

**Meeting 46**  
**9<sup>th</sup> February 2026, 14:00-16:00**

**Online Meeting**  
**MINUTES**

<b>Members Present:</b>	
Hazel Lloyd Lubran (HLL)	Chair, CAVO
Barry Rees (BR)	Ceredigion County Council
Gavin Bown (GB)	Vice Chair, Natural Resources Wales
Steve Thomas (ST)	Aberystwyth University
George Holloway (GH)	One Voice Wales
Richard Dearing (RD)	Natural Resources Wales
Claire Bryant (CB) left at 14:59	Office of the Police Crime Commissioner
Ritchie Felton	Mid and West Wales Fire and Rescue Service
Megan Harris (MH)	Hywel Dda Public Health Team
<b>Also in attendance:</b>	
Carys Lloyd-Jones (CLJ)	Ceredigion County Council
Cllr Matthew Vaux (MV)	Ceredigion County Council
Cathryn Morgan (CM)	Ceredigion County Council
Amy Richmond-Jones (ARJ)	Mid and West Wales Fire and Rescue Service
Llinos Evans (LIE) left at 15:01	Carmarthenshire County Council (observer)
Rob Starr (RS)	Ceredigion County Council
Non Davies (ND)	Ceredigion County Council
<b>PSB Support Team:</b>	
Diana Davies (DD)	Ceredigion County Council
Tim Bray (TB)	Ceredigion County Council
Neil Coetzee (NC)	Ceredigion County Council
Lynne Walters (LW)	Ceredigion County Council
Teleri Elias (TE)	Ceredigion County Council
Liam Wheeler (LW)	Ceredigion County Council (shadowing minutes)
Nia Witts (NW)	Ceredigion County Council (minutes)
Rhidian Jones	Translator
Carwyn Williams	Translator
<b>Members of the Public Attendees:</b>	
None present.	

<b>46.1</b>	<b>Apologies, introductions &amp; disclosures of interest</b>													
<p>The Chair, Hazel Lloyd Lubran, welcomed those present to the meeting. There were no members of the public in attendance.</p> <p>The Chair welcomed LIE from Carmarthenshire County Council to the meeting as an observer. TB would also be attending the Carmarthenshire PSB meeting.</p> <p><b>Apologies were noted for the following:</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Greg Jones, Corporate Lead Officer</td> <td style="width: 50%;">Ceredigion County Council</td> </tr> <tr> <td>Superintendent Steve Davies</td> <td>Dyfed Powys Police</td> </tr> <tr> <td>Wyn Morris</td> <td>Department for Work and Pensions</td> </tr> <tr> <td>Cllr Catrin Davies</td> <td>Ceredigion County Council</td> </tr> <tr> <td>Caitlin Theodorou</td> <td>Ceredigion County Council</td> </tr> <tr> <td>Cllr Bryan Davies</td> <td>Ceredigion County Council</td> </tr> </table>			Greg Jones, Corporate Lead Officer	Ceredigion County Council	Superintendent Steve Davies	Dyfed Powys Police	Wyn Morris	Department for Work and Pensions	Cllr Catrin Davies	Ceredigion County Council	Caitlin Theodorou	Ceredigion County Council	Cllr Bryan Davies	Ceredigion County Council
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<b>46.2</b>	<b>Minutes of the previous Ceredigion PSB meeting – 1/12/2025</b>													
The minutes from the meeting held on 1.12.2025 were agreed as a true record.														
<b>45.3</b>	<b>Completion of actions and matters arising from previous meeting 1<sup>st</sup> December 2025</b>													
The actions from the previous meeting on 1.12.25 were considered as below:														
<b>Action Log – 1 December 2025</b>														
<b>1.</b>	The PSB's Terms of Reference to be reviewed ahead of September's PSB meeting. <b>On Hold, depending on merger discussions.</b>	<b>Partnerships Team</b>												
<b>2.</b>	<p>PSB Support Team and CAVO to coordinate a meeting and focus group, including a WG representative, to identify office/building needs and explore co-location opportunities in Aberystwyth. <b>Ongoing.</b></p> <p>Work is ongoing on an interim well-being plan, including identifying current projects and potential priorities so we can progress a clear theme and this work is likely to be one of the priorities within the interim plan.</p> <p>HLL will follow up with partners separately as a request had been received from the Llandysul area. HLL also believes it highlights how important it is to have WG representative in our PSB meetings, and she hopes this will change soon.</p>	<b>Partnerships Team / Hazel Lloyd Lubran</b>												
<b>3.</b>	PSB support team to establish a Task and Finish Group to explore Option 4, including identifying who needs to be involved and providing an outline plan for progressing the merger: <b>Complete</b>	<b>Partnerships Team</b>												
<b>4.</b>	The PSB support team will begin drafting an outline approach to the Well-Being Assessment to be presented at the February PSB meeting. This will include the convening or a working group of suitable representatives. <b>Complete.</b>	<b>Partnerships Team</b>												
<b>5.</b>	Invite Elinor Ashworth Chandler back to a future meeting to review the responses gathered from the public engagement on the Age-Friendly Strategy, on the needs of older people in Ceredigion. <b>Ongoing.</b>	<b>Elinor Ashworth-Chandler</b>												

