

TREDEGAR TOWN COUNCIL

**Minutes of the Civic Meeting of Council held via Microsoft Teams / hybrid on
Wednesday, 2nd April, 2025 at 6.30 p.m.**

Present: Councillors K. Phillips (Chair)

M. Turner

A.E. Tippings

A.E. Evans

A. Jones

G. Jones-Griffiths

G. Meredith

D. Rowberry

J. Thomas

H. Trollope

G. Walters

In attendance: Clerk – Ms. C. Aherne

By invitation: Smart Money Cymru Community Bank

Chair, Alun Taylor

BG Development Manager, Terri Louise Short

348) Apologies Councillors G. Badham, E. Jones, S. Trollope and K. Waldron

349) Declarations of Interest

The Chair reminded Members to make their declarations as and when necessary.

350) To receive: Presentation on the Community Investment Bond [CIB]

The Chair extended a welcome to the Smart Money Cymru Community Bank representatives, who had been invited to attend this meeting of Council, to provide an update on the work by Smart Money Cymru Community Bank and the Community Investment Bond.

- As Chair of the Smart Money Credit Cymru Community Bank, the representative had been involved in the movement of the Bank, which had been growing over the past thirty-five years in Blaenau Gwent. SMCC Community Bank had a formal agreement with the Local Authority to deliver Credit Union services in the County Borough, with a view to making Blaenau Gwent the first 'Credit Union County' in Wales. A Credit Union Champion, Councillor Jules Gardiner, had been nominated, promoting financial inclusion in the County Borough of Blaenau Gwent.
- Smart Cymru had been active for some time, currently operating from Aneurin Bevan House. Services had been broadened in anticipation of the potential impacts of bank closures, working with the banking hub model in relation to 50% of the population and continued to build capital to allocate finance out into the community.
- A Development Manager was currently specifically employed for Blaenau Gwent,

funded by the Local Authority for approximately two years, situated in the Tredegar area. Smart Cymru would be making an application to Blaenau Gwent for continuation of funding and would have to demonstrate traction. The aim was to get everyone involved in promoting the Credit Union and bring in capital at a local level for local benefit. Community Accounts needed as much capital in the bank account to lend more money to local communities.

- Smart Cymru was subject to the same standards as high street banks, covered by FCS guarantee and worked with partners to promote services, taking a holistic approach and needed capital to support services offered. Evidence could be provided as to what that money was doing in supporting people / young families, etc.
- When the Community Investment Bond had started, United Welsh had recognised what was wanted in the valleys and sought to deposit funds: United Welsh had been engaging with Credit Union for past thirteen years .
- Coalfields Regeneration had also deposited funds in the Credit Union scheme, which was fully protected secure with no risk; the interest rate of 2% basically covered no loss in respect of inflation and the services provided a life-saver for people unable to get credit from other sources. The Community Bank had to demonstrate how they engaged with communities and this was one measure. Blaenau Gwent had one of the highest levels of indebtedness.
- Cost of Living had an impact on raising debt and therefore affordability checks would be carried out to take measures to help people, as lenders could not 'pile debt on debt'.
- Smart Cymru had recently been approved to provide a Council Tax Debt Relief Scheme via Central Government. Money had been deposited with Credit Unions by Welsh Government, supporting people by underwriting debt and encouraging people through appropriate measures to look at their account, expenditure, expenses, etc.
- Loan assessment affordability criteria was not done by computer but via human interaction and, if not the right course, how the individual could grow, offering advice for this journey and encouraging saving. At the end of the loan period, therefore, a saving buffer would be in place. Smart Cymru educated its members why it was important to save and undertook work with schools
- The APR was slightly larger than high street bank accounts because access to credit was not available on the high street, and offered services / Emergency loans rather than residents using loan sharks. The interest was 'Variable', being based on the period of loan and not front-loaded. High street banks would not loan such individuals with no collateral. This saving financial co-operative brought savings together to help the community with affordable loans.
- A brochure had been made available via the Clerk, containing stories of members, highlighting impact, community accounts, terms of credit development. A stumbling block for community groups could be around nominated signatories and community account support was fundamental throughout the journey to make the process easier and educate people.
- A period of notice to access funds to ensure money was available was generally thirty days. A set timescale was agreed in respect of monies deposited, i.e. three / six / twelve months and the interest rate was payable quarterly at 2% per year. However, in terms of access, this could be done as quickly as the Finance Director could process a request. In respect of the return on social impact, funding had to work its way through, e.g. support as many as possible with £500.00 loans rather than a few larger loans and the credit rating of these individuals increased. A loan agreement would be drawn up, outlining target areas, criteria for the loan, impact and promotion.
- Promote people within certain communities, e.g. working with employers, determined by the people needing support, though Events / engaging with Committees / stalls /

