

**MINUTES OF A MEETING OF THE EAST ESSEX AREA FORUM HELD AT  
THE HARWICH COMMUNITY CENTRE LONG MEADOWS DOVERCOURT  
HARWICH ON 27 JANUARY 2010**

**Membership**

**County Councillors:**

- |                         |                       |
|-------------------------|-----------------------|
| * A Brown Vice Chairman | * J Jowers            |
| * K Bentley             | * J Lucas             |
| L Barton                | * S Mayzes            |
| R Callender             | L Mead                |
| S Candy                 | * M Skeels            |
| C Griffiths             | * M J Page (Chairman) |
| * Mrs M Fisher          | * D Robinson          |
| * Mrs T Higgins         | Ms A Turrell          |
|                         | Ms J Young            |

\* present

Partner Organisations:-

**Tendring District Council**

Neil Stock	Leader
John Hawkins	Chief Executive
Cllr N Turner	
Cllr P Halliday	
* Richard Walker	

**Colchester Borough Council**

* Ian Vipond,	Executive Director
Cllr Tim Young	

**Essex Police**

Jason Gwillim	Superintendent Essex Police
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**Essex Fire & Rescue**

**Essex County Council Officers:**

- \* Jane Gardner, Area Co-ordinator for East Essex
- \* Samantha Awcock, Committee Assistant
- \* Janet Mills, Committee Officer
- \* Ray Smith, District Manager Highways
- \* Ian Hatton Head of Economic Initiatives
- \* David Moses Head of Member Support and Governance
- \* Paul Bedwell Business Manger –Safeguarding Adults Board
- \* Anna Watson Business Manager

**Parish & Town Councils**

- \* Anne Clarke Essex Probation
- \* Gillian Sandford Frinton on Sea Residents Association
- \* Cllr L Belgrove Arlesford PC
- \* M. Talbot St Osyth PC
- \* M. Brown Frating PC

**Tendring E.A.L.C (Essex Association of Local Councils)**

Robert Taylor

**Other Bodies Represented**

- |                     |                           |
|---------------------|---------------------------|
| * Dr. T. Rogers     | Dovercourt Resident       |
| * Cllr J. Broderick | Tendring District Council |
| * Cllr Iris Johnson | Tendring District Council |
| * Caroline Blackler | Tendring CVS              |
| * Sharon Alexander  | Tendring CVS              |

**1 Welcome and Introductions, Members Officers and Invited Representatives of Partner Organisations**

The Chairman welcomed those present and set out a summary of the business for the meeting.

**2 Apologies**

The Committee Officer reported apologies and substitution notices as follows:

Apology	Substitution
Cllr Anne Turrell	
Cllr Lyn Barton	
Cllr J Young	
Neil Stock John Hawkins Chief Executive Tendring District Council	Richard Walker
Councillor Tim Barton Colchester Borough Council	

**3. Declarations of Interest**

None recorded

#### **4. Minutes**

With amendment to the word '*Tendering*' to read Tendring, the minutes from the previous meeting held on 3 November 2009 were signed by the Chairman as a correct record.

#### **5. Variation in the Order of Business**

The Chairman proposed a variation in the order of business taking Item 6 Banking on Essex as the next item of business, followed by Item 7 Safeguarding Adults followed by Item 8 Health Protocols and then Item 5 Public Questions. The proposal was agreed by the Forum.

#### **6. Banking on Essex**

The Forum Received an oral presentation from Ian Hatton, Head of Economic Initiatives giving details of the development of the Bank of Essex and the position to date.

The Forum was advised as follows:

##### **Why the Bank Was Set Up**

The down turn of the global economy, and the global banking crisis had resulted in banks and institutions being reluctant to lend money to businesses. This became known as the 'credit crunch'.

Due to the crisis, in reality banks now only had an appetite for low risk lending. There was little or no personal relationship between borrowers and lenders. Banking had become impersonal with business being transacted by call centres which provided lending by using credit scoring system. Bank share holder values were a high priority and banks did not have enough cash to lend.

The credit crunch had directly impacted upon 90% of the 50,000 small businesses in Essex.

In order to assist small businesses, Essex County Council had already put into place schemes to promote the take up of business rate rebates amongst other measures.

The Bank of Essex, which had cross party support, had been established last summer to be a stand point for small business. It was considered that the bank

would alleviate the pressures of the economic down turn on small businesses. This in turn would help to sustain the local economy. Other Authorities were now adopting the model.