6.	Diana Davies to ask Rob Starr to contact Elinor Ashworth Chandler so they can review the Age-Friendly Strategy findings ahead of the Well-being Assessment. <b>Complete.</b> <b>Discussions have been had and will be considered as part of the process to develop the Assessment of Local Well-being.</b>	<b>Diana Davies /Rob Starr</b>
7.	Rob Starr to provide final rural data report at a future PSB meeting. <b>Ongoing, will be brought to PSB once complete.</b>	<b>Rob Starr</b>

<b>46.4</b>	<b>Ceredigion Local Well-being Plan:</b>
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- Review of Activity Tracker (Meeting 46)

The Chair confirmed the tracker was circulated as usual prior to the meeting, with relevant updates highlighted. An update on the Fair Work Charter and the Cardigan Sub-Group had been included. It was noted that the tracker is an important tool, particularly where work is ongoing or in trial stages, and will support joint monitoring progress throughout the interim Well-being plan until 2028. The tracker also ensures that ongoing actions are recorded and not overlooked.

The Chair confirmed that the tracker is especially helpful for maintaining oversight of key pieces of work, particularly as the Board shifts to more task-focused processes. It also enables partners to see what has progressed during any periods of absence.

It was noted that the Carmarthenshire PSB uses a similar approach, providing a clear record of continuing work.

These will be merged into a single tracker to support activity for the merged board in moving forward.

<b>46.5</b>	<b>Regional PSB Merger Update</b>
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- **Report**

TB gave an overview of the merger, which is divided into three defined Workstreams, which also considers the requirement to prepare the Assessment of Local Well-being during 2026-2027:

**Workstream 1: PSB Merger Governance and Task and Finish group:**

TB outlined the governance and operational work required to support the merger between the Carmarthenshire and Ceredigion PSBs. This includes establishing the governance structure, daily operational processes, and data support arrangements. A joint Merger Task Group will be formed to develop the detailed proposals, with draft Terms of Reference to be presented at the next Board meeting. Partners are asked to nominate senior representatives by Friday, 20/02/26 so that the group can begin work ahead of the first joint PSB meeting in September 2026.

**ACTION: PSB members are asked to nominate a representative to sit on the PSB Merger Governance Task and Finish Group by 20/02/26.**

It was noted it is important that the governance group include people who understand what is happening within their organisations. The Chair noted the need for collective working to ensure all key considerations are captured and asked whether members were content with the short-term plan that will lead into the full long-term plan.

RF was happy to represent Mid and West Wales Fire Service (MAWWFRS) on the Task and Finish group for Workstream 1.

### **Workstream 2: PSB Well-being Planning and Reporting Task and Finish Group:**

The second workstream focuses on preparing an interim Local Well-being Plan for the merged PSB. From September 2026, the interim Well-being Plan will provide continuity, bring together and continue the work currently being delivered separately by both PSBs, ensuring a consistent approach through to 2028. Teams in both counties are mapping current priorities, and the intention is to combine this work to identify overlaps and agree the core elements the merged Board will focus on for the next 18–24 months, until the publication of the next Local Well-being plan in 2028. The regional data coordinator, working across both PSBs, is already undertaking an initial mapping exercise and will support the work of the group in moving forward.

