

## MINUTES OF THE MEETING OF THE CITY COUNCIL

held at the Council House, Nottingham,

on Monday 10 June 2013 at 2.00 pm

### ATTENDANCES

✓ Councillor Bryan	Lord Mayor
✓ Councillor Ali	✓ Councillor McCulloch
✓ Councillor Arnold	Councillor McDonald
✓ Councillor Aslam	✓ Councillor Malcolm
Councillor Ball	✓ Councillor Mellen
✓ Councillor Battlemuch	Councillor Molife
✓ Councillor Campbell	Councillor Morley
✓ Councillor Chapman	Councillor Morris
✓ Councillor Choudhry	✓ Councillor Neal
✓ Councillor Clark	✓ Councillor Norris
✓ Councillor Collins	✓ Councillor Ottewell
✓ Councillor Culley	✓ Councillor Packer
Councillor Dewinton	✓ Councillor Parbutt
✓ Councillor Edwards	✓ Councillor Piper
✓ Councillor Gibson	✓ Councillor Saghir
✓ Councillor Grocock	✓ Councillor D Smith
✓ Councillor Hartshorne	✓ Councillor W Smith
Councillor Healy	✓ Councillor Spencer
✓ Councillor Heaton	✓ Councillor Steel
✓ Councillor Ibrahim	✓ Councillor Trimble
✓ Councillor Jeffery	✓ Councillor Unczur
✓ Councillor Jenkins	✓ Councillor Urquhart
✓ Councillor Johnson	Councillor Watson
✓ Councillor Jones	✓ Councillor Webster
✓ Councillor Khan	✓ Councillor Wildgust
✓ Councillor Klein	Councillor K Williams
✓ Councillor Liversidge	✓ Councillor S Williams
✓ Councillor Longford	✓ Councillor Wood

## **16 APOLOGIES FOR ABSENCE**

Apologies for absence were received from Councillors Ball, Dewinton, Healy, McDonald, Morley, Watson and K Williams.

## **17 DECLARATIONS OF INTERESTS**

Councillor Urquhart declared a personal and non-prejudicial interest in agenda item 7 (Crime and Drugs Partnership Plan 2013/14), as she is an employee of the Probation Service, but does not work in Nottingham City boundaries.

## **18 QUESTIONS AND PETITIONS FROM CITIZENS**

### **Questions from citizens**

The following question from a citizen was received:

#### **School Places**

The following question was asked by Mr J Duckworth to the Portfolio Holder for Children's Services:

What can be done to resolve the current crisis in the city's schools in which there are simply not enough places for children?

The issue is compounded by the difficulties parents face when dealing with both the City Council and County Council, both operating with different rules and not communicating effectively. What can be done to improve and streamline the process for parents?

What can be done to ensure a child is allocated at least one place at a school and is not left in a situation where they have no place at any school?

Councillor Mellen replied as follows:

Nottingham City is experiencing a high demand for primary school places, but this is not dissimilar to other authorities, particularly urban ones but also others too. Indeed only this morning Councillor Peck, the newly elected chair of the Education Committee at Nottinghamshire

County Council, was outlining plans to create more primary provision in two areas of the conurbation of Nottingham on radio. However the situation shouldn't be described as a crisis, because there are places available in our schools. This is because, since 2010/11, we have put an additional 1,600 places in our primary schools. Due to this increased demand for school places in Nottingham, this year we have been awarded additional capital money from the Department of Education and this will be used alongside City capital money to expand more schools, creating more places. Our expansion programme will continue to focus on the areas of most need, based on our pupil projection data.

Although there are places available in City schools, availability inevitably varies across the city and some schools and areas fill up quicker than others, which means some parents are asked to consider schools outside of their first preferences. In fact good practice is that the parents make as many preferences as possible, up to six, to maximise their children's chances. Some parents think that if they only put down one school they'll automatically get it, that's not how it works. This is why we are continuing to add school places in the areas of most need.

Parents have a right to express a preference for a school for their child, but this does not necessarily equate to choice as some schools are heavily oversubscribed. In the vast majority of cases, in fact in all but two primary schools in Nottingham this year, parents expressing a preference for their catchment school are successful in gaining a place for their child in a local school.

