

# Public Document Pack



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26 November 2012

## **CITY COUNCIL**

### **MOTION ON NOTICE**

Monday 3 December 2012

2.00 pm

Council House (Next to the Civic Centre), Plymouth

#### **Members:**

The Lord Mayor, Councillor Wright, Chair

The Deputy Lord Mayor, Councillor Singh, Vice Chair

Councillors Mrs Aspinall, Ball, Mrs Beer, Bowie, Bowyer, Mrs Bowyer, Browne, Casey, Churchill, Coker, Damarell, Darcy, Philippa Davey, Sam Davey, Mrs Dolan, Drean, Evans, K Foster, Mrs Foster, Fox, Fry, Gordon, Haydon, James, Jarvis, Jordan, Martin Leaves, Michael Leaves, Sam Leaves, Lowry, Dr. Mahony, McDonald, Monahan, Murphy, Mrs Nelder, Nicholson, Mrs Nicholson, Parker, Penberthy, Mrs Pengelly, Rennie, Ricketts, Dr. Salter, John Smith, Peter Smith, Stark, Stevens, Jon Taylor, Kate Taylor, Tuffin, Tuohy, Vincent, Wheeler, Wiggins and Williams.

I refer to the agenda for the above meeting and attach a Motion on Notice on Loan Sharks which will be considered under agenda item 10.

**Tracey Lee**  
Chief Executive

# **CITY COUNCIL**

## **AGENDA**

### **PART I – PUBLIC MEETING**

#### **10. MOTIONS ON NOTICE**

**(Pages 1 - 2)**

To consider motions from councillors in accordance with Part B, paragraph 14 of the Constitution –

- Loan Sharks.

# CITY COUNCIL

3 December 2012



## MOTION ON NOTICE

### LOAN SHARKS

Council:

- Notes and welcomes the UK-wide campaign to end 'legal loan sharking'.
- Believes that the lack of access to affordable credit is socially and economically damaging. Unaffordable credit is causing a myriad of unwanted effects such as poorer diets; colder homes; rent, council tax and utility arrears; depression (which impacts on job seeking behaviour) and poor health.
- Further notes that unaffordable credit is extracting wealth from the most deprived communities.
- Believes it is the responsibility of all levels of government to try to ensure affordable credit for all, and therefore pledges to use best practice to promote financial literacy and affordable lending. This will help to ensure that wealth stays in the local economy.
- Also pledges to promote credit unions, community based organisations offering access to affordable credit and promoting saving, in Plymouth.
- Calls on the government to introduce caps on the total lending rates that can be charged for providing credit.
- Calls on the government to give local authorities the power to veto licences for high street credit agencies where they could have negative economic or social impact on communities.

**Proposed by Councillor Penberthy**

**Seconded by Councillor Evans**

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