



Mr Danny Kinahan, NI Veterans Commissioner

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Mr Adrian McCreesh
Chief Executive
Mid Ulster District Council

Emailed to: Chief.Executive@midulstercouncil.org

Ref: NIVCO/AM/44-21

29 November 2021

Dear Chief Executive,

As Northern Ireland's first Veterans Commissioner, I have had the privilege during my first year in office to have met all of the Local Government Veterans' Champions as well as conduct extensive engagements with the majority of veteran groups across Northern Ireland.

Throughout this time, myself and my team have been witness to some fantastic practices that enhance the lives and wellbeing of veterans living in Northern Ireland. That said, there are still many veterans who do not know what services exist to help them in times of hardship or poor health. With the assistance of Veterans' Champions, I would hope to expand this knowledge in local council areas so that no veteran feels isolated, helpless or alone.

The benefits of Veterans' Champions

Local Veterans' Champions provide a unique and important role for veterans' living in council areas across Northern Ireland. As advocates for local services, Veterans' Champions can be the first point of contact for veterans who need information, signposting, or referral either to my office or to the Northern Ireland Veterans' Support Office (NIVSO). It is imperative that collaboration and open communication takes place amongst all key agencies, thus ensuring that a veteran is supported in the best possible way, through what can be a complex referral system.

During my engagements I have come across a range of issues that veterans have encountered in their daily lives. Often the veteran will just need to be signposted to a service that can help them with their individual problem or circumstance they are dealing with at that time. The good news is that there are numerous services across Northern Ireland to assist, but many veterans do not know how to access them. The Veterans' Champions have the ability to become a gateway for veterans to help increase their knowledge about the services available to them locally, and also to ensure they receive help as and when required.

However, there are a number of actions that you can take within your local council area to help veterans. These include the following:

- **Promote the Veterans' Champion on your council website (if not already in place)** - this for many is the first step in gaining access to a person who is willing to assist and listen. Many council websites can be difficult to navigate, but it is hoped if a person were to search the keyword 'veteran' or 'champion', they would be linked to the correct page on the council website.
- **Include links for direct veteran services and the Veterans Handbook** - a list of useful contacts is included at Annex A.
- **Utilise council newsletters** to promote hubs, contacts and services. A newsletter is an effective form of communication for those veterans who may be IT illiterate. There are a large proportion of veterans in Northern Ireland that do not use social media or indeed do not have an email address. Bridging the generational and technological gap is important wherever possible.
- **Promote positive stories** within your local community. Many good initiatives so often get overlooked. Veterans provide a very understated service to the community in which they reside, thus it would be beneficial to all society to learn more about such positive stories.
- **Establishing 'veteran friendly' links within key services** in your council area, including the Housing Executive, GPs and local businesses.
- **Lead on non-political support of veterans** - encourage an all party non-political approach emphasising that veterans are from all parts of society regardless of political or religious background.

Conclusion

I feel absolutely privileged to be the Veterans Commissioner for Northern Ireland and as such I would like to lend my support in the sponsorship of a Veterans Roadshow in your council area. If this is something you and your Veterans' Champion feel they can support, please contact my office in order that arrangements can be made.

I look forward to meeting you again soon and would like to thank you for your continued support to veterans living in Northern Ireland.

Yours sincerely,



Danny Kinahan
NI Veterans Commissioner



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Annex A

Useful support links for publication on council website:

NI Veterans Commissioner's Office	www.nivco.co.uk
NI Veterans' Support Office	www.nivso.org.uk
UDR & RI (HS) Aftercare Service	www.aftercareservice.org
RFCA NI	www.reservesandcadetsni.org.uk
NI Veterans Handbook	Veterans Handbook
Royal British Legion	www.britishlegion.org.uk
SSAFA	www.ssafa.org.uk/northern-ireland
Help for Heroes	www.helpforheroes.org.uk
Combat Stress	www.combatstress.org.uk
Veterans UK	veterans-uk@mod.gov.uk
Inspire NI	www.inspirewellbeing.org
Make the Call	www.nidirect.gov.uk/makethecall
Andy Allen Veterans Support	www.aavsni.com



