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Gareth Owens LL.B Barrister/Bargyfreithiwr
Chief Officer (Governance)
Prif Swyddog (Llywodraethu)



To: Cllr Brian Dunn (Chair)

CS/NG

Councillors: Paul Cunningham, Chris Dolphin,
Ian Dunbar, Robin Guest, Ron Hampson,
Joe Johnson, Brian Lloyd, Dave Mackie,
David Roney, Tony Sharps, Paul Shotton,
Ian Smith, Nigel Steele-Mortimer and
David Wisinger

11 November 2014

Maureen Potter 01352 702322
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Dear Sir / Madam

A meeting of the **COMMUNITY PROFILE & PARTNERSHIPS OVERVIEW & SCRUTINY COMMITTEE** will be held in the **DELYN COMMITTEE ROOM, COUNTY HALL, MOLD CH7 6NA** on **MONDAY, 17TH NOVEMBER, 2014** at **10.00 AM** to consider the following items.

Yours faithfully

Democracy & Governance Manager

A G E N D A

- 1 **APOLOGIES**
- 2 **DECLARATIONS ON INTEREST (INCLUDING WHIPPING DECLARATIONS)**
- 3 **MINUTES** (Pages 1 - 6)
To confirm as a correct record the minutes of the last meeting.

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The Council welcomes correspondence in Welsh or English
Mae'r Cyngor yn croesawau gohebiaeth yn y Cymraeg neu'r Saesneg

4 **PRESENTATION BY NORTH WALES FIRE AND RESCUE SERVICE**

To receive a presentation from Mr Simon Smith, Chief Fire Officer, and Councillor Meirick Lloyd Davies, Chair of the North Wales Fire and Rescue Authority.

5 **UPDATE PRESENTATION FROM GLYNDWR UNIVERSITY**

To receive a presentation from Dr. David Skydmore, Glyndwr University, Northop.

6 **COMMUNITY PROFILE & PARTNERSHIPS FORWARD WORK PROGRAMME** (Pages 7 - 10)

Report of Member Engagement Manager

**COMMUNITY PROFILE AND PARTNERSHIPS
OVERVIEW AND SCRUTINY COMMITTEE
13 OCTOBER 2014**

Minutes of the meeting of the Community Profile and Partnerships Overview and Scrutiny Committee of the Flintshire County Council held at County Hall, Mold on Monday, 13 October 2014

PRESENT: Councillor Brian Dunn (Chairman)

Councillors: Paul Cunningham, Chris Dolphin, Ian Dunbar, Robin Guest, Joe Johnson, Brian Lloyd, Dave Mackie, Paul Shotton, Ian Smith, Nigel Steele-Mortimer and David Wisinger

APOLOGIES:

Chief Executive

ALSO PRESENT:

Councillor Christine Jones attended as an observer.
Chief Officer (Governance)

CONTRIBUTORS:

Mr. David Collins from North Wales Credit Union for minute number 24

IN ATTENDANCE:

Member Engagement Manager and Committee Officer

22. DECLARATIONS OF INTEREST

Councillor Brian Dunn declared a personal interest in agenda item 4 (North Wales Credit Union presentation) as he was a Subpostmaster.

Councillor Chris Dolphin declared a personal interest in agenda item 4 (North Wales Credit Union presentation) as his wife ran a Post Office.

23. MINUTES

The minutes of the meeting of the Committee held on 8 September 2014 had been circulated to Members with the agenda.

RESOLVED:

That the minutes be approved as a correct record and signed by the Chairman.

24. NORTH WALES CREDIT UNION (PRESENTATION)

The Chairman introduced Mr. David Collins from the North Wales Credit Union to the Committee.

Mr. Collins provided a detailed presentation on the North Wales Credit Union to the Committee, the main features of which were:-

- How any credit union works
- The North Wales Credit Union model
- Our products
- Key information
- How we compare
- Case study – lands to financially low income households
- Myth busters
- Problems tenants will encounter in managing their own bank account
- How the Credit Union will be able to help
- The Credit Union needs a balanced membership
- Credit Union – Not just for those on low incomes
- Future developments

Councillor Ian Dunbar thanked Mr. Collins for the excellent presentation and referred to the impact that Credit Unions had on those who were unable to access loans or savings accounts through high street banks. He asked whether there were any proposals for the North Wales Credit Union to have a base in the Flintshire Connects office in Connah's Quay, as they currently did not have an office in Flintshire. He welcomed the funding package from Welsh Government. In response, Mr. Collins said that he accepted the comment about not having a presence in Flintshire but said that he had worked with the Council's Revenues Manager to allow Credit Union Members to pay in at kiosks located throughout the County. North Wales Credit Union had recently been in partnership with Flintshire employers such as the Council and Airbus to allow employees who were Credit Union Members to have deductions taken from their payroll to pay into their savings account. Work was ongoing with other employers to promote the scheme and discussions had also taken place with Communities First to promote their services to residents.

