

**LONDON BOROUGH OF TOWER HAMLETS**

**RECORD OF THE DECISIONS OF THE GRANTS DETERMINATION (CABINET) SUB-COMMITTEE**

**HELD AT 5.00 P.M. ON THURSDAY, 26 NOVEMBER 2020**

**ONLINE 'VIRTUAL' MEETING - [HTTPS://TOWERHAMLETS.PUBLIC-I.TV/CORE/PORTAL/HOME](https://towerhamlets.public-i.tv/core/portal/home)**

**Members Present:**

Councillor Candida Ronald	(Cabinet Member for Resources and the Voluntary Sector)
Mayor John Biggs	(Executive Mayor)
Councillor Sirajul Islam	(Statutory Deputy Mayor and Cabinet Member for Housing)

**Other Councillors Present:**

Councillor Leema Qureshi	(Scrutiny Lead Resources)
Councillor Mufeedah Bustin	Cabinet Member for Planning and Social Inclusion (Job Share) - Lead on Social Inclusion

**Officers Present:**

Awo Ahmed	(Programme Assessment and Monitoring Officer, Corporate Strategy & Policy, Communities Team)
Vicky Clark	(Divisional Director for Growth and Economic Development)
Janet Fasan	(Divisional Director, Legal, Governance)
Emily Fieran-Reed	(Senior Strategy and Policy Manager, Communities Team, Corporate Strategy & Policy Strategy, Policy & Performance Division)
Ellie Kershaw	(Tackling Poverty Programme Manager, Benefits)
Robert Mee	(Programme Analysis & Review Officer, Corporate Strategy & Policy, Communities Team, Governance)
Zoe Folley	(Democratic Services Officer, Committees, Governance)

**1. APOLOGIES FOR ABSENCE**

Councillor Asma Begum

**2. DECLARATIONS OF INTERESTS**

No Declarations of Pecuniary Interests were reported.

Mayor John Biggs declared a Non - DPI interest in agenda item 7.1, Credit Union Proposals on the basis of possible historic membership of the Credit Union.

Mayor John Biggs and Councillor Sirajul Islam also declared a non - DPI interest on that item on the basis of their previous contact with the speakers on the Credit Union Report in a professional capacity.

### **3. UNRESTRICTED MINUTES**

#### **RESOLVED:**

1. The minutes of the meeting of the Sub – Committee meeting held on 9<sup>th</sup> September 2020 be approved as a correct record of proceedings

### **4. CONSIDERATION OF PUBLIC SUBMISSIONS**

There were none

### **5. EXERCISE OF MAYORAL DISCRETIONS**

No items

### **6. GRANTS DETERMINATION SUB-COMMITTEE TERMS OF REFERENCE, QUORUM, MEMBERSHIP AND DATES OF MEETINGS**

#### **RESOLVED:**

1. That the Grants Determination Sub-committee Terms of Reference, Quorum, Membership and Dates of Meetings be noted.

### **7. REPORTS FOR CONSIDERATION**

#### **7.1 Credit Union Grant Proposal**

Ellie Kershaw (Tackling Poverty Programme Manager, Benefits, Resources) presented the report seeking grant support for the Credit Union. Also present for this item were Peter Edwards and David Morgan of the Credit Union.

The Committee were advised of the background to the request. It was reported that due to the pandemic, requests for loans from the Credit Union had increased due to increased poverty and unemployment. This had impacted on the Credit Union's Finances and their ratio. The report sought to provide a grant to improve the financial viability of the Credit Union, allowing them to continue to provide safe and affordable loans to residents by obtaining the necessary credit ration required by the Bank of England.

In addition, Officers also considered that the request should be supported to allow future projects with the Credit Union to be carried out such as. It was

proposed that the measures would be funded by the Tackling Poverty reserve.

The Committee noted the Overview and Scrutiny's questions on this report and the officers responses, which were attached.

The Committee asked a number of questions of Officers and the Credit Union representatives. In response the following issues were discussed:

- It was confirmed that there had been a rise in Credit Union Members in Tower Hamlets, since the Pandemic and an increase in Member savings.
- In view of these changes, the report requested that the Credit Union is allocated the grant to enable them to meet the Bank of England's savings/credit ration.
- That the Credit Union had a high proportion of members in Tower Hamlets, that benefited from access to low cost loans (compared to the more expensive loan providers)
- The Credit Union wished to carry out further work with the Council to expand and to help the hard to reach groups, through carrying out further advertising and communication and by also investing in the use of 'on boarding'. The representatives thanked the Council for helping them especially during the initial period.
- That the Credit Union offered a number of services, (open to anyone in the community) but with a particular focus on lending. This provided their main source of income. The types of support offered, mostly to low income residents was noted.
- Officers undertook to circulate a breakdown of the loans in terms of what Members used them on.
- Officers also provided updated comments in respect of the Tackling poverty comments in the report, following the receipt of grants.
- The Committee welcomed the positive relationship between the Council and the Credit Union and thanked the representatives for attending the meeting

**RESOLVED:**

1. That a grant of £100,000 should be made to London Community Credit Union

**7.2 Local Community Fund (LCF) Project Performance and Annual Update Report – October 2019 – September 2020**

Emily Fieran-Reed (Senior Strategy and Policy Manager) and Robert Mee (Programme Analysis & Review Officer) presented the report. Officers outlined the contents of the report and the Appendices. The following issues were noted:

- Appendix 1 looked at the first 12 months of the programme. All of the projects were rated green. It also looked at the impact of Covid - 19 on project delivery, and the infrastructure capacity projects.
- Appendix 2 presented the annual report.
- Appendix 3 contained the funding agreement. The recent assessment found that no significant variations were necessary, only minor changes, as set out in the report.
- Appendix 4 contained the equalities information. It assessed projects against the original equalities assessment.
- Robert Mee thanked Grants Officers for putting together the report in a short timeframe. He also recognised all of the good work that the projects had undertaken during this difficult time.
- It was commented that it was pleasing to see that the LCF programmes catered for all parts of the community from diverse backgrounds, including those most in need and the report contained examples of this.

The Committee also noted the Overview and Scrutiny's questions on this report, The written answers to the questions would be attached to the minutes

The Committee welcomed the report and also thanked officers and acknowledged the hard work of all the various community organisations during these difficult times.

**RESOLVED:**

1. Note the performance of the Local Community Fund programme as set out in 3.2 to 3.4 and Appendix 1 and 2 for Oct 19 – Sep 20.

**7.3 VCS Funding Awarded Under Delegated Authority**

Awo Ahmed (Programme Assessment and Monitoring Officer) presenting the report and Appendixes advising that there had been no new grants made in this period. It was noted that the written response to the OSC questions were attached.

**RESOLVED:**

1. Note the grant funding streams available to be awarded under delegated powers.
2. Note the covid contingency plans that have been agreed in relation to small grants.
3. Note that at the time of reporting there have been no further grants awarded under delegated powers since the last Grants Determination (Cabinet) sub-committee.

**8. ANY OTHER UNRESTRICTED BUSINESS CONSIDERED TO BE URGENT**

**NONE**

The meeting ended at 5.45 p.m.  
Councillor Candida Ronald (Chair),  
Grants Determination (Cabinet) Sub-Committee