**DECISION: All PSB members agreed to the approach to producing a light-touch interim Local Well-being plan for an 18–24-month transitional period until the publication of the next Local Well-being Plan in 2028.**

**ACTION: PSB members are asked to nominate a representative to sit on the PSB Well-being Planning and Reporting Task and Finish Group.**

The Chair stated for the interim well-being plan, the intention is to create a short-term, partnership-driven approach. TB added that selecting the right people will be crucial, with both strategic representatives and those with a strong understanding of the priorities required, along with the direction of their organisations.

GB agreed, noting the importance of ensuring appropriate input from Mid Wales and a broad range of voices from across all organisations.

### **Workstream 3: Assessment of Local Well-being Associated Group**

Further details of this workstream are included under **Item 46.6**.

TB provided details of the proposed timeline for the merger as detailed within the report.

**DECISION: All members agreed to the proposed timeline for the PSB merger from September 2026. Carmarthenshire agreed to these proposals on the 20/1/26.**

It was noted the September PSB meeting is scheduled to take place on the afternoon of the 15<sup>th</sup> September 2026, this has been proposed to be the first joint meeting and has already been scheduled by Carmarthenshire.

**ACTION: TB to share a detailed timeline for the PSB merger with all partners and to confirm necessary details, request representatives and outline the key requirements.**

DD reiterated that the Ceredigion and Carmarthenshire PSBs will each be required to jointly produce an annual report by the summer. This provides a clear break point at which the work of both boards can be aligned and ongoing workstreams brought together. DD confirmed that WG will be consulted on the proposed plan and this should allow the merged board to meet in September and begin its work effectively. She highlighted that this preparation period is the reason for the proposed approach.

#### **46.6 Assessment of Local Well-being •**

RS introduced the paper outlining the start of the formal work around the Assessment of Local Well-being. Twelve key decisions were presented for the PSB to approve to begin work, including agreement on methodology, working arrangements, and the community geographies to be used for analysis as required by the Act. A high-level timeline has been mapped through to April 2027 and provided with the final assessment scheduled for PSB approval in March 2027 to avoid the pre-election period in May 2027: this will also allow final amendments to be made before the assessment is submitted. Although the timeline appears long, it was noted that the work programme is tight once tasks are mapped chronologically. Engagement activity can begin immediately

The 12 decisions approved today with the engagement plan and the detailed methodology are due to return to the Carmarthenshire PSB meeting on the 24/03/26 and to Ceredigion PSB on the 13/04/26. Further details on these decisions can be seen below.

**ACTION: Engagement consultation plan to commence in readiness to return to the next Carmarthenshire PSB meeting on 24/03/26 and the Ceredigion PSB on the 13/04/26.**

**ACTION: PSB members are asked to nominate a representative to sit on the PSB Assessment of Local Well-being Associated Groups.**

In discussion on the proposed approach to this workstream it was noted that from a Hywel Dda perspective MH explained that previous local well-being assessment has always worked effectively across the three PSBs because there is a great deal of overlap in the methodology and the data used. Teams are already accustomed to working regionally across the three counties. Dr Michael Thomas, HDdaUHB has contributed significantly to the existing approach and holds substantial knowledge of the framework being applied.

MH emphasised it is important to ensure that all relevant data is captured efficiently and effectively. MH will share Thomas Smith's, Hywel Dda analyst's details.

DD confirmed neither Pembrokeshire or Powys will be excluded from the Assessment. Pembrokeshire is already very much involved in the methodology discussions. It will be a merged Assessment rather than two separate ones and discussions will be had on how we merge this between Ceredigion and

Carmarthenshire. DD confirmed information will be shared with Pembrokeshire: they are aware of the approach and will be invited to all meetings and are welcome to participate more fully if they wish. DD added that NC who was present in today's PSB meeting works regionally. NC will act as the link to ensure ongoing dialogue between Ceredigion, Carmarthenshire and Pembrokeshire on the two developing assessments. Carmarthenshire is very keen to maintain open communication with Pembrokeshire moving forward.

The Chair welcomed the information provided and highlighted the importance of bringing the Well-being assessment together cohesively. She raised the question of how the insight-led approach could continue so that the data remains live beyond publication, noting that the process needs to be driven by the data being gathered.

