



HOUSE OF COMMONS
LONDON SW1A 0AA

Mr Charlie Nunn
Chief Executive
Lloyds Banking Group
25 Gresham Street
London
EC2V 7H

25 July 2023

Dear Mr Nunn,

Re: Closure of Bank of Scotland Govan Branch

I am writing to express my deep concern regarding the recent announcement of the Bank of Scotland branch closure in Govan, in my Glasgow South West Constituency.

As the Member of Parliament representing this constituency, I am writing on behalf of the local residents, affected businesses, community organisations and others troubled by this decision and the effects of it on the community.

The closure of the Govan branch is particularly distressing as it is the last remaining bank in the area.

As acknowledged in an email from Senior Public Affairs Manager Robert Cooper, Govan is an area of Glasgow with higher levels of deprivation and a higher proportion of vulnerable people or people with low financial skills. However, what was not recognised is how profoundly damaging the closure of this branch – as the last bank in Govan – is on those most in need of your service—especially the elderly and vulnerable individuals who rely on face-to-face banking services.

The closure will also create significant difficulties for the local community, forcing them to travel to access essential banking services. This burdens those who may not have access to reliable transportation or have limited mobility.

Access to banking services is not merely a matter of convenience but a fundamental necessity.

Furthermore, the closure of the branch will have broader implications for the local economy. The absence of a bank in the area may deter potential investors and businesses from considering Govan a viable location. This could hinder the community's efforts to attract new opportunities and investment, ultimately impacting the local job market and economic growth.

The impact of the bank closure will always be felt hardest by many of the fantastic local community organisations that do so much positive work helping constituents in Glasgow South West. These organisations rely heavily on local banking services for their day-to-day operations and financial transactions.

I implore you to reconsider the decision to close the Govan branch and explore alternative solutions that would allow for the continuation of banking services in the area.

I understand the need for banks to adapt to changing consumer demands and digital advancements. However, it is crucial to strike a balance between modernisation and maintaining essential services in communities that greatly depend on them.

I would be grateful if you could provide detailed information regarding the reasons for the closure, the consultation process that you went through with branch customers, local residents and businesses, and any alternative arrangements or support that may be offered to the affected

Chris Stephens MP • Glasgow South West

Constituency Office • 1612 - 1614 Paisley Road West, Glasgow, G52 3QN
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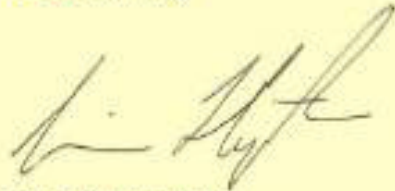
customers.

Additionally, I kindly request a meeting with you or a representative from the Bank of Scotland to discuss this matter further and explore potential solutions. I firmly believe our collective responsibility is to support and invest in our communities, ensuring no area is left behind.

I trust that you share this commitment and will consider the concerns the local community raises in Govan.

Thank you for your attention to this matter. I look forward to your prompt response. Yours sincerely,
[Your Name]

Yours sincerely



Chris Stephens MP
Member of Parliament Glasgow South West



**SAVE
OUR
BANK!**



**BANK OF
SCOTLAND**

**GOVAN
Times**

**Bank To
Close**

Govan's last bank to shut
January 2024

**Sign Our
Petition** 



 **CHRIS
STEPHENS MP**



Chris Stephens MP

GLASGOW SOUTH WEST



Parliamentary Work



I spent 2022 as the SNP representative on the Select Committee covering the Department of Work and Pensions (DWP) – scrutinising their activities and contributing to proposed changes to policy. I started this year with a step up to the Front Bench as the SNP Spokesperson for Levelling-up, Housing and Communities. And I approach the end of this year with a move to Spokesperson for Justice and Migration: two areas where powers are either already significantly devolved, or where this a desperate need to now transfer those powers to Scotland.

The DWP has a significant effect on the lives of many constituents in Glasgow South West. Earlier this year I questioned the Secretary of State on a report of my Select Committee on 'The cost of living', which called on the DWP to pause Universal Credit (UC) deductions and restore them gradually only as the rate of inflation reduced, or when benefits had been significantly increased. This followed my unearthing of figures showing the UK Government deducted £12.1 million a month from 206,000 Scottish households between December 2022 and February 2023. My colleagues and I now refer to the 'cost of living crisis' as the 'cost of Westminster crisis'. That is because

the Scottish Government – on the very limited budget it receives – has plugged many income gaps caused by unpleasant Westminster policies, including the Bedroom Tax and the Rape Clause. Unfortunately, the UK party which seeks to replace the Tories has made clear that it would continue those policies.