digital marketing.

- Proposal to Welsh Government to continue funding for three years with a Strategic Plan to grow the Credit Union in Blaenau Gwent, to acquire further additional investment going forward, as there was high demand on the capital to tackle this agenda. There was no minimum amount, but to date deposits generally ranged from £30,000 to £85,000.

Council thanked the Chair and the Development Manager - Smart Money Credit Cymru Community Bank - for attending to provide the update and responding to questions raised.

Council agreed appropriate discussion was required to agree any course of action and suggested RFO to investigate feasibility in favour of supporting the Credit Union

Councillor H. Trollope declared an interest as a member of the Smart Money Cymru Community Bank.

351) To receive Mayor's report, as appropriate

Council was sadly informed of the passing of former Councillor Tony Gregory, the funeral would be held on Wednesday, 9th April, 3.00 p.m. at Llwydcoed Crematorium. Donations in lieu of flowers in support of 'Headway', a local charity. Members said that although only with Council for a short period of time, this gentleman had been a friend to Tredegar Town Council.

Council observed a Minute silence as a mark of respect and sincere condolences were extended to the family.

352) To receive the verbal recommendations of all Sub-Committees / Working Party held prior to this meeting of Council

It was agreed the recommendations of the Events Sub-Committee held prior to Council be approved accordingly:

- Armed Forces Day: medical cover agreed – contact St. John Ambulance; invite Blaenau Gwent Ukuleles.
- Aneurin Bevan Day: medical cover agreed – contact St. John Ambulance.
- Pop-up Banners / Feathers – ascertain costings.
- It was agreed that two Hexagonal gazebos be purchased, as specified below, featuring the Town Council logo.
 - Rhino Hex Pop-up Gazebo 3m x 4.5m, with two-year warranty, waterproof and UV stable @ £379.00 per item
 - Simple text / Logo printing – vinyl heat press, valance area only starting at £69.00

353) Grants:

a) To receive and consider grants to Sporting and Cultural organisations (under the provision of the Local Govt. Miscellaneous Provision Act 1976 s.19 and Local Government Act 1972 s.137)

Tredegar Horse Show – Request towards the running costs of their annual event held at Tredegar Recreation Ground.

2019/20 April'19 CQ No. 807 £200.00 - *Approved accordingly*

Tredegear Decoupage Group – Any financial assistance received would be used to purchase supplies for the group to make 3d decoupage pictures and greeting cards.

2024/25 July'24 CQ No. 699 £200.00 - *Approved accordingly*

Councillor A.E. Evans declared an interest in the following application and took no part in discussion or voting thereon.

Tredegear "Titans" Women's Cricket Club – Any financial assistance received would be used to cover running costs such as hall hire which is currently £48 per week.

2023/24 March'24 CQ No. 636 £100.00 (Start up grant) - £200 *Approved accordingly*

b) To receive and consider grants to Churches & Chapels (s.137) - Grants as of 01.04.2017 now max £300.00 *(before awarding a grant Council must be satisfied the grant is being given for non-religious purposes with the building being for community use)* – None received.

354) Correspondence

1) BGCBC

a) i) L. Horner Re: Tredegear Recreation Ground. Proposals on transfer of the ground. Perhaps TTC could consider the options and let us know which is the preferred route. If a further meeting would be helpful, please let me know. A report to Council acting as Trustees would need to follow this setting out the recommendations. This would be a fuller report in a standard format which would cover wellbeing objectives etc., which I haven't covered in the attached as I just wanted to stick to the basics at this stage.

ii) L. Sage Re: Running costs Tredegear Recreation Grounds. Asking when TTC will be discussing as they would like to give feedback at their meeting with BGCBC 11.04.2025.

