

---

**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 one charitable and non-profit making organisation and one individual, details of which are contained in the report.

**Background**

2. The total committed in respect of applications made in the current year is £13,207.10. The Council has made provision within the 2004/2005 revenue budget of £15,000. This leaves a balance of £1,792.90 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 £650 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) **South 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
<b>Income</b>		
Loans to Members	8,244	9,341
Interest	841	1,118
Donations/Grants	10,689	3,953
	19,774	14,412
<b>Expenditure</b>		
Administration Expenses	10,766	5,879
Other	9,875	6,535
	20,641	12,414
Surplus/(Deficit)	(867)	1,998
Cash at Bank on current & instant accounts	10,134	14,352

(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 and North Darlington Credit Unions	C40/July/04 C68/Aug/04	300 x 1 300 x 1	250 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 an application is anticipated from the remaining Credit Union namely the Cockerton Credit Union, and this application will be presented to Cabinet once it has been received.

4. **Michael Philip Robinson – Invitation to Swim at the British National Age Group Championships in Sheffield, scheduled to take place in August 2005**

(a) **Introduction**

An application has been received from the mother of Michael Philip Robinson for financial assistance of £300 towards the costs of attending the British National Age Group Swimming Championships and also to assist with cost of attending training camps in Stirling on 17-19 September 2004 and various competitions throughout the year.

Michael who is 11 years old resides in Darlington. He currently trains a total of 13 hours a week in order to prepare himself for forthcoming events and also to enable him to gain necessary qualifying times. He has shown commitment to his sport by training in the early hours of the morning.

(b) **Financial Information**

In order that Michael can compete in these events and attend the required training events he needs to raise in the region of £830. A brief summary of anticipated costs has been obtained and is detailed in the following table.

<b>Expenses</b>	<b>£</b>
<b><u>British National Age Group Swimming Championships</u></b>	
North Eastern Counties Gala in Sheffield – entry fees, accommodation and travel	112
4 Training days at Sheffield	60
2 Galas in Sheffield – entry fees, accommodation and travel	222
Scottish Nationals – entry fees, accommodation and travel	170
English Nationals – entry fees, accommodation and travel	266
Total	830

(c) **Previous Applications**

Michael has not previously applied for financial assistance, however a similar applicant, Christopher Andrew Dove has been successful in obtaining financial assistance whilst competing in the National Age Championships highlighted in the table below.

<b>Year</b>	<b>Reason for Application</b>	<b>Minute Ref.</b>	<b>Grant Requested £</b>	<b>Grant Awarded £</b>
2003/04	<b><u>Christopher Andrew Dove - Swimming</u></b> Costs incurred whilst attending the National Age Championships 2004 in Stockport and assisting with competition and training camp expenses.	C256/April /2004	300	300

(d) ***Conclusion***

The Cabinet is asked to consider whether it wishes to support this application in respect of Michael Philip Robinson, and if so, to what extent.

**Outcome of Consultation**

5. No consultation is taken on this item 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 this application.

**Paul Wildsmith**  
**Director of Corporate Services**

**Background Papers**

(i)	South Darlington Credit Union	Application for Financial Assistance Audited accounts for the two years ended 30th September 2003
(ii)	Michael Philip Robinson - Swimmer	Application for Financial Assistance Summary of Anticipated Expenditure

Joan Curran : Extension 2323  
PB