The Department for Levelling-up, Housing and Communities – under Michael Gove – introduced a policy of taking money away from the Scottish Government and then allowing London to decide what Scotland's spending priorities – usually ill-informed and with minimal consultation. The second round of funding allocation had Glasgow City Council submit several well-considered bids but, although Glasgow is the 2nd most deprived area in Scotland, our city got zero, zip, zilch, nada! You were ok, though, if you lived in Tory-voting Rutland where, although it is ranked 303rd on the government's deprivation index, it's awarded nearly £22 million.

All countries that are truly democratic protect workers' rights, and the right to strike is one of the most fundamental of all rights. If you don't have that right then you are little more than slave labour... though it is

standard practice for unions in the essential and emergency services to ensure that a 'Minimum Service Level' is provided to avoid harm to individuals who absolutely need that service. Throughout Europe the norm is to use a 'social partnership' system to agree an MSL voluntarily between employers and employees. In one speech I pointed out that the UK Government plan was to allow a UK Minister to decide autocratically what the MSL should be (by imposing a 'Work Notice') and, if a union member did not fully comply with it, they could have their 'unfair dismissal protection' removed, and their union itself would be dangerously exposed to claims for massive damages.

On workers' rights, I also spoke on the more-local issue of the Cammell Laird workers in the 1970's, and the terrible harm done by Ted Heath's Tory Government to several workers and their families when an ideologically-driven Government sought to shut down a shipyard which was known to be actually a viable enterprise. As was done to so many industries in Scotland.

I now look forward to carrying on the good fight on behalf of constituents in my new portfolio of Justice and Immigration. More on this in my next newsletter.



Chris Stephens MP

GLASGOW SOUTH WEST



Community food larders update

If you've been following my work as the Chair of Good Food Scotland, you're likely aware of the impactful, affordable food projects I have been involved in. These initiatives aim to address the pressing issue of access to affordable and nutritious food, particularly in light of the ongoing cost-of-living crisis. However, if you haven't had the chance to stay updated on these endeavours, let me provide you with an overview.

At the heart of my efforts are community-based larders, which serve as "wee shops" where individuals can become members for just £1 per month. What's remarkable about these larders is that membership is open to everyone, regardless of their employment or benefit status. As a member, you gain access to a wide range of food essentials, including fresh fruits and vegetables, meat, bread, milk, frozen goods, nappies, household products, and much more, all at cost price.

In my constituency of Glasgow South West, which has been significantly impacted by the rising cost of living, larders in Cardonald, Linthouse, and Nitshill have proven to be a lifeline for many. Additionally, we have exciting plans on the horizon, including the introduction of a mobile larder and the upcoming Threehills Community Supermarket, both of which will further expand the support offered to the community.

One of my proudest achievements as Chair of Good Food Scotland has been forging a valuable partnership between our organization and the GMB union. Louise Gilmour, the Secretary of GMB Scotland, expressed the union's commitment to encouraging its members to support these food co-operatives through volunteer work, membership, or donations.

Membership across Glasgow's larders has reached an impressive 1,500 households. This innovative larder model not only provides choice and dignity to the community members but also helps alleviate the pressure in the local food banks. A single community food larder can save households an average of £15 to £20 per week, translating to nearly £250,000 in annual savings for larder members, with a significant 165 tonnes of food distributed to those in need.

I'd like to extend my gratitude to several Glasgow housing associations, including Linthouse, Southside, and the Wheatley Group, for their unwavering support. They have generously offered spaces for these larders to operate, aligning with the Wheatley Group's vision to establish larders in communities across Glasgow and beyond.

Last month, I organised a productive meeting for the Glasgow South West larders at Hillington Park Church. The

gathering brought together various local organisations and community representatives who shared their enthusiasm for these projects. Attendees brainstormed creative ways to raise awareness about the larders and suggested potential stops for the mobile larder, further enhancing the outreach.

Moreover, I continue to advocate for Good Food Scotland's mission in Westminster. Recently, I had the privilege of attending Feeding Britain's Parliamentary Reception, (Good Food Scotland is part of the Feeding Britain network) where we discussed the critical role of affordable food provision in ending the reliance on food banks. I joined esteemed speakers from Good Food Scotland and the Wheatley Group in emphasising the importance of this cause.