For parents who are trying to access places at both city and county schools, we work with Nottinghamshire County Council in a number of ways to support these parents. This includes a data sharing process which is done once a week where both the city and the county share information about parents who live in the County but are applying for city schools and vice versa. In addition, we also meet with county colleagues on a regular basis to review and update working practices. We do recognise that there isn't an automated way for the two authorities to communicate and this can create difficulties for some parents, but with so many government imposed changes on the relationships between local authorities and schools, a joint admissions process with the County is not something we are considering currently.

In terms of what we can do to offer a place to every child, we will always try and make a mandatory offer for a school place wherever possible.

But, this has to be when all pending applications have been considered so tends to be done later in the admissions process.

As always I would be happy to discuss this case further with Mr Duckworth if he would find that helpful.

### **Petitions from citizens**

No petitions from citizens were received.

## **19 MINUTES**

**RESOLVED** that the minutes of the meeting held on 20 May 2013, copies of which had been circulated, be confirmed and signed by the Lord Mayor, subject to the following amendments:

- (1) That the date of the meeting on page 32 be recorded as 20 May 2013;**
- (2) That the date of the September meeting in minute 14 (Dates of future meetings) be recorded as 9 September 2013;**
- (3) That the date of Councillor Parton's death in minute 7 (Official communications) be recorded as 6 April 2013.**

## **20 OFFICIAL COMMUNICATIONS**

The Chief Executive reported the following communications:

### **Local by-election**

On Thursday 6 June a by-election was held in the Wollaton West ward. The turnout for that by-election was 42.66%. We welcome Councillor Battlemuch to his first meeting as a result of the election.

### **Electric Buses**

Nottingham City Council has been successful in securing a grant of over £1.5m to partly fund 15 fully electric buses to use on the City's park and ride services. This will give a 30% fuel bill and 40% carbon saving over conventional diesel buses.

## **Parking at the Broadmarsh Car Park**

The Communications and Marketing Team were short-listed for the Value for Money award, at the Local Government Communications conference 2013, for the marketing of the 'early bird parking' campaign at the Broadmarsh car park.

## **Major Programmes Team**

The Major Programmes Team has won the "Best Local Government Project Team" in the international Partnerships Awards, beating teams from Leeds, Sheffield and London. Judges welcomed the team's outstanding record of project delivery and the diversity of its projects and praised the team's efforts to ensure its work materialises into benefits for local people.

For information, the Major Programmes is the Council's programme and project and commercial management team. It was built out of the result of the former Building Schools for the Future programme and manages street lighting PFI and other projects within the Council.

## **21 QUESTIONS**

### **Armed Forces Day**

Councillor Ottewell asked his question of the Portfolio Holder for Leisure and Culture:

Does the Portfolio Holder for Leisure and Culture agree that the upcoming Armed Forces day is a great way to honour our serving Troops and is another great achievement for the City of Nottingham?

Councillor Trimble replied as follows:

Thank you Lord Mayor and can I thank Councillor Ottewell for his question.

It certainly will be a great honour for our serving troops, and another great achievement for Nottingham. This is the fifth armed forces day and it will be the first time that it's ever been held in a core city, so once again, Nottingham is ahead of the queue in terms of the major cities. It of course follows on from other great events that we have such as last

year's Olympic Torch relay which was huge, both in the square and the ice arena, the very successful Royal Jubilee visit, and hosting a fantastic leg of the tour of Britain with Bradley Wiggins and Mark Cavendish. We have also just recently hosted the very first Milk Race for twenty years in the City. And now we have coming up very soon, you'll have seen the bunting in the square, we have the Armed Forces Day which will be massive.

Of course it's not just Armed Forces Day, there is a whole week of events leading up to the day itself. We've got flag-raising, football, tea-dance, uniform-to-work day, local studies tours, a whole host of events happening over the week leading up to Armed Forces Day itself. On the day itself we'll have a 100 gun salute, we've got skydives, a march from the castle to the square, a drumhead service, fly-pasts galore with Royal Navy helicopters, Red Arrows, typhoons and spitfires among others, as well as an enormous amount of military hardware on show.

There will be a full programme of events on two stages at the Embankment, and whatever naval craft we can get onto the Trent, and there won't be an aircraft carrier!

The BBC Big Night Out will follow on into the evening with special events and special offers throughout the entire city, to make it last right from the very morning right to very evening, to have a really good long day. It will be a spectacular day which will highlight the work of our serving armed forces, and it is also vital for the morale of our service personnel, including regular troops, reservists and cadets. We're also expecting some very high profile figures for the event too.

