



# Longridge Town Council

## Budget Executive Committee - Agenda

You are hereby summoned to attend the Budget Executive Committee of Longridge Town Council on Wednesday 23 October 2024 at 7pm in the Station Buildings, Berry Lane, Longridge.

**1. Welcome by the Chair.**

**2. To receive apologies.**

**3. Declarations of interests.**

Councillors are responsible for declaring any personal / prejudicial or disclosable pecuniary interest pertaining to matters on this agenda.

If the personal interest is a prejudicial interest or there is a disclosable pecuniary interest, then the individual member should not participate in a discussion or vote on the matter and must withdraw from the meeting and not seek to influence a decision unless a dispensation request has been submitted in writing.

**4. To consider and approve the minutes of the 25 September 2024 meeting.**

**5. Public Participation.**

This 30-minute session (time limit of three minutes per item/per person) provides members of the public an opportunity to indicate interests in an agenda item and put questions to the Executive Committee. Such questions may be answered after the meeting or become an agenda item at a future Executive Committee meeting.

### ITEMS for DECISION/DISCUSSION

**6. Finance Report.**

Report of the Clerk (enclosed) to approve:

- Accounts to date.
- Schedule of Payments as set out in the Report.

**7. Grant Application.**

Report of the Clerk (enclosed) for members to consider a grant request from Longridge Social Enterprise Company (LSEC) for a contribution of £15,000 towards improvements to the ceilings, flooring, lighting, and sound proofing etc. at the Longridge Civic Hall.

**8. Remembrance Sunday – Purchase and laying of an additional wreath.**

Report of the Clerk (enclosed) for members to consider purchasing and laying of a purple poppy wreath in commemoration of Animals in War.

**9. Accounting Software.**

Report of the Clerk (enclosed) for members to consider reinstating an accounting software package for use by the Town Clerk.

**10. Budget Considerations – Update**

Report of the Clerk (enclosed) for members to review the budget for 2025/26 as a precursor to setting the Town Council’s 2025/26 Precept.

**11. Banking Considerations.**

Report of the Clerk (enclosed) for members to consider transferring funds from the current NatWest current account to a Unity Bank savings account.

**ITEMS for INFORMATION/DISCUSSION**

**12. Updates on Actions from Previous Meetings.**

Report of the Clerk (enclosed) updating members on actions from recent meetings.

**13. Consideration of matters not on the agenda.**

An opportunity for members and the Clerk to provide updates, raise matters and suggest items for future meetings.

**14. Schedule of Meetings.**

**Budget Committee:**

Wednesday 20 November 2024 at 7pm

**Full Council:**

Wednesday 13 November 2024 at 7.00pm.

Wednesday 11 December 2024 at 7.00pm

**PART 2: ITEM for DISCUSSION and DECISION.**

**EXCLUSION of the PRESS and PUBLIC.**

**The Council is asked to RESOLVE that:**

The public and press be excluded from the meeting for the following item of business on the grounds that it involves the likely disclosure of confidential information as defined in Schedule 12 of the Local Government Act, 1972.

**15. Contract Award – Installing Christmas Trees.**

Verbal report by the Clerk on quotes for installing Christmas trees.

*Mike Hill*

*Clerk and Responsible Financial Officer  
to Longridge Town Council.*

Longridge Town Council  
Council Offices  
The Station Building  
Berry Lane  
Longridge  
PR3 3JP



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**Mission Statement**

Endeavour through foresight and leadership, to enhance quality of life for residents and visitors. Working to enrich and nurture opportunity to protect and improve the built and natural environment and improve community pride.



# Agenda Item 4

## Longridge Town Council

### Budget Executive Committee – Draft Minutes

<b>Date:</b>	25 September 2024		
<b>Place:</b>	Station Buildings, Berry Lane, Longridge.		
<b>Present:</b>	Councillors: R. Walker (Chair), P. Smith, S. Rainford, J. Rogerson and N. Stubbs.		
<b>In attendance:</b>	Town Clerk.		
<b>Meeting started:</b>	19:00	<b>Meeting closed:</b>	20:15

#### 240925/

##### 1. WELCOME BY THE CHAIR.

The Chair welcomed everyone to the meeting.

##### 2. APOLOGIES FOR ABSENCE.

None.

##### 3. DECLARATIONS OF DISCLOSABLE PECUNIARY AND OTHER REGISTRABLE AND NON-REGISTRABLE INTERESTS AND WRITTEN REQUESTS FOR PECUNIARY INTEREST DISPENSATION

Cllr. Rogerson expressed interest in Agenda Item 11 (Grant Application).

##### 4. APPROVE THE MINUTES OF THE COUNCIL MEETINGS HELD ON 28 AUGUST 2024.

The minutes were agreed as a correct record and signed by the Chair.

##### 5. PUBLIC PARTICIPATION.

There was no public participation.

##### 6. FINANCE REPORT

The Clerk submitted a report seeking approval for the accounts to date and the Schedule of Payments.

RESOLVED THAT THE COMMITTEE:

- a. Approve the accounts to date.
- b. Approve the Schedule of Payments as set out in the Report and the Table below.
- c. Approve payment of £270 to Top Marks for services associated with maintenance of the Council's security systems.
- d. Approve payment of £450 to Lentech Limited for the supply and installation of two Victorian lantern tops.

