

Scottish Parliament Economy, Jobs and Fair Work Committee

Submission on Impact of Bank Closures on Local Businesses and the Local Economy

1. Introduction

Connect (formerly SPTC) is delighted to respond to the call for evidence from the Parliament's Economy, Jobs and Fair Work Committee on the subject of bank closures.

Connect is a long-standing independent parents group and a registered charity which provides support to parents and carers all over Scotland. We provide membership services to individual Parent Councils and PTAs, as well as offering advice and information to individual parents who have concerns about any aspect of the education of their child, or the wider education system. We support education professionals in developing their skills and understanding around effective partnership working with families and the wider community.

We are responding to this consultation as a third sector intermediary for more than 2000 Parent Councils and PTAs around Scotland, very many of which handle cash and require local services.

2. Impact on Parent Groups

Our organisation has worked with parent groups for 70 years. Very many of them are active in organising events, clubs and fundraising activities for their school community. The vast majority of this activity requires cash transactions: groups will withdraw cash for floats etc and return cash to the bank after the event.

The reduction in bank branches will have a significant impact on these voluntary groups in terms of access to these services and, potentially, also impact on insurance terms, as groups are obliged to keep and store cash for longer periods as they make arrangements to take it to more distant branches.

As a result of this, parent groups will be reliant on alternative arrangements such as Post Offices, however Post Offices are also closing across the country. We therefore feel that it is the responsibility of banks to ensure there are suitable alternative options available to their customers before they close a branch. We would also like work to go into

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Connect is a trading name of Scottish Parent Teacher Council, Company No SC151086 and Scottish Charity No SC019168

ensuring that the voluntary (third) sector develops solutions suitable to charities and community groups which do not have the resources available to businesses.

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Executive Director
Connect

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