Lord Mayor, the National Express bus company have offered anybody travelling to Nottingham for Armed Forces week half price travel from anywhere in the entire country. This has been published in lots of national newspapers including the Sunday Express, and it has even been in the Yorkshire Post twice. They always like a bargain in Yorkshire!

We know it will be featured in the press nationally and internationally, with the BBC, ITV, Sky, and the British Forces Broadcasting Service already lined up to give the city a high profile.

Lord Mayor, can I take this opportunity to thank your predecessor Councillor Unczur, for doing a fantastic job in chairing the Armed Forces Week Steering Group. My thanks also go to the Forces personnel,

partners, sponsors and neighbouring local authorities who contributed and sat on the Steering Group with me.

National Armed Forces Week, and in particular National Armed Forces Day on 29 June, will be a spectacular event. People from all over the country will see what a great city Nottingham is, and the Armed Forces will get a very very special big welcome from the people of Nottingham. The current estimate is that around 40,000 people will attend the day, and I think with a bit of good weather and a fair wind behind us it could be at least twice that size. Thank you.

## **Tram progress**

Councillor Jenkins asked his question of the Portfolio Holder for Planning and Transport:

Would the Portfolio Holder for Planning and Transportation like to comment on progress with Lines 2 and 3 of the Tram and how the complex engineering is being managed?

Councillor Urquhart replied as follows:

Thank you Lord Mayor and thank you Councillor Jenkins for your question.

I'm really pleased to say that good progress has been made so far in building NET Phase Two. Activity has been increasing significantly in recent weeks, notably on those large structures. The launch of the bridge over Nottingham Station, which many of us will have noticed happening gradually as we've been going to and from Loxley House, which has also received national media attention, particularly for the role of Fairy liquid in the process, has now been successfully completed and works are now underway to install the permanent supports for that bridge. The columns for the bridge through the QMC site are currently being installed, and the bridge that will carry the tram over the A52 between the QMC and University is being built on site. It is expected that this bridge will be driven into place over the A52 in the autumn. The bridge over the Midland Mainline at Lenton is in place with the approach embankments now under construction, and good progress has also been made on widening Wilford Toll Bridge.

In terms of other works, large sections of utility diversions and site clearance have been completed. The Toton park and ride site is well advanced, and the earth removal for the Clifton park and ride site and along the former railway embankment is progressing well now following some weather related delays in the spring. Track laying is also gathering momentum, with over a kilometre of track now laid, including some in the Meadows and in Clifton. Works to expand the existing depot have commenced with additional track laid for the new tram stabling area, together with preparatory works for the construction of an extension to the depot building.

The works of course are happening because we have made them possible, because we took the brave and bold decision to implement Workplace Parking Levy in order to fund lines 2 and 3 of the tram so that we could have this massive infrastructure investment in our city, at a time when those jobs are so badly needed, and when our economy needs that stimulus.

The works are being undertaken by the contractor, Taylor Woodrow, being closely monitored by ourselves, the NET Team and of course by Environmental Health officers to ensure that satisfactory progress is being made and that the works are being undertaken in accordance with the design specification and the Construction Code of Practice. There were codes of practice agreed, of course, at the public enquiry. The designs are approved by the Local Planning Authorities, some city and some out in the districts, and there is regular liaison with major affected stakeholders, such as the Nottingham University Hospitals Trust and the University of Nottingham, as well of course with individuals affected by the route, to identify any emerging issues that are arising.

Significant numbers of local people are now employed in delivering the project. There are nearly 800 people employed in total, and around half of them come from the City or the immediate conurbation. We have held job fairs in Beeston and in Clifton to enable young people there to get work building their tram lines.

As many of you will know, one of the most significant challenges is the traffic management. In a number of areas, the works have required the introduction of various measures, including lane closures and temporary traffic lights, and in some cases, such as in Clifton, Chilwell and at Ruddington Lane, this has involved the closure of sections of roads.

To plan this work it's been necessary to balance the need to minimise disruption and to progress the work. All parties involved, including the Highway Authority and the Contractor, have carefully considered the best way to undertake the works in each location, and discussions have been held with representatives of Emergency Services and the bus companies to seek the best solutions in each case. There are many issues that have to be considered, including traffic volumes, the nature and staging of the works, health and safety, and the working arrangements have sought to minimise the impact on road users.