### **How the Bank Was Set Up**

A number of complexities and legal matters had to be and still have to be overcome before establishing the bank; it was a costly process and it was likely to take up to three years before the bank was fully established and two years before the set up costs would be recovered.

### **How the Bank Was Financed**

Money from public service budgets had not been used; the bank project had been funded from Essex County Council overnight lending deposits.

### **How It Works**

Essex County Council was working in partnership with existing established banks who would offer the Banking on Essex Service. The existing banks had the viable system already in place to evaluate customers lending risks and held the same principles of the Essex County Council that loans would only be awarded to viable businesses. Applicants would be assessed via the existing banking systems, loans would be given accordingly; Essex County Council and the existing bank would be at equal risk of any money loaned to the applicant.

### **Press Releases and Promotion to Small Businesses**

A 'Meet the Lender' event was arranged and was quickly fully booked. Ten businesses attended to find out more about the scheme and speak with bank officials.

The Bank received positive television coverage in early February. More media publicity was planned for the future.

### **Business the Bank Has Undertaken to Date**

Initially business was slow, it appeared that small businesses preferred to re-mortgage their family home rather than to borrow additional money or create more debts; currently the Bank of Essex had made eight loans to the value of £45,000. Now that half funded loans and overdrafts had been offered, the application rate had trebled during December and January 2010. There were now applications to the value of £800,000 in the pipeline.

### **Essex Bank for the Future**

There was potentially £50 million available to the Essex Bank. There had been some public criticism regarding the use of Essex County Council funds to provide a banking system.

So as to ensure that funds were used appropriately and with the minimum risk, the criteria for lending to small business was extremely strict and clients were vetted using existing banking processes. The maximum that would be lent to any one individual small business was capped at £100,000. Most small businesses were lent between £20,000 and £25,000.

The portfolio of the Bank was cautiously expanding. In future it could become a single banking channel for all services such as social enterprises services or third sector services and or provide educational bonds and assistance to Parish Councils. Ultimately the Bank could offer an alternative model of funding to the existing Private Finance Initiative (PFI) model currently used for major capital developments by the Council and other bodies such as the National Health Service.

Starting an Essex Personal Bank, in a few years time was being investigated.

The Chairman thanked the presenter and invited questions from the Forum.

Comments and questions were raised and responses were given as follows:

- Councillor Bentley commended the pioneering project and commented that small business were the back bone of Essex; the importance of preserving local jobs could not be underestimated. In particular Councillor Bentley commended the new overdraft facility scheme which he considered should be widely promoted. With regard to how the bank scheme was funded Councillor Bentley advised the Forum that he considered it right and proper to invest money associated to tax payers back into small business tax payers.
- A visitor to the Forum responded to Councillor Bentley's comment regarding the matter of taxpayers.
  - (i) The visitor put forward the argument that retired residents did not pay tax but it was their funds that were being used.
- Mike Brown, Frating Parish Council, requested information regarding a small amount of funds for Parish Council in addition to precept.
- A visitor to the Forum raised the matter of the Bank of Essex expanding to include 3<sup>rd</sup> sector funding.

- (i) Questioned the effect that this would have on existing credit unions which gave preferential lending schemes to 3<sup>rd</sup> sector organisations and the voluntary sector used 3<sup>rd</sup> sector banking facilities.

Ian Hatton advised the Forum that it was not the purpose for the Bank of Essex to be in competition with existing 3<sup>rd</sup> sector banking facilities.

- A visitor to the Forum raised a question regarding the Essex County Councillors Officers qualifications to under take the Banking Project.

- (i) What Banking qualifications did the officers hold?

Ian Hatton advised the Forum that Essex County Council were not bankers but facilitators of the scheme. Essex County Council was working in partnership with existing banks. A contract had been drawn up which enabled the Council to use the expertise of the existing banks to set up and run the project. The arrangements complied with the Financial Services Authorities (FSA) fit and proper persons test.

- Sharon Alexander, Tendering CVS, raised the question regarding the Essex County Council banking partners and the amount of interest rates charged to customers.

- (i) Who were the Essex County Council banking partners?
- (ii) What was the interest rate charged on loans and services?

Ian Hatton advised the Forum that Essex County Council were in partnership with the Santander Spanish retail bank. The family owned bank was the third largest retail bank in the world and had not been bailed out during the global banking crisis. With regard to interest rates and charges, there was a fixed 1% annual fee for overdrafts, with regard to Interest on loans, these were charged at 4% on secured loans and 6% on unsecured loan. These rates were considered to be extremely favourable when compared to interest rates currently being charged by other banks.