The Chair covered the 12 points individually to ensure clarity and to confirm the specific decisions being asked of all partners today:

1. Combined assessment: **All in agreement**. It was noted there will be certain needs in different areas.
2. Production of Assessment: **All in agreement** that the County Councils will take the lead although everyone must play a part.
3. Methodology Framework: **All in agreement**. MH noted the framework may not be suitable for every topic and minor adjustments may be needed.
4. Engagement and Consultation plan: **All in agreement**.
5. Community Areas geography: **All in agreement**. MH highlighted the need to ensure that MSOA boundaries and the index of multiple deprivation areas are used appropriately when defining community areas as well as reflecting population changes.
6. Establish contact with other areas: **All in agreement**.
7. Data Leads: **All in agreement**. The Data Leads would contribute towards the methodology. It was advised that the individuals assigned may need to be two separate individuals, based upon the required skill set. TB will be requesting this information via email to confirm names.
8. Engagement Leads: **All in agreement**.
9. Working Group: **All in agreement**.
10. Engagement and Consultation Group: **All in agreement**.
11. Establish working arrangements with the RPB: **All in agreement**.
12. Timetable: **All in agreement**.

The Chair thanked everyone for the significant hard work completed so far and highlighted the importance of focusing on what can be achieved as we move forward. The Chair also reiterated that representatives must understand the issues and contribute to discussions. Participation is not optional, nor should responsibility fall solely on the respective support teams from the LA: this is a partnership, and everyone has a role to play. Representatives are expected not just to attend meetings, but to actively support the work.

**DECISION: All partners confirmed their agreement with the twelve points.**

ND and CLJ joined the Board today to provide members with information on the Welsh language within Ceredigion.

The 5-year Welsh Language Promotion Strategy 2024–2029 outlines the responsibility placed upon the Welsh Language Forum. This forum now has 88 members with four strategic groups which are aligned to four key themes: Learn, Live, Belong and Succeed. This shared commitment and joint working help ensure that the Welsh language continues to thrive across the county.

A wealth of practical examples were presented with specific reference being made to a resource pack which has been created 'Yr Iaith ar Waith', to support colleagues when they go back to the workplace following a Welsh language course.

There is also "The Welcome to Ceredigion" postcard which includes a QR code and takes users to a collection of resources. These resources include information about local schools, different organisations across the county, and guidance on how to pronounce Welsh words. It provides a wide range of helpful information for anyone new to the area or wanting to learn more about Ceredigion and the Welsh language.

Along with statistical evidence included within the report ND highlighted that according to the latest figures, 45.3% of people aged 3 and over in Ceredigion speak Welsh, highlighting the strong linguistic foundation within the county.

The Chair thanked ND and CLJ for their presentation.

**ACTION: ND/CLJ to share the presentation.**

**ACTION: The Chair requested all partners share the link to CCC webpage and resources with all new staff living in Ceredigion and for the Welcome to Ceredigion postcard to be circulated to all.**

The Chair noted that CAVO would share the information with the wider sector in case they are aware of individuals who would benefit.

The Chair sought comments and questions from members.

ST noted that he was not aware of the postcard but highlighted that there is a clear opportunity to use it with both students and staff who form longer-term relationships with the area. It is something that could be discussed with the HR department, as it aligns well with the University's ethos. HLL acknowledged that this can be challenging, as many people are now working virtually and staff are not always living within Ceredigion.

BR noted that when we talk about partnership working in Mid Wales, it is worth remembering that we are part of the Corporate Joint Committee (CJC) alongside Powys. As things stand, we need to consider how the regulator will view this new partnership, and we have had communication with the Welsh Language Commissioner on this matter. Each local authority is subject to the Welsh Language Standards, but we all operate under different sets of standards. As we continue working together and merging aspects of our work, we need to keep a close eye on how this will look in the future.

Under the CJC partnership requirements, the new partnership must comply with Ceredigion's standards, which may be stricter than those in Powys. BR also highlighted that other statutory partnerships fall under different regulators, and the solution varies from one area to another.

The Chair and GB confirmed that this is an important point for those who work across different counties.

ST explained that opportunities to hear and learn Welsh at the University vary, however, the University aims to provide plenty of opportunities for both students and staff to learn, hear, and use Welsh, and the language is very much alive on campus. Reference was also made to the expectations placed upon commissioned services regarding Welsh language compliance.

RF highlighted that within many of the frameworks used by the fire service, the Welsh language is a key consideration. Given that services cover Mid and West Wales, often in very rural areas, Welsh-language access remains essential, though uptake can vary.