Of course as well, last month at Council I talked about the financial assistance packages that are now available to traders both in Clifton and Chilwell, recognising that whilst the works are planned carefully, there may at times be economic impact felt.

So whilst the extent of the scheme means that some disruption is inevitable, the overall goal is of course to ensure that the work is undertaken efficiently so it can be completed quickly and keep the periods of disruption as short as possible.

In parallel with these works, there have been major communications activities, keeping the public and stakeholders informed, with a dedicated comms team in place, and Community liaison officers working with communities on the ground. Leaflets and newsletters have been extensively distributed with up to date information also being posted on the NET Phase Two website. We've held a number of community events along the routes to allow members of the public to talk to the people who work for the tram and to talk to the NET team. Further communication channels through social media are shortly to be implemented.

Planning of the future works over the coming months will also be closely co-ordinated with other works going on in and around the City. Of course the A453 widening is now on-site, the Nottingham Station Hub project and the Station re-signalling scheme are due to continue their work, and of course the re-signalling scheme requires the closure of Nottingham Station for a six week period from 20th July and involves therefore the provision of extensive bus replacement services. Discussions are on-going with various agencies involved in these schemes to ensure that the City will continue to remain open for business while the works are taking place. And of course, line 1 of the tram and our excellent bus network will be operating as usual throughout the Station closure period.

In terms of works in the next few months coming forward, it is anticipated that utility diversions will be completed later this year, and track construction, highway changes and building the park and ride sites and introducing landscaping along the route will continue into 2014. Work will continue on several structures, including linking the station bridge all the way across Station Road and Queens Road continuing.

And of course, once the works are complete and Lines 2 and 3 are open to the public in late 2014, the City will have a tram network which will support our strategy for economic growth for the benefit of all Nottingham citizens, with long term employment growth of up to 8,000 jobs boosting the local economy by £300m per year. Together with the outstanding existing tram and bus services and improvements being made to our rail infrastructure, the City will indeed have a first class transport system it can truly be proud of.

## **Capital Projects**

Councillor Neal asked his question of the Deputy Leader:

What capital projects are ready to be taken up in Nottingham should the national government increase the budget of such projects over and beyond the overspend that has occurred?

Councillor Chapman replied as follows:

Thank you Lord Mayor, and can I thank Councillor Neal for his question.

Increasing capital spending from whatever source is to be welcomed. IT, new roads, railways, power stations, other large scale projects, are the right thing to invest in, because capital has a greater long-term effect on the economy than revenue spend. It is also an investment in future economic capacity, and to give the government credit, in my view they've chosen some of the most productive areas in which to invest. However, and there was going to be a "however", wasn't there? However, I want to make two points. First, that in terms of overall government spend, and in terms of the nation's economic requirements, the amount is miniscule. If you think that government investment is heading for £680 million, the capital spend is currently £47 million, and actually it is lower than it was and this £3 million will probably make it up to what it used to be, then the impact is likely to be miniscule. It is likely to have a very small impact on the economy, it will not do what the government says it wants to do.

Moreover, this government has an exceptionally poor record in delivering capital schemes, having dismantled much of the infrastructure to deliver the infrastructure. It got rid of the RDAs (Regional Development Agencies), and replaced them with LEPs (Local Enterprise Partnerships). The RDAs work, the LEPs do not work. It has introduced the regional growth strategy, but is way behind schedule. It has spent a small percentage of the money allocated even three years ago.

So the economic impact has been minuscule, not only in quantity, but also in delivery. My view therefore, is that having welcomed the announcement, I remain amazingly underwhelmed.

On the brighter side, my second point, should any of this munificence find its way to Nottingham, then we are ready to move. Virtually all of our recent capital spend in transport as we've just heard from Councillor Urquhart, in schools, and in health centres, have come in on budget and on time. We are one of the few Councils with our own project management team, or the Major Programmes Team, as we have just heard. And we also heard earlier on that it is one of the best in the country, and I'm very proud of that because I was instrumental in setting it up, especially after we'd not done terribly well building the Contemporary, but that's another matter.

