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## Scrutiny Review Panel 3 (Co-operative Enterprises)

**Venue:** Committee Room 3, Town Hall, New Broadway, W5 2BY

**Date:** Thursday, 01 October 2015 at 19:00

Councillors: David Rodgers (Chair), Theresa Byrne, Patrick Cogan, Fabio Conti, Abdullah Gulaid, Anthony Kelly, Gary Malcolm (Vice-Chair), Shital Manro, Dee Martin, Ian Proud, Chris Summers, Lauren Wall and Ray Wall.

# AGENDA

**Open to Public and Press**

- 1 Apologies for Absence**
- 2 Declarations of Interest**
- 3 Matters to be Considered in Private**

**4 Minutes**

To approve as a correct record the minutes of the meeting held on 16 July 2015.

<b>Minutes 16.07.15</b>	<b>3 - 8</b>
<b>5 Credit Unions - Presentations by Various Organisations</b>	<b>9 - 18</b>
<b>6 Updated Work Programme</b>	<b>19 - 26</b>
<b>7 Date of Next Meeting</b>	

The next meeting will be held on Wednesday 2 December 2015.

**Martin Smith**  
**Chief Executive**

**SCRUTINY PANEL REVIEW PANEL 3  
CO-OPERATIVE ENTERPRISES  
MINUTES  
Thursday 16 July 2015**

**PRESENT:** Councillors: David Rodgers (Chair), Theresa Byrne, Patrick Cogan, Fabio Conti, Anthony Kelly, Gary Malcolm (Vice-Chair), Shital Manro, Dee Martin, Ian Proud, Chris Summers, Lauren Wall and Ray Wall.

**Also Present:**

Harjeet Bains	- Scrutiny Review Officer
Councillor Aysha Raza	
Carol Sam	- Economic Regeneration Manager
Lee Teasdale	- Democratic Services Officer

**1. Apologies for Absence**  
(Agenda Item 1)

Councillor Abdullah Gulaid tendered his apologies.

**2. Declarations of Interest**  
(Agenda Item 2)

Councillor Rodgers declared his memberships with CUBE (Credit Union Brent & Ealing), The Co-operative Group, the Wales Co-operative Centre and the Co-operative Party.

Councillor Malcolm declared his membership of CUBE.

Councillors Martin and Summers declared their memberships of the Co-operative Group and the Co-operative Party.

**3. Matters to be considered in Private**  
(Agenda Item 3)

There were none.

**4. A Brief History of the Development of Co-operative Enterprise and its Scale and Significance in the Global Economy**  
(Agenda Item n/a)

The Chair opened the meeting by providing the Committee with a presentation highlighting key moments in the development of the co-operative movement and showing how co-operatives were active in every sector of the global economy and a significant part of it. There are hundreds of thousands of co-operative enterprises around the world, the largest 300 alone having an annual turnover of over \$US 2 trillion.

The membership of co-operatives that are members of the International Co-operative Alliance (ICA), which is the global representative body for co-operatives, totals 1.2 billion people. The ICA is formally recognised as a consultative body by both the United Nations and the International Labour Organisation (ILO), the ILO being founded in

1919 by the Treaty of Versailles in the aftermath of the First World War because it was then understood that peace needed to be founded on social justice.

The Chair recommended to the Committee that they read the International Labour Organization's (ILO) Recommendation R193 on the promotion of Co-operatives.

**Resolved:** That the Scrutiny Review Officer be asked to forward a link to the ILO Recommendation R193 to Committee Members.

## 5. Panel Operations (Agenda Item 4)

The Scrutiny Review Officer advised the Panel that the originally agreed title and remit of the Panel was to be 'Co-operative and Social Enterprises', however, at the Annual Scrutiny Conference on 21 May 2015, it was agreed by Councillors that the remit was too wide for the five meetings the Panel would run for, therefore it was considered that the Panel should only consider "Co-operative Enterprises' at the present time.

Four key areas in which co-operatives played a key role had been identified for review throughout the tenure of the Panel had been identified, these were:

- Credit Unions
- Workers Co-operatives
- Care Co-operatives
- Housing Co-operatives

It was asked that the Committee agree this remit. Councillor Manro suggested that energy co-operatives are a key area also worthy of consideration during the year.