#	Ref.	Payee	Description	Gross £	Vat £	Net £	Due Date	Ref.
1	59759	TPCS	Charges July 2024	45.37	7.56	37.81	Paid	
2	58736	TPCS	Charges May 2024	46.91	7.82	39.09	Paid	
3	59220	TPCS	Underpayment April 2024	2.27	0.38	1.89	Paid	
4	224952	British Gas	Gas Charges	44.33	7.39	36.94	Paid	DD
5	799015	EE	Town Council Mobile - Charges	33.60	5.60	28.00	Paid	DD
6	24000	British Gas (Electricity)	Charges July - August	1,041.52	173.58	867.94	Paid	DD
7	SB20241662	PKF Littlejohn	Services for AGAR 2023/24	504.00	84.00	420.00	Paid	
8	4637	Rosemary Glen	Cleaning Services and consumables	544.18	90.70	453.48	Paid	
9		LALC	Attendance at LALC Conference	35.00	-	35.00	Paid	
10	1027	SY Maintenance	Gardening and Lengthsman Services	568.00	-	568.00	Paid	
11		Cllr. Walker	Grant to Man Sheds	1,000.00	-	1,000.00	Paid	
12	6458763	Waterplus	Water and Waste services	247.64	14.62	233.02	Paid	DD
13		Service Charge	Unity Bank	20.80	-	20.80	Paid	DD
14	153836	HMRC Tax and NI	Underpayment for June 2024	580.44	-	580.44	Paid	
15		RVBC	Temporary Road Closure fee.	47.67	-	47.67		
16	45548	North West Traffic Management	Remembrance Day	2,946.00	491.00	2,455.00		
17		Friends of Longridge Civic Hall	D-Day Anniversary	385.41	-	385.41		
18	599961	TPCS	Charges August 2024	46.06	7.68	38.38		
19	24448	Amberol	Planters with Logo	4,919.04	819.84	4,099.20		
20		Clerk	Salary September 2024	1,609.80	-	1,609.80		
21	23582	RVBC	Commercial waste collection	145.90	6.53	81.90		
<b>Totals:</b>				<b>14,813.94</b>	<b>1,716.70</b>	<b>13,039.77</b>		

## 7. MEMBERSHIP OF THE SOCIETY OF LOCAL COUNCIL CLERKS (SLCC).

The Clerk submitted a report asking members to consider funding the Clerk's membership of the Society of Local Council Clerks (SLCC).

The Report noted that:

- SLCC is a professional body for local council clerks and senior council employees and represent clerks to over 5,000 councils in England and Wales.
- Membership subscriptions are based on a Clerk's gross annual salary. For the Town's clerk it would be a joining fee of £15 and an annual subscription of around £230.

RESOLVED THAT COMMITTEE:

Approve the funding of the Clerk's SLCC membership.

## 8. PURCHASE OF A NETWORK ATTACHED STORAGE DEVICE (NAS).

Councillor Walker reminded members of the advantages of using a NAS, in that it would enable users to share data across other servers, so multiple users can access data at any given time.

RESOLVED THAT COMMITTEE:

Approve expenditure of up to £500 for the purchase of a NAS.

## 9. BUDGETARY CONSIDERATIONS.

The Clerk submitted a Report updating members on the preparations for the Council's 2025-26 budget and to seek their considerations on the level of expenditure and the services it intends to deliver in 2025-26.

Members were reminded that Town and Parish Councils irrespective of their size, have a statutory duty to prepare an annual budget.

RESOLVED THAT COMMITTEE:

Authorise the Clerk to submit a further report to a meeting of the Budget Committee once RVBC have provided the Town Council with their Tax Base for 2025-26.

## 10. LONGRIDGE HALLOWEEN COMPETITION

The Clerk submitted a Report asking members to consider a request for the Town Council to become involved and make a financial contribution to a Halloween Competition. The Report noted that the competition would engage with local school children and shops and the prize would be a shopping voucher.

RESOLVED THAT COMMITTEE:

Request the Clerk to contact the agency and suggest an alternate prize more suitable to young children, up to a value of £100.

## 11. GRANT APPLICATION

The Clerk submitted a report asking members to consider a grant application from the Parochial Church Council of the Ecclesiastical Parish of St. Lawrence with St. Paul, Longridge, for a contribution of £250 towards the cost of a defibrillator.

RESOLVED THAT COMMITTEE:

- a. Approve the grant of £250.
- b. Request the Clerk to make the necessary payment arrangements and inform the applicant of the Council's decision.

## 12. STREET LIGHTING COLUMNS – LCC TESTING UPDATE.

The Clerk submitted a Report updating members on the results of recent column tests and asking members to consider the Council's next steps.

The Report noted that the column testing had been completed by Lancashire County Council and all the columns had passed the required tests.

RESOLVED THAT COMMITTEE:

- a. Agree that the installation of festive lights would be carried out in phases over a period of several years.
- b. Request the Clerk to contact LCC and ask if they would be able to install electric sockets in street columns and fit suitable brackets to hold festive lights and banners by early December 2024.

## 13. CONSIDERATION OF MATTERS NOT ON THE AGENDA.

Discussions took place regarding the Townley Gardens UKSPF project

RESOLVED THAT COMMITTEE:

Request the Clerk to contact RVBC's Director of Economic Development and Planning, regarding the possibility of the project being managed by the Town Council.

## 14. SCHEDULE OF MEETINGS.

23 October 2024 and 20 November 2024.

**SIGNED BY CHAIR FOR THE MEETING:**

**DATE:**

A signed copy is on file.

