

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)

.....
Chairman