Councillor Proud made reference to education co-operatives, highlighted the Resolute Education Co-operative (RECOOP) based in Acton, which was a co-operative of supply teachers for school and was engaging with the NUT.

The Chair agreed to visit RECOOP with Councillor Proud and also to support Councillor Manro in looking at the potential for energy co-operatives, which are a common type of consumer co-operative in the United States. He stated that whilst these were interesting areas worthy of further consideration, the current timescales meant that a sufficient weight could not be given to these areas of co-operative enterprise should they also be included, therefore the Panel should stick to the remit proposed, and at the conclusion of the Panel, consider whether continuation into the following Council year would be beneficial. He asked that the Panel agree to the terms of reference, with the work programme to be considered at the end of the meeting.

**Resolved:** That

- (i) the amended title and remit of the Panel be agreed;
- (ii) the overall Terms of Reference be agreed and forwarded to the Overview and Scrutiny Committee for approval; and
- (iii) arrangements be made for the Chair and Councillor Proud to visit the RECOOP education cooperative in Acton.

**6. An Overview of Co-operative Enterprises in the Borough**  
(Agenda Item 5)

The Economic Regeneration Manager was then invited to present a report to the Panel which provided a brief overview of co-operatives enterprises active within Ealing. Information on the levels of activity throughout the rest of London was also provided for context.

Credit unions were considered to provide a vital service at the present time, as they offered a more fair and equitable alternative to pay day loan companies. One credit union had shown an interest in having a high street presence in the borough.

The Panel were asked to consider how small businesses could be encouraged to set up as co-operative enterprises, and examine the ways in which they could be supported through local economic functions.

There were a growing number of examples of local authorities which actively encouraged more worker co-operatives within the mix of local businesses. Preston City Council were a particularly notable example in the UK, in 2011 the Council committed to an alternative approach to economic development by supporting co-operatives. They aimed to promote them through three main activities: The Guild Co-operative Network, Simply Buyout and The Community Wealth Building Initiative.

The housing co-operative sector was significantly smaller in the UK than in the rest of Europe, and activity in the borough reflected this. Examples were available though of not-for-profit resident led housing associations throughout the country. The Low Impact Living Affordable Community (LILAC) in Leeds was highlighted as a key model of this trend.

The Chair thanked the Economic Regeneration Manager for her contribution, and invited Panel Members to comment and ask questions.

Discussion took place regarding the number of co-operatives in other boroughs of London. It was stated that without further information and context, the figures meant little. It was proposed that Ed Mayo, the Secretary General of Co-operatives UK be invited to the Panel to bring further illumination on the co-operative picture in London.

Councillor Martin suggested that it would be helpful if a figure could be provided which approximated how many residents of the borough were employed within co-operatives.

Councillor Summers expressed the importance of engaging with co-operative and potential co-operatives within the voluntary sector.

Councillor Lauren Wall stated that in light of current cuts and subsequent necessary restructuring of local government services, the potential for council staff at risk of redundancy which enabled them to market their skills more widely as a viable enterprise was also worthy of consideration as a means of building resilience against the cuts.

The Chair concluded the item – drawing up a series of recommendations as below.

**Resolved:** That

- (i) the report be received;
- (ii) figures on the level of residents employed within co-operative enterprises be provided to the Panel;
- (iii) the voluntary sector be engaged regarding the potential to support the development of co-operative enterprises in the borough;
- (iv) more information be obtained about the promotion of co-operative enterprises by Preston City Council;
- (v) Ed Mayo and/or equivalent senior figures within the co-operative movement be invited to attend the Panel to provide further insight into co-operatives enterprises and start-up or seed-corn funding for them, particularly those in the London area; and
- (vi) the potential of co-operative enterprises based around Council staff areas of expertise be investigated.

**7. Discussion on Work Programme**

(Agenda Item 4 cont.)

Further discussion took place around the forthcoming work programme. It was suggested that, in light of a visit to LILAC home ownership co-operative being arranged for October 2015, that discussion of housing co-operatives be moved to meeting 3 of the Panel (2 December 2015), with workers co-operatives and care co-operatives being considered at meeting 4 of the Panel (4 February 2016).

Meeting 2 (1 October 2015) would consider credit unions. It was suggested that members of CUBE (particularly the CEX, the treasurer and a board member) be invited to the meeting.