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<p>Longridge Town Council Council Offices The Station Building Berry Lane Longridge PR3 3JP</p>		<p> <a href="mailto:clerk@longridge-tc.gov.uk">clerk@longridge-tc.gov.uk</a>   01772 782461   07495 473 845   <a href="http://www.longridge-tc.gov.uk">www.longridge-tc.gov.uk</a></p>
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### Mission Statement

Endeavour through foresight and leadership, to enhance quality of life for residents and visitors. Working to enrich and nurture opportunity to protect and improve the built and natural environment and improve community pride.

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# Agenda Item 6

## Report For Decision



Longridge  
Town Council

Meeting Date: 23/10/2024 - Budget Committee

Title: **Finance Report - Full Council**

Submitted by: Clerk and Responsible Financial Officer

**Purpose of the report:**

To update members of the Council's financial position and to seek approval of the accounts to date and agree any payments to be made.

**Recommendations:**

1. Approve the Report and specifically the:
2. Schedule of Payments.

## Schedule of Payments to be considered for approval.

#	Ref.	Payee	Description	Gross £	Vat £	Net £	Due Date	Ref.
1	1031	SY Maintenance	Garden and handyman services	330.00	-	330.00	Paid	
2	36787	TV Shaw	Legal Services (Rent Review)	102.00	17.00	85.00	Paid	
3		Longridge Locks	Replace locks of flag poles (keys lost)	240.00	48.00	192.00	Paid	
4	6001875605	Waterplus	Utility provision	435.99	-	435.99	DD	
5	2099	Maxi Fire and Security	Replace battery (due December 2023)	42.00	7.00	35.00	Paid	
6	1032	SY Maintenance	Bark for Council garden area	55.00	-	55.00	31/10/24	
7	60191	TPCS	Telephony and comms. provision	44.10	7.35	36.75	Paid	
<b>Totals:</b>				<b>1,249.09</b>	<b>79.35</b>	<b>1,169.74</b>		

# Receipts for the period 1st April 2024 to 31st March 2025.

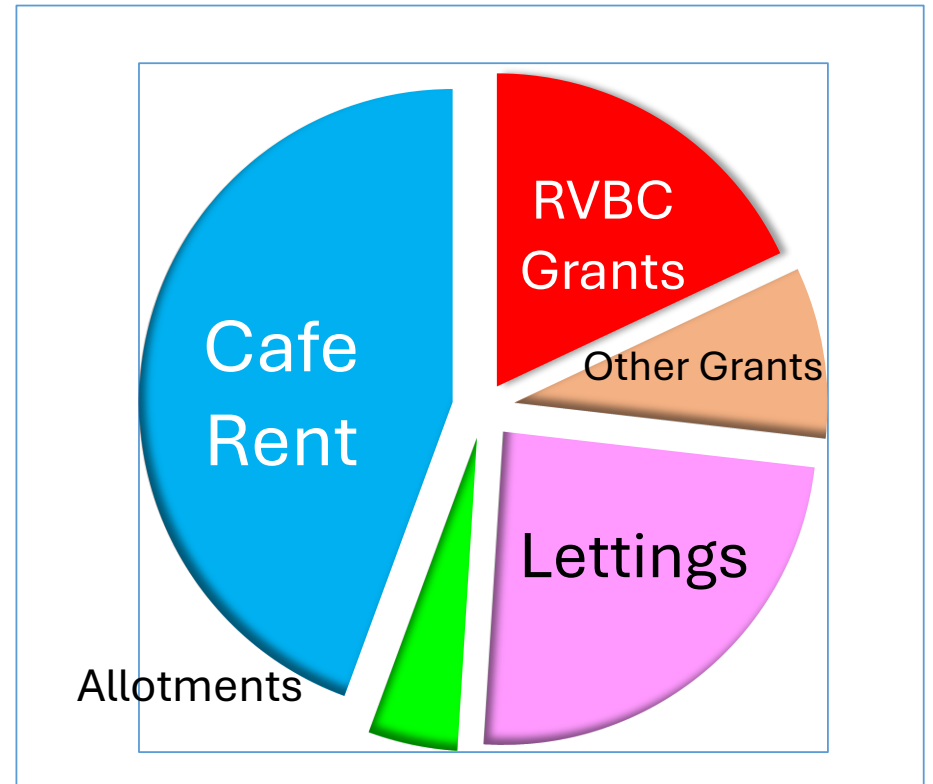
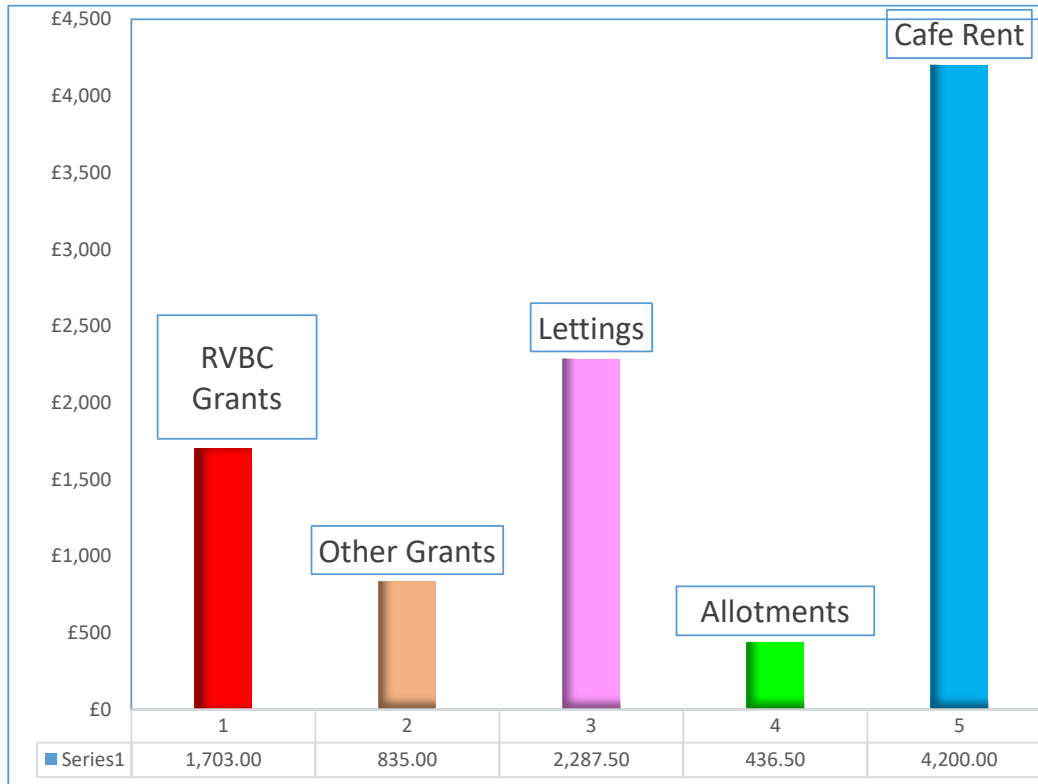
Bank		Income Streams										
Date	Reference	Details	RVBC Precept	VAT Repay	RVBC Grants/Other	Other Grants	Lettings	Allotment	Old Station		Sundry	Totals
									Rent	Utilities		
02/04/24	DD	Old Station							600.00			600.00
03/04/24	DD	Adjustment									1,509.19	1,509.19
03/04/24		Old Station								1,018.40		1,018.40
08/04/24	00204582	RVBC - Precept payment	94,077.00									94,077.00
08/04/24		Gathering (A. Gardner)					100.00					100.00
09/04/24		Arts Class					240.00					240.00
16/04/24		Longridge Community									20.00	20.00
26/04/24		Gas Charges								73.10		73.10
01/05/24		Café Rent							600.00			600.00
07/05/24		Art Class - 8 Weeks					147.50					147.50
07/05/24		Water Charges								169.52		169.52
08/05/24		Electric Charges								1,004.98		1,004.98
09/05/24	..104219	HMRC		10,692.41								10,692.41
09/05/24	80	U3A					210.00					210.00
30/05/24	53	Credit					30.00					30.00
03/06/24		Café Rent							600.00			600.00
11/06/24		Electric Charges								968.80		968.80
11/06/24		Gas Charges								68.35		68.35
11/06/24		Water Charges								229.33		229.33



