
FINANCIAL ASSISTANCE 2004/05

**Responsible Cabinet Member(s) - Councillor Don Bristow,
Resource Management Portfolio**

Responsible Director(s) - Paul Wildsmith, Director of Corporate Services

Purpose of Report

1. To consider two applications in respect of financial assistance received from two charitable and non-profit making organisations, details of which are contained in the report.

Background

2. The total committed in respect of applications made in the current year is £12,807.10. The Council has made provision within the 2004/2005 revenue budget of £15,000. This leaves a balance of £2,192.90 and is before consideration of the attached applications.
3. **Darlington Credit Unions**

(a) ***Introduction***

An application has been received from the one of the four Darlington Credit Unions for financial assistance of £250 towards their administration costs.

A Credit Union is a non profit making co-operative society offering its members loans out of a loans pool of savings built up by the members themselves. It is owned, operated and controlled by a group of people who have a common intent. A borrower's credit rating is not assessed on the basis of wealth and status, but on proven ability to save. By agreeing to save regularly, members build up a fund from which they can borrow at favourable interest rates. This interest should provide the union with revenue to cover administration expenses. Any surplus is returned to the members in the form of dividends on savings.

The Darlington Unions are part of the Darlington Credit Union Forum who meet every six weeks to discuss problems and ways of solving them. The Forum consists of the four Darlington Credit Unions and one each from Aycliffe, Colburn and Shildon.

Each union must be affiliated to one of the two National organisations :-

ABCUL - Association of British Credit Unions
NFCU - National Federation of Credit Unions

The memberships of all credit unions vary according to the size of the area to which credit unions serve.

(b) **Financial Information**

(i) **North Darlington Credit Union**

Audited accounts for the two previous years ended 30th September, 2003 have been submitted and are analysed in the table below.

	Year Ended 30th September	
	2002	2003
Income		
Loans to Members	649	596
Interest	601	638
Donations	700	200
	1,950	1,434
Expenditure		
Administration	952	799
Dividends	443	220
Other	525	415
	1,920	1,434
Surplus/(Deficit)	30	0
Cash at Bank on current & instant accounts	21,686	29,268

(c) **Previous Applications**

The Darlington Credit Unions have been successful on a number of occasions in applying for financial assistance towards the costs of administration. Further details of the more recent applications and relevant information are highlighted in the table below. Previous awards have been given on an individual basis.

Year	Reason for Application	Minute Ref.	Grant Requested £	Grant Awarded £
2001/02	To assist with cost of administration	C72/August/01	250 x 4	200 x 4
2002/03	To assist with cost of administration	C71/August/02	250 x 4	200 x 4
2003/04	To assist with cost of administration	C52/July/03 x 2 C92/Sept/03 C130/Nov/03	250 x 4	200 x 4
2004/05	To assist with cost of administration In respect of Firthmoor, Eastbourne, Lascelles Credit Union	C40/July/04	300 x 1	250 x 1

(d) **Conclusion**

The Cabinet is asked to consider whether they wish to support this application from one of the four Darlington Credit Unions. It is worth noting that applications are anticipated from the remaining two Credit Unions namely the Cockerton and South Darlington Credit Unions, and these applications will be presented to Cabinet once they have been received.

4. **Northern Regional Brass Band Trust**

(a) **Introduction**

An application has been received from the Secretary of the Northern Regional Brass Band Trust in respect of financial assistance of £150 towards the running costs of the Trust.

The main objective of the Trust is to improve the standard of playing, conducting and administration of brass bands in the area. The members of the trust organise music workshops and concerts within the region and arrange for professional conductors to visit bandrooms. It covers the whole of the northern region and is well supported by both Local Authorities and Northern Arts. Over 150 students, including band members from the Cockerton Band in Darlington, have benefited from tuition by some of the finest brass band players in the country.

(b) **Financial Information**

Audited accounts for the two previous years ended 30th April, 2004 have been submitted and are analysed in the table below.

	Year Ended 30th April	
	2003	2004
	£	£
Income		
Local Authority Grants/Donations	7,767	8,582
Concerts & Workshops	665	525
Other	18	13
	8,450	9,120
Expenditure		
Tutors Fees/Workshops	8,312	7502
Donations	0	80
Expenses –		
Travel/Telephone/Production	141	203
Other	160	91
	8,613	7,876
Surplus/(Deficit)	(163)	1,244
Cash Balances	10,544	11,788

(c) *Previous Applications*

The Northern Regional Brass Band Trust have successfully applied for financial assistance on an annual basis. Further information and details of the more recent applications are shown in the table below.

Year	Reason for Application	Minute Ref.	Grant Requested £	Grant Awarded £
2000/01	Assistance towards the running costs of the Trust	C17/June/00	100	100
2001/02	Assistance towards the running costs of the Trust	C72/Aug/2001	100	100
2002/03	Assistance towards the running costs of the Trust	C305/Apr/2002	100	100
2003/04	Assistance towards the running costs of the Trust	C92/Sept/2003	150	150

(d) *Conclusion*

The Cabinet is asked to consider whether it wishes to support this application in respect of the Northern Regional Brass Band Trust, and if so, to what extent.

Outcome of Consultation

5. No consultation is taken on these items as a decision is made by Members.

Legal Implications

6. This report has been considered by the Borough Solicitor for legal implications in accordance with the Council's approved procedures. There are no issues which the Borough Solicitor considers need to be brought to the specific attention of Members, other than those highlighted in the report.

Section 17 of the Crime and Disorder Act 1998

7. The contents of this report have been considered in the context of the requirements placed on the Council by Section 17 of the Crime and Disorder Act 1998, namely, the duty on the Council to exercise its functions with due regard to the likely effect of the exercise of those functions on, and the need to do all that it reasonably can to prevent, crime and disorder in its area. It is not considered that the contents of this report have any such effect.

Council Policy Framework

8. The issues contained within this report do not represent change to Council policy or the Council's policy framework

Decision Deadline

9. For the purpose of the 'call-in' procedure this does not represent an urgent matter

Recommendation

10. It is recommended that instructions of Members are requested on these applications.

Paul Wildsmith
Director of Corporate Services

Background Papers

(i)	North Darlington Credit Union	Application for Financial Assistance Audited accounts for the two years ended 30th September 2003
(ii)	Northern Regional Brass Band Trust	Application for Financial Assistance Audited accounts for the two years ended 30th April 2004

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