



WEST END MORECAMBE BIG LOCAL

WEM PARTNERSHIP MEETING 23/06/25

At The **Venue, Balmoral Rd**, Morecambe / Via Zoom / 5.30 PM

Present: Viv, Glen, Yak, Chris (Chair), Yvon, Janette, Tim Hamilton-Cox (Credit Union), Joe (Development Worker).

- 1. Apologies:** Chris G, Johnny (secretary). Victoria tried to attend online but link failed.
- 2. Conflicts of Interest:** None raised.
- 3. Matters Arising:** Some questions about the accuracy of the previous minutes were raised.

(i) Viv felt we had chosen not to take the credit union discussion further, in part as it was a 'new' project. Others disagreed. (ii) She also felt it had not been agreed for our development worker to follow up on mental health underspend. Rather she had been tasked with contacting Enable, and Glen to contact Youth projects. Others disagreed.

Glen also felt the suggestion he'd raised about a video option on evaluation should have been minuted and it be agreed he should be tasked with putting something together. Others felt the value of that suggestion had been questioned and nothing had been agreed, but acknowledged the point could have been minuted.

Some heated debate over interpretations on these points but unable to reach agreement so accepted to review original notes on last meeting.

Action

- Previous record / notes to be checked.

4. Credit Union

Joe introduced Tim Hamilton Cox and noted he had presented to WEM back in 2019. We had looked to support the credit union, but due to circumstances beyond our control nothing ever proceeded. Therefore, it did not feel like a new project and Glen's question about credit checks made it feel simpler to invite Tim to explain how the credit union worked. It had been made clear that there was no promise on anything other than informative conversation.

Tim explained the credit union and some of the broad challenges it has faced, in particular since Covid. They are run by a small volunteer team but have 1,200 active members the great majority in the LA3/LA4 area and at least 220 in the West End. Credit unions are regulated and underwritten safety so that if they ever went under all members would receive their savings without risk.

Despite their aim to invest and improve they have faced challenges. Recent years have seen a raised level of default spend. The local credit union is extremely sensitive towards people's circumstances to repay but defaults impact on overall stability. They've been looking for some grant income which would act as a shock absorber for the union's capital base, to create a more secure future. A question was asked about what size of backing would help and the figure was around £5k. The question of credit agency checks was raised and the answer is no they're not carried out. A lower level of checking is done by the credit union to avoid bad debtors joining. Tim was thanked for his time and he left the meeting.

Action

- It was agreed that, in principle, we'd like to support the credit union, but no commitment would be made before we knew what underspend might be available.
- Agreed to also bring overall WEM spend sheet to next meeting so partners can better appraise the overall situation.

5. Mental health underspend

Janette asked to make a point about process. Question of conflicting interest raised but she felt her point was outside of such interest.

Janette does not dispute the decision made at the last meeting but feels points given to Yak on the day of that meeting should have been presented along with any recommendation. She suggested not doing this had been improper. Yak responded with a number of points. Indicating he had been diligent within his role as LTO with what was presented. Submitting material on the day of a meeting was unfair, and he would not respond to criticism without time to consider it. There was disagreement over what had taken place.

Janette inquired if the underspend from her project was the same underspend being discussed earlier in the conversation about credit union. It was not.

Action

- Yak will respond at next meeting.

6. Environmental project

Yvon gave a brief update. After problems with previous deliverers, progress was being made, especially with positive input of new contractors Glenn Dlater. People (and school) very positive about things. Most important, project is on schedule.

7. Unity Project

Yak gave an update on the Unity event that took place earlier this month. Lots of positives including new partners such as BID attending, and the policing team. Also, involvement of others such as the NHS Confederation and the Innovation Unit. First day been focusing on dreams with lots of positives coming through. Second day looked at more manageable things including five detailed conversations. (i) Housing, (ii) Community council, (iii) Street pride, (iv) Art festival, (v) Food for all. Second day also discussed participate budgeting (PB) and LDCVS will be sharing more

info on this and an event workshop (9th of July?). Also looking toward an action plan that might include all the other ideas not immediately being taken forward

Question asked about similar events at the Alhambra (2018) and if and similarity in graphic sheet from that previous event. Would be interesting to compare. Agreed the previous event had not led to much so the question for this new process is who will action things. Glen mentioned positive that the territorial problems in the West End didn't appear to surface at the Unity event. Yak noted it had been a good start, but it was now the hard work really started. Glen asked about update on NHS confederation / action research stuff.

Action

- [Yak to update on NHS confederation / action research at next meeting.](#)

8. Any other business

Due to some overrun the items on Housing, Solidarity fund, and Local Trust evaluation postponed. Therefore, jumped to A.O.B.

(1) Viv felt the maths on the mental health underspend was wrong, which was tied to the issue of making any decision. It was agreed to send full breakdown details.

(2) Staff loyalty incentive. Due to conflicting interest, the WEM staff left the remainder of the meeting. Yak explained a proposal he had put together. The partnership discussed this and agreed it would be sent out to partners. With the consensus then forming an agreement.

(3) Glen raised a variety of issues. Some heated debate before Chris asked for his complaint to be submitted in writing to him as Chair.