Bank		Income Streams										
Date	Reference	Details	RVBC Precept	VAT Repay	RVBC Grants/Other	Other Grants	Lettings	Allotment	Old Station		Sundry	Totals
									Rent	Utilities		
01/07/24		Rent for café							600.00			600.00
02/07/24	G 04/25	Gathering (A. Gardner)					315.00					315.00
03/07/24	422073	LCC Bio Diversity and PROW				800.00						800.00
05/07/24		P.Burton						72.50				72.50
08/07/24		Robin Stother						72.80				72.80
09/07/24		Electric Charges								959.63		959.63
10/07/24		Barbara Burton						72.80				72.80
10/07/24		S. Margerison						72.80				72.80
12/07/24		C. Thurlow						72.80				72.80
17/07/24		Longridge U3A					230.00					230.00
18/07/24		LCC GCF				35.00						35.00
19/07/24		M. Baugh (Art Group - 9 meets)					225.00					225.00
01/08/24		Rent for café							600.00			600.00
16/08/24		Gathering x 4 (A. Gardner)					100.00					100.00
19/08/24		RVBC - Ribble Valley In Bloom			50.00							50.00
21/08/24		Lewis Allotment 3a						72.80				72.80
02/09/24		Rent for Café							600.00			600.00
10/09/24	AG/AS001	A. Sach Art Group					55.00					55.00
19/09/24		M. Baugh (Art Group - 8 meets)					200.00					200.00
19/09/24	00540418	Unity Goodwill									100.00	100.00
23/09/24	00009250	Concurrent Grant			1,653.00							1,653.00

Bank		Income Streams										
Date	Reference	Details	RVBC Precept	VAT Repay	RVBC Grants/Other	Other Grants	Lettings	Allotment	Old Station		Sundry	Totals
									Rent	Utilities		
24/09/24	18/09	Unit Charge Reversal									20.80	20.80
01/10/24		Rent for café							600.00			600.00
04/10/24	G-08/24	Gathering (Andrew Gardener)					225.00					225.00
07/10/24		U3A July-Aug-Sept					210.00					210.00
<b>Total as at 20/10/2024:</b>			<b>94,077.00</b>	<b>10,692.41</b>	<b>1,703.00</b>	<b>835.00</b>	<b>2,287.50</b>	<b>436.50</b>	<b>4,200.00</b>	<b>4,492.11</b>	<b>1,649.99</b>	<b>120,373.51</b>