In Westminster, my commitment remains steadfast as I push the UK Government for concrete plans to eliminate the need for food banks by 2030. I also advocate for reforms related to Universal Credit deductions, which can be exorbitant, as well as sanctions and initiatives aimed at tackling in-work poverty. These efforts reflect my unwavering dedication to creating a brighter and more equitable future for all.

With the unwavering dedication of all those involved, we can indeed make a meaningful difference.



Chris Stephens MP

GLASGOW SOUTH WEST

SPOTLIGHT ON LOCAL ORGANISATIONS



Greater Pollok Citizens Advice Bureau

I had the pleasure of meeting with Alison Rowntree, the dedicated manager of Greater Pollok Citizens Advice Bureau (CAB) last month. Greater Pollok CAB plays a vital role in our community, offering invaluable, independent, confidential, and impartial advice that's accessible to everyone.

At Greater Pollok CAB, they are more than just advisors; they are champions of users' rights, working tirelessly on the issues that matter most. Their achievements include securing extra funds for those most affected by welfare reform, advocating for fairer energy tariffs, and holding questionable payday loan companies accountable.

I remain committed to liaising with and supporting CAB to ensure they continue to provide the help and support our community needs. One of the ways we do this is through our outreach service, conveniently located in my office at 1612 – 1614 Paisley Road West, every Friday morning. Please note that this service operates by appointment only, which can be easily arranged by contacting my office at 0141 883 0875.

Opening Hours

Monday 9.00am - 4.00 pm (Emergency Appointments)

Tuesday 9.00am - 1.00 pm (Drop-in); 2.00 - 4.00 pm (Appointments)

Wednesday 9.00am - 1.00 pm (Appointments); 2.00 - 4.00 pm (Specialist Appointments)

Thursday 9.00am - 1.00 pm (Drop-in); 2.00 - 4.00 pm (Appointments)

Friday 9.00am - 4.00 pm (Emergency Appointments)

www.cas.org.uk/bureaux/glasgow-greater-pollok-citizens-advice-bureau

Tel: 0141 881 2462

Pollok Civic Realm, 27 Cowglen Road, Glasgow G53 6EW

[Directions](#)

For advice: admins@gpollokcab.org.uk

Case Study

Client is 72 years old and lives in a local housing association property, the client is recently widowed and stated that their partner 'used to sort their money out' and originally denied the financial health check (FHC) at the bureau, but claimed that it was some time ago. The client stated that they have been having issues with their boiler. The client stated that they think their boiler is more than 10 years old and they can't remember the last time it was serviced.

Regardless, a financial health check was conducted as it is standard practice with client who have not previously had one. Once the FHC and QBC was conducted, it was identified that this client should be in receipt of guaranteed pension credit. The client was asked if this was correct, the client stated that they didn't know. Therefore, we called pension credit who confirmed that this client has been in receipt of pension credit for the past three years, the adviser stated that they would reissue the clients award letter to their address.

We called the clients energy company on their behalf and stated that their boiler has been malfunctioning. The energy company stated that because the client is in receipt of pension credit, they could get the boiler replaced for free under the affordable warmth scheme. The client was also advised that they should make an application to the warm home discount as well. This would provide the client with a discount of £140 off their electricity bill during the winter period.

This was relayed back to the client, and we booked them back in for a follow up appointment in order to complete the warm home discount application.

When the client returned, we established that the old boiler has been removed and replaced with a newer and more energy efficient model, the client was pleased with this outcome.

Secondly, with the permission of the client – we applied for the warm home discount with the bureaus laptop. When the client returns to us, we will contact their energy company in order to establish if their application was received.



Chris Stephens MP

GLASGOW SOUTH WEST

OUT AND ABOUT IN

Glasgow South West & Westminster

In Westminster, I'm determined to keep championing a cause that's front and center on my agenda: the Cost of Living Crisis, which has aptly been referred to as the "Cost of Greed Crisis," thanks to the Tories. My commitment to calling the Government out on the severe impact of Universal Credit Deductions on individuals and families, alongside my unwavering advocacy for workers' rights is always on my agenda. During this period, one of my significant achievements was securing a crucial debate to bring attention to the profound consequences of these deductions.

I also didn't mince words when it came to expressing my objections to the Illegal Migration Bill. I strongly opposed the bill and cast my vote firmly against it. This stance underscores my unwavering dedication to the principles of justice and fairness that guide my work.