Department for
Digital, Culture,
Media & Sport

Chris Philp MP
Parliamentary Under Secretary of State for
Tech and the Digital Economy
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7 December 2021

Your Ref: C216/21

Councillor Paul McLean
Eileen.Forde@midulstercouncil.org

Our Ref: MC2021/19544/SR

Dear Paul,

Thank you for your correspondence of 4 November, to the Secretary of State for Digital, Culture, Media and Sport, the Rt Hon Nadine Dorries MP, regarding your concerns over online anonymity. I am replying as Minister for Tech and the Digital Economy. Please accept my apologies for the delay in you receiving a response.

Anonymous abuse online can have a devastating impact on victims. Tech companies must take more responsibility for the safety of their users. That is why the government is introducing laws which will usher in a new era of accountability for the tech sector.

Under the Online Safety Bill (the bill), companies in scope will have to ensure that illegal content is removed swiftly and that the risk of it appearing and spreading across their services is minimised by effective systems. This includes illegal anonymous abuse. Sites in scope of the bill which are likely to be accessed by children will also need to deliver appropriate safety measures to protect children from inappropriate or harmful content online.

The big social media companies will also need to keep their promises to adult users by taking action against harmful content that is prohibited under their terms of service. Under the new laws, these companies will have to set out clearly what content is acceptable on their platforms and enforce their terms and conditions consistently and transparently.

The bill also places new requirements in relation to anonymity online. It requires companies to identify, mitigate and effectively manage the risk of online anonymous abuse. This could include introducing measures to prevent unknown users from contacting each other, taking action against offenders, or allowing users to control who they interact with online and what content they see.

Ofcom will be appointed as the new regulator overseeing the framework. It will ensure that companies know what they need to do to comply with their new legal duties. Ofcom will have a suite of enforcement powers available to use against companies who fail their duties. These powers include fines for companies of up to £18 million or 10% of qualifying annual global turnover, and business disruption measures.

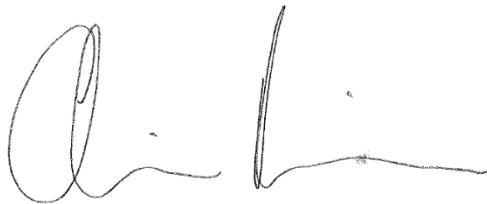
The police have a range of legal powers to identify individuals who attempt to use anonymity to escape sanctions for online abuse, where the activity is illegal. The government is working with law enforcement to review whether the current powers are sufficient to tackle anonymous abuse online.

The government is also considering the criminal law and its ability to deal with harmful communications online. The government asked the Law Commission to review existing legislation on abusive and harmful communications. The Law Commission has published its final report putting forward recommendations for reform. The government is considering the Law Commission's recommendations which will set out our position in due course.

The government published the draft bill in May 2021 for pre-legislative scrutiny. The Joint Committee in Parliament that is scrutinising the draft bill is expected to report by 10 December. The government will introduce the bill to Parliament as soon as possible after the Committee has concluded its work, subject to the parliamentary timetable.

I hope you find this information helpful.

With best wishes,

A handwritten signature in black ink, appearing to read 'C. Philp', written in a cursive style.

Chris Philp MP
Parliamentary Under Secretary of State for Tech and the Digital Economy



Northern Mutual: Campaign for a Mutual Bank in NI November 2021

Regional benefits

Wealth is generated in this region but not all of it is retained here and used for our benefit. Billions of pounds in savings, current account deposits, and public pensions for example, are held in commercial banks that invest most of this wealth outside the region for the benefit of shareholders. The Northern Mutual will reverse that trend, and allow us to retain the wealth generated here to be used for our benefit. The Northern Mutual will be:

