

Design and Access Statement

Heywood Banking Hub



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1. Project Details

Client: **Cash Access UK [CAUK]**

Project number: **NCRA6111**

Hub ID: **Hub_036**

Project address: **Morrison Supermarket, Dawson Street, Heywood, Greater Manchester, OL10 4PU**

Description: **Standalone modular banking cabin surrounded by anti-ram raid bollards**

2. Introduction

NCR Atleos have been commissioned by Cash Access UK [CAUK] to submit for full planning and advertisement consent for a new modular banking hub surrounded by anti-ram raid bollards to serve the local community of Heywood and local area, which is to be positioned within the existing Morrison supermarket demise.

3. Site Context

The application site comprises the existing Morrisons supermarket in Heywood, located off Dawson Street to the north of Heywood town centre. The site lies within an established commercial area and forms part of a wider food retail and service cluster serving Heywood and the surrounding communities, including Rochdale and Middleton.

The site is bounded by Dawson Street, Bamford Road, West Starkey Street and Garden Street, providing a principal vehicular route linking Heywood and surrounding area.

Surrounding land uses are predominantly commercial and industrial, with areas of residential development located further afield. The immediate vicinity includes large-format retail units, distribution premises, and associated surface-level car parking.

The site benefits from good accessibility and is well served by local bus routes along Bridge Street, providing connections to Heywood town centre and neighbouring towns. Pedestrian access is available from Garden Street and surrounding footway networks.

The application site is largely level and previously developed, accommodating the existing supermarket building, servicing areas, and customer car parking. There are no significant landscape or topographical constraints, and the site is not located within a conservation area or designated heritage setting.

4. Site Location

Location of property below. Information available from planning.data.gov.uk

5. Assess and Involvement

An assessment has been carried out by the client and driven by the need for the community to have access to banking facilities in the town and local area.

Physical - From a physical perspective, the design of the banking cabin will not adversely affect its surrounding environment as there is sufficient parking spaces, 470 spaces, in the area to absorb the removal of 6 car parking bays for the banking cabin.

Social – Enabling the Morrisons supermarket to not only have a retail offer but financial services to benefit all.

Economic - Either whilst visiting their local supermarket or just requiring the use of local banking facilities, the Heywood community will have access to standard financial professional services and the ability to undertake banking transactions.

Policy – We see no adverse effect on current planning policy for the introduction of these services or siting the banking cabin into this location.

Cash Access UK have involved the following parties and gathered their respective inputs:

Local community groups – through CAUK’s Community Engagement team, we have gathered community insight and understanding of community need through local forums and community group meetings. Engagement is ongoing with these groups. Although we have not yet confirmed the location with the group as it is subject to planning, recent feedback included suggestions that we should look at the Morrisons as a potential option as it is convenient and accessible, has plenty of parking and lighting, and that area of town has become increasingly busy due to other shops or facilities in the area. This has provided reassurance of communities’ recognition of the benefits of the CAUK Banking Hub services in the chosen location.

Morrisons Store Manager and Head Office staff – CAUK are in partnership with Morrisons and as part of the initial scoping of the location, have engaged the Store Manager to gather insight on the local area, the stores customer base and any considerations to be made or challenges to be aware of.

Our contacts at Morrisons Head Office have provided the relevant car park and store plans and highlighted any areas to avoid or those that we may face challenges to support the identification of the chosen placement within the car park.

Post Office Limited – CAUK are working collaboratively with the Post Office on the development and deployment of the hub, security/risk reviews, and operational design, engaging their local staff who will run the Banking Hub once live.

Member Banks – CAUK have involved each of their member banks to review plans and designs from a customer, staff, security and risk perspective. CAUK have engaged the member banks to utilise customer insights to agree the rotation of community bankers for this location to maximise availability to customers in that locality.

R&D Sheetmetal – CAUK are working with experienced suppliers, providing technical designs, cabin build and deployment works. Suppliers are leaders in providing secure structures for financial services and have advised on plans and designs to ensure a consistently high standard of security which is integrated into a user-friendly, welcoming Banking Hub.