# Revenue Streams



# Unity Trust Bank - Balance

£

Balance carried forward 1 April 2024:	114.15	
<b>Monthly Balance</b>		<b>Diff.</b>
1 May	86,868.60	
1 June	91,466.30	4,597.70
1 July	77,243.20	-14,223.10
1 August	76,993.42	-249.78
1 September	60,457.78	-16,535.64
1 October	48,960.11	-11,497.67
<b>Balance at 20/10/24:</b>	<b>45,190.60</b>	<b>-3,769.51</b>

# Nat West - Account No. 1

£

Balance carried forward 31 May 2024:	107,159.07
Interest paid in May and June 2024:	251.25
Debits in June 2024:	104.47
Debits in July 2024:	143.48
Balance at 30/07/24:	107,162.37
<b>Bank Statement 30/09/24:</b>	<b>107,430.81</b>

# Nat West - Longridge Town Council

£

<b>Balance carried forward 31 May 2024:</b>	<b>5,000.00</b>
<b>Interest to 28 June 2024:</b>	<b>0.00</b>
<b>Credits in June 2024:</b>	<b>104.47</b>
<b>Credits in July 2024:</b>	<b>143.48</b>
<b>Debits in June 2024:</b>	<b>104.47</b>
<b>Debits in July 2024:</b>	<b>143.48</b>
<b>Balance at 30/07/24:</b>	<b>5,000.00</b>
<b>Bank Statement 30/09/2024:</b>	<b>5,000.00</b>

# Agenda Item 7

## For Decision/Discussion



Longridge  
Town Council

<b>Meeting:</b>	<b>Budget Executive Committee</b>
<b>Meeting Date:</b>	<b>23 October 2024</b>
<b>Title:</b>	<b>Grant Application</b>
<b>Submitted by:</b>	<b>Clerk and Responsible Financial Officer</b>

### 1. Purpose of the report.

For members to consider a grant request from Longridge Social Enterprise Company (LSEC) for a contribution of £15,000 towards improvements to the ceilings, flooring, lighting, and sound proofing etc. at the Longridge Civic Hall. See Appendix 1 to the Report.

### 2. Background.

Members are reminded that each year the Town Council makes funds available to local voluntary and community groups to support activities and projects of direct benefit to the community of Longridge.

To request a grant, an application form needs to be completed explaining what the group does, how much money is requested, for what purpose, and how the people of Longridge would benefit. The application should be submitted with a copy of the applicant's latest accounts and any formal constitution.

Each application should be considered on its individual merits, and if it is not possible for the Town Council to meet the request in full, an award of a lesser amount may be offered.

Grants of up to £1,000 can be agreed by the Budget Committee, grants for more than £1,000 must be agreed at a Full Council meeting.

### 3. Members are recommended:

- a. To consider the application.
- b. If the application is approved, authorise the Clerk to inform the applicant and make the necessary arrangements for payment.



Thank you for applying for a grant from Longridge Town Council. Your application will be considered by a small Committee of Councillors who will make recommendations to Full Council.

The Committee will carefully consider your application, so please provide all the information requested. Please also supply any additional information you think will help Councillors understand your need for financial support. If you wish to discuss your application please contact Mike Hill, the Town Clerk, using the telephone number or email address below.

<b>Name of Organisation</b>	Longridge Social Enterprise Company		
<b>Address of Organisation.</b> This should be the base if you have, or the venue where your activities are usually carried out.			
Longridge Civic Hall Calder Avenue Longridge OR3 3HT			
<b>Charity Number (if applicable).</b> If you are not a registered charity please enclose a copy of your constitution, and a copy of your most recent accounts.			
<b>Constitution attached</b>	<input type="checkbox"/> Y/ <input type="checkbox"/> N	<b>Copy of accounts attached</b>	<input type="checkbox"/> Y/ <input type="checkbox"/> N
<b>Charity Number</b>			
<b>Contact Name.</b> Person completing this form. Please indicate your role within the organisation or group e.g. Secretary, Treasurer.			
Kat Holmes - Bookings Manager			
<b>Contact Address.</b> Of the person completing this form including post code.			
2 Kestor Lane Longridge PR3 3JX			





<b>Telephone:</b>		<b>Mobile:</b>	07948092331
<b>Email:</b>	bookings@longridgecivichall.com		
<b>Briefly describe the objectives of the organisation or group and how it benefits the residents of Longridge.</b>			
<p>Longridge Social Enterprise Company (LSEC) is run by volunteer from the community for the community. We aim to provide a safe space for community events and activities. We are also the emergency information point/centre for Longridge.</p> <p>We host groups and classes ranging from baby classes, exercise classes, music groups and social events. These classes and groups help reduce social isolation for Longridge residents including new mums, older residents and other vulnerable people.</p> <p>We provide a base for several community projects including ‘Laughter &amp; Lunch’ dementia group, ‘Lunching Alone’ and ‘Film with Friends’.</p> <p>We are proud to be able to provide a warm space for the people of Longridge and surrounding communities to be able to socialise and access groups and activities that promote health and wellbeing, reduce isolation and generally serve our community.</p>			
<b>Purpose for which any financial support is requested.</b>			
<p>We would like to make the space more appealing for all our users and with winter approaching to create a warmer space for our more vulnerable community members. The measures we propose would also help to reduce our energy bills, meaning that the money saved can be better spent on maintaining and improving the building whilst continue to develop, grow and encourage existing and new community groups/users to use the facilities.</p> <p>We have recently spent just over £10000 on refurbishing and modernising the entrance lobby and would like to continue by installing new ceilings which would enables to also install new LED lighting and ceiling electric heating, this would save approximately £20/hr in energy running cost and create a warmer space for our users.</p>			



**Amount Requested:**

Please describe the level of financial support requested from the Council, and supply details of costs, including copies of invoices, quotations, price lists, or any additional information to show how you have arrived at the sum requested.

