

ANGUS COUNCIL

NEIGHBOURHOOD SERVICES COMMITTEE – 8 OCTOBER 2009

ANGUS CREDIT UNION

REPORT BY DIRECTOR OF NEIGHBOURHOOD SERVICES

ABSTRACT: This report advises the Committee of the assistance being sought by the Angus Credit Union with regard to cash transaction facilities at ACCESS offices.

1. RECOMMENDATIONS

It is recommended that the Committee

- (i) agree that the cash transaction facilities provided through ACCESS offices for customers of Angus Credit Union be made available free of charge for the financial year 2009/10;
- (ii) note that a formal agreement will be put in place, detailing the arrangements and responsibilities for this service; and
- (iii) note that the Director of Neighbourhood Services will report back to committee on other forms of assistance to Angus Credit Union, as appropriate.

2. BACKGROUND

- 2.1 Reference is made to item 8 of the minute of meeting of this committee of 17 January 2008 where the council agreed that cash transaction facilities be made available free of charge at ACCESS offices to customers of the Angus Credit Union for the remainder of 2007/2008, for financial year 2008/2009, and, thereafter, to be recharged on a cost recovery basis.
- 2.2 Also, since then, a systems audit was undertaken by the Council's internal audit team in 2008 and it was recommended that a written agreement be put in place to set out the operating arrangements of the service, the respective responsibilities of both parties and to define the liability of the council, as well as outlining the method and basis for the recovery of costs incurred.

3. PROPOSALS

- 3.1 Discussions regarding the ongoing support to Angus Credit Union have recently taken place between representatives of Angus Council and the Development Manager of the Angus Credit Union.
- 3.2 With regard to the continuation of handling cash transactions through ACCESS offices, it is proposed that this be provided free of charge for a further year, to 31 March 2010, in support of the Angus Credit Union as it is still marketing its services across Angus, and taking into account the current economic climate.
- 3.3 Whilst there has been a steady increase in the number of transactions over the year, it is unlikely that the volumes involved will cause any operational difficulties to the ACCESS business. However, this will continue to be reviewed on a regular basis. The detail of this arrangement will be contained in the written agreement to be developed, as outlined in para 2.2 above.
- 3.4 Other forms of assistance to the Angus Credit Union will be explored further over the coming months and reported to committee, as appropriate.

4. FINANCIAL IMPLICATIONS

- 4.1 There are no financial implications arising from this report as the intended recharge for 2009/10 was not included within the HRA revenue budget as the volatile economic conditions made the level of expected transactions uncertain.

5. HUMAN RIGHTS IMPLICATIONS

- 5.1 There are no human rights implications arising from this report.

6. EQUALITIES IMPLICATIONS

- 6.1 The issues dealt with in this report have been the subject of consideration from an equalities perspective. An [equalities impact assessment](#) has been undertaken.

7. SINGLE OUTCOME AGREEMENT

- 7.1 This report contributes to the following local outcomes contained within the single outcome agreement for Angus:
- Multiple deprivation in Angus is minimised.

8. CONSULTATION

- 8.1 The Chief Executive, Director of Corporate Services, Head of Finance and Head of Law and Administration have been consulted in the preparation of this report

9. CONCLUSION

- 9.1 A credit union is a non-profit financial co-operative which offers a savings and affordable loans service to its members. The Angus Credit Union increases the financial options available in Angus, particularly for those people who do not have access to affordable credit. It provides part of the solution to tackling the problem of unmanageable personal debt, with all the difficulties that stem from this.

**RON ASHTON
DIRECTOR OF NEIGHBOURHOOD SERVICES**

NOTE: No background papers, as defined by Section 50D of the Local Government (Scotland) Act 1973 (other than any containing confidential or exempt information) were relied on to a material extent in preparing the above report.

NS/RA/AN/CP