








Appendix B

Management Scrutiny Committee: At what cost: The Effects of High-cost Credit and Illegal Loan Sharks on Local Communities Policy Review recommendations 2011/12

Review Progress Summary				
 not on schedule	 on schedule	 undeliverable	 achieved	Total
	1	0	30	31

Ref	Recommendation	Action	Owner	Timescale	RAG	Progress
A	That Trading Standards explore the potential for developing a relationship or agreement with local credit providers to signpost rejected credit applicants to appropriate sources of guidance or support either in the Council or local community	<ul style="list-style-type: none"> Identify credit providers Identify advice providers and remits Develop signpost material promoting the Advice and benefits pages as an accurate source of information Distribute material 	City Services	End 6/12 End 6/12 End 9/12 End 12/12		Providers have now been identified Advice providers and remits also identified Signposting materials distributed to the high street loan providers in Sunderland
B	That the local report being undertaken, by Trading Standards, into high cost lending in Sunderland is submitted to the Office of Fair Trading (OFT) review into payday loans as evidence, as well as presenting the findings to the Management Scrutiny Committee	<ul style="list-style-type: none"> Complete report Submit to OFT Report for Management Scrutiny Committee 	City Services	End 6/12 End 6/12 End 12/12		Report completed and submitted to the OFT
C	That the Management Scrutiny Committee receives updated reports on the progress and achievements in relation to the action plan that is to be developed following on from the initial month of action around	<ul style="list-style-type: none"> Reports provided at regular intervals until the action plan is completed 	People Services	End 3/14		Regular updates have been provided . Final report going to Scrutiny April 2014

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	illegal money lending					
D	That the Illegal Money Lending Team (IMLT) in partnership with Trading Standards, Welfare Rights and key partner organisations look to promote the benefits and build trust relating to their work around loan sharks through a variety of media including area committees and LMAPS	<ul style="list-style-type: none"> • Liaise with IMLT • Present at LMAPS meetings • Report to each Area Committee 	People Services	End 6/12 End 3/13 End 3/13 Ongoing	●	Information provided to LMAPS & area committees. There have been a few cautions, but nothing has gone to trial yet. Update information from the IMLT to be given verbally at the meeting.
E	That Trading Standards and Welfare Rights look to explore possibilities with community and voluntary sector organisations in providing training sessions on financial management and debt related issues in local community settings	<ul style="list-style-type: none"> • Identify current provision /availability of training sessions on financial management and debt related issues in local community settings • Identify gaps • Work with training providers to promote and roll out training 	People Services	End 9/12 End 9/12 Ongoing	● ● ●	Liaised with first tier providers of advice to raise awareness Information and training materials sent on to organisations IMLT co-ordinator delivered training to over 59 community locations Fiscus & Citizens Advice Sunderland continue to offer debt and money management to customers First Tier Providers continue to offer Money MOT to customers in localities Debt Advice training rolled out to staff in the Welfare Rights Service, First Tier and Sunderland Aces Partnership.

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						<p>FISCUS are providing Money Advice training for Partnership Advice staff and volunteers and hold weekly Money Advice sessions.</p> <p>The Welfare Rights Service are in the process of commissioning for a citywide benefit awareness and financial capability support service for one year – to develop budgeting skills/financial capability courses to co ordinate themed activity.</p>
F	That an initial publicity strategy is developed to ensure that the first conviction/arrest in Sunderland of a loan shark has positive media coverage with an aim to enhance confidence and assurance in communities and individuals who are in similar situations	<ul style="list-style-type: none"> • Liaise with IMLT • Liaise Communications Section • Develop key messages 	City Services	<p>End 6/12 End 6/12</p> <p>End 9/12</p>	●	<p>Trading Standards officers have spoken with IML Team and Communications Section</p> <p>A framework for key messages has been developed.</p>
G	That work is undertaken to promote the local authority website as an important resource for information around debt management, financial information and local advice services	<ul style="list-style-type: none"> • Review current content • Identify advice providers and remits • Liaise Communications Section • Develop key messages • Update website 	People Services	<p>End 9/12 End 9/12</p> <p>End 9/12 End 9/12 End 12/12</p>	●	<p>Debt and money pages uploaded</p> <p>Benefit calculators rolled out to partner organisations to allow customers to check their own benefit entitlements</p>

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				Ongoing		<p>A consultation has been undertaken with organisations across the city and the feedback received will be incorporated into the continuous development of the website pages.</p> <p>The Community News in November 2013 featured information on money advice and the dangers of loan sharks.</p>
H	That the council looks at how it can encourage schools to explore the potential for school savings clubs that can help young people and families in promoting the value of saving	<ul style="list-style-type: none"> • Support pilot of savings club (managed by Bridges community Bank) at Southwick Primary School • Liaise with Communication section about positive press coverage – follow up to loan shark actions • Support Bridges roll out school based savings clubs 	People Services	3/13 Ongoing	<ul style="list-style-type: none"> ● ● ● 	<p>Bridges Community Bank attended Southwick School events</p> <p>Applied for a good practice award to the IMLT covering work done on schools</p> <p>320 children attended awareness session in an assembly</p> <p>Bridges Community Bank are working with Gentoo to set up savings groups in primary schools. Hudson Road School is in the process of being set up with others to follow.</p>
I	That new media outlets including the app and android market, twitter, other social media and text messaging be explored and	<ul style="list-style-type: none"> • Liaise with IMLT • Liaise Communications Section • Look to use new media outlets in relation to recommendations 	Comms	End 12/12	<ul style="list-style-type: none"> ● 	Trading Standards have outlined proposals with Jeremy Wicking regarding linking video to new media outlets, who

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	evaluated for promoting and targeting messages about high-cost credit and illegal money lending to young people who are potentially most at risk	at a, f and h				accepted in principal. Information will be drip fed on to these sites to keep content fresh. Information for Twitter and Facebook identified & to be rolled out on a scheduled basis
J	That the Council looks at ways to promote and support the newly re-launched credit union, Bridges Community Bank, as a viable alternative to high-cost credit and illegal money lending	<ul style="list-style-type: none"> Liaise Communications Section /Bridges Community bank identify council role in re-launch event Explore opportunities to promote the BCB on council internet/intranet sites Explore opportunities to place promotional materials in council buildings/ staff payslips 	People Services	10/13	●	<p>The Bridges Community Bank had its official launch on 31 October 2013. Membership numbers since have increased to over 9,500 for adults and over 1,600 for young people.</p> <p>Promotional flyers are distributed by WRS and First Tier Advice Providers. The Community News in November 2013 featured an article to promote the Community Bank.</p> <p>Promotional material was included in December 2013 Workwise and discussions are ongoing regarding payroll deduction.</p> <p>The Community Bank are working with Sunderland University to set up a payroll deduction scheme for staff and investigating budget accounts for students.</p>

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						<p>The Council has signed up to the FINCAN Fair Finance Pledge.</p> <p>Web pages uploaded that explain function of credit unions with links to BCB</p>
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