

MINUTES OF MEETING OF THE GENERAL PURPOSES COMMITTEE HELD ON TUESDAY 19 FEBRUARY 2008

PRESENT

The Mayor, the Deputy Mayor, Councillors Baddeley, Deane, Deaville, Gibson, Hall, Harris, J Harrison, K Harrison, Jackson, Jones, Shaw, Sheldon and Walley.

Also in attendance Councillors Davies and Redfern.

117.07 APOLOGIES

Apologies were given and reasons accepted by Councillors Adams, Betts, Hart and Harper.

118. DECLARATIONS OF INTEREST

None were declared.

119. MINUTES

The minutes of the meeting held on 15 January 2008 were approved and signed.

120. CREDIT UNION

The Chair welcomed Kevin Waters from the North Staffs Credit Union and invited him to address the meeting.

Mr Waters has been involved with setting up and running of Credit Unions for many years in various Police Force schemes. The proposal for this area has been an eight year process which has recognised that there is a desperate need for a solution to the growing debt problem in Biddulph; approximately £2,200,000 in repayments to loan sharks leaves the area every year.

A Credit Union is a not-for-profit financial institution, heavily regulated by the FSA. 100% of the money invested is protected, with built-in life assurance. Any surplus from savings is handed back in the form of an annual dividend. Loans are given with a fair and reasonable rate of interest. Training and education is given to all members in the wise use of money. The aim is to help people who are not able to borrow from banks and are currently driven to approach 'loan sharks'. There is a maximum investment cap of £10,000 and loan of £5,000. Membership of the proposed Credit Union is restricted to those who live or work in North Staffordshire, and can include students and volunteers. Mr Waters would also like to approach schools to show them how to set up a savings club and involve their families.

Councillor Jackson reported that an earlier study showed that Biddulph itself was not big enough to sustain a Credit Union on its own. Approaches were made to Moorland Housing, Aspire, Stoke on Trent City Council, Staffordshire Moorlands District Council; who have all agreed to become partners and which has enabled the funding of Mr Water's post.

A request was been made for Biddulph Town Council to contribute £5,000 towards the scheme, Councillor Jackson proposed that £5,000 from the Regeneration budget be given to the North Staffordshire Credit Union, (Regeneration is all about the re-circulation of money within a town), seconded by Councillor Deane. This was Moved.

The Chair commented that he was astonished to hear the level of the town's debt each time the CAB applies for the annual grant. The Mayor commented that many who use loan companies are offered a re-loan as soon as the balance is reduced, which results in them eventually borrowing their own money. People are harassed and money is taken away from the town.

Councillor Gibson spoke in support of Credit Unions and identified the difficulties people can experience if made bankrupt and unable to hold bank accounts, he had no hesitation in supporting the proposal. Councillor Redfern asked how the £5,000 would be used. Mr Waters responded that it would be used towards obtaining secure premises, training, and travel expenses for tutors. It would be three years before the Credit Union would be self sufficient, under-funding was a serious problem which resulted in the failure of Credit Unions. The application process takes 6 months.

Pledge forms were distributed to members. There would not immediately be an office in Biddulph, but pay points could be used to pay money to the Credit Union, and are located at

newsagents, petrol stations and supermarkets. Direct Debits can be set up; the use of Local Authority buildings was being pursued.

The Chair thanked Mr Waters for attending and drawing to our attention this worth-while scheme.

121. TOWN BURIAL GROUND SUB COMMITTEE

The Minutes of the meeting held on 21 January 2008 were received.

122. a) BUS SERVICE CONSULTATION

The consultation was received. Councillor J Harrison noted a recent First Bus publication from which Biddulph was missing. Councillor Jones expressed concern about a Bakers school bus from Woodhouse Middle School which reverts to a normal service bus between Biddulph town centre and Biddulph Moor. Councillor Redfern commented that the service is barely adequate and wondered what enhancements will be made.

b) BUS STOP IN TOWN CENTRE

Councillor Baddeley expressed concern at the chaos in the High Street caused by the location of a temporary bus stop adjacent to the Co-operative store. She felt that the traffic was snarled up, it was the wrong site for a bus stop, this council had been ignored, not consulted. Councillor K Harrison understood that the stop was a temporary measure due to the redevelopment works at the north end of town. Several Councillors queried this reason, as buses travelling north do not use the north end of the High Street, but travel along South View and/or Wharf Road, then Meadows Way. Councillor Gibson believed that parked cars and delivery vehicles opposite the stop were the main reason for the problem. He welcomed the move; previous stops in Wharf Road seemed to be designed to take passengers away from the town, but this stop brought passengers into the centre of the shopping area. Councillor J Harrison wondered if a 'pull in' stop could be constructed in the wide pavement adjacent to the Co-operative store. Councillor Jackson could not remember any consultation about the temporary stop and would ask Mr A Mason (County Council Highways) if it could be relocated to South View. Councillor Sheldon noted that the new stop on Wharf Road posed a danger for those exiting the Somerfield car park at Craigside if three or more buses were waiting.

123. BIDDULPH COMMUNITY FESTIVAL

- a) Report for 2007 received. A written request for free use of the Town Hall for bone fide festival events to be sent to the District Council. This was proposed by Councillor Hall and seconded by Councillor J Harrison. All were in favour. It was noted that inadequate facilities at the Town Hall were again highlighted by festival events, with stars from television programmes forced to use the kitchen as a changing room. 23 events were already booked for the 10th annual festival. It was agreed to underwrite the festival events up to a total sum of £1,000
- b) BRIC Fun Day 2008 – letter received to request that this Council stand bond as previously. It was agreed to stand a bond to a maximum of £500.

124. TOURISM SUB COMMITTEE

The Minutes of the meeting held on 24 January 2008 were agreed.

125. CORRESPONDENCE

- a) Letter received from Kingsfield First School to request assistance for the purchase of plants and planters as part of the 100th anniversary of the school.
Councillor Sheldon offered her advice.
- b) Consultation paper on Orders and Regulations regarding to the Conduct of Local Authority Members in England Received.
- c) 'Communities First' information was Received.
- d) Parish Assembly – minutes of the meeting held 6 December Received; next meeting to be held on 6 March 2008.

126. MATTERS REFERRED FOR ACTION AND AWAITING RESOLUTION

Councillor Harris requested that members of the Finance Committee gather at the end of the evening's proceedings to arrange a date to meet, as a matter of urgency.

127. REPORTS FROM COUNCILLORS ON MEETINGS ATTENDED IN THE MONTH

Councillor Rogers attended a meeting of the SPCA the previous evening, where Post Office closures were discussed.

The meeting closed at 9.04 pm

Signed Date
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