Councillor Ellen Forson Leader of the Council

Ward 4 Clackmannanshire South (Multi Member Ward) Kilncraigs, Greenside Street, Alloa, FK10 1EB Email: membersservices@clacks.gov.uk



THIS PAPER RELATES TO ITEM 11 ON THE AGENDA

Motion to Clackmannanshire Council Meeting 26th June 2025

Potential for Banking Services at the Speirs Centre

That Council notes:

- The recent relocation of Council cash services from the Speirs Centre to Kilncraigs, and welcomes the extension of public opening hours at Kilncraigs to 9am–5pm, which supports improved access to Council services.
- The continuing and significant decline in access to local banking services across Clackmannanshire, with only one high street bank branch remaining in operation.
- The growing risk of financial exclusion for residents—particularly older people, those without digital access, and small businesses—as a result of these closures.
- The ongoing campaign by Keith Brown MSP for the establishment of a Banking Hub in Alloa, and recognises the potential benefits such a hub would bring to the local area.
- That the relocation of Council services has created available space within the Speirs Centre.
- That improving access to ethical and inclusive financial services is consistent with the principles of Clackmannanshire's Community Wealth Building Strategy, particularly around supporting local financial resilience, plural ownership, and community-led economic activity.

That Council agrees to:

- Write to all major high street banks and relevant financial institutions, including LINK—the organisation responsible for delivering banking hubs—to highlight the newly available space at the Speirs Centre and the community's need for improved access to banking services.
- Subject to the relevant due diligence being carried out the possibility of offering
 available space at the Speirs Centre as a potential location for a shared banking
 hub or similar in-person financial service and/or local credit unions or other
 ethical finance providers, as a way of supporting the Council's Community
 Wealth Building Strategy and promoting inclusive access to financial services.

- Encourage the relevant banks and institutions to engage with the Council and local communities to explore collaborative and sustainable solutions for access to cash and banking support in Clackmannanshire.
- Explore opportunities for the space to host financial advice or education services, potentially in partnership with community organisations or third-sector providers, to help build financial resilience and inclusion.

That Council further agrees that:

 The Chief Executive, or an appropriate officer, brings a report to a future meeting outlining any responses received, along with potential options for partnership working to improve local banking access.



Councillor Ellen Forson Ward 4, Clackmannanshire South

16th June 2025