It was suggested that Mark Lyonette of the Association of British Credit Unions Limited (ABCUL) could provide a valuable contribution to the meeting, though being based in Manchester, it would be difficult to arrange for his attendance at the meeting, therefore it was suggested that ABCUL be asked to provide a written representation.

It was also felt that representatives from the London Capital Credit Union and the Church Credit Champions Network should be invited to attend.

From Ealing Council it was suggested that the Director of Finance, the Director of Regeneration and Planning Policy and the Economic Regeneration Manager all be invited to attend meeting 2.

Councillor Proud suggested that it would be worth investigating if any lecturers from the University of West London's Business School had significant knowledge of any of the areas being considered.

The Chair advised that it would be beneficial to the Panel to talk to Professor Christina Camp, the Director for Co-operative and Community Economic Development at the University of Southern New Hampshire, Officers would look to facilitate a Skype conference for at a forthcoming meeting.

It was suggested that in addition to visiting LILAC in Leeds, that the Scrutiny Review Officer also research the possibility of Panel Members visiting Preston Council, with a view to it taking place on the same day as the Leeds visit.

Discussion took place around the structuring of the meeting, it was agreed that there needed to be a balance struck between time given to presentations and time allowed for Panel Members to ask questions. The Chair assured the Panel that he would work with the Vice-Chair and Officers to ensure the meeting kept to a tight timescale.

It was suggested that Panel Members submit questions to the Chair in advance of the meeting, he stated that this was a good idea and asked that questions either be emailed in advance, or that Panel Members were free to join an informal pre-meeting in Committee Room 3 prior to the meeting between 6:30 and 7:00pm.

**Resolved:** That

- (i) subject to amendment, the Work Programme be noted and agreed;
- (ii) that housing co-operatives be considered at meeting 3 of the Panel, with workers co-operatives and care co-operatives to be considered together at meeting 4;
- (iii) relevant members of Credit Union Brent and Ealing, the London Capital Credit Union and the Church Credit Champions Network be invited to attend meeting 2 of the Panel;
- (iv) the Association of British Credit Unions Limited be asked to provide a written paper on credit unions in advance of meeting 2 of the Panel;
- (v) lecturers from the University of West London Business School be contacted regarding their knowledge of co-operative enterprises; and
- (vi) Panel Members be asked to submit questions for meeting 2 in advance to the Chair.

**8. Date of Next Meeting**  
(Agenda Item 6)

**Resolved:** That the next scheduled meeting of the Panel takes place on 1 October 2015.

Councillor David Rodgers, Chair.

The meeting ended at 8.45pm.



## Report to Scrutiny

Item Number: 5

**Contains Confidential or Exempt Information**

No

**Subject of Report:** Credit Unions – Presentations by Various Organisations

**Meeting:** Scrutiny Review Panel 3 – 2015/2016:  
Co-operative Enterprises  
1 October 2015

**Service Report Author:** Harjeet Bains, Scrutiny Review Officer  
Email: [bainsh@ealing.gov.uk](mailto:bainsh@ealing.gov.uk); Tel: 020-8825 7120

**Scrutiny Officer:** Harjeet Bains, Scrutiny Review Officer  
Email: [bainsh@ealing.gov.uk](mailto:bainsh@ealing.gov.uk); Tel: 020-8825 7120

**Cabinet Responsibility:** Councillor Julian Bell (Leader and Policy Overview Portfolio)  
Councillor Ranjit Dheer (Deputy Leader, Safety, Culture and Community Services)  
Councillor Steve Hynes (Prosperity, Skills and Employment)  
Councillor Hitesh Tailor (Health and Adults Services)  
Councillor Jasbir Anand (Housing)

**Director Responsibility:** Helen Harris, Director of Legal and Democratic Services  
Email: [harrish@ealing.gov.uk](mailto:harrish@ealing.gov.uk); Tel: 020-8825 8615

**Brief:** To consider the presentations on credit unions from the representatives of the various organisations that have been invited to the meeting.

**Recommendations:** The Panel is asked to:

- consider and comment on the presentations made on credit unions;
- request any further information where necessary; and
- make recommendations accordingly.