<b>Amount Requested</b>	<b>£15000</b>
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**Details:**

**Seating Area (adjacent to kitchen and bar) £10000**

Suspended ceiling with new LED lighting and electric ceiling heaters - £4000

New flooring £2000

Soundproof/Thermal room divider curtains £4000

**Meeting Room £5000**

Suspended ceiling with new LED lighting and electric ceiling heaters £3000

New flooring £2000

**Total £15000**

**Confirmation:**

we agree that we will repay to the Council any grant awarded if the project for which the grant has been awarded does not take place.

I confirm that the information given above is correct.

**Name of Applicant (please print)**

Kat Holmes


**Signature of Applicant:** *KR Holmes*

**Date:** 23.09.2024

*Mike Hill*

Clerk and Responsible Financial Officer to Longridge Town Council.

 [clerk@longridge-tc.gov.uk](mailto:clerk@longridge-tc.gov.uk)

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 07855 183 444

 [www.longridge-tc.gov.uk](http://www.longridge-tc.gov.uk)



# Agenda Item 8

## For Decision/Discussion



<b>Meeting:</b>	<b>Budget Executive Committee</b>
<b>Meeting Date:</b>	<b>23 October 2024</b>
<b>Title:</b>	<b>Remembrance Sunday – laying an additional wreath</b>
<b>Submitted by:</b>	<b>Clerk and Responsible Financial Officer</b>

### 1. Purpose of the report.

For members to consider the laying of a purple-poppy wreath to commemorate Animals in War.

### 2. Introduction.

The Clerk recently took a call from a lady asking whether the Town Council would consider the laying of a wreath on Remembrance Sunday, to commemorate animals killed in wars.

Other councils in the Ribble Valley, including Mellor and Clitheroe have also been approached and have agreed to the request.

Appendix 1 provides background information as to why the request is being made.

### 3. Members are recommended:

- a. To consider the request to lay a wreath as set out in the Report

If the request is approved:

- b. Authorise the Clerk to purchase a purple poppy wreath (£25).
- c. Nominate a Councillor who will lay the wreath on behalf of the Town Council.

# Appendix 1

In the 1990's my mother conducted extensive research into the fate of fallen war horses of The Great War. During her studies she was in contact with centenarians who fought in The Great War and she had many face-to-face encounters with the sons and daughters whose fathers served in World War 1.

She was overwhelmed by their eagerness to recount stories told to them by their fathers who fought on the battlefields of France. Some of them had tears in their eyes as they spoke to my mother. All of them, without exception, were enthusiastic about a national commemoration for horses and mules and other animals who served with the Armed Forces.

The harrowing scenes witnessed by soldiers in The Great War of men and horses were of indescribable hell and carnage. An indelible memory of horror that few of the men who returned home could ever bring themselves to speak of.

## **My mother's research notes include the following:**

*'My next-door neighbour who served at The Battle of the Somme, returned home after the war and lived to the age of 88.*

*A year or so before he died, I was chatting pleasantly with him in his home when suddenly his mood changed. He took hold of my hand and began to speak of his war experiences, in a torrent of emotion he:*

- *Spoke of seeing his pals mowed down by gunfire.*
- *Spoke of the lice, the mud, the blood, the trench foot and the whole nightmare of war.*
- *Struggled to find words to describe the death of his army horse 'Blackie' who was injured by shell fire and died close to him. He had loved and cared for 'Blackie'. Tears fell down his face as he tried to tell me of his beloved animal friend.*

*No history book, historian or film could ever describe the heartbreak of a soldier who lost his friends and his horse in such a terrible war.*

*A day later he called on me and said he had never spoken of his war experiences before and added that he knew I was an animal lover and knew I would understand. I felt privileged that this old soldier had chosen me. The occasion will remain with me to the end of my days'.*

My mother was incredibly pro-active in relation to her quest for an Animals in War memorial in London. She liaised with numerous people i.e. Colonel McCrum, MVO, Field Marshal Sir Peter Inge, the Head of Public Affairs (RSPCA), Michael Portillo, Minister of Defence, John Major, Prime Minister, Virginia Bottomley, Heritage Secretary etc. I have my mother's correspondence here, including a lovely letter from Jilly Cooper.

In 1996, W. F. Deedes mentioned my mother in the 'Daily Telegraph' as being 'an authority on the fate of horses in the First World War.'

It was wonderful news for my mother in 2004 when the new £1m memorial in London marked the contribution made by the animal kingdom to the

United Kingdom. It is the first such permanent tribute to the plethora of species that served; on it are the profiles of horses, dogs, monkeys, bears, pigeons, mules and the glow-worm. Two animal lovers left a written note on a wreath by the memorial. It said:



*'You have smelt our fear. You have seen our bloodshed. You have heard our cries. Forgive us dear animals that we have asked you to serve in this way in war'.*

My mother approached the Chief Executive at what was Blackburn Borough Council in relation to her request to lay a wreath of poppies in remembrance of the many thousands of horses killed in the two World Wars. It was agreed that she could lay a wreath for all animals who perished in the wars, on Remembrance Sunday, at the War Memorial in Corporation Park. She felt very proud to do this for many years.

