

# Mobile bank Monzo chooses Cardiff

The digital bank has attracted huge amounts of media coverage over recent months and is famed for its smartphone app which provides Monzo customers with a user friendly analysis of their spending habits.

The app also enables Monzo customers to manage their money via the bank's bill splitting functionality, block their card instantly and spend abroad without fees or charges.

Last summer Monzo added to its products and services with the successful launch of a full current account and a Mastercard Debit card.

The bank's success and rapid growth means that it now has 1.3 million customers, and with more 100,000 new users signing up each month, this figure is set to soar.

As a result of its growing success, Monzo is now looking to expand and following £950,000 of Welsh Government support, the bank will be opening a new customer operations centre in Cardiff that will create 312 new jobs over the next four years.

This is in addition to the Monzo's existing headquarters in London that employs more than 500 people.

Economy Minister Ken Skates said:

"Our Economic Action Plan is clear on our commitment to supercharging the industries of the future and supporting businesses to innovate and compete in a rapidly evolving market place.

"Monzo's innovative business model, its ground breaking functionality and rapid growth has seen it quickly evolve into one of the world's leading digital banks and as a Welsh Government we are proud to have supported its expansion into Wales.

"I look forward to Monzo joining our thriving Financial and Professional Services Sector here in Cardiff and in doing so creating 312 high quality customer service jobs right in the heart of our capital."

Tom Blomfield, Monzo's CEO said:

"I'm very excited for us to be expanding our presence in Cardiff and continuing to provide amazing customer support for our 1.3 million customers. Over the next few years, we'll be hiring hundreds of people into our Cardiff office as we grow our customer

base by millions more people”

Monzo is currently recruiting for customer operations roles in Cardiff and will shortly be moving offices in the centre of Cardiff, overlooking the castle.

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## [Right to Buy to end in Wales this month](#)

People who are eligible and wish to buy their own home must have completed an application form available from their landlord or the Welsh Government website and submitted it to their landlord before the upcoming deadline of 26 January 2019.

Housing and Local Government Minister Julie James said:

“We passed the Abolition of the Right to Buy and Associated Rights Act to protect the stock of social housing in Wales from further reduction, so it is available to provide affordable housing for people who need it. This legislation is one of a range of actions we are taking to increase the supply of housing in Wales.

“Between 1981 and 2016, over 139,000 local authority and housing association homes were sold under the Right to Buy. This has led to many people, many of whom are vulnerable, waiting longer to access a home they can afford. Abolishing the Right to Buy is also giving social landlords more confidence to invest in building new social housing by removing the risk of these homes being sold after only a few years.

“We are committed to creating 20,000 more affordable homes by 2021 and we are supporting social landlords to help us to achieve this.”

Right to Buy has already been suspended in Anglesey, Carmarthenshire, Denbighshire, Flintshire, Powys, Swansea and Cardiff. Following the one year allowed under the Act to exercise their rights, the Right to Buy and associated rights will finally be abolished throughout Wales on the 26 January 2019.

Further information is available from housing associations and local authority housing teams. Information on the legislation and how it will affect tenants is available on the Welsh Government website.

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## [Are you missing out on help with your council tax?](#)

As part of its pledge to make council tax fairer, the Welsh Government is working to improve take-up of its council tax reduction scheme, which provides support for almost 300,000 households in Wales with their council tax bills.

You may be entitled to pay less council tax if:

- you believe you live on a low income
- you live alone, or with people/children who do not pay council tax
- you are a student
- you are disabled
- you are severely mentally impaired

The Welsh Government has joined forces with local authorities, [MoneySavingExpert.com](http://MoneySavingExpert.com) and third sector organisations to develop simple and consistent advice to ensure all households in Wales have the information they need about their entitlements to support them to pay their council tax bill.

Finance Minister Rebecca Evans said:

“Ensuring every household in Wales receives the council tax support they are entitled to is an important part of the Welsh Government’s commitment to making council tax fairer.

“Local authorities are taking some innovative action to identify and target eligible households and we will ensure this good practice is shared and adopted throughout Wales.

“There are many discounts, reductions and exemptions available and I would encourage everyone to check the Welsh Government website to see if they could be paying less council tax.”

The Welsh Government is committed to exempting care leavers under 25 from paying council tax from 1 April 2019, subject to the necessary regulations being approved by the National Assembly.

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# New projects announced to get Year of Discovery underway

This fourth themed year will give people compelling reasons to visit Wales while being encouraged to rediscover Wales and find something new about Wales and about themselves.

The Deputy Minister, said:

“By coming together and working in partnership, our themed years have given Wales a strong voice – in a very competitive marketplace. We know that our themed year campaigns are generating over £350m a year for the economy.

“Wales’ strengths are adventure, culture and the outdoors, and the aim of our themed years is to reinforce these strengths – we will return to these themes time and again, to ensure that we have clear and consistent messages about what Wales has to offer. This will be more important than ever as we work to adapt to the challenges and opportunities ahead.