## **1. Credit Unions – Presentations by Various Organisations**

1.1 As agreed at the last meeting, representatives of the following organisations have been invited to the Panel meeting and asked to do short presentations on the questions that have been put to them by the Chair (Cllr David Rodgers).

### **1.2 Mr Graham Tomlin, Chief Executive Officer, Credit Union Solutions (Credit Union of Brent & Ealing – CUBE)**

- What, in CUBE's view, are the impediments to the development and growth of CUBE?
- What CUBE considers Ealing Council might do to support and assist the development of CUBE?
- What challenges and changes will CUBE face in expanding its service offer and membership to a greater number of saver and borrower members, and what changes will CUBE need to make in its governance and management arrangements to cope with growth of its business?
- Whether CUBE provides financial services that are Sharia Law compliant, and what plans has it to ensure that the services it offers are accessible to all Ealing residents?
- Whether CUBE has considered merging with other credit unions in order to achieve the benefits of scale?

### **1.3 Mr David Barclay, Senior Network Co-ordinator Mr Tom Newbold, CCCN Co-ordinator – London (Church Credit Champions Network)**

- What support and assistance Church Credit Champions can give to enable the Credit Union of Brent and Ealing (CUBE) to develop and expand?
- Whether members of church and other faith groups can assist in providing equity capital and would be willing to become members and savers to help expand the capacity of CUBE?
- Your views on the scale of operation of credit unions and whether or not you consider better scale might be achieved by the merger of smaller credit unions like CUBE?
- Whether you have experience of working with other faith groups in promoting credits, particularly Islamic faith groups and credit unions that offer Sharia Law compliant financial services?

### **1.4 Mr Edward Mayo, Secretary General (Co-operatives UK)**

- The work of Co-operatives UK in promoting and supporting the development of co-operatives and co-operative enterprises.
- What support and assistance, if any, Co-operatives UK may give to existing and new co-operative enterprises in the London Borough of Ealing?
- What other sources of support and assistance, if any, may be available to existing and new co-operative enterprises in the London Borough of Ealing, including support from government and government agencies?
- Any other evidence you may wish to give to the Scrutiny Review Panel about the start-up, development and risks associated with the

establishment and development of co-operative enterprises that you consider relevant to the panels deliberations.

1.5 The presentations from Credit Union of Brent & Ealing and Co-operatives UK are appended to this report. Representatives of the Church Credit Champions network will provide a verbal briefing at the meeting.

1.6 The Panel is asked to:

- consider and comment on the presentations;
- request any further information where necessary; and
- make recommendations accordingly.

## **2. Legal Implications**

2.1 The general scrutiny functions and powers are set out in the Council Constitution.

## **3. Financial Implications**

3.1 There are no direct financial implications arising from this report. Support to the Scrutiny Panel is contained within the allocated budget. Value for money will come from having appropriate agenda items on the Work Programme that will help the Panel to achieve the key expected outcomes.

## **4. Other Implications**

4.1 There are no other implications arising.

## **5. Background Papers**

5.1 Ealing Council's Constitution is available at [Council Constitution](#)

Overview and Scrutiny Committee – Agendas, Minutes and Reports, available at [Overview and Scrutiny Committee](#)

Scrutiny Review Panel 3 – 2015/2016: Co-operative Enterprises – Agendas, Minutes and Reports, available at [Scrutiny Review Panel 3 - 2015/2016: Co-operative Enterprises](#)

Credit Union of Brent and Ealing (CUBE): <http://cubecreditunion.org/> and <http://www.ealingcreditunion.org/>

Church Credit Champions Network: <http://www.theology-centre.org.uk/projects/economic-justice/church-credit-champions-network/>

Co-operatives UK: <http://www.uk.coop/>

For information about Scrutiny in Ealing, including meeting dates and work programmes, go to:

[http://www.ealing.gov.uk/info/200892/decision\\_making/344/scrutiny](http://www.ealing.gov.uk/info/200892/decision_making/344/scrutiny)

Current agendas and reports are available at <http://ealing.cmis.uk.com/ealing/Home.aspx>