Sadly, my mother has now passed and I know that she would want me to highlight, by means of placing a poppy wreath at local war memorials, the sacrifice of all service animals.

Last year, I liaised with Blackburn with Darwen Borough Council and permission was granted to lay a purple poppy wreath at the remembrance service in Corporation Park. I have recently liaised with Phil Riley, Leader of the Council, and the same arrangements will apply this year. Also, at my suggestion and with the agreement of the Rev. Herschell from St. Mary's Church, Mellor, a purple poppy wreath will continue to be laid at the war memorial on remembrance Sunday.

I hope the above information will lead to a positive outcome, in relation to my request to lay a purple poppy wreath at the service in Longridge. The animals deserve no less than our love, respect and gratitude.

I look forward to hearing from you.

-oOo-

# Agenda Item 9

## For Decision/Discussion



<b>Meeting:</b>	<b>Budget Executive Committee</b>
<b>Meeting Date:</b>	<b>23 October 2024</b>
<b>Title:</b>	<b>Software Accounting Package</b>
<b>Submitted by:</b>	<b>Clerk and Responsible Financial Officer</b>

### 1. Purpose of the report.

For members to consider reinstating a software accounting package, for use by the Town Clerk.

### 2. Background.

Members are reminded that at the full Council meeting on 9 October they requested the Clerk to submit a report to the Budget Committee on the reinstatement of an accounting software package.

Members are also reminded that at the Full Council meeting on 10 January 2024, they agreed not to renew the Scribe subscription and requested the Clerk at the time; to look into alternative accounting software packages.

### 3. Introduction.

There are very few software packages that are designed specifically for parish and town councils that embrace the requirements of the Annual Governance and Accountability Return (AGAR), as well as offering budget and VAT management and bank reconciliation capabilities, one is Scribe another is Parish Council Accounts.

Members will recall that the Town Council spent a considerable amount of time inputting data into Scribe when it first starting using it, and this data is still available. Scribe offers a comprehensive accounting package and is said to be the market leader in this niche parish/town council accounting software market.

Parish Council Accounts offers the same features as Scribe and meets all the requirements of AGAR, it does not have an invoicing facility, although receipt management is provided.

### 4. Financial Considerations.

	Charges £		
Product	One Off	Monthly	Comments
Scribe	449.00	49.00	
Parish Council Accounts	0	9.00	Free to March 2025

# Agenda Item 10

## For Decision/Discussion



Longridge  
Town Council

<b>Meeting:</b>	<b>Budget Executive Committee</b>
<b>Meeting Date:</b>	<b>23 October 2024</b>
<b>Title:</b>	<b>Budget Considerations for 2025/26</b>
<b>Submitted by:</b>	<b>Clerk and Responsible Financial Officer</b>

### 1. Purpose of the report.

To update members on the preparations for the Council's 2025-26 budget and to seek their considerations on the level of expenditure, the services it intends to deliver in 2025-26 and the level of General and Earmarked Reserves.

### 2. Introduction:

Members are reminded that Town and Parish Councils irrespective of their size, have a statutory duty to prepare an annual budget. It should be noted that it is not lawful to set a precept unless a budget has been prepared and approved.

The budget process:

- a. Allows the Council to set a precept for the following year.
- b. Gives the Clerk authority to make spending commitments in line with the decisions of the Council.
- c. Enables progress monitoring during the year by comparing actual spending against planned expenditure.

The Council's precept requirement must be advised to Ribble Valley Borough Council by mid-late December 2024. A draft budget is provided in Appendix 1 for consideration/amendment by the Council and includes proposed budgets for each of the headline expenditure categories used in previous years. Members are however required to consider what services it intends to deliver in 2025-26.

### 3. The Budget:

The budget tab as shown in Appendix 1 has 7 columns which cover:

1. Categories of expenditure.
2. Budget for 2024-25 as prepared in 2023-24.
3. Actual expenditure for 2024-25 (April to September).
4. Forecast expenditure for 2024-25 (October to March).
5. Projected annual out-turn (spend) for 2024-25.
6. Budget variance to projected annual out-turn for 2024-25
7. Proposed budget for 2025-26 based on the continuation of existing services.



#### **4. Reserves:**

Longridge Town Council holds its reserves in line with those set out in the Joint Panel of Accountability and Governance March 2024 (p38 5.31-5.39) in that they are maintained at between three and twelve-months Net Revenue Expenditure. The smaller the authority, the closer the figure may be to 12 months expenditure, in practice, any authority with income and expenditure in excess of £200,000 should plan towards 3 months equivalent general reserve.

#### **5.1 General Reserves:**

The General Reserve is the balance of Longridge Town Council's revenue account and are funds which have no restrictions as to their use. These reserves can be used to smooth the impact of uneven cash flows, offset the budget requirement if necessary, or can be held in case of unexpected events or emergencies. They cannot be used for recurring general expenditure as this would gradually reduce the reserves to zero.

Any surplus on the General Reserve, above the agreed level, may be used to fund capital expenditure, may be included in earmarked reserves or used to limit any increase in the precept for a specific year. The General Reserve may be held in a number of bank savings and deposit accounts.

The level should be proposed by the Responsible Financial Officer and agreed annually when setting the final budget for the forthcoming year at a Town Council meeting.