Councillor Paul Shotton asked whether a programme was in place to identify savings opportunities to children in schools. He also asked whether a mobile van to travel around Flintshire to promote the services of the Credit Union had been considered. Mr. Collins explained that the North Wales Credit Union did not have capacity to visit schools but added that the All Wales Credit Union did a large amount of work with schools. He commented on the detailed information obtained when members applied for loans with the Credit Union which could help to increase their credit rating if they repaid the loans on the terms initially identified. He spoke of 'payday lenders' and the rates that some firms charged and said that if they were not able to assist someone who was requesting a loan, they could signpost them to an appropriate agency. Mr. Collins welcomed the suggestion for a mobile vehicle and said that he would speak to the General Manager about the proposal.

In response to a query from Councillor Joe Johnson, Mr. Collins said that the North Wales Credit Union had a low number of bad debtors and

reminded the Committee of the importance of getting back the amount which had been lent as it belonged to the savers. This could result in a person being taken to Court if they were unable to repay the debt.

Councillor Chris Dolphin felt that the Credit Unions were in competition with the Post Office as they seemed to provide similar products. He spoke of a Credit Union in Holywell and asked if this was part of the North Wales Credit Union. Mr. Collins said that the Post Office and Credit Unions working together seemed an obvious solution but this had not been pursued. He confirmed that the office in Holywell was an independent Credit Union and was run by volunteers. He added that all Credit Unions were individual businesses. The North Wales Credit Union offered a wider range of services and products than the All Flintshire Credit Union and he detailed the differences. He referred to the Credit Union expansion project which was a Department of Work and Pensions scheme, looking to help Credit Unions provide services to support those that are financially excluded and affected by the introduction of Universal Credits, which North Wales Credit Union had invested a lot of time but All Flintshire Credit Union were not involved.

Councillor Robin Guest felt that there was a balance to be struck between the All Flintshire Credit Union and the North Wales Credit Union as they were competing for the same clients but he felt that it was helpful that each service provided different products. In response to questions from Councillor Guest about the average loan and the assets held by the company, Mr. Collins said that the average loan was approximately £600. He added that he would provide details on the assets following the meeting. He referred to a 'Common Bond' which meant that all members of the North Wales Credit Union had to either live or work in Flintshire, or any other counties in North Wales.

In response to a question from Councillor David Wisinger about whether the Credit Union lent money to small businesses, Mr. Collins said the market for their provision of unsecured loans did not currently include small businesses and reiterated his earlier comment that the safety of member's money was critically important. The average amount saved was approximately £50.

Councillor Dave Mackie sought clarification on what would happen when the funding from Welsh Government (WG) ceased in three years. He also queried why the North Wales Credit Union did not join with the All Flintshire Credit Union and asked what happened to people that the Credit Unions could not help. In response, Mr. Collins said that the Board of Directors were working towards being in a position of sustainability once the funding had ceased and added that an important element provided by WG was marketing of the service. People who the credit union could not help would be signposted to other services that could provide guidance. Mr. Collins spoke of the differences between the two credit unions with the critical difference being capacity based lending.

On behalf of the Committee, the Chairman thanked Mr. Collins for his presentation.

RESOLVED:

That the presentation be received.

25. FORWARD WORK PROGRAMME

The Member Engagement Manager introduced the report to consider the Forward Work Programme for the Committee.

He detailed the items which were scheduled to be considered at the 17th November 2014 meeting and explained that the report on CCTV would now be submitted to the December 2014 meeting. He suggested that he contact the Fire and Rescue Authority about providing a presentation to a future meeting and inviting Professor Heard from Glyndwr University to the meeting in December. Two presentations had been included for the February 2015 meeting.

Councillor Paul Shotton referred to Flintshire Business Week and suggested that Kingspan be invited to provide a presentation on their solar water heating system. The Member Engagement Manager indicated that this would be in the remit of the Environment Overview & Scrutiny Committee and advised that he would speak to the Chair of that Committee on the issue.

Councillor Nigel Steele-Mortimer referred to a Social Enterprise Conference and suggested that Mr. Paul Harston be invited to attend a meeting to provide a presentation on 'Parks in the Past'. The Member Engagement Manager indicated that he would make enquiries.

