



BROMSGROVE DISTRICT COUNCIL

MEETING OF THE COUNCIL

WEDNESDAY 25TH SEPTEMBER 2013, AT 6.00 P.M.

THE COUNCIL HOUSE, BURCOT LANE, BROMSGROVE

SUPPLEMENTARY DOCUMENTATION

The attached papers were specified as "to follow" on the Agenda previously distributed relating to the above mentioned meeting.

13. Motions (Pages 1 - 4)

K. DICKS
Chief Executive

The Council House
Burcot Lane
BROMSGROVE
Worcestershire
B60 1AA

20th September 2013

This page is intentionally left blank

BROMSGROVE DISTRICT COUNCIL

COUNCIL

25th September 2013

NOTICE OF MOTION – TOWN CENTRE REGENERATION

Relevant Portfolio Holder	Cllr Dr D. W. P. Booth
Relevant Head of Service	Executive Director (Planning and Regeneration, Regulatory and Housing Services)

The following Notice of Motion has been submitted in accordance with Procedure Rule 11 by Councillor R. Shannon:

"This Council is extremely concerned with the lack of clear progress with regards to the Town Centre regeneration".

This page is intentionally left blank

BROMSGROVE DISTRICT COUNCIL

COUNCIL

25th September 2013

NOTICE OF MOTION – PAYDAY LENDERS

Relevant Portfolio Holders	Councillor R Hollingworth Councillor Dr D. W. P. Booth
Relevant Head of Service	Executive Director (Finance and Resources) Head of Business Transformation

The following Notice of Motion has been submitted in accordance with Procedure Rule 11 by Councillor C. Bloore:

“This Council believes that payday loans are potentially detrimental to the health and economic wellbeing of Bromsgrove residents. Council believes there is a need for stricter controls on this form of lending.

Council notes that payday loans are small, short-term, unsecured loans that carry a very high rate of interest. In the UK the payday loan sector of the consumer credit market is a rapidly growing industry. There are no restrictions on the interest rates payday loan companies can charge, although they are required by law to state the effective annual percentage rate or “APR”; and there are no restrictions on companies rolling over loans. Interest rates are high because the lenders reject fewer applicants and face higher rates of default.

Council wishes to protect staff and those accessing our networks from taking out high interest loans from companies that fail to check they can repay the loan, often leading to them becoming trapped in a spiral of increasing debt.

Council resolves to prevent all users of its computer network in Council owned buildings and facilities from accessing payday lender websites unless and until the industry, including its advertising practices, are effectively controlled.

Council further resolves not to accept any payments for advertising or other financial incentives from any payday lending companies until such effective control measures are in place within the industry”.

This page is intentionally left blank