Eversheds Sutherland – CAUK have involved independent, third-party legal counsel to provide an assessment of the Banking Hubs design and operational workings against relevant legal and regulatory considerations. Eversheds confirmed that the Banking Hub, its designs, deployment plans and operations all meet or exceed expectations from a legal/regulatory perspective.

6. Evaluation

Evaluation has taken place at an early stage to decide on Banking Hub location. Assessing the feedback from local groups as well as the location options within the town provided rationale and evidence to support a Banking Hub at the Morrisons store. This was particularly related to accessibility, convenience and ability to provide a purpose-built structure suitable for the requirements of a Banking Hub, where other options in the locality did not.

Visits to and surveys of the Morrisons site and engagement with the Store Manager and Head Office staff were used to evaluate the options of Banking Hub placement within the carpark. This enabled CAUK to choose a prime location for the Banking Hub - for customers and hub staff to safely journey from hub to store and vice versa; for convenient parking close to the hub with easy and safe access via the footpaths; to minimise disruption to store parking and flow of traffic; and to ensure minimal impact to any businesses or residences around the Morrisons perimeter.

Insight gathered on the local area and the Morrisons vicinity has informed the Banking Hub designs; for example, the installation of lighting on the external of the hub to provide visibility at night and deter groups from loitering around the hub outside of operational hours.

Evaluation of the local public transport has also provided further support for the Banking Hub location, with a bus stop directly outside the store's main entrance.

7. Design

The Banking Hub follows a modular design and is to be fabricated and built offsite at the supplier's factory. The build will then be transported to the Morrisons site, minimising the works on site and therefore disruption the customers of the store.

Use – The Banking Hub will be used as a cash and basic banking facility, providing cash transactions via the counter service, and basic banking support through a rotation of Community Bankers from CAUK's member banks.

This will be incredibly beneficial for all members of the community including local business, who have all been affected by recent branch closures and lack of access to cash and banking services in the town and surrounding area.

The Banking Hub fulfils a regulatory requirement under the FCA and so the community are assured of consistent opening hours, availability and service.

CAUK's agreement with Morrisons includes provision of welfare facilities within the Morrisons store, including toilets for staff and customers, and the break room/canteen use for staff.

Amount – The modular cabin itself will only take up approximately 29m² in floor excluding a small perimeter access area surrounded by anti-ram raid bollards.

Layout – The internal layout of the Banking Hub itself is very simple with a main cashier desk and private meeting room space if required.

Scale – The scale and massing of the proposed hub is very typical of a small modular hub, and not out of context with the car park, adjacent supermarket and other businesses.

Landscaping – No landscaping will be required only minor hardscaping changes with the introduction of a raft slab and bollards.

Appearance – The outer envelope of the modular unit will be made from steel and wrapped in vinyl with branding and logos to suit CAUK branding. Light strips and a small condenser will also be fitted to the cabin.

8. Access

There are good vehicular, transport and pedestrian links all around and to the site as you would expect being an existing supermarket store.

Inclusive access to the new hub has been allowed for to the approach and with the Banking Hub itself.

Compliance with approved document Part-M has been adhered to incorporating ramped access, handrails and a fully automated door at the entrance to the hub, with manoeuvrability zones within for wheelchair use.

The footprint of the modular cabin and its associated operational area would occupy the equivalent of approximately six standard car parking spaces. This represents a very small proportion of the overall parking provision available within the Morrisons car park, which has a total capacity of approximately 470 parking spaces. The loss of six spaces equates to approximately 1.3% of the total parking stock and is therefore negligible in the context of the site's overall parking capacity.

The proposed location has been selected to ensure that the banking facility is highly accessible to residents, including elderly and vulnerable customers who may rely on in-person banking services.

The Morrisons site benefits from an established town-centre location, good pedestrian access, existing public transport links and ample parking provision, making it a suitable and sustainable location for the facility.

Given the limited number of spaces affected, the proposal is not expected to have any material impact on the operation of the supermarket, surrounding retail outlets, customer parking availability, traffic circulation, or highway safety. The remaining parking spaces will continue to provide substantial capacity for supermarket customers and other site users.