The Chair noted that when commissioning processes begin, we may need to consider Welsh language obligations more explicitly. Questions have been received from voluntary organisations commissioned by partners about how they can evidence their Welsh language provision and what practical steps they can take when working with others. The Chair asked all partners to ensure these questions are addressed when commissioning services.

MH confirmed that staff are required to declare whether they can speak Welsh, but there is no formal follow-up process. Welsh-speaking patients can access primary care in Welsh, and GP services ask patients for their language preference.

ND noted that from the Council's perspective, Welsh language requirements are built into contract standards, and providers must comply. This is easier to manage in some contracts than others, but any service involving the public must be able to deliver a full Welsh-language service, in line with other authorities. The Council also ensures these requirements are met when services are subcontracted.

## 46.8 Engagements

TE reported that the Partnerships team have attended several wellbeing events over the past few months, most recently the Winter Wellbeing Community Event at Aberporth Village Hall. This event provided valuable community feedback, with transport and the availability of a local swimming pool highlighted as key concerns.

**Action: The PSB Support Team will be attending the Health and Wellbeing Event at the Wellbeing Centre in Lampeter on 18<sup>th</sup> February. The team are looking for partners to support presence on the day. If you are available and interested, please contact TB or TE.**

## 46.9 PSB Delivery Group Updates:

- i. **Climate and Nature** Climate Change Risk Assessment (CCRA) (Richard Dearing NRW)

RD updated the Board on the climate change risk assessment commissioned for Ceredigion and Carmarthenshire PSBs to support local adaptation work and the upcoming formal Assessments of Local Well-being.

The consultancy is in the process of completing a comprehensive review of Wales and local climate evidence, drawing on UK-wide policy and guidance. The assessment is predominantly desk-based, using key local and national evidence.

Three workshops have been held: the latest one to check and enhance the draft climate risk picture using local evidence, lived experience and place-based knowledge, reviewed main climate risk, explored exposure, and vulnerability while assessing responses and capacity across services within communities.

The workshop provided essential local insight and helped validate the evidence base. Attendance was good, and RD thanked everyone in attendance today that was involved. Representation gaps were identified, and the next steps include carrying out 1:1 session with key service leads.

Early indications reveal six sought after areas, pressures to infrastructure and potential cascading system failures. Risks relating to flooding, river surface, growing vulnerability to coastal communities due to sea level rises as well as impact to private and public water supplies.

There was also a great emphasis on the impact of climate change on nature, and the opportunity nature provides in terms of contribution to mitigation and its part in the solution, which RD was happy to hear.

The workshop insight will now be brought together into a draft risk assessment, which will be presented to the joint working group for initial review. The final risk assessment will be presented to both Ceredigion and Carmarthenshire PSBs in March and April 2026.

The Chair noted that previous workshops may have lacked strategic input and emphasised the importance of considering how the Local Resilience Forum and partner bodies can collectively mitigate and prepare for climate risks.

MH confirmed that the Health Board have a climate adaptation plan and have undertaken a comprehensive risk review within the Health Board, including work on the medication pathway, and they already have a comprehensive risk plan shared with WG and Powys Health Board. MH is happy to link with RD in respect of overlaps; RD will pass on MH's contact details to Miller Research.

The Chair confirmed the PSB will want to discuss recommendations and analyse findings at the April PSB meeting. The Board confirmed they were happy for Miller Research to attend the April PSB meeting to discuss the CCRA.

**Action: The Miller Research Team to be invited to present at the Ceredigion PSB meeting in April.**

ii. **Well-being in Cardigan** – (Hazel Lloyd Lubran, CAVO)

HLI noted that Dŵr Cymru have been carrying out ongoing work in Cardigan linked to the wastewater treatment project, which includes a community grant scheme currently open, but closing this month. They have invited us to nominate four representatives to sit on the

decision-making panel for the grant scheme. This ensures local involvement from the Cardigan group in the grant allocation process.

The available fund is £20k from Dŵr Cymru , and discussions are ongoing to explore whether this pot can be increased. Dŵr Cymru and their contractors are keen to ensure their work delivers a positive contribution to the community. This pilot collaboration for the grant scheme in Cardigan is a welcome and exciting development.