We have many priorities. We have the Broadmarsh, we have the Castle, and we have more mundane things like lift replacement, which actually we are obliged to spend up to £3 million on in the next three years. But these would not fit in with the government criteria. So those that fit in with the government criteria are the following:

- additional spend on the ring road, particularly the Basford bridge;
- large scale extension of the district heating system, which will provide energy for the City and also provide revenue for the public sector and provide security for our energy source;
- greater investment on road repairs. We all know the problem with potholes is that the damage is exponential, once you get a pothole and you don't repair it or you can't repair it properly or you can't repair the basic road carriage, then you find that the costs escalate. And it is probably one of the greatest wastes of money in the end, not having enough money to invest in your roads;
- electrification of the Midland Mainline. If we can't get the lot, the £3 billion, which we can't, then a modest requirement would be the straightening of the line at Market Harborough;

- and we would also like a few more electric buses because we have put in for round four, have we not Councillor Urquhart?

Not on the government list however, are:

- social housing, where I think we could get a real move on with building and reducing the benefits bill at the same time and helping a lot of elderly people in the event of being able to build bungalows;
- and one form of capital spend which would stimulate the economy in the short term as well as the medium, but which is not capitalised at the moment, but I believe ought to be capitalised, I had this discussion with Chris Leslie about a future Labour government considering it as capital spend, is investment in training and in the further education sector. This is massively under-invested in.
- Training these days should be considered as capital, because it has got long term benefits. That is something I would want to spend money on, and if we weren't able to do that it would be considered as revenue, the least we should be doing is helping Central College to rebuild on the Broadmarsh East site, because there is a substantial funding gap.

And finally, on school building, I would really love to see Trinity School work together on one site, and modernised. It is one of our most successful schools, but it is one that has been left behind by the school building programme.

So Mr Osborne, if you've got problems getting schemes away and you want some action, we are the people. And I'll tell you how good this Labour Council is, we are as good at delivering capital schemes and capital development as we are at winning by-elections. But there again, that might not be an argument you'd want to listen to at the moment. Thank you.

## **Public Spending Review**

Councillor Hartshorne asked his question of the Deputy Leader:

What are the implications for the future budgets of Nottingham City Council and the Police from the current government review of public spending? Is the national deficit actually falling because of the policy of cutting public expenditure?

Councillor Chapman replied as follows:

I've got to say first of all, I wanted Councillor Collins to answer this, because I'm getting bored with my own voice! I'm sure you are too, but there you go, we've got no option.

Over the current spending review, the 2010 period covering 2011/12 to 2014/15, the national grant funding to local authorities is being cut by over a quarter or £7.6bn in real terms. For Nottingham, this has meant that up until now we have lost about effectively £90 million of spend, and we are expecting another £80 million worth of reductions over the next three years.

The Chancellor also announced in his March Budget that further reductions of 1% above and beyond those in Spending Review 2010 will be found from non-protected government budgets in 2013/14 and 2014/15. Local government will be protected in 2013/14 and that is a great relief. But details of further cuts on the provisional 2014/15 budget are yet to be announced, and that is where I think we may get further reductions still on top of the ones we were expecting.

The likely future funding for 2015/16, covered in the June Spending Review, is currently unknown but we expect as I said, local government to get hit again if the government sticks to its ring-fenced protection of some of the bigger spending departments.

It has already been announced that total government spending in 2015/16, 2016/17 and 2017/18 will continue to fall in real terms at the same rate as during the Spending Review 2010.

However, the cross-party Public Accounts Committee has recently come out against this, particularly in terms of the impact on local government, and it has said financial sustainability of some local authorities is in jeopardy, and that the DCLG (Department of Community and Local Government) "does not properly understand the overall impact on local services that will result from further funding reductions" and that continuing cuts might leave some councils unable to meet their statutory duties. That means, actually, that some of them are heading for bankruptcy, and some of the smaller district councils in particular, and ironically enough some of the Conservative run councils are really heading for the rocks. They are in real real difficulty.

The problems for the government however, in addition, and why it's in such deep trouble, are two. First, there is no growth, the revenues are down. That's its main problem, all this assumption about growth that's not happened. And there is no growth because as I said later, they are deflating the economy by excessive reduction of public spending, but also because they are depressing the expectation of investors. Do not underestimate the psychology of this, if you go banging on about how the economy is in a state and we've got to cut, cut, cut, it says to investors, all of these people who've actually got a load of money stacked up on the balance sheets, why should I invest? And so as a consequence of them over-egging some of the problems, investment is not forthcoming. It is extremely short-sighted.