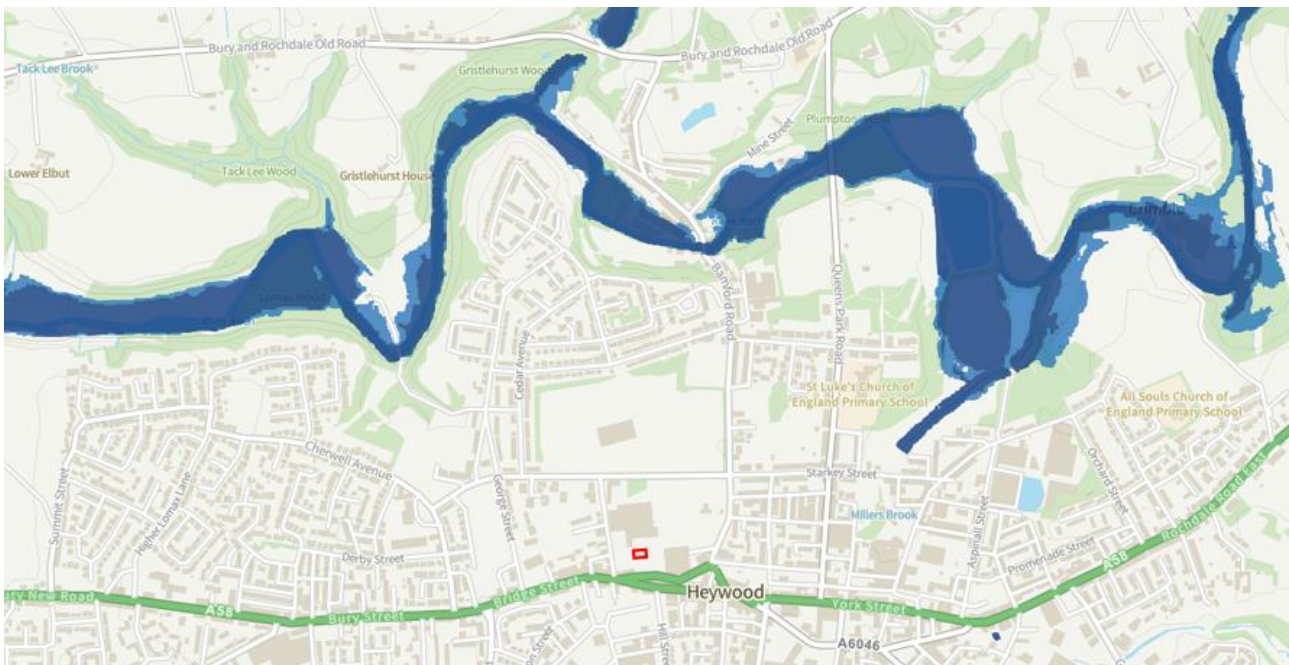
Furthermore, supermarket car parks of this scale typically experience fluctuations in occupancy throughout the day, and the retention of over 98% of the available parking provision ensures that adequate parking capacity will remain available.

The banking cabin will deliver significant community benefits by maintaining access to cash, everyday banking transactions and Post Office services within the locality. These services are particularly important for residents, small businesses and community groups who continue to rely on cash and face-to-face banking facilities. The social and economic benefits generated by the facility substantially outweigh the minimal loss of parking spaces.

The occupation of six parking spaces within a 470-space car park is proportionate, operationally acceptable and will not result in any significant adverse impact on parking provision or site functionality. The proposal represents an efficient use of a small area of the existing car park to deliver a valuable community service and is therefore considered justified and appropriate.

9. Flood Risk

Location of the modular banking cabin is shown below. Information available from planning.data.gov.uk and flood-map-for-planning.service.gov.uk



After reviewing the flood mapping for planning data, the surrounding land falls outside Flood Zone 1 has a low probability of flooding from rivers.

10. **Conclusion**

The scheme seeks to offer more choice to customers and generating new employment opportunities through the provision of the banking hub. Cash Access UK, in conjunction with Morrisons, hope that the advantages of this proposal as well as the overall benefits to the local community will be supported.