However, my involvement doesn't end within the confines of Westminster. I actively engage with my constituents on their doorsteps and through regular surgeries, engaging in substantive conversations to ensure that their voices are genuinely heard. As your MP, I've been tirelessly delivering residents' surveys, warmly welcoming constituents valuable input.

While some fellow Members of Parliament might opt for a break during the Summer Recess, my commitment to serving Glasgow South West remains unwavering. As soon as the Recess commenced at the end of July, I dedicating myself to a bustling schedule of activities that span the entire Glasgow South West constituency.

If there are any matters you'd like to raise or discuss, rest assured that my team and I are just a phone call away at 0141 883 0875, or you can reach me via email at chris.stephens.mp@parliament.uk.

I continue to hold weekly surgeries throughout the constituency, providing constituents with a platform to discuss individual concerns, seek advice, and receive assistance.



VOICES Network



Joining activists



Govan Appliance Project



Show Racism the Red Card



St Monica's Primary School



Sustainable Food Places Network



GalGael



Ghàidhlig Bhaile a' Ghobhainn (Govan Gaelic Primary School)



Govan Boxing Club



ACVC Hub



Crookston Community Groups lunch munch club



Bellahouston Park walkabout



Riverside Hall, plans for the Govan Graving Docks



Cyprus APPG Event



Constituent thanking Chris at the Crookston Community Group



PCS Parliamentary Group reception for Mark Serwotka, following his retirement announcement



Sainsbury's Joint Surgery with Cllr Roza Salih



Pollok Community Breakfast in the Peat Road Hall



Lunch Munch Club at Tiffen / Crookston Community Group



Linthouse fun day



Govan Youth Information Project



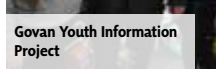
Plans for the roundabout replacement at Silverburn



Glasgow School of Wrestling



Corkerhill Community Hub Afternoon Tea



Constituent David Ross in handing a cheque to Alzheimer's Scotland



Specialist Spinal Injuries Unit, QEUH



Pollok Credit Union



Govan Appliance project



Outside SWAMP Creative Media Centre following a surgery



Maslows Community Shop



Southside Housing Association

Working hard for everyone in Glasgow South West

chrisstephens.scot 0141 883 0875 chris.stephens.mp@parliament.co.uk



Chris Stephens MP

GLASGOW SOUTH WEST

Food Support – Glasgow South West



Important - The foodbank works using a voucher referral system. In order to get help from the foodbank, you will need a voucher issued by local agencies, including my office at 1612-1614 Paisley Road West, Glasgow G52 3QN.

Ibrox

Ibrox Parish Church
67 Clifford Street
Glasgow
G51 1QL
Mon 12:00 - 14:00

Penilee

Our Lady & St George Church
50 Sandwood Road
G52 2QE
Tue 10:30 - 12:30

Cardonald

Hillington Park Church
24 Berryknowes Rd
G52 2UD
Fri 10:00 - 12:45

Linthouse

Linthouse Housing Association
1 Cressy Street
Glasgow, G51 4RB
Tue 14:00 - 16:00



Nutritious low cost food and support to local people. Everyone is welcome! You don't have to be out of work or in receipt of benefits to shop with them.

Linthouse

Linthouse Housing Association
1 Cressy Street, Glasgow G51 4RB
Thur 10:00 - 13:00

Cardonald

12 Swinton Place, Cardonald,
G52 2EA
Tue 10:00 - 13:00
Thur 15:00 - 18:00

Threehills larder

415 Nitshill Road (Entrance at the side of the block of high rise flats.)
Tue 10:30 - 13:00
Wed 10:30 - 13:00

Kennishead

60 Kennishead Ave,
Glasgow G46 8RN
Tues 10:00 - 13:00
Fri 10:00 - 13:00

Crookston Community Group



48 & 56 Beltrees Road, Crookston
www.ccg.scot 0141 882 4333
Mon to Fri 10:00 - 15:00

St Constantine's Hall, Uist St - Opposite Church

Uist St, Govan G51 3XW
Saturday 6 - 7PM FREE Food Parcel pickup.
10 items per bag. Drop-in, no referral required.

Govan

The Pearce Institute, 840-860 Govan Road, entrance at the war memorial side.

