



City and County of Swansea

Minutes of the **Poverty Reduction Policy Development Committee**

Committee Room 1 - Civic Centre, Swansea

Wednesday, 26 September 2018 at 4.00 pm

Present: Councillor A Pugh (Chair) Presided

Councillor(s)

C R Doyle
Y V Jardine

Councillor(s)

D W Helliwell
L V Walton

Councillor(s)

B Hopkins

Officer(s)

Rachel Moxey
Jeremy Parkhouse
Joanne Portwood
Lyndsay Thomas
Jane Whitmore

Head of Poverty & Prevention
Democratic Services Officer
Strategy and Policy Officer
Principal Lawyer
Partnership & Commissioning Manager

Also Present

Julie Mallinson Celtic Credit Union

Apologies for Absence

Councillor(s): P Downing, L R Jones and G J Tanner

19 Disclosures of Personal and Prejudicial Interests.

In accordance with the Code of Conduct adopted by the City & County of Swansea no interests were declared.

20 Minutes.

Resolved that the Minutes of the Poverty Reduction Policy Development Committee held on 22 August 2018 be signed and approved as a correct record.

21 Presentations - High Interest Lending.

Rachel Moxey, Head of Poverty and Prevention provided an introductory presentation on High Cost Credit. Details provided in the presentation included high cost credit and types; Young Foundation; reasons for using high cost credit; changes in regulation; patters / impact of high cost credit; alternatives.

Julie Mallinson, Celtic Credit Union provided an introductory presentation to the Celtic Credit Union. Details provided in the presentation included a potted history; facts and figures; our network; Celtic Credit Union services, including savings and

loans, payroll savings, young savers, financial education, budgeting, supporting communities; community collection points.

The Committee discussed the information provided within both presentations. Discussions centred around the following: -

- Unscrupulous practices of door step lenders;
- Advertising more widely the services provided by Celtic Credit Union and targeting certain areas;
- The different methods of advertising available, e.g. leaflets, radio, via sports clubs, via the Leader newspaper;
- The secure wallet system provided by the Credit Union and how this assisted people e.g. in cases of domestic abuse;
- Encouraging banks to provide individuals with basic bank accounts;
- Educating individuals, particularly regarding loan application decisions to the Celtic Credit Union being made within 24 hours and persuading them not to apply for instant credit on their mobile phones.

The Chair thanked both presenters for their presentations.

Resolved that: -

- 1) The contents of the presentations be noted;
- 2) The presentations be circulated to the Committee;
- 3) Details of Celtic Credit Union payroll options be circulated to Councillors;
- 4) The Head of Poverty and Prevention investigates possible advertising options for the Credit Union.

22 Presentation - Introduction to Human Rights City.

Jane Whitmore, Partnership and Commissioning Manager provided an introductory presentation to Human Rights City. Details provided in the presentation included background; Human Rights; progress to date; deliverables; how to achieve this?; what we know works; what doesn't work (for most people); next steps.

She highlighted that the establishing what difference becoming a Human Rights City would make to Swansea was important. She added that a workshop had been organised in November 2018, which would discuss the current position and all Councillors were invited.

The Committee discussed the information provided in the presentation.

Resolved that: -

- 1) The contents of the presentation be noted;
- 2) The Partnership and Commissioning Manager circulates 'A Practical Guide to Communicating Human Rights' document;
- 3) The presentation be circulated to the Committee;
- 4) The Strategic Equality Plan be circulated to the Committee in preparation for discussions at the next scheduled meeting.

**23 Letter of the Chair to Cabinet Members - Homelessness Strategy 2018 - 2022.
(For Information)**

The letter of the Chair to Cabinet Members regarding the Homelessness Strategy 2018-2022 was provided 'for information'.

24 Work Plan 2018-2019.

The Chair presented an updated Work Plan 2018-2019.

The Committee discussed adding Diverted Giving to the Work Plan.

Resolved that: -

- 1) The updated Work Plan be noted;
- 2) Diverted Giving be added to the Work Plan for discussion at the next scheduled meeting.

The meeting ended at 5.41 pm

Chair