## **7. Safeguarding Adults**

The Forum received an oral presentation from Paul Bedwell Business Manager Essex Safeguarding Adult Board, outlining the role of the Essex Safeguarding Adults Board and the work undertaken related to safeguarding of vulnerable adults. A 'Safeguarding Adults Staff Hand Book' was distributed to those attending the Forum for information.

The Forum was advised as follows:

- Essex Safeguarding Adults Board was hosted by Essex County Council and funded jointly by Essex Police, Primary Care Trusts and Local Authorities.
- The Board had a high profile in the media, and had run a radio advertising campaign and provided appropriate posters and information.
- The Board raised awareness and promoted the welfare of vulnerable adults.
- The Board ensured appropriate guidelines were in place, across all related services across the Essex area, (including the unitary authorities).
- The Board ensured there was effective training and communications and ran a pioneering helpline called ASK SAL, for people with concerns. The line was similar to the renowned Child Line but this was for adults.
- Anyone needing to access social care departments could do so directly or alternatively the Safeguarding Unit would deal with the concerns
- The ASK SAL line provided information and advice and referred any concerns to the Essex Council Social Care Services
- The Board also had a quality assurance role and carried out investigations if necessary.
- Referrals had increased this year. There had been 1500 referrals related to vulnerable people being abused during 2008 and 2009. There had been 2000 referrals so far in this financial year. Part of this increase might have been because of greater public awareness, as people now knew who to call if they needed to report a problem.

Councillor Iris Johnson, Tendring District Council, informed the Forum of an example from Northampton, where poor inter agency communications had led to the tragic deaths of vulnerable adults during cold weather conditions. It appeared that these vulnerable people were not able to access relevant services even though local Social Services had been aware and involved. A second example where vulnerable adults had been victims of antisocial behaviour was given.

Councillor Johnson raised two questions regarding the Safe Guarding Adults Board.

- (i) How did the Board work in partnership to ensure no gaps in the services?
- (ii) How would the Board assist vulnerable adults to deal with anti-social behaviour?

Paul Bedwell advised the Forum that the Safeguarding Board was very mindful of the situation that had arisen in Northampton, the outcome and lessons to be learnt from the regrettable incident where yet to be known. With regard to

partnership working, the Essex Board oversaw communications between partnership agencies.

With regard to antisocial behaviour, Paul Bedwell advised the Forum that Community Police Officers might be asked to get involved and help to solve any environmental antisocial behaviour problems.

- Councillor Linda Belgrove Arlesford Parish Council raised questions regarding the ASK SAL help line.
  - (i) At what times was the line manned
  - (ii) Who gave advice to callers
  - (iii) What happened if callers did not get the help they required

Paul Bedwell advised the Forum that the ASK SAL line was open between 9 am and 5 pm. Call handlers were experts in safeguarding issues. The Safeguarding Board oversaw its operation and held regular meetings with the advice line service to ensure best practice and deal with any customer satisfaction issues.

The Chairman thanked the presenter and reminded the meeting that the Essex County Council took their safe guarding role very seriously indeed.

## **8. Draft Health Scrutiny Protocols**

David Moses presented to the Forum report (AFE/01/10) the draft protocols to devolve responsibilities for scrutinising local health issues to the Area Forums.

David Moses outlined the main points of the report; the Forum was advised as Follows:

- The draft protocols which had been developed by the Health Overview and Scrutiny Committee (HOSC) were soon to be formalised with the Primary Care Trusts and District and Borough Councils.
- There had already been a number of good scrutiny projects undertaken by the Essex Area Forums. East Essex Area Forum had received a highly commended commendation at the Centre of Public Scrutiny National Scrutiny Awards last autumn, for its scrutiny of low up take of the Measles Mumps and Rubella vaccine in the Colchester area. South Essex Area Forum had undertaken a scrutiny related to the number Cancer related deaths on Canvey Island. The outcome disproved that cancers were related to environmental issues helping to allay residents' fears about the matter. West Essex Area Forum had undertaken a scrutiny regarding the closure of

a local GP surgery which resulted in the Primary Care Trust revising their policies and procedures.

