

# BARKLY REGIONAL COUNCIL



## MINUTES ORDINARY COUNCIL MEETING

The meeting of the Ordinary Council Meeting of the Barkly Regional Council was held in Council Chambers, 41 Peko Road, Tennant Creek on Thursday, 23 February 2023 at 8:30am.

**Emma Bradbury**  
Chief Executive Officer

### OUR VISION

**We strive to be responsive, progressive, sustainable council which respects, listens and empowers the people to be strong.**

### The Way We Will Work

**We will make it happen!**

**We will be engaged and have regular opportunities to listen.**

**We will have strong policy and budgets to ensure our programs and services are progressive and sustainable.**

**Respect is shown in everything we do and we have acceptance of all cultures in the Barkly Region and their practices through a culturally competent Council.**

**We are a responsible Council.**

**We will be a responsive Council.**

**We want to empower local decision making.**

**We want to ensure that our services are sustainable and that our region has a standard consistent level of services.**

**We want to be able to sustain our environment – our communities, our physical places, our people and our organisational culture.**

**We will aggressively pursue additional funding from both levels of government to improve the standard of living of people across the region.**

**We need to be realistic, transparent and accountable.**

## 10. COMMUNITY DEVELOPMENT DIRECTORATE

### 10.1 COMMUNITY DEVELOPMENT DIRECTORATE REPORT: DECEMBER 2022 - JANUARY 2023

#### MOTION

That Council receive and note the Community Development Directorate Report for the period December 2022 – January 2023.

#### RESOLVED

Moved: Deputy Mayor Russell O'Donnell

Seconded: Councillor Pamela Corbett

CARRIED UNAN.

*Resolved OC 20/23*

#### Actions:

- Request for Gym income and expenditure report
- Request for audit of Sport and Rec program delivery in communities
- Request for audit of programs and service delivery in communities – what have we received grants for and what is being delivered?

## 11. LOCAL AUTHORITY REPORTS

*Nil*

**Action:** Request a report that outlines LA spending guidelines (what is and isn't permitted) for March meeting. Cr O'Donnell noted that the spending of LA funding should be a matter for the relevant LA, within the limits of the legislation.

## 12. COMMITTEE REPORTS

*Nil*

## 13. NOTICES OF MOTION

### 13.1 COMMONWEALTH POSTAL SAVING BANK

#### MOTION

1. **That Council** notes that:
  - a) Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;
  - b) Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;
  - c) A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;
  - d) For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;
  - e) Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;
  - f) With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from lack of real banking competition.

2. **That Council** calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal saving bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services – including deposit taking, business and personal lending, and access to cash- are available to all Australians, and will contribute to Australia's national economic development.
3. **That Council** will write to the Local, State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.
4. **That Council** notes that a community consultation engagement strategy is to be developed and submitted within 10 days of the endorsement of the Notice of Motion by Council 23 February 2023.

**RESOLVED**

**Moved: Councillor Greg Marlow**

**Seconded: Councillor Anita Bailey**

**CARRIED UNAN.**

*Resolved OC 21/23*

**14. RESCISSION MOTIONS**

*Nil*

**15. OPERATIONS**

**15.1 DIRECTOR OF OPERATIONS REPORT**

**MOTION**

**That Council Receive and note Director of Operations Report for the months of January and February 2023.**

**RESOLVED**

**Moved: Councillor Dianne Stokes**

**Seconded: Councillor Pamela Corbett**

**CARRIED UNAN.**

*Resolved OC 22/23*

Cr. Bailey noted that there are currently no Municipal Officers in Ampilatwatja. Council staff acknowledged that the reduced services are due to access issues with the wet weather and staff absences. Council is working with its partners and, as soon as access is possible, extra staff will be deployed from Tennant Creek.

## NOTICE OF MOTION

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<b>ITEM NUMBER</b>	13.1
<b>TITLE</b>	Commonwealth Postal Saving Bank
<b>REFERENCE</b>	379403
<b>AUTHOR</b>	Damien Burton, Director of Corporate Services

### RECOMMENDATION

1. That Council notes that:
  - Bank branch and ATM closures are leaving many communities without access to financial services, especially in regional Australia;
  - Since 1975 the number of bank branches in regional Australia has fallen by more than 60 per cent, and there are more than 1,500 communities across Australia with no bank branches at all;
  - A large proportion of the population, including the elderly, disabled, small businesses, and local schools and charities, will always have a need for face-to-face financial services, despite advances in technology;
  - For hundreds of communities, their only access to cash and financial services is through Bank@Post at their local post office;
  - Bank@Post is an essential service to all communities, but is vulnerable to commercial decision-making by the banks, which can choose to withdraw their participation, and charge excessive fees on transactions;
  - With four major banks controlling 80 per cent of the financial system, Australian consumers suffer from lack of real banking competition.
2. That Council calls on the Commonwealth Parliament to pass the Commonwealth Postal Savings Bank Bill to establish a post office people's bank, fully guaranteed by the Commonwealth, as a dedicated postal saving bank, operating exclusively through Australia Post's corporate and licensed post offices, which will ensure basic banking services – including deposit taking, business and personal lending, and access to cash- are available to all Australians, and will contribute to Australia's national economic development.
3. That Council will write to the Local, State and Federal Members of Parliament, to inform them of Councils desire to support the passage of the Commonwealth Postal Savings Bank Bill through Parliament.
4. That a community consultation engagement strategy to be developed and submitted within 10 days of the endorsement of the Notice of Motion by Council 23 February 2023.

### SUMMARY:

With the recent closure of the Westpac branch in Tennant Creek, our community has joined the ranks of the growing regional communities within Australia, without sufficient banking facilities to meet the communities daily and business needs.