“In 2019 we want to encourage our visitors to discover Wales anew, to discover new parts of Wales and to try out enriching outdoor, adventure and cultural experiences across the country. We’ve had a great start to the year with the Sunday Times Magazine choosing Wales as one of the rising stars of 2019, alongside places such as Morocco and Iceland, Georgia, Portugal, Turkey, Sri Lanka, Costa Rica, Croatia, and South Africa.

“Wales is full of hidden corners; as well as world-class attractions, and these projects which I’ve seen are an excellent way for people to discover more about Wales, find a hidden corner and try out a new experience.”

The Minister visited the team at fforest, Cilgerran who are celebrating 12 years since starting the business. The team have recently revealed a new project for 2019, in collaboration with The Representative Body of the Church in Wales, which has been supported through the Welsh Government’s Tourism Product Innovation Fund.

The SpiritCymru project will create a network of discovery, connecting chapels and churches in west Wales through unique cycle touring journeys and overnight stays in remote historic church and chapel buildings – which provide a window of discovery to the rural communities and small legends of Wales.

James Lynch, fforest, said:

“We know that there are some 800 chapels and churches in the rural and coastal communities of Wales – many of which are facing an uncertain future. SpiritCymru will celebrate and promote the heritage values of these beautiful buildings and provide a new sustainable model for continued community engagement and use.”

Alex Glanville, Head of Property Services at the Church in Wales, said:

“This is an exciting opportunity to work in partnership with fforest to find a new, innovative purpose for churches that have been closed. These buildings remain special places which will find a new audience through SpiritCymru.”

The unique sleeping pods are an installation, not a conversion. Comfortable, self-contained, rooms based on a Japanese / Scandinavian concept and designed for cyclists’ needs, warmth and comfort at the end of a long day of adventure. Journeys will begin and end at fforest in Cilgerran with bookings being taken from the Autumn.

The Minister also visited another new venture in Ceredigion. Ty Cwch, Cwmtydu is the first accommodation in Wales for outdoor activities made entirely from refashioned shipping containers. For Year of Discovery, Ty Cwch will work with local outdoor activities instructors offering tailored discovery courses in the Spring. This innovative accommodation has a Visit Wales quality assured glamping accreditation. Further information available on [www.Tycwch.wales](http://www.Tycwch.wales).

Nigel Humphrey, Ty Cwch, said:

“A Year of Discovery is a very appropriate theme with the growing popularity of outdoor activities. This might be for groups or families who want organised activities or merely to get away from it all and enjoy the great countryside. The Welsh coast is highly suited to both. Working with our partner ICY UK we are looking forward to putting on discovery courses next year.”

A multi-media international campaign on the theme of discovery will run throughout 2019. The campaign is on digital, television, on on-demand platforms, and in key travel hubs from January here in Wales – with the main marketing push across the rest of the UK taking place in March around the key holiday booking times. The emphasis is on encouraging everyone to find their own experience in Wales and sharing on social media.

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# Future funding of social care a priority for government – Vaughan Gething

He will take over the work of chairing the inter-Ministerial group on paying for social care, which was set up last year to investigate the future funding options and social care models to meet rising demand.

The group will use the report by Professor Gerald Holtham about a social care levy as the basis for its work. The report, which was commissioned by the Welsh Government, will be debated by the National Assembly today.

Mr Gething said:

“How we meet the costs of caring for an ageing population is a complex and challenging question, which faces most of the developed world.

“We have made enormous progress in improving healthcare and tackling illness, helping us all to live longer, disease-free lives and our model of social care needs to keep pace given the importance of people’s individual independence and of its interplay with the wider healthcare system.

“The Welsh Government has prioritised social care and we are committed to developing innovative funding models to support future costs.

“A levy is one of the options for raising additional funding for social care. This requires careful consideration alongside all other options including insurance models.”

Professor Holtham’s idea for a social care levy was one of four new tax ideas to emerge from the national debate about new taxes in the summer of 2017. His report and economic analysis was published in June 2018.

Today, Assembly Members will debate the report and ideas for raising additional funding for social care in the future.

The Welsh Government has prioritised funding for health and social services combined – official Treasury figures show spending per person on these functions increased by 3.8% in Wales in 2017-18, the highest increase of any of the four UK countries.

Spending per person on health and social services in Wales is 11% higher than in England – equivalent to an extra £290 per person.

Finance Minister Rebecca Evans said:

“The proportion of people over the age of 75 years in Wales is projected to increase by more than 40% by 2030, and by more than 70% by 2040; and the number of people over 85 is projected to more than double by 2040.

“All this is good news, but it does mean that we need to find a longer-term way of funding social care to help people live independently.

“It was against these forecasts that Professor Holtham proposed a levy on income to help pay for care.

“He proposed the proceeds from the levy helping to fund the immediate costs of care for older people, with the remainder being placed in a ring-fenced fund and invested to help cover expected increases in the demand for care by future generations.”