

# NANTYGLO & BLAINA TOWN COUNCIL CYNGOR TREF NANT-Y-GLO A BLAENAU

Mrs T Hughes – Town Clerk / RFO

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**Minutes of the Planning & Highways Committee Meeting held on Monday 10<sup>th</sup> February 2020 at the Council Chamber, Blaina Institute, High Street, Blaina**

**A meeting to which members of the public were entitled to attend.**

Present: Councillor D Hillman, Chair  
Councillors g. Morvan, C Hillman, R Abbas & K Jenkins

In attendance: Mrs T Hughes, Town Clerk / RFO  
Mrs N Horner, Assistant Officer  
Ms Laura Brosnan – James – Smart Money Cymru

Prior to the commencement of the meeting, the Chair informed that there was no fire drill planned and explained the fire procedure in the event of an emergency.

**To receive: Ms Laura Brosnan-James – Smart Money Cymru.**

**Members were reminded to note the Standing Orders relating to guest speakers:**

1. Members to receive the presentation.
2. Questions to be invited at the end of the presentation.
3. Members were requested to ask only one question each – if time allows AND with permission of the Chairman, a second question might be asked.
4. Members were reminded that there was to be no discussion or exchange of points of view between Members and that all dialogue was to be directed through the Chairman.

The Chair welcomed and introduced Ms Laura Brosnan-James to the meeting.

Laura explained that Smart Money Cymru (SMC) was fairly new to Blaenau Gwent and her role was to help advertise the company's service and to provide all information. SMC was a not for profit company and information leaflets were provided. Ms Brosnan-James conveyed that the leaflets were paid by a customer to get help inform people of other financial options available in the hope to help prevent loan sharks targeting local people.

SMC have two products: a Saving Account for adults and children which pays dividend to their savers and each account can hold up to £10,000. The other product offered was a loan facility, which provides responsible lending up to £7500 and was available to everyone who lived in Wales. Ms Brosnan-James informed that an affordable option was always given and the better the

credit score of customers, the lower the interest rate they would pay back. With regards to interest, interest that SMC received paid for business premises, staff wages and dividend to customers as a bonus for saving, which was added to their account yearly.

A discussion ensued regarding door step lenders such as Provident and loan sharks and the high interest rate they charge (Provident rates of 299%). Ms Brosnan-James explained that SMC was a far better viable option, plus when a loan was taken out the customer would automatically pay into a saving account which the customer would be able to withdraw at the end of the loan term. SMC also have a current account, however, there was a monthly fee for this account, but if customers were a Tai Calon resident, they were eligible for the first-year fee free.

*Questions were invited at this juncture:*

Q: Were there any plans to have more offices in Blaenau Gwent?

A: SMC currently have offices at Caerphilly and Tredegar with 3 service points in Blaenau Gwent, Learning Action Centre, Ebbw Vale, Community Centre, Blaina and Star Centre, Sirhowy, Tredegar. The more customers SMC receive the more likelihood that another office could be opened.

Q: A Member informed that online feedback in respect of SMC was positive and queried if staff had received such feedback?

A: Ms Brosnan-James confirmed that customer feedback was very good and more so now with the online services provided by SMC.

Q: Do savers receive investments?

A: It was explained that Board met annually and considered the interest gained and what dividend would then be paid to customers, last year's dividend was ¼%.

Q: Recently a lot of vulnerable customers had put their trust into banking and many businesses had gone into liquidation, what procedures did SMC have in place to safeguard customers?

A: SMC were registered with Financial Conduct Authority (FCA) therefore all members were safe guarded under the assurance this provided. £10,000 maximum was allowed per customer (savings) and in case of death the saving would be passed to the nominated person by the saver. SMC have ethical loaning principles, which would only loan customers that were financially able to repay. Additionally if a customer (with a loan agreement) passed away, the debt would not be passed to another member of the family, the debt goes with customer. A large number of loan applications were usually received to consolidate debts i.e. catalogue and credit cards. In one instance, SMC saved one customer £300 per month by consolidating her debts that she obtained from catalogues and doorstep lenders.

Q: What was the procedure to open a children's savings account?

A: Grandparents are able to open an account for their grandchildren with the signature of parent and the child would be able to access the savings at the age of 16 years.

Chair thanked Ms Brosnan-James for attending the meeting and providing such an informative presentation.

*Ms Laura Brosnan-James left the Council Chamber.*

The Chair welcomed the newly appointed Assistant Officer, Mrs Nicola Horner to the meeting and presented her with the Town Council scarf.

**Resolved** accordingly.

### **Declaration of Interest**

Members were invited to declare matters of interest either at the beginning or at any time during the proceedings. Members were reminded that all declarations of interest must be recorded in the book provided. **Resolved** to note that no such declarations were received.

#### **1. Apologies for absence:**

Members were invited to consider the apologies for absence and to formally resolve to accept.

**Resolved** to note that apologies were received from Councillor K Jones, R Pagett; C Bridgeman, L Emanuel, G Watkins, K Treharne and L Harris.

**Further Resolved** to accept the apologies received.

In response to a query, the procedure in respect of apologies for a meeting of the Council was explained. **Resolved** to note the information received.

#### **2. Correspondence:**

Members were invited to consider the listed correspondence, plus with the Chairman's permission, any urgent information that may be received prior to the date of the meeting.

##### **a) Blaenau Gwent County Borough Council – (For information):**

- i Plan Application No. C/2019/0350 – Land adjacent The Clovers. This application has now been withdrawn.

**Resolved** to note the information received.

##### **b) Welsh Government – (For information):**

- i Sustainable Drainage System – Proposed amendment to the Sustainable Drainage (Enforcement) Order 2018.

**Resolved** to note the information received.

- ii Environment (Wales) Act 2016 Part 1 – Section 6 – The Biodiversity & Resilience of Ecosystems Duty – Overview (*a hard copy of the guide was placed in the Chamber for Members information*).

**Resolved** to note the information received.

#### **3. Planning Applications:**

##### **a) Plan Application No. C/2020/0022 – Cae Orchid, Quarry Row, Blaina:**

Single storey side extension.

**Resolved** that no representations or objections be received.

b) Plan Application no. C/2020/0025 – Cae Orchid, Quarry Row, Blaina:

Detached garage.

**Resolved** that no representation or objections to be made.

**4. Licence Applications:**

Members were invited to consider the application(s) –

None received to date.

*Additional application received with permission of Chair*

Application received from:

DAB Clubs Limited, Ty Dan–Y–Coed Farm, Crook Hill, Tillery Road, Abertillery.

Application details:

Application to vary the designated premises supervisor (DPS) to Surinder Kumar (Licensing Act 2003).

Premises name and address:

J & K Convenience Store, 2a Henwaen Street, Blaina.

**Resolved** that no representations or objections be made.

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