- Noted. The Leader proposed that, as the information had only been circulated that day, this be presented to Council at a Special Meeting of Council, as a one-item agenda, next Wednesday, 9th April, 2025 at 6.00 p.m.

A Member highlighted that, as in the past when Council accepted responsibility for assets, this could take continued discussion over a number of meetings to reach a full informed decision.

- b) A. Watkins Re: 2025 / 2026 Grounds Maintenance SLA Provision. 3% increase on annual charge, £6885.00 + VAT.
 - Noted and expenditure approved accordingly.

Councillor D. Rowberry declared an interest in the following item and took no part in discussion or voting thereon

- c) i) List of applications received, week ending 14.03.2025
 - 1) Temporary Event Notice 28 / 29th March – Kidz R Us
 - 2) New Premises Licence – Crown Building, Coronation Street.List of applications received, week ending 21.03.2025.
 - 1) New Premises Licence – 21/22 Castle Street.
 - ii) List of applications received, week ending 28.03.2025.
 - 1) Transfer a premises licence – Oh Yes Pizza
- Noted.

Councillors A. Jones (6.50 p.m.) and J. Thomas (6.52 p.m.) left the meeting at this juncture

- 2) One Voice Wales Re: Have Your Say. Consultation on the Cardiff Capital Region's (CCR) draft Regional Transport Plan. Closing date Monday 19.05.2025 - ***forwarded to All Members, resubmit to later meeting for discussion***

- Noted.

- 3) IRPW The Independent Remuneration Panel for Wales (the Panel) will be abolished on 31st March, 2025 . The Panel's functions will transfer to the Democracy and Boundary Commission Cymru on 1st April, 2025. The Commission will be expected to produce a draft Annual Report for consultation and take account of responses prior to publishing a final Report by 28th February each year. The Report will set out its determination about remuneration levels for the following financial year.

- Noted.

4) Audit Wales

Deryck Evans Re: Audit Notice 2024-2025. Council is having a BASIC audit for 31.03.2025. Documents / requirements included with this email.

- Noted.

5) Cllr Tippings

Consultation on 20 mph speed limits changes.

- A Member said that BGCBC was currently out to consultation on increasing the speed limit from 20 to 30 mph. on the following roads subject to review:
 - o A4047, Beaufort Road, Tredegar
 - o Thomas Ellis Way, Tredegar
 - o Merthyr Road, Tredegar (leading from The Crown to Parc Bryn Bach)
 - o B4256 Morgan Street, Tredegar
 - o Park Place, Tredegar
 - o Vale Terrace, Tredegar
 - o Park Hill, Tredegar
 - o Stable Lane, Tredegar
 - o Llwyn Helyg, Tredegar

Following discussion in respect of Beaufort Road, when a Member highlighted motorists had said it was difficult to maintain a 30 mph speed, it was noted the new Welsh Medium School would be sited in this location, thus resulting in increased footfall, it was agreed therefore that Council support the retention of 20 mph on all roads listed.

6) Tredegar & Bedwellty House Show

Re: Tredegar & Bedwellty 2025 Gold Medal Horse & Pony Show. Event upgraded to Gold Medal status and the gold medal will depict the Town Clock plus reference to Aneurin Bevan. Mayor invited to present the monetary award to the supreme champion at the event. Asking if Council would consider the purchase and awarding of a trophy to the supreme champion.

- Council recognised that gold medal status was an honour rarely awarded and believed this event would attract more visitors to the town.

Council considered this event to be of benefit to the town and was happy to participate by purchasing the trophy for the Supreme Champion and welcomed the invitation for the Mayor to present.

7) PUBLICATIONS

BGCBC Roadworks report, week ending 28.03.2025 and 04.04.2025; One Voice Wales Re: Wales' Regional Transport Plans – ***distributed to Members***: Received.

Councillors E. Jones, D. Rowberry and J. Thomas declared an interest in the following item and took no part in discussion or voting thereon.