- **Mutual:**
 - It will be owned by its members, not shareholders.
 - It will be accountable only to its members.
- **Regional:**
 - It will serve the NI region only.
 - Members must live in or be connected to the region.
 - It will prioritise affordable lending (including smaller loans and longer-term loans than those offered by current banks) to SMEs, micro businesses and family business that are the backbone of our economy.
 - It will promote productive lending that stimulates the real economy and creates local jobs.
 - Branches will have lending authority and local knowledge.
- **Ethical:**
 - It will not be driven by profit but instead will prioritise what's best for this region, for the people who live here and for our environment.
 - Lending and investment decisions will be made in the economic, social and environmental interests of the region.
 - It will not pay bonuses or incentives to executives and will have a more equitable salary structure than high street banks.
 - It will build relationships with members, getting to know them, their families and their particular circumstances, thus helping to build mutual trust.
- **Inclusive:**
 - No one will be refused an account, regardless of their financial means, if they live in or are connected to the region.
 - It will provide access to cash and branches through staffed and automated branches, reversing the current trend of bank and ATM closures.
- **Financially viable:**
 - The population in NI is 1.8m. We have 130,000 SMEs with £4.3bn SME lending, and we have a £1.6bn personal loan market.
 - We prepared an initial business case, and we believe that the Northern Mutual can become sustainable with just a 6% share of the



current market of banking account (approx. 94,000 current accounts) and a 5.29% share of lending to SMEs in the region (approx. 6,880).

- **A bank with all the services of a typical high street bank:**
 - It will offer current accounts (which accrue interest), business accounts, overdrafts, unsecured and secured term loans, debit cards, mortgages, foreign exchange.
 - It will offer a mix of physical and digital channels: branch network; both staffed and automated branches; Internet banking; mobile banking; automated safe deposit box service.

The domestic banking sector in NI is dominated by large shareholder-owned, profit-driven banks. But most other regions across the world have mutual banks from North America to mainland Europe to South East Asia and Japan. Mutual banks have been shown to have significant social and economic impact: commitment to financial inclusion; higher proportion of SME lending; credit allocation going to the real economy; reduced regional inequalities; greater resilience of local economies in recessions¹.

The mutual banking movement and other campaigns

Until recently, it was extremely difficult to start a new mutual bank because of hostile regulators, massive IT systems costs, inability to access payment systems controlled by the large banks. However, since the financial crisis, there has been a political commitment to allow new challenger banks and these barriers have been overcome. The CSBA² was formed to start a new mutual bank movement. They have created a comprehensive template to help establish a bank, including licensing, financial modelling and agreements with key suppliers. The Northern Mutual has mapped out a timeline of key milestones for the campaign, using the CSBA model:

1. **Start-up:** £100k; market research; tailoring financial model to local circumstances.
2. **Authorisation:** £1m; recruit executive team; conclude supplier contracts; build IT and operational infrastructure; apply for Bank of England banking licence.
3. **Mobilisation:** £4m; open branches and online channels; recruit branch managers and staff; develop policies, procedures and products.
4. **Launch and crowdfund:** £15m; licence obtained; full capitalisation; build customer base; open branches.

A number of regions across England and Wales have already launched mutual bank campaigns using the CSBA model: [Avon Mutual Ltd](#), [South West Mutual](#), [Banc Cambria](#), [North West Mutual](#), North East Mutual and Greater Manchester. Some of these campaigns are in advanced stages and expect to open for business soon.

¹ RSA Inclusive Growth Commission, https://www.thersa.org/globalassets/pdfs/reports/rsa_inclusive-growth-commission-final-report-march-2017.pdf

² Community Savings Bank Association, <https://www.csba.co.uk/>



Call to action

The Northern Mutual campaign is at the start-up phase and we are looking for support from Councils across NI:

- We *are* asking Councils to give public support for the campaign and to join the Advisory Committee – which meets quarterly.
- We *are* asking Councils to lobby other Councils, government departments and anchor institutions.
- We *are* asking Councils to pass a motion promising to consider support for the campaign – we can provide a draft form of words.

- We are *not* asking Councils to commit to the capitalisation of the bank at this stage.
 - However, the campaign needs both development and capitalisation finance.
 - Support for the development of the campaign is entirely optional and supporting the campaign does not oblige Councils to make any further financial contribution in its capitalisation, now or at any point in the future. For anyone interested, we are establishing a development fund for the Northern Mutual and you might consider contributing to it.

Contact details

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