## Report Consultation

<i>Name of Consultee</i>	<i>Department</i>	<i>Date Sent to Consultee</i>	<i>Date Response Received from Consultee</i>	<i>Comments Appear in Report Para</i>
<b><i>Internal</i></b>				
Keith Fraser	Head of Scrutiny and Committees	21.09.15		
Helen Harris	Director of Legal and Democratic Services	N/A		
Mike Stringer	Head of Finance Transformation	N/A		
Cllr David Rodgers	Panel Chair	21.09.15		
Cllr Gary Malcolm	Panel Vice Chair	21.09.15		
<b><i>External</i></b>				
None				

## Report History

<b><i>Decision Type:</i></b>		<b><i>Urgency item?</i></b>	
Non-key Decision		No	
<b><i>Authorised by Cabinet Member:</i></b>	<b><i>Date Report Drafted:</i></b>	<b><i>Report Deadline:</i></b>	<b><i>Date Report Sent:</i></b>
N/A	21.07.15	22.09.15	21.09.15
<b><i>Report No.:</i></b>	<b><i>Report Author and Contact for Queries:</i></b>		
	Harjeet Bains Scrutiny Review Officer Email: <a href="mailto:bainsh@ealing.gov.uk">bainsh@ealing.gov.uk</a> Tel: 020-8825 7120		

Dear Cllr. Rodgers,

### **Response to the Invitation to Attend Ealing Council's Scrutiny Panel**

The CUBE Board met last night and agreed that Ben Furber and I attend the Scrutiny Panel on the 1st October 2015.

The Board welcome the opportunity to explain how it has attempted to develop links with other cooperative enterprises and how it continues to seek cooperative solutions to its challenges.

The Board also recognises the requirement of their regulator to ensure that they develop a business that is sustainable and profitable and yet fulfils their own aim of reducing financial deprivation in their common bond.

You raise a number of issues of particular interest to the Scrutiny Panel and we will be happy to expand our answers at the meeting but would make the following comments for the record.

### **Impediments to Growth**

All credit unions in the UK are required to develop a level of reserves in keeping with size of their assets currently this is being pitched at 10% by the PRA. The requirement for banks is 5% with some barely managing 4%. The size of our reserves will suck resource away from business development keeping growth very slow.

Lack of resource damages our ability to market the credit union effectively.

Lack of cooperation with RSLs and local employers prevents us from providing wider membership base.

Lack of the will by employers to allow deductions from payroll for member savings.

### **Opportunities for Ealing Council to Provide Support**

In other parts of the UK and London local authorities have provided subordinated loans to credit unions for periods of 10 years which has the double benefit of satisfying the need to hold adequate levels of reserves whilst enabling the credit union relief from making allocations from their surplus for this purpose for a period of 5 years.

Were the council minded to assist in promoting the credit union this would be of immense benefit in terms of increasing membership and lending. Currently CUBE has barely a 100 staff in membership but their effect on profitability has been very significant.

Ealing Homes could be much more positive about promoting the credit union to their tenants and this could have a positive effect in tackling loan sharks and doorstep lenders.

Ealing Council could also raise financial capability and CUBE with the LSP partners some of which like Catalyst are already working with the credit union.

### **Challenges of Growth**

CUBE has joined with five other credit unions to form a cooperative, Credit Union Solutions, that provides back office support, accounting and customer contact arrangements.

This enables them to provide better customer contact through telephone, e mail and the web site.

CUBE members have access to their savings through a pre paid debit card which can be topped up twice a day if necessary obviating the need for a lengthy share withdrawal process.

A survey of the 5,000 credit union members using the services of Credit Union Solutions showed that over 80% prefer to undertake their business by telephone with a growing minority choosing to use e mail. Mobile telephony offers a number of opportunities to enhance interconnectivity with customers however the need to ensure security will be paramount.

Increased growth could be matched by increased hours of opening.

### **Sharia Law Compliance**

To date CUBE has not provided Sharia Compliant services however it could if it was felt that there was a market for such products large enough to meet to cost of running it.

World Council of Credit Unions has published the *Islamic Finance Manual: Operating Policies and Procedures for Credit Unions*, the first known guide to establishing Shariah-compliant credit unions in the developing world. The Customer Owned



Credit Union  
**Brent & Ealing**

**Credit Union Solutions**

Bungalow,  
Pinkwell Lane,  
Hayes,  
Middlesex UB3 1PE  
Tel: 020 8756 3864  
Email: admin@cus.coop

Banking Association, World Council's member organization in Australia, developed the manual based on World Council's experience establishing Islamic investment and finance cooperatives in Afghanistan (2004–2012).

