

<b>Record of Executive Member Decision Taken Under the Scheme of Delegation</b>	<b>On</b>
	<b>15<sup>th</sup> March 2021</b>

Title	Report of
<b>Towngate Refurbishment (Credit union)</b>	Leader of the Council and Cabinet Member (Strategy and Reform)

Is this report confidential?	No
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### **Purpose of the Report**

1. To consider the proposed refurbishment of Towngate premises (previously Citizens Advice) and allocate appropriate funding so that the Credit Union can be quickly set up and establish its branch office in South Ribble.

### **Recommendations**

2. To allocate £20,000 from Covid funding to refurbish the Towngate premises, enable the establishment of a credit union branch, with particular focus around financial inclusion and resilience arising from the impact of Covid as well as ensuring the premises can meet Covid secure requirements.

### **Reasons for recommendations**

3. The premises require refurbishment works to make it suitable to host a credit union branch by reconfiguring the floor plan and addressing poor state of decoration and facilities.

### **Other options considered and rejected**

4. Other high street premises could be used, but this would come at a rolling annual rent cost which is not within the existing budget of the Credit Union programme. Utilisation of the Council's own asset enables the cost of the project to be managed more effectively, whilst over the long term begin to generate income from the asset in terms of rent/lease from the Credit Union from the fourth year of occupancy.
5. The requirements of a high street premise that is ground floor and accessible has been a key consideration in deciding the location of the Credit Union Branch

## Corporate outcomes

6. The report relates to the following corporate priorities: *(tick all those applicable)*:

An exemplary council	✓	Thriving communities	✓
A fair local economy that works for everyone	✓	Good homes, green spaces, healthy places	

## Background to the report

7. For the past six months, the Council have been developing a business plan with Unify Credit Union to extend their services into South Ribble. Currently open to residents in Leyland, the Credit Union is prepared to extend its area of benefit to all residents of the Borough. The programme provides a three year plan to provide financial support to the credit union for the following objectives:
- Provide an alternative to high street lending for those with poor or no credit history
  - Establish a sustainable credit union branch within the Borough
  - Provide an employment and development opportunity for at least one young person as part of the Kick Start programme
8. As part of the Covid recovery, it can be argued that it is even more essential now that there is an alternative to high street lending for those with poor or no credit history. Through a credit union, residents will be able to access quality financial products comparable to high-street and short-term lending which are community focused and flexible to support the different needs across South Ribble. It is also expected that it will support individuals to become financially resilient and develop a culture of saving and financial solvency and security.
9. To enable the Credit Union to meet the objectives of the programme a branch premises is to be established from which it can operate and serve the communities of South Ribble. This will provide a base for activities and support the program objectives of outreach by the credit union branch either physically or virtually through the community hubs, providing access in key towns and locations including, Penwortham, Lostock Hall, Bamber Bridge and Longton.

## Refurbishment of Towngate Premises

10. Towngate premises were previously occupied by the Citizens Advice who have now moved into the Civic Centre. The empty space was identified as a suitable location for the credit union based on the needs to provide a premises that is on a high street, ground floor and good access to those who may have mobility impairment. Further to this the Towngate location is close to substantial public parking areas.
11. Premises have been based on availability within the Council's own asset portfolio.
12. The premises requires refurbishment works to bring it up to a condition that is welcoming to service users as well as providing the appropriate layout for providing the services offered, in particular ensuring that it is better able to meet the requirements of being Covid secure.
13. A proposed floor plan is attached at Appendix A, however in summary, the key aspects of the refurbishment are to:

- open the entrance area and providing a cashiers/reception desk area
- provide two private meeting rooms
- re-carpeting and general decoration
- refurbishment of the disabled toilet facility

14. The areas which are subject to the refurbishment are key public and working areas. It should be noted from the floor plan that the works do not cover the existing board room, office to the rear of the premises and kitchen facilities.

15. To achieve value for money, a series of quotes have been obtained for the proposed works and the requested budget for the works is

	Net
Refurbishment Costs	£18,500
Contingency	£1,500
<b>Total</b>	<b>£20,000</b>

### **Delivery Timescales**

16. The availability of contractors has been obtained and works can commence from 18<sup>th</sup> March 2021 and are expected to take approximately two weeks to complete. This would ensure that the planned programme of opening the branch by the end of April 2021 can be met.

### **Risk**

17. There are a number of risks that have been identified and actively being managed. These include the following:
- Listed status of the building will limit what can be done or has potential to cause delays. Active liaison with planning is seeking to ensure that the Council's legal obligations around listed building consent are adhered too, and that works are appropriate and non-invasive to the fabric of the building.
  - Contractors need clarity around start dates for work to ensure that they can meet the council's requirements. Delays may cause chosen contractors to undertake other works, which risk delaying completion within the project's current timescales

### **Equality and diversity**

18. The provision of Credit Union services is fundamentally around providing access to financial products that some individuals may not be able to access or can access on terms as an alternative to high street lending.
19. The positioning of the building, its location to public transport routes and substantial parking have all been considered as part of the accessibility and equality implications. As a ground floor premises with existing disability access, the designs for the reconfiguration will include appropriate adjustments for people who use mobility aids as well as design features that can assist individuals with impaired sight.

### **Comments of the Statutory Finance Officer**

20. This one-off cost will be met from unringfenced Covid funding to enable the progression of this work and ensure it is Covid compliant. The Credit Union will support people across the borough during the Covid recovery period.

## Comments of the Monitoring Officer

21. Clearly we must ensure that Planning is fully liaised with throughout and that we do not anything which breaches any planning or listed building requirements. Prior to the commissioning of any contractors we need to ensure all relevant procurement rules have been complied with. Subsequently a lease will need to be drawn up and entered into – the Estates and legal teams need to be fully involved in this.

## Background documents


There are no background documents to this report

## Appendices

Appendix A – Ground Floor Proposed Plan

Report Author:	Email:	Telephone:	Date:
Howard Anthony (Performance and Partnerships Team Lead)	howard.anthony@southribble.gov.uk	01772 625546	05-03- 2021

Following careful consideration and assessment of the contents of this report, I approve the recommendation(s) contained within this report in accordance with my delegated power to make executive decisions.

Signed:	
	<i>Councillor Paul Foster, Leader</i>
Date:	15 <sup>th</sup> March 2021
Publication Date (DSO use only):	15.3.2021

This decision will come into force and may be implemented five working days after its publication date, subject to being called in in accordance with the Council's Constitution.