RESOLVED:

- (a) That the Forward Work Programme be noted;
- (b) That the Member Engagement Manager discuss with the Chairman of the Committee options for presentations to future meetings of the Committee; and
- (c) That the Member Engagement Manager speak to the Chair of Environment Overview & Scrutiny Committee about inviting representatives from Kingspan to provide a presentation on the solar water heating system.

26. MEMBERS OF THE PUBLIC AND PRESS IN ATTENDANCE

There were no members of the public or press in attendance.

(The meeting started at 10.00am and ended at 11.03 am)

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Chairman

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FLINTSHIRE COUNTY COUNCIL

REPORT TO: **COMMUNITY PROFILE & PARTNERSHIPS OVERVIEW & SCRUTINY COMMITTEE**

DATE: **MONDAY 17TH NOVEMBER, 2014**

REPORT BY: **MEMBER ENGAGEMENT MANAGER**

SUBJECT: **FORWARD WORK PROGRAMME**

1.00 PURPOSE OF REPORT

1.01 To consider the Forward Work Programme of the Community Profile & Partnerships Overview & Scrutiny Committee.

2.00 BACKGROUND

2.01 Items feed into a Committee's Forward Work Programme from a number of sources. Members can suggest topics for review by Overview & Scrutiny Committees, members of the public can suggest topics, items can be referred by the Cabinet for consultation purposes, or by County Council or Chief Officers. Other possible items are identified from the Cabinet Work Programme and the Strategic Assessment of Risks & Challenges.

2.02 In identifying topics for future consideration, it is useful for a 'test of significance' to be applied. This can be achieved by asking a range of questions as follows:

1. Will the review contribute to the Council's priorities and/or objectives?
2. Are there issues of weak or poor performance?
3. How, where and why were the issues identified?
4. Do local communities think the issues are important and is there any evidence of this? Is there evidence of public dissatisfaction?
5. Is there new Government guidance or legislation?
6. Have inspections been carried out?
7. Is this area already the subject of an ongoing review?

3.00 CONSIDERATIONS

3.01 Overview & Scrutiny presents a unique opportunity for Members to determine the Forward Work Programme of the Committees of which they are Members. By reviewing and prioritising the Forward Work Programme Members are able to ensure it is Member-led and includes the right issues. A copy of the Forward Work Programme is attached at Appendix 1 for Members' consideration which has been updated following the last meeting.

4.00 RECOMMENDATIONS

4.01 That the Committee considers the draft Forward Work Programme attached as Appendix 1 and approve/amend as necessary.

5.00 FINANCIAL IMPLICATIONS

5.01 None as a result of this report.

6.00 ANTI POVERTY IMPACT

6.01 None as a result of this report.

7.00 ENVIRONMENTAL IMPACT

7.01 None as a result of this report.

8.00 EQUALITIES IMPACT

8.01 None as a result of this report.

9.00 PERSONNEL IMPLICATIONS

9.01 None as a result of this report.

10.00 CONSULTATION REQUIRED

10.01 N/A.

11.00 CONSULTATION UNDERTAKEN

11.01 Publication of this report constitutes consultation.

12.00 APPENDICES

12.01 Appendix 1 – Forward Work Programme

**LOCAL GOVERNMENT (ACCESS TO INFORMATION ACT) 1985
BACKGROUND DOCUMENTS**

None.

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Community Profile & Partnerships Overview & Scrutiny Committee
FORWARD WORK PROGRAMME 2013/14

Appendix 1

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DATE	TOPIC	PURPOSE
Thursday 18 th December 2014 14.00	<i>Samaritans presentation</i> Anti-social behaviour update Forward Work Programme	Information: pursuant to Member request Statutory crime & disorder meeting Development
Monday 2 nd February 2015 10.00 Joint meeting with Lifelong Learning O&SC	Coleg Cambria presentation by David Jones	Information
Monday 9 th March 2015 10.00	<i>Flintshire Community Endowment Fund</i> <i>FLVC presentation?</i> Forward Work Programme	Information Information Development
Monday 13 th April 2015 10.00	<i>FLVC presentation</i> Q3 Performance Reporting Forward Work Programme	Information
Monday 11 th May 2015 10.00		

Community Profile & Partnerships Overview & Scrutiny Committee
FORWARD WORK PROGRAMME 2013/14

Appendix 1

Monday 15 th June 2015 10.00	YE Performance Reporting	
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Items to be scheduled

WLGA national overview

NWFRA

Police & Crime Commissioner