**Mergers**

Currently CUBE has a common bond that encompasses the following areas and anyone that either lives or works in them they are the London Boroughs of Ealing; Brent; Camden; Barnet; Hammersmith & Fulham. By law they cannot have an area that encompasses more than two million people.

To effect a merger they would need a partner that had a relatively small common bond.

The Board reviews this from time to time and did so again at its last meeting but prospective partners are not numerous. The closest possibilities do not offer a significantly better opportunity for growth but are just larger having been in place longer with significantly better payroll penetration.

The benefits of scale are instead achieved by being part of Credit Union Solutions the service cooperative.

Yours in credit union

Graham Tomlin

CEO Credit Union Solutions  
CUBE Director



As the network for Britain's thousands of co-operative businesses, **Co-operatives UK's mission is to grow the co-operative economy**. Together with our members, we work to promote, develop and unite co-operatives across all sectors, from major high street retailers and large agricultural businesses to community owned pubs and credit unions.

Promoting co-operatives: We are the voice for the sector. We stand as a credible, non-political and authoritative first point of contact for government, policy-makers and the media on the co-operative sector and model.

- ✓ We will proactively monitor the legislative environment to safeguard against detrimental regulations and legislation as well as successfully getting legislation changed for the benefit of societies.
- ✓ We will champion specific areas of policy and legislation raised by the Society with the Financial Conduct Authority (FCA), HM Revenues & Customs and other Government agencies.
- ✓ Through our campaign initiatives such as Co-operatives Fortnight, International co-operatives day, social media and regular press coverage we will strengthen public understanding and feelings towards our shared co-operative brand and identity.
- ✓ We will provide Press and PR support to manage both positive and negative media coverage acting as an independent and reliable voice of co-operatives.
- ✓ We collect economic data on over 6,000 co-operatives and publish research promoting the sector such as our annual Co-operative Economy Report and sector specific think pieces. We help support new areas of co-operative development like community share issue, the energy sector and health and social care.

Developing co-operatives: We are a centre of excellence for co-operative advice and support. We provide advice and training helping you and other members thrive but also mitigating against business failures which impact on our shared identity in the eyes of the public.

- ✓ We are recognised by the FCA for our Co-operative Society model rules. We incorporate and update the rule books of 100's of co-operatives every year.
- ✓ We deliver specialist governance, secretariat and legal advice services at all levels from new start to mature co-operative businesses.
- ✓ We will support your co-operative with mergers and acquisitions of Co-operative Societies. We provide Board level arbitration and mediation services when required.

- ✓ We provide monitoring compliance against the Consumer Co-operative Code of Governance, benchmark consumer retail co-operatives financial and co-operative performance.
- ✓ We provide peer learning and professionally delivered training through our programme of training seminars and Practitioners Forums for: Accountants, Secretaries, Media and Membership Officials.

Uniting co-operatives: We provide a place for the movement to co-ordinate shared risks and pursue opportunities together. Whether through our programme of over 40 events or more informally; we help members do business with each other.

- ✓ We organise the annual National Retail Consumer Conference, the only event bringing together the retail and co-operative business agenda.
- ✓ We organise the CEO and Presidents' Forums and consumer council meetings for elected members, providing opportunities to be in the same room and discuss issues critical to your business.
- ✓ We organise the movement-wide annual conference Congress which debates and sets the Co-operative Movements Agenda.
- ✓ We organise study visits so senior executives can learn from the best co-operatives around the world.