- In future it would be the role of HOSC to scrutinise Health Service issues at a strategic level, Essex Area Forums would be responsible for the scrutiny of health issues at a local level. This new model was entirely appropriate as it allowed for local issues to be addressed and provided for consultations with local organisations and residents.
- The new model proposed that District, Borough and Parish Councillors be invited to join scrutiny groups.
- The HOSC would remain as the overseeing body and act as a clearing house for suggested scrutinies so as to avoid duplication.
- The HOSC would formally receive and approve the final scrutiny reports.
- Substantial changes to services would go back to HOSC before going to the Secretary of State.
- It was proposed that there be a link HOSC Member, nominated to each of the area Forums who would update HOSC as to progress of the scrutiny and present the final report. The Link person would be a Member from a different Forum area, to that of which they were representing at HOSC.
- All reviews undertaken would be monitored and their impact evaluated.

The Forum noted and approved the proposals.

A local Member suggested that Support to Carers might form the basis of a Forum scrutiny in future. Particular reference to the lack of overnight nursing care was made.

The Chairman agreed to put the matter forward to the HOSC for comments.

## **9. Public Questions**

The Chairman invited questions from the public on matters within the Terms of Reference of the Forum and not related to substantive agenda items. The following questions and responses were made:

The Forum was advised that representatives had declined an invitation to update the Forum as to progress made in the development of services at the Harwich Hospital.

- A member of the public expressed disappointment regarding the non attendance of hospital representatives, as they had specifically attended today's meeting to ask a number of questions regarding the Private Funding Initiative (PFI) developments at the Harwich Hospital. The member of the public asked that the Forum requested that a hospital representative attend a future Forum meeting as a matter of urgency.

(I) Questioned when the proposed Men's Clinic was to start?

- (II) Questioned regarding the newly set up Phlebotomy Clinics which had improved but now services had declined and patients were having to walk a long way from the bus stop.
- A local member raised a matter related to minute 31 of the previous minutes.
- (i) Disappointment was expressed that it had been record that the proposed new GP Surgery at Holland on Sea was unlikely to go ahead. The Forum was advised that local people had supported the proposal and waited 6 years for the new surgery to be built.
- Gillian Sandford, Frinton on Sea Residents Association, advised the Forum, these had been two very well attended local meetings with regard to the proposed new GP surgery in Walton on Naze.
- (i) Raised a concern that there was no representative from the Primary Care Trust at this Forum meeting to answer questions regarding the proposed new health care facilities.

Councillor Stephen Mayzes advised the Forum that there had been objections to the proposed site for the new surgery from local residents. Final outcome of these objections was still awaited.

- Mike Talbot, St. Osyth Parish Council raised questions regarding the recent bad weather and the repair of pot holes.
- (i) Given that Essex County Council had announced new priority criteria for the repair of pot holes could the Forum give an indication what would be the priority for repairing deep pot holes which had appeared due to the recent extreme winter weather conditions?

Councillor Bentley commended the Highways Department upon the work undertaken at borough level, to carry out emergency repairs to pot holes that had appeared due to the extreme weather conditions. The Forum was advised that a number of emails had been received congratulating the Highways Department upon their swift action.

Councillor Robinson advised the Forum that a repair had taken place within 24 hours having reported a problem in Brightlingsea.

Councillor Higgins reminded those present to consider how pot holes and cracks in the roads, which had appeared due to the bad weather, impacted upon cyclists and motor cyclists, and urged everyone to report these as a matter of urgency. Experience had shown that the Highways Department, because of the danger to cyclists and motorcyclists, took urgent and swift action to repair these.

Ray Smith, District Manager Highways, confirmed that emergency action to repair pot holes that had appeared due to the bad weather, as soon as possible was being taken.

- Dr. T. Rogers a Dovercourt Resident raised questions concerning public consultation on the Local Transport Plan, and a question regarding the recycling facility in Dovercourt.
  - (i) Whether the low response rate to the consultation document had been due to the problems in replying to published return contact details?
  - (ii) Questioned the accuracy of the information displayed at the recycling facility.

The Chairman agreed that Mr. Ray Smith, District Manager Highways would give a reply to the questions after the meeting.

The Chairman updated the Forum as to the outcome of the project undertaken recently in Frinton on Sea to alleviate the problem of the public parking on pavements, and to ascertain the best way to introduce positive law enforcement. The Forum was advised that 70 amber warning notices had been posted on vehicles giving the owner the opportunity not to park again in the same space. There had been no re-offenders therefore any red warning notices or fixed penalty notices had been given. The project was deemed to be successful and it was likely that it would be rolled out to other places.

#### **10. Date of Next Meeting**

Members noted dates of the future meeting as follows:

Wednesday 17<sup>th</sup> March 2010 Marks Tey Village Hall

There being no urgent business the meeting closed at 3.40pm

Chairman