**Action: HLL to ensure participation from members in the assessment panel for the Dwr Cymru Community Fund.**

iii. **Poverty Group Update** - (Cathryn Morgan)

CM noted that a data report from the Public Health Team was presented by Thomas Smith at the last meeting. CM highlighted although most spending goes into medical services questions were raised regarding what contributes to overall health: factors like behaviours, genetics, and environment has far greater impact, so it's important to keep focusing on wider determinants of health within our data.

CM outlined that the poverty sub-groups aim to share information on available support, understand local experiences of poverty and to track progress using data to tackle poverty and equality. A task-and-finish group has been set up to check whether current work aligns and if there are ways to be more effective. This is timely as the Ceredigion and Carmarthenshire PSBs move towards merging.

**46.10 Chairs update**

**Scrutiny**

The Chair noted there has been no Scrutiny meeting since the last PSB meeting therefore the minutes from this meeting and the previous meeting will be considered at its next meeting.

**Strengthening PSB's meeting**

A strengthening PSB session arranged by Welsh Government was held in Newport in January, and if minutes come out from this session these will be shared. The discussion at this event focused on joint assessments, sharing good practice, consideration of whether we are recording the correct data and improving how we use data. TB attended this session along with the Chair.

There is a clear ambition for PSBs to work more closely with Regional Partnership Boards, for WG to work with us collaboratively, and for PSBs to be generally more visible.

TB and the Chair noted the good relationships with the WG Sustainable Futures department and also with the FG Commissioners Office.

**46.11 Any Other Business**

HLL mentioned that a joint statement is being developed to announce that the Ceredigion and Carmarthenshire PSBs are merging. Carmarthenshire's Comms Team are preparing a draft for both Chair's to agree before it is released to the public.

**46.12 Date of next meeting: 13<sup>th</sup> April 2026, 2-4pm**

<b>Ongoing Action Log</b>		
1.	The PSB's Terms of Reference to be reviewed ahead of September's PSB meeting. <b>On Hold, depending on merger discussions.</b>	<b>Partnerships Team</b>
2.	PSB Support Team and CAVO to coordinate a meeting and focus group, including a WG representative, to identify office/building needs and explore co-location opportunities in Aberystwyth. <b>Ongoing.</b>	<b>Partnerships Team / Hazel Lloyd Lubran</b>
3.	Invite Elinor Ashworth Chandler back to a future meeting to review the responses gathered from the public engagement on the Age-Friendly Strategy, on the needs of older people in Ceredigion. <b>Ongoing.</b>	<b>Elinor Ashworth-Chandler</b>
4.	Rob Starr to provide final rural data report at a future PSB meeting. <b>Ongoing.</b>	<b>Rob Starr</b>
5.	PSB members are asked to nominate a representative to sit on the PSB Merger Governance Task and Finish Group by 20/02/26.	<b>All Partners</b>
6.	PSB members are asked to nominate a representative to sit on the PSB Well-being Planning and Reporting Task and Finish Group.	<b>All Partners</b>
7.	TB to share detailed timeline for the PSB merger with all partners and to confirm necessary details, request representatives and outline key requirements.	<b>Tim Bray</b>
8.	Engagement consultation plan to commence in readiness to return to the next Carmarthenshire PSB meeting on 24/03/26 and the Ceredigion PSB on the 13/04/26.	<b>All Partners</b>
9.	PSB members are asked to nominate a representative to sit on the PSB Assessment of Local Well-being Associated Group.	<b>All Partners</b>
10.	Non Davies/Carys Lloyd Jones to share their presentation on Welsh in Ceredigion with partners	<b>Non Davies/ Carys Lloyd-Jones</b>
11.	The Chair requested all partners share the link to CCC webpage and resources with all new staff living in Ceredigion and for the Welcome to Ceredigion postcard to be circulated to all.	<b>All Partners</b>
12.	The PSB Support Team will be attending the Health and Wellbeing Event at the Wellbeing Centre in Lampeter on 18 <sup>th</sup> February. The team are looking for partners to support presence on the day. If you are available and interested, please contact TB or TE.	<b>All Partners</b>
13.	The Miller Research Team to be invited to present at the Ceredigion PSB meeting in April.	<b>Richard Dearing</b>
14.	HLL to ensure participation from members in the assessment panel for the Dŵr Cymru Community Fund.	<b>Hazel Lloyd-Lubran</b>