[www.uk.coop](http://www.uk.coop)

## Report to Scrutiny

Item Number:

**Contains Confidential or Exempt Information**

No

<b>Subject of Report:</b>	Updated Work Programme
<b>Meeting:</b>	Scrutiny Review Panel 3 – 2015/2016: Co-operative Enterprises 1 October 2015
<b>Service Report Author:</b>	Harjeet Bains, Scrutiny Review Officer Email: <a href="mailto:bainsh@ealing.gov.uk">bainsh@ealing.gov.uk</a> Tel: 020-8825 7120
<b>Scrutiny Officer:</b>	Harjeet Bains, Scrutiny Review Officer Email: <a href="mailto:bainsh@ealing.gov.uk">bainsh@ealing.gov.uk</a> Tel: 020-8825 7120
<b>Cabinet Responsibility:</b>	Councillor Julian Bell (Leader and Policy Overview Portfolio)  Councillor Ranjit Dheer (Deputy Leader, Safety, Culture and Community Services)  Councillor Steve Hynes (Prosperity, Skills and Employment)  Councillor Hitesh Tailor (Health and Adults Services)  Councillor Jasbir Anand (Housing)
<b>Director Responsibility:</b>	Helen Harris, Director of Legal and Democratic Services Email: <a href="mailto:harrish@ealing.gov.uk">harrish@ealing.gov.uk</a> Tel: 020-8825 8615
<b>Brief:</b>	To consider the Panel's updated Work Programme for 2015/2016 including any external engagements and planned visits.
<b>Recommendations:</b>	The Panel is asked to agree the agenda items and actions for the next meeting on 2 December 2015.

## **1. Updated Work Programme**

- 1.1 The updated Work Programme is attached as **Appendix 1** to this report for the Panel's consideration and agreement.
- 1.2 The forward plan identifies topics to be addressed at each meeting. It is a rolling programme of work that is amended throughout the period. Items can be addressed as and when they arise or come to the attention of the Panel.
- 1.3 An updated Work Programme is presented at each Panel meeting. This allows the Panel, officers and others to know well in advance the topics of enquiry that will be addressed throughout the year; schedule items into the Work Programme accordingly and track the progress of issues.

### ***External Engagement***

- 1.4 The Panel members are asked to consider and agree how else they would like to engage local people and other key stakeholders in the next main topic for consideration which is **Housing Co-operatives**. As part of this review, the Panel will be visiting the Low Impact Living Affordable Community (LILAC) based in Bramley, Leeds. The details of the visit will be emailed to the Panel Members once these are confirmed.
- 1.5 The Panel is asked to agree on which experts to invite to the meeting and suggest any other ways in which they wish to seek views on this topic.

### ***Guidance on Selecting Topics***

- 1.6 General guidance on selecting a scrutiny topic is that it should be:
  - specific (there is a clear remit/question to answer);
  - achievable (in the time given and the resources available);
  - likely to generate productive outcomes;
  - timely and relevant (a community or Council priority); and
  - of public interest.
- 1.7 The Panel is asked to consider and agree the agenda items and actions for the next meeting on 2 December 2015.

## **2. Legal Implications**

- 2.1 The general scrutiny functions and powers are set out in the Council Constitution.

## **3. Financial Implications**

- 3.1 There are no direct financial implications arising from this report. Support to the Scrutiny Panel is contained within the allocated budget. Value for money will come from having appropriate agenda items on the Work Programme that will help the Panel to achieve the key expected outcomes.

## **4. Other Implications**

- 4.1 There are no other implications arising.

## **5. Background Papers**

5.1 Ealing Council's Constitution is available at [Council Constitution](#)

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## Report Consultation

<i>Name of Consultee</i>	<i>Department</i>	<i>Date Sent to Consultee</i>	<i>Date Response Received from Consultee</i>	<i>Comments Appear in Report Para</i>
<b>Internal</b>				
Keith Fraser	Head of Scrutiny and Committees	21.09.15		
Helen Harris	Director of Legal and Democratic Services	N/A		
Mike Stringer	Head of Finance Transformation	N/A		
Cllr David Rodgers	Panel Chair	03.09.15		
Cllr Gary Malcolm	Panel Vice Chair	03.09.15		
<b>External</b>				
None				

## Report History

<b>Decision Type:</b>		<b>Urgency item?</b>	
Non-key Decision		No	
<b>Authorised by Cabinet Member:</b>	<b>Date Report Drafted:</b>	<b>Report Deadline:</b>	<b>Date Report Sent:</b>
N/A	21.07.15	22.09.15	21.09.15
<b>Report No.:</b>	<b>Report Author and Contact for Queries:</b>		
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# SCRUTINY REVIEW PANEL 3 - 2015/2016 CO-OPERATIVE ENTERPRISES

