

## **OVERVIEW AND SCRUTINY COMMITTEE**

**Date of Meeting:** 2nd December 2019

**Present:** Cllr Johnson (Chair)  
Cllrs L. Barnes, Bromley, Janet Eaton, Gill, Kempson, and Procter

**In attendance:** Clare Law, HR Manager  
Keith Jenkins, Operations Team  
Dorian Roberts, Operations Team  
Jenni Cook, Committee and Member Services Officer  
Dawn Vear, First Choice Credit Union  
David Whatmough, First Choice Credit Union  
Eileen Goodwin, Bacup Credit Union  
John Doherty, Bacup Credit Union

**Also Present:** Cllrs Haworth and Lythgoe  
0 press  
2 public

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### **1. APOLOGIES FOR ABSENCE & SUBSTITUTIONS**

- 1.1 Apologies for absence had been received from Councillor Kenyon, Councillor Morris and Zieda Ali (Co-opted Member).

### **2. MINUTES OF THE LAST MEETING**

**Resolved:**

That the minutes of the meeting held on 11<sup>th</sup> November 2019 be approved as a correct record.

### **3. DECLARATIONS OF INTEREST**

- 3.1 Councillors Bromley and Procter declared a non-pecuniary interest in item 7 in that they were members of a credit union.

### **4. URGENT ITEMS OF BUSINESS**

- 4.1 The Chair confirmed that there were no urgent items of business.

### **5. PUBLIC QUESTION TIME**

- 5.1 The Chair noted that she would allow questions to be asked on each item as it was discussed.

## **6. CHAIR'S UPDATE**

- 6.1 The Chair noted that the Common Allocations Policy which was scheduled for this meeting has moved to the January meeting due to the other councils involved and the consultation period.

## **7. CREDIT UNION UPDATE (FIRST CHOICE CREDIT UNION AND BACUP CREDIT UNION)**

- 7.1 Updates were received from First Choice Credit Union and Bacup Credit Union as follows:-

### Bacup Credit Union

- Development of the back office infrastructure website continued.
- Despite cuts to Cornerstone funding and a change of bank, basic online services had been implemented.
- The change of bank had resulted in a reduction of operational costs.
- The website development would offer extra services including online transfers and account balances.
- RBC funding had enabled a designated member of staff to promote outreach activity in local primary schools, care homes and local businesses.
- Work was being undertaken to improve the offer to refugees and providing relevant information in appropriate languages.
- The nursery at the Sure Start building would be a collection point for children and adults.
- There were currently 8 volunteers, not including board members, with a range of abilities.
- Membership continued to increase at a steady pace, with an increase in loans issued being a similar value to the previous year.
- The upskilling of staff was ongoing, with the Chair doing an 8-week online course for Fintech.
- Doorstep lenders and other money lenders continued to be an issue.

### First Choice Credit Union

- Corporate membership was available for incorporated and unincorporated associations and partnerships whose place of work was within Rossendale.
- Membership was outlined as 1653 adult (active) members, 15 corporate members and 187 junior savers.
- £886,000 was currently out on loan, being 80% of the share/savings.
- There was a higher rate of declined loans this year and if loans were declined then applicants were signposted to debt advisory firms.
- Interest rates were outlined and comparisons with Provident were given.
- The new family loan was outlined – a member could apply for up to £500 with payments being made from child benefit, being paid directly to the credit union. Applicants for these loans did not undergo a credit check.
- 58 Christmas loans had been issued in November 2019.

- 5 payroll deduction facilities were operated, including RBC, there were 11 voluntary directors, a pool of volunteers and 4 members of staff and there was a commitment to being a Real Living Wage Employer.
- A mobile app was now available which enabled members to check account transactions, balances, statements and newsletters.
- Community support was outlined including the Red Box Project, RAFT, Macmillan and Lancashire Fire and Rescue's 'Nosey Neighbour' campaign.
- The support of RBC was noted.

7.2 Members and members of the public commented as follows:-

- The family loan scheme was explained further and it was noted that the Pennine Credit Union had issued 700 of these in November 2019. Although no credit check was carried out for this particular loan, an income/ expenditure check was still carried out. Bacup Credit Union operated a similar scheme.
- The impact of other credit unions was noted and there was a signposting arrangement in place and also a Lancashire Forum.
- Interest rates and the rationale for higher rates for some applicants was clarified.
- 'Delinquent' loans were chased and the credit unions did pursue debt via all means, including debt collectors, CCJs, courts and charges.
- The impact of IVAs and insolvency services was noted.
- Members were asked to note that the impact of IVAs and loan sharks remained a matter of concern to the credit unions.

**Resolved:**

The update was noted and the credit unions were thanked for their attendance and their hard work in the community.

**8. OPERATIONS UPDATE – IN-CAB TECHNOLOGY DEMONSTRATION**

8.1 The Operations Team officers provided members with an update and a demonstration of the newly installed in-cab technology in the operations vehicles:-

- After demonstrations from providers, RBC officers had developed their own bespoke database which would provide live updates to crews via the use of tablets. Live information would also be available to Corporate Support, as well as the ability to upload photographs.
- Performance analysis would be available which would allow resources to be reallocated as necessary throughout the day.
- There would be an initial cost for the tablets, however the costs of the system would be nil, as this had been developed in-house.
- Training was being undertaken with the crews to enable them to operate the tablets.
- The new system would 'go live' on 16<sup>th</sup> December 2019.
- Future plans were outlined including use in other teams such as Cleansing and Parks, online vehicles checks and linking to GPS in vehicles.

- 8.2 Members and members of the public commented as follows:-
- Crews were encouraged to photograph obstructions and missed bins. On the new system this would be uploaded and time stamped so that live information was available for customers.
  - The current method for vehicle checks was outlined and officers clarified how the new system could work.
  - Issues regarding land end collections were noted.
  - An update was requested at a future meeting.
  - Examples were given of successful trials of the new system.

**Resolved:**

1. The update was noted and officers were thanked for their attendance.
2. That a further update would be brought to a future meeting of O&S.

**9. THE FORWARD PLAN**

9.1 The Forward Plan had been published with the agenda and tabled upcoming Cabinet decisions that the committee could consider for the O&S Committee.

9.2 In terms of January's meeting, the provisional agenda was as follows:-

- Adoption of a revised common allocations Policy
- Rossendale Leisure Trust and CLAW
- Lancashire Police
- Task and Finish Group Report

**Resolved:**

The plan was noted.

**The meeting started at 6.30pm and finished at 7.45pm**

Signed: \_\_\_\_\_

Date: \_\_\_\_\_