

**1. Welcomes and Apologies**

In attendance: Karen Rowlingson (Chair) (KR), Lindsey Appleyard (LA) (Minutes),  
Ricky Joseph (RJ), John Doling (JD), Tom Sorell (TS), Andy Mullineux (AWM),

Apologies: Andy Lymer (AL), Steve McKay (SM), Paul Cox (PC), David Mullins (DM)

**2. Minutes from Last Meeting**

Minutes from previous CHASM management meeting on 3.5.12 were discussed and approved.

**3. Advisory board meeting**

The annual CHASM Advisory board took place on 2<sup>nd</sup> July 11-1 and minutes approved.

**4. CHASM membership and meetings**

Associate members are encouraged to produce 500 word briefing paper for CHASM website. LA to ask associate members to contribute.

**5. Impact**

AWM and KR launched the Policy Commission on the Distribution of Wealth at the Conservative Party Conference on 10<sup>th</sup> October. The next meeting takes place in London on the 14<sup>th</sup> November. KR/AWM to report back at next meeting.

KR/AWM

**6. International Plans**

LA and RJ identified contacts to develop an International network for research on asset policies (INRAP). Discussed whether the database should be an email group or online portal. AWM suggested that we should add a disclaimer that CHASM does not necessarily endorse the research by list members. KR asked RJ to add associate member Chris Evans to list. KR also asked core members to email RJ any contacts that are not already listed.

ALL/RJ

RJ updated meeting that Beverly Searle (PI on Leverhulme 'Housing Wealth' project) has been awarded ESRC funding for an international research network on assets and is running a series of workshops. Our list suggests potential links that could be made between researchers.

**7. Events update**

RJ attended roundtable meeting on 30<sup>th</sup> October with Barrow Cadbury to discuss their Financial Inclusion investment strategies. Barrow Cadbury would like to invest in grassroots research that could influence policy and practice particularly on poverty. Their consultation will be reviewed by the board and a report will be published on their investment strategy over the next 3-5 years. Barrow Cadbury are also relocating their main offices to London to be closer to influential policy makers.

LA attended PfEG forum in London on 17<sup>th</sup> October which outlined research by Money Advice Service and members were invited to share thoughts on the future of the research forum. LA and associate member Peter Davies hosting workshop on 'Developing a Broad Assessment for Financial Literacy' at the university on 9-10 November. LA attending meeting on 7<sup>th</sup> December hosted by Community Investment Coalition on 'From the margins to the mainstream: Community investment in the UK and across the globe', a political pressure group which comprises CDFA, NEF, CfRC and London Rebuilding Society.

AWM attending meetings on 'Restoring trust in banks'. Key to this is the disclosure of banking activity at local postcode level which according to banks attending meeting is possible. AWM's RF on FinCris project, Sajid Chaudry, starts 1<sup>st</sup> November and will arrange FinCris workshop on 'taxing banks' in March 2013. AWM asked to join panel on 7 November to comment on the 'US economy and the results of the US election'.

TS hosting FinCris philosophy workshop on 16-19 November at Copthorne Hotel in Birmingham to explore relevant concepts of responsibility in relation to the financial crisis. TS presenting at event in Nottingham on 15 November exploring human rights and financial services. TS also informed meeting that Which? Are interested in holding joint event with FinCris on the culture of banking and provide an update on their independent commission on banking.

KR presented at University of Amsterdam on 26<sup>th</sup> October on housing wealth. Organising a FinCris workshop with LA in January on 'responsible lending and borrowing'. This may be a joint event with SM's 'Monitoring financial inclusion' project. KR attending conference in Baltimore in November to present on 'the end of asset based welfare in the UK' and also presenting at CRESC conference at Manchester University on 6 December on 'have attitudes to welfare hardened?'.

JD presented on 'housing finance in Poland' in October in Poland. JD attended 'European housing forum' meeting in Brussels last week and will present at the University of Delft on 16 November.

#### **8. PhD Studentships**

Ben Patterson, Fatima Syed and Sam Thewlis all began their PhD research this Autumn.

#### **9. CHASM website**

We are constantly updating the CHASM website. Please let LA know of any new projects or publications for the CHASM website.

ALL/LA

#### **10. Any Other Business**

RJ informed the meeting of the new 'Birmingham-Nottingham Strategic Collaboration Fund' which aims to develop research links and projects between the two universities. RJ to develop a proposal with Tracey Warren in Sociology at Nottingham on assets. AWM mentioned that Paul Mizen at Nottingham would be keen to work with CHASM.

KR

RJ to submit proposal to Nuffield Foundation on 'Developing an asset scorecard in the UK' on 2<sup>nd</sup> November. RJ also talking to Levi Strauss Foundation to discuss funding

possibilities to develop research between CHASM, Institute for Research on Super-diversity (IRIS) at the University of Birmingham and Steven Vertovec at the Max-Planck-Institute for the Study of Religious and Ethnic Diversity in Germany. RJ informed meeting that Citysave Credit Union have submitted bid to DWP on 'Credit Union sector expansion' to develop a new banking platform in UK in partnership with other credit unions and energy suppliers.

#### **11. Next Meeting**

The next seminar and open meeting is to be held on 12<sup>th</sup> December, on Telecare, digital technology and financial services – 12.30-2.00 – G06 in the Business School.

The next management meeting is on 6<sup>th</sup> February 2013, Room 528, 5<sup>th</sup> floor, Muirhead Tower 1.15-2pm