## WORK PROGRAMME

<b>Item No.</b>	<b>Item Details</b>	<b>Brief/Comments</b>
<b>Meeting 1 - Thursday 16 July 2015</b>		
1	Panel Operations in 2015/2016 (Director of Legal and Democratic Services - Helen Harris/Scrutiny Review Officer - Harjeet Bains)	To consider and agree the Terms of Reference for the Panel (including co-option arrangements and external engagement).  To consider, plan and agree the agenda items where feasible for all the Panel meetings in the year including additional visits.
2	An Overview of Co-operative Enterprises in the Borough (Director of Regeneration and Planning - Lucy Taylor/Economic Regeneration Manager - Carol Sam)	To consider the current situation on Co-operative Enterprises in the borough and identify areas for further review over the year.
<b>Meeting 2 - Thursday 1 October 2015</b>		
1	Credit Unions (Representatives of Credit of Brent and Ealing(CUBE); Church Credit Champions Network; and Co-operatives UK to make presentations)	To consider how these operate in the borough including the ones in which the Council participates.  To invite appropriate representatives of the various credit unions e.g. CUBE (Credit Union Brent and Ealing - Ealing Council and school staff can join CUBE which is a not-for-profit financial cooperative providing savings and loans to members), British Credit Union, etc. to the meeting.
2	Updated Work Programme for Scrutiny Review Panel 3 - 2015/2016: Co-operative Enterprises (Director of Legal and Democratic Services - Helen Harris/Scrutiny Review Officer - Harjeet Bains)	To agree the agenda items and actions for the next meeting of the Panel.

<b>Item No.</b>	<b>Item Details</b>	<b>Brief/Comments</b>
<b>Meeting 3 - Wednesday 2 December 2015</b>		
1	Housing Co-operatives ( <i>Head of Housing Development - David Baptiste</i> )	To consider the operations of housing co-operatives.  As part of this review, it is proposed to visit LILAC (Low Impact Living Affordable Community) which is a mutual home ownership co-operative based in Bramley, Leeds.
2	Updated Work Programme for Scrutiny Review Panel 3 - 2015/2016: Co-operative Enterprises ( <i>Director of Legal and Democratic Services - Helen Harris/Scrutiny Review Officer - Harjeet Bains</i> )	To agree the agenda items and actions for the next meeting of the Panel.
<b>Meeting 4 - Thursday 4 February 2016</b>		
1	Workers Co-operatives and Care Co-operatives ( <i>Director of Regeneration and Planning - Lucy Taylor/Economic Regeneration Manager - Carol Sam/Director of Adult Social Services - Stephen Day</i> )	To consider how the workers co-operatives and care co-operatives operate.  To invite appropriate representatives of the various workers co-operatives e.g. Cultivate London (a social enterprise based at The Compound, South Acton, W3 8TY), Accession (a social enterprise running seven businesses at five sites across the Borough), etc. and care
2	Updated Work Programme for Scrutiny Review Panel 3 - 2015/2016: Co-operative Enterprises ( <i>Director of Legal and Democratic Services - Helen Harris/Scrutiny Review Officer - Harjeet Bains</i> )	To agree the agenda items and actions for the next meeting of the Panel.

<b>Item No.</b>	<b>Item Details</b>	<b>Brief/Comments</b>
<b>Meeting 5 - Thursday 7 April 2016</b>		
1		
2	Draft Final Report of Scrutiny Review Panel 3 - 2015/2016: Co-operative Enterprises <i>(Director of Legal and Democratic Services - Helen Harris/Scrutiny Review Officer - Harjeet Bains)</i>	To consider and agree, with any amendments, the Panel's final report to the Overview and Scrutiny Committee.
<b>Planned Visits</b>		<b>Comments</b>
1	Preston City Council	To learn from Preston City Council's approach in working with co-operative enterprises.
2	LILAC - Low Impact Living Affordable Community <i>(Bramley, West Leeds)</i>	LILAC is a new innovative mutual home ownership co-operative. More information on LILAC is available at <a href="http://www.lilac.coop">www.lilac.coop</a> .  It is proposed to undertake this visit in October 2015.
3	RECOOP (Education Co-operative in Acton)	The Chair (Cllr David Rodgers) and Cllr Ian Proud to agree a date for the visit.
4	University of West London Business School	Whether to invite them to a meeting or visit them.