As a result, government borrowing figures announced in March indicate that the deficit in 2012/13, 2013/14 and in 2014/15 is expected to be £121 billion, £120 billion and £108 billion respectively. The forecasts for the same years made at the same time of the June 2010 Budget were £89bn, £60bn and £37bn. In other words, instead in a few years time we'll be at £108 billion which they're projecting, which I think is probably an underestimate. They were talking about £37 billion. Now that is one great big gap they are having to fill. And they're having to borrow an extra £70 billion in order to fill that gap, and this is a gap of their own making.

So by cutting too fast they've reduced income and the government is borrowing far more.

The second problem is indeed the increase in the social security budget, going up over 20% between 2011/12 and 2016/17. And this is something we, as a potential government, should really understand. The big pressure on the national budget is not the debt actually, because there are historically low levels of interest rates. It is the increased demand on the social security budget. But the reasons for this are not simply that there are more people around, and it's certainly not due to immigration, and it's not due to skivers. It is due to an increasing elderly population, that is the massive massive pressure on government budgets. And the government has also tied its own hands by refusing to tackle the benefits going to the wealthier elements in society, which means that it's having to press down more and more on services like those provided by local government, and that other category who are really easy meat; the poor. That is what is happening, and one of the reasons is that the rich tend to vote, and they used to vote until last week Tory, and the poor do not vote Tory, and I think there's some pork barrel politics going on here.

So in short, they are hurting a lot of vulnerable people, they are undermining the economy, and they are failing to drive down the debt. It amounts to an enormous amount of pain for a lot of poor people, without any gain, and I think that is a mark of utter failure, both moral, political and economic. Thank you.

## **22 CRIME AND DRUGS PARTNERSHIP PLAN 2013/14**

The report of the Leader, as set out on pages 56 to 58 of the agenda, and the appendix which had been circulated separately, were submitted.

**RESOLVED that, on the motion of Councillor Norris, seconded by Councillor Chapman the Crime and Drugs Partnership Plan 2013/14 be approved.**

## **23 DECISIONS TAKEN UNDER THE URGENCY PROCEDURES**

The report of the Leader, as set out on pages 59 to 62 of the agenda, was submitted.

**RESOLVED that, on the motion of Councillor Chapman, seconded by Councillor Clark, the urgent decisions taken be noted.**

## **24 APPOINTMENT OF THE DEPUTY CORPORATE DIRECTOR FOR COMMUNITIES**

The report of the the Chair of ACOS, as circulated round the chamber, was submitted.

**RESOLVED that, on the motion of Councillor Neal, seconded by Councillor Chapman, the post of temporary part time Corporate Director of Communities be offered to Andrew Vaughan for a period of up to six months.**

## **25 MOTION IN THE NAME OF COUNCILLOR PIPER**

**Moved by Councillor Piper, seconded by Councillor W Smith:**

“This Council:

- notes the success of recent welfare advice sessions across the city attended by 1200 people;

- commends the hard work of Welfare Rights advisors, NCH advisors and other Advice services who provided assistance;
- notes the damaging effects of the government's welfare reforms on the lives of many in Nottingham and its economy;
- recognises that welfare reforms will take £120 million out of Nottingham's economy;
- notes with regret that a large percentage of those affected by welfare reforms are in work households and their children;
- notes that the government is unprepared for the introduction of Universal Credit.

This Council:

- resolves to continue to provide advice and assistance where possible to citizens affected by changes to welfare payments;
- resolves to lobby the government to postpone the introduction of Universal Credit."

## **26 MOTION IN THE NAME OF COUNCILLOR ARNOLD**

**Moved by Councillor Arnold, seconded by Councillor Jenkins:**

"This Council believes that pay day loans are detrimental to the health and economic wellbeing of Nottingham's citizens.

This Council notes:

- that pay day loans companies benefit from the economic misfortune of vulnerable citizen;
- that there is a need for stricter controls on this form of lending;
- that credit checks, which are not carried out by pay day loan companies, are necessary to protect those borrowing money as much as lenders;
- that Credit Unions offer a safer alternative to pay day loans.

This Council resolves:

- to lobby for stricter controls over pay day loan companies;
- to promote Credit Unions and the work they do to provide more suitable loans to vulnerable citizens;
- to investigate the possibility of requiring pay day loans premises to become licensed in the same manner as betting shops and public houses to protect the vulnerable;

- to lobby for stricter regulation of advertising for pay day loans companies.”

The meeting concluded at 4.46 pm