glad that the Court of Appeal agreed today.

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