Accessing banking services has become much harder for people in regional Australia over the past five years, leaving many customers practically cut off from the institutions that hold their money.

For senior citizens, people with disabilities and particularly disadvantaged people, the banking industry's cost-cutting measures have turned financial management into an onerous undertaking.

Establishing a Post Office - People's Bank, guaranteed by the Commonwealth Government would, at a minimum, enable the general community accessibility to basic banking functionality requirements within our region.

## BACKGROUND

Since 2021 local government councils across Australia have commenced lobbying Local, State and Federal Members of Parliament for the establishment of a Commonwealth Postal Saving Bank to our support rural Australian towns. As at 6 December 2022 such councils as Narrabri Shire Council NSW, Banana Shire Council QLD, Shire of Yigarn WA, Cobar Shire Council NSW, Strathfield City Council, Sydney NSW, Shire of Flinders QLD, City of Wagga Wagga NSW, District Council of Cooper Pedy SA, LaTrobe City Council Vic, Livingstone Shire Council QLD, Shire of Dowerin WA, Ballina Shire Council NSW has all passed motion supporting the CPSB.

The following information has been researched from multiple media sites and supports the need for a Commonwealth Postal Saving Bank in Tennant Creek to address the insufficient banking services within town and the Barkly region;

Data from the Australian Prudential Regulation Authority shows banks, building societies and credit unions cut the number of branches across Australia from 5816 in June 2017 to 4491 in June 2021 – almost 23 per cent of branches<sup>2</sup> and a massive 64% of all Australian branches since 1975.<sup>3</sup> There were 447 branch closures just in the 12 months to June 2021, but the major banks have continued to shut down branches since then<sup>2</sup>, with the addition of a 34% reduction of ATM machine availability.<sup>1</sup>

Regional community bank customers are being forced to drive long distances to do what they used to be able to do in their local area – often because their internet connections aren't strong or stable enough to support online banking or do not have access availability to complete online banking.

These closures mean people have to withdraw funds from their banks in supermarkets and other retailers, which put low limits on how much money they can take out. They may also have to pay as much as a \$3 fee just to check their balance or withdraw cash from a local ATM that's not affiliated with their bank.<sup>2</sup>

Despite recent advances in technology with online banking, many sectors of the population are still in great need of physical banking services including Indigenous people, elderly persons, disabled persons, the small business sector, local schools and charitable organizations.

Bank branch closures have been further exacerbated by the removal of ATM machines from these regional communities, forcing many to travel to other towns to access cash and/or banking services.

Small business that cannot physically bank their cash are forced to keep it on their premises creating serious security risks, likewise our general public in many cases are keeping cash at their premises which exacerbates their personal risk exposure.

Many regional communities and local government council's around Australia are calling on the Commonwealth Government to establish a Post Office People's Bank, guaranteed by the Commonwealth, which will ensure that basic banking services are available for all Australians.

Although banking through Australia Post is often touted as the best replacement of bank branches, a spokesperson for Australia Post said the local post office doesn't offer the business services needed for large amounts of cash, and internet banking isn't a realistic alternative.

Other shire councils and community groups across Australia, such as Tom Price in Western Australia's Pilbara region are exploring options of opening a community bank to fill the gap caused by the closure of the towns Westpac Bank.

Tennant Creek and the Barkly Region will need to continue to explore further options to support our communities and business sectors. Now, more than ever, people moving to regional Australia towns, bank closures are robbing our communities of the ability maintain their current population, but also inhibiting our communities ability grow a sustainable future for our regions.

A cost effective proposal, is to establish a Postal Bank is using the existing infrastructure of post offices.

Australia Post has the biggest retail footprint of any business in Australia, and is required and mandated by law to maintain services to all Australians.

Post offices already have limited banking infrastructure via the provision of the Bank@Post service. Bank@Post is a commercial agreement between Australia Post and the 4 major banks, and according to data within the information provided from our colleagues in local government councils across Australia, the agreement has the option to withdraw the banking services from Australia Post at any point within the term of the agreement.

From a socioeconomic prospective, the banking industry has clearly defined the line between profits and consumer, with the service offering to their customers at a minimum. This is no longer acceptable position for communities across Australia and here in Tennant Creek and the greater Barkly Region.

It is logical to lobby the Commonwealth Government to establish a public bank utilising the existing Australia Post infrastructure. This would restore the desperately needed face-to-face customer service banking requirements to meet the needs of demographics of our communities.

### **ORGANISATIONAL RISK ASSESSMENT**

The associated risk of submitting written support to the Local, State and Federal Members of Parliament supporting the passage of the Commonwealth Postal Savings Bank Bill through Parliament is inconsequential.

The associated risk of poor community public consultation is medium to high, with potential dissatisfy media from constituents and local Barkly MLA.

### **BUDGET IMPLICATION**

The associated costs for the public consultation strategy, implementation and final draft conclusions, is estimated at less than \$3,000.00.

### **ISSUE/OPTIONS/CONSEQUENCES**

Nil

### **CONSULTATION & TIMING**

It is important for the Barkly Regional Council to engage in public consultant prior to submitting written support to the Local, State and Federal Members of Parliament supporting the passage of the Commonwealth Postal Savings Bank Bill through Parliament.

Consultation with the wider community provides the opportunities for the diversity of our constituents to be heard, and allowing the Council to gain a sound understanding of the communities position with regards to rural banking requirements and the proposed written

submission to the Local, State and Federal Members of Parliament, supporting the passage of the Commonwealth Postal Savings Bank Bill through Parliament.

**ATTACHMENTS:**

- 1 Commonwealth Postal Savings Bank