Wednesday 10.30 to 15:00
Thursday 10.30 to 15:00



Pollok Pantry

Located at 25-27 Brockburn Road, G53 5BG.
Monday, Tuesday and Thursdays
10.00 - 15:00, Saturday 10:00 - 14:00

Get help with the cost of living

If you don't have enough money to live on, you might be able to get to afford essentials like bills and food. This includes the Scottish Welfare Fund and cost of living payments.

You should check if you can claim benefits - you might be able to do this even if you have a job.

Telephone: 0141 881 2462

www.cas.org.uk/bureaux/
glasgow-greater-pollok-
citizens-advice-bureau



Emergency Contacts

SAFETY



Ambulance, Police, Firefighters

Emergency – 999

Non-emergencies – 101



NHS 24 – 111



womensaid.org.uk



Childline
0800 1111



www.nationaldahelpline.org.uk

0808 2000 247 – Freephone, 24-hour Helpline

FLOODING



Scottish Water
Trusted to serve Scotland

Out of Hours Customer
Helpline, 0800 077 8778

COUNCIL ISSUES



Glasgow City Council Emergency Line: 0141 287 2000

Simon Community Scotland's street team 0800 027 7466. For new presentations of homelessness, Mon – Fri (9:00am – 4:45pm; 3:45pm on Fridays), please call Social Care Connect on 0141 287 0555

UTILITIES



0800 092 9290



0345 058 0002
(Mon to Fri, 9am – 5pm)
Emergency – 105



Gas Emergency
0800 111 999



National Power
Cut Helpline 105



British Gas
0800 111 999

GOVERNMENT



Department
for Work &
Pensions

0800 169 0310 (JSA ESA)
0800 328 9344 (UC)



Foreign &
Commonwealth
Office

0845 850 289

ANIMALS



03000 999 999



0800 917 2509

MENTAL HEALTH



116 123



0800 83 85 87



08000 28 22 33



0808 808 1677



0800 12 44 222



Chris Stephens MP

GLASGOW SOUTH WEST

ChrisCast – Weekly Politics & Local News From a Glasgow MP

ChrisCast is our weekly podcast from Chris Stephens MP. What do you want to know about the work of an MP? Do you have a Community project you would like mentioned? You can send me your suggestions alistair.shaw@parliament.uk

 christephens.scot/podcast/



Newsletter

Our regular newsletter from Chris Stephens MP is available to download from our website, or you can sign up for our newsletter. The newsletter will inform you of what I have been doing in the Glasgow South West Constituency and in Westminster.

 christephens.scot/#newsletter



Constituency Work from June to August



CASES OPENED 768



EMAILS RECEIVED 3,127









CASES CLOSED 949



EMAILS SENT 2,769

Working hard for everyone in Glasgow South West

    christephens.scot  0141 883 0875  chris.stephens.mp@parliament.co.uk



Chris Stephens MP

GLASGOW SOUTH WEST



Monthly Advice Surgeries

If you have a problem or require advice please contact my office to book an appointment at the surgery at the time and location which suits you best.

If you require help or advice out with surgery times please contact my office on **0141 883 0875** or email **chris.stephens.mp@parliament.uk** and we can arrange an appointment within the constituency office with one of my casework team.

To book an appointment call
0141 883 0875 or email
chris.stephens.mp@parliament.uk

Constituency Office

1612-1614 Paisley Road West
Glasgow G52 3QN
Open: Mon, Tues & Thur, Fri 9.30am-5pm
CLOSED Wednesday and weekends

First Thursday of the month

12.30 pm - 50p Church, Priesthill Rd G53 6QL

First Friday of the month

6.30 pm - Sainsbury's, 10 Darnley Mains Rd,
Glasgow G53 7RH

First Saturday of the month

10 am - Cardonald Library,
1113 Mosspark Drive G52 3BU

Second Friday of the month

11 am - Pearce Institute,
840-860 Govan Road G51 3UU

1 pm - Crookston Community Group,
56 Beltrees Road G53 5TF

Third Saturday of the month

10 am - Ibrox Library, 1 Midlock Street G51 1SL

12 noon - The Wedge,
1066 Barrhead Road G53 5AB

Fourth Friday of the month

12 noon - Corkerhill Community Hub
11 Corkerhill Place G52 1RD

2 pm - Riverside Hall,
29-31 Clydebrae Street G51 2AJ

Fourth Saturday of the month

12 noon - Tesco, Silverburn,
751 Barrhead Rd, Glasgow G53 6AG