

**Minutes of the meeting of the Council held on  
Thursday 8<sup>th</sup> September 2022  
In St James Church Rooms, Pottergate, Alnwick at 6.30pm**

**Present** Cllrs J Humphries, S Allcroft, P Broom, P Edge, N Coghill-Marshall, J Lyford, G Sugden, M Swinbank, A Symmonds and S Temple.

**In attendance** J Pibworth, Assistant to the Town Clerk; T Kirton, Project & Funding Officer.

**C22/59 Questions from the public**  
None.

**C22/60 Apologies for absence**  
Councillors Aynsley, Castle, Parker, Temple, G Watson, D Watson and Wearn.  
P Hately, Town Clerk; J Coltman, Communications Officer.

**C22/61 Presentation by Karleen Dowden (KD), Money & Pension Service**  
Karleen explained that the Money & Pension Service's remit was to fund debt advice in England and to improve the well-being of residents.

She advised that debt was an issue for many people and that the modelling shows that this will increase. Advice was offered in two ways – face to face and through their website and was available directly from the Money & Pension Service or through 3<sup>rd</sup> parties. She asked if the Town Council could help promote their service by displaying a poster in their noticeboard and on their website. She added that publicity leaflets were available for community hubs and which the Town Council could order.

Councillor Lyford asked if there was provision in Alnwick. KD advised that there wasn't any funded directly as it could be available anywhere in the country.

Councillor Symmonds felt that the Town Council should support the service by putting their link on their website.

KD advised they dealt with many debt issues where families had taken loans to pay day to day bills.

Councillor Lyford felt that debt issues needed much more long-term support.

Councillor Edge wondered if people needed to ask for help sooner. KD advised that it was around 2 years before people identify debt as an issue.

Councillor Edge felt that the service could be more widely publicised in the town including in shops.

KD advised it was not always low earners who were affected by debt issues.

Councillors were informed of the Queen's death and agreed to close the meeting.

Two minutes silence was observed.

Meeting ended at 6.48pm