355) Planning:

- a) i) List of planning applications received in week 12
- ii) List of planning applications received in week 13

b) To consider Planning Applications submitted for Council's observations

App. No.	Applicant	Proposal
C/2025/0097	Mr. O. Llewellyn Ron Skinner & Co Ltd. Unit 7 Tafarnaubach Ind. Estate	Retrospective planning permission for the change of use to the sale and display of motor vehicles, external vehicle storage and associated uses, Unit E Tafarnaubach Ind. Estate.
<i>No objections</i>	Tredegar	
C/2025/0100	Mr. D. Corbett Corbett Developments Ltd. 7 Ty Nant Court Morganstown Cardiff	Proposed formation of enclosed storage compound areas on industrial land, land on Crown Business Park.

No objections: however, the following observations were raised: -
Members were concerned of the dreadful state of the land, with tonnes of materials [rubble, debris, etc.] discarded along the site. Whilst Members welcomed the news of the development of the site, the overall deplorable condition of the whole area should be investigated by the Planning Officer and addressed accordingly.

c) To consider other planning matters – None received.

356) Updates regarding Bedwellty House and Park / Parc Bryn Bach - any issues to have been previously reported direct to the House Management / Aneurin Leisure personally

- Council commended the beautiful Arts and Crafts exhibition in celebration of St. David's Day.

357) Delegates: to receive and consider reports from Delegates to Outside Bodies and the recommendations of Sub-Committees / Working Parties:

- a) **Joint Committee of Local Councils** – Meeting scheduled for 1st May, 2025.
- b) **Gwent Valleys One Voice Wales** – No meeting.

- c) **One Voice Wales Larger Councils and AGM** – No meeting.
- d) **Tredegar Twinning** – Scheduled to meet that evening.
- e) **Pen Bryn Oer Community Fund** – Meeting imminently.
- f) **School Governing Bodies** – Georgetown Primary: awaiting update in respect of an inspection review undertaken on Monday and the new Deputy Head had been appointed. Bryn Bach Primary: at the meeting the previous evening, four new Governors had attended, this new focus was welcomed. The inspection review had been undertaken via Microsoft Teams only, which was disappointing.
- g) **Blaenau Gwent Heritage Forum** – The monthly lectures continued to gain popularity, with nearly seventy visitors attending.
- h) **Tredegar Business Forum** – No meeting.

358) Matters of Local Interest or Concern (by prior notice)

- Presentation Awards Ceremony – this evening had been most enjoyable, however a Member expressed disappointment with the calibre of gifts presented. Another Member said that previously Council had presented gifts in respect of High Recognition and International Recognition up to a value of £50.00. The Clerk highlighted that all memorabilia was approved by Council and were bespoke, featuring the Town Council logo. However, the Officer had previously liaised with Senior Members to attempt to replenish stock and this could again be subject for further discussion.
A Member said he had received positive feedback from an award recipient, who had thoroughly enjoyed the event, and he believed it was extremely important for those who contributed to the town to be recognised.
- Annual Meeting – it was agreed that a social gathering be held following the meeting, with guests of the incoming Mayor and Deputy Mayor, and expenditure approved in respect of provision of a buffet accordingly.
- Illegal bikes – the situation in Tredegar was becoming worse with ‘unhelmeted’ drivers and – in one instance – a young man performing ‘wheelies’ for some ten minutes and even had three people on the bike at the same time. The Chair asked when the Police were next attending Council to respond as to how they intended to address this problem, as he had reported issues seven times in one day.
- Anti-Social Behaviour – a Member had been subject to swearing and abuse by two young boys, approximately ten years of age, whilst walking his dog near the NCB site. The youngsters were holding a stick and threw a glass bottle in his direction. While the Member was capable of looking after himself, this behaviour could prove intimidating to others and therefore welcomed Police attendance in order to ask of what actions were being taken to address such behaviour.

Councillor M. Turner left the meeting at this juncture (7.30 p.m.)

Council was concerned that there appeared to be a major downturn in a police presence and the lack of respect by offenders, as there appeared to be no consequences to criminal behaviour. Whilst Members recognised that Police policy would not allow chase of illegal motorists without helmets, there appeared to be little protection for the public.

There being no other business, the meeting closed at 7.41 p.m.

_____ Chair