

OVERVIEW AND SCRUTINY COMMITTEE

Date of Meeting: 3rd December 2018

Present: Cllr Lythgoe (Chair)
Cllrs L. Barnes, Janet Eaton, Fletcher, Johnson, Kempson,
Morris, Procter (also representing First Choice Credit Union) and
Robertson

In attendance: Sam Plum, Director of Communities
Andy Lavery, East Lancashire Clinical Commissioning Group
Eileen Goodwin, Bacup Credit Union
John Doherty, Bacup Credit Union
Jenni Cook, Committee & Member Services Officer

Also Present: Cllrs Ashworth, Bromley, Essex, Haworth and Lamb
0 press
2 public

1. APOLOGIES FOR ABSENCE & SUBSTITUTIONS

1.1 Apologies for absence had been received from:

- Councillor Gill – Councillor Fletcher substituting
- Councillor Kenyon – Mayoral duties
- Zieda Ali – Co-opted Member

2. MINUTES OF THE LAST MEETING

Resolved:

That the minutes of the meeting held on 12th November 2018 be approved as a correct record.

3. DECLARATIONS OF INTEREST

3.1 Councillors Procter and Robertson declared a non-pecuniary interest in Item 7 due to their involvement with First Choice 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 he would allow questions to be asked on each item as it was discussed.

6. CHAIR'S UPDATE

- 6.1 The initial meeting of the Holiday Hunger Task and Finish Group would be on 17th December 2018 with the Scrutiny Day to be arranged for late January/early February.

7. CREDIT UNIONS

- 7.1 Bacup Credit Union provided members with an update on their work as follows:-
- The Credit Union were grateful for the Council's support for over 20 years.
 - Inroads had been made with regards to loan sharks; however this was a difficult area to evidence.
 - Work was being undertaken to computerise and provide online banking. Funding had stopped part way through this project; however this was set to go live shortly.
 - November had been a record month for loan applications (£40,000).
 - The future vision was to keep the credit union as a community credit union and there was a particular need for local banking, with national banks closing branches.
 - Volunteers were used and the Anglo project in Whitworth had resulted in one volunteer continuing to help.
 - It was hoped that the online banking would help to raise the profile of the Credit Union.
- 7.2 Members and members of the public commented on the update:-
- Credit checks were carried out on all applications and discretion could be used.
 - Steps were taken to retrieve bad debt and the Credit Union were not an 'easy touch'.
 - Credit Unions were not licensed to give financial advice and could signpost to the relevant organisations.
 - Refugees could also be helped by the Credit Union.
- 7.3 First Choice Credit Union provided an update of their work as follows:-
- A wide area of East Lancashire was covered by their work.
 - First Choice was also a community based credit union.
 - Loan sharks were still an issue; however another issue was loans with high APR and the misunderstanding of those APR rates.
 - Signposting for debt advice took place for those with bad debt.
 - Help was available for refugees.
 - First Choice had moved to new premises with a higher visibility and footfall.
 - A new online banking App (iOS and Android compatible) was being launched.
 - A grant had been received from the Unity Bank which had paid for the first year of the App (£5k).
 - Payroll deduction had been launched.
 - There was currently over £1m in savings with 85% of this out on loan.
 - Universal credit was expected to have an impact.

- There were 4 part time members of staff and volunteer time amounted to 172 hours. Volunteers were an incredible asset and new ones were always welcome.
- Help for credit unions had been identified in the Chancellor's budget and although information was not yet exact, it was thought that 10-15 credit unions were receive help via a savings scheme similar to the premium bond prize draws.
- The balance sheets were circulated to members and members were invited to the AGM.
- Funds had been received from the Illegal Money Lending Team which had resulted in a scheme where a customer could save for 3 months and receive £5 into their account.
- Thanks were given to the Council for the help and support.

7.4 Members and members of the public commented on the update as follows:-

- There were 1200 members – all savers with more than £5 in their accounts.
- Encouragement was given to save.
- The Council promoted the credit unions and the payroll deduction scheme was available to staff and councillors.
- Although the App had been developed with Barclays this was a standalone App.
- The credit union held full public liability insurance and was governed by the FCA, FSCS and PRA. Fidelity bond insurance protected savers' money.
- Bad debt was pursued and the process for this was outlined.
- Profits were divided and dividends were paid.
- The maximum amount that could be saved was £15k and the credit union was popular for the smaller loans.
- Younger members were encouraged and the credit union was used as a way to save for children for university etc.

Resolved:

1. The updates were noted and the Credit Unions were thanked for their time.

8. EXCESS WINTER DEATHS IN ROSSENDALE REVIEW AND ACTION

8.1 Andy Laverty from the CCG summarised the document which was in response to the recommendations of the Excess Winter Deaths Task and Finish Group. The report contained recommendations and an Action Plan which set out what could be achieved locally with regards to preventing excess winter deaths using a joined-up approach and a single point of contact:-

- The recommendations in the report were based around NICE guidance.
- Promotion and support of campaigns such as Stay Well this Winter, Cosy Homes in Lancashire, Affordable Warmth, Flu vaccinations etc would be achieved by a joined-up approach.
- Some of the recommendations were highlighted:-
 - The Strategy/Action Plan had been drafted.
 - A single point of contact should be identified and this was the CVS Community Connectors Team. This team was funded by the CCG.

- Progress would be measured via the excess winter deaths statistics released each year.
- The action plan was in the process of being updated by the Strategic Health Partnership. A new addition was the inclusion of frailty assessments.
- Disabled facilities grants (DFG) had some flexibility and potential to assist.
- A befriending post had been established by Rossendale Hospice.
- The 2016/17 statistics had been released by the ONS and the figures were around the same with Rossendale being the 12th worst nationally.

8.2 Sam Plum provided clarification on the origin of this report and action plan and noted that the 2016/17 ONS statistics could be an indication of a trend and a concern which needed to be monitored.

8.3 Members and members of the public commented on the report as follows:-

- GPs would participate and were involved in the Strategic Health Partnership.
- This was an action plan for local matters and actions.
- The 2017/18 figures may also be high due to an extremely cold winter.
- Excess winter death figures could be high due to nursing homes and an ageing population.
- Narrative, responsibilities and timescales would be added to the plan.
- Training would be provided to the faith and voluntary sector by Age UK.
- Social housing groups would be involved and awareness would be raised.
- It was clarified that the DFG guidelines allowed for an Occupational Therapist to recommend use for remediation of cold homes.
- The Council had applied to LCC to use £50k of DFG money to support Affordable Warmth measures.
- Smoking statistics were high in the Borough and the Strategic Health Partnership and Health and Wellbeing Partnership used the health statistics to prioritise campaigns.
- Awareness of help and assistance for older people needed to be raised.
- The Citizens Advice has an office that works to assist people with changing utility companies and it was noted that <https://fairepower.co.uk/red-rose/> was available to East Lancashire residents.
- The Credit Unions could also receive training and help raise awareness.

Resolved:

1. The report was noted.
2. The ELCCG would be asked to return to give a further update at the end of the winter period.

9. THE FORWARD PLAN

9.1 The Committee and Member Services Officer noted the Forward Plan and the proposed agenda for the January meeting:-

- Rossendale Leisure Trust – confirmed
- CLAW – invited
- Lancashire Constabulary - invited

9.2 Clarification was given regarding the 'Residential Delivery Pipeline' item on the Forward Plan.

The meeting started at 6.30pm and finished at 7.50pm

Signed: _____

Date: _____