#### **5.2 Earmarked (ring fenced) Reserves:**

Earmarked Reserves represent amounts that are generally earmarked for specific items of expenditure or to meet known or anticipated liabilities or projects. They are not to be used for emergency operations.

Earmarked Reserves can be held for several reasons:

- To plan for and finance an effective programme of equipment renewal, property maintenance or land acquisition.
- To meet known or predicted liabilities.
- To carry forward any committed project funds which cannot be spent within the budgeted year.

Earmarked Reserves must be reviewed and/or established when setting the budget for the forthcoming year at a Town Council meeting. Any changes to the proposed use of Earmarked Reserves must be agreed by the Town Council at its earliest meeting.

#### **5. Members are recommended:**

- To note the contents of the report and Appendix 1.
- To consider its expenditure and the services it intends to deliver in 2025-26.
- To agree a level of General Reserves.
- To consider establishing Earmarked Reserves.

## Appendix 1



Longridge  
Town Council

Meeting Date: 23 October 2024  
Title: Draft Budget by Expenditure Stream for 2025/26  
Submitted by: Clerk and Responsible Financial Officer

**Purpose of the report:**

To consider the Council's Draft Budget for 2025/26

**Recommendations:**

See main report.

**Actual and Projected Income - 1 April 2024 to 31 March 2025.** v.23/10/24

Source		2024/25	2024-25	Forecast 2024-25						2024-25	Variance: Projected vs Budget £	2025-26
		Budget	Apr-Sept Actual	Oct	Nov	Dec	Jan	Feb	Mar	Projected Income £		Budget Income £
1	Allotment Rent	480	437	0.00	0.00	0.00	0.00	0.00	0.00	437	-43.50	480
2	Grants/Concurrent	1,500	2,538	0.00	0.00	0.00	0.00	0.00	0.00	2,538	1,038.00	2,000
3	Bank Interest + (Misc)	1,200	642	100.00	0.00	0.00	0.00	850.00	0.00	1,592	392.00	1,700
4	Market Traders (Misc)	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0
5	Precept	94,000	94,077	0.00	0.00	0.00	0.00	0.00	0.00	94,077	77.00	94,000
6	Room Hire (Lettings)	3,000	1,628	550.00	330.00	220.00	330.00	330.00	330.00	3,718	718.00	3,000
7	Café Rent	8,100	3,600	600.00	707.00	707.00	707.00	707.00	707.00	7,735	-365.00	8,484
8	Café Gas (cont.)	600	141	80.00	80.00	80.00	80.00	80.00	80.00	621	21.45	1,000
9	Café Electric (cont.)	20,000	3,952	2,000.00	2,000.00	1,000.00	1,000.00	1,000.00	1,000.00	11,952	-8,048.00	18,500
10	Café W and W (cont.)	820	399	230.00	230.00	230.00	230.00	230.00	230.00	1,779	959.00	3,000
11	Café Insurance/Other	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0
12	DD Adjustment	0	1,509	0.00	0.00	0.00	0.00	0.00	0.00	1,509	1,509.19	0
13	VAT Refund	11,000	10,692	0.00	4,000.00	0.00	0.00	0.00	0.00	14,692	3,692.00	11,000
<b>TOTAL</b>		<b>140,700.00</b>	<b>119,615.14</b>	<b>3,560.00</b>	<b>7,347.00</b>	<b>2,237.00</b>	<b>2,347.00</b>	<b>3,197.00</b>	<b>2,347.00</b>	<b>140,650</b>	<b>-49.86</b>	<b>143,164</b>

## Actual and Projected Expenditure - 1 April 2024 to 31 March 2025. v 23/10/24

Community Purse		2024-25 Budget	2024-25 Apr-Sept Actual	Forecast 2024-25						2024-25 Projected Spend £	Variance: Projected vs Budget £	2025-2026 Proposed Budget £
				Oct	Nov	Dec	Jan	Feb	Mar			
1	Youth Council	1,500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	-1,500.00	1,500
2	Allotments	100	72.80	0.00	0.00	0.00	0.00	0.00	0.00	73	-27.20	100
3	Civic Events inc. Remembrance Servcies	3,000	0.00	47.67	2,946.00	400.00	0.00	0.00	0.00	3,394	393.67	6,000
4	Mayor Allowance	600	500.00	0.00	0.00	0.00	0.00	0.00	0.00	500	-100.00	600
5	Community Partnership	2,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	-2,000.00	500
6	Christmas trees	5,000	0.00	0.00	2,640.00	2,294.00	0.00	0.00	0.00	4,934	-66.00	5,000
7	Grants	20,000	20,116.00	0.00	0.00	0.00	0.00	0.00	0.00	20,116	116.00	20,000
8	Community Sponsorship	2,000	241.78	0.00	0.00	0.00	0.00	0.00	0.00	242	-1,758.22	500
<b>SUB TOTAL</b>		<b>34,200</b>	<b>20,930.58</b>	<b>47.67</b>	<b>5,586.00</b>	<b>2,694.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>29,258</b>	<b>-4,941.75</b>	<b>34,200</b>

Amenity Expenses		2024-25 Budget	2024-25 Apr-Sept Actual	Forecast 2024-25						2024-25 Projected Spend £	Variance: Projected vs Budget	2025-2026 Proposed Budget £
				Oct	Nov	Dec	Jan	Feb	Mar			
15	Public Toilets	1,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1,000.00	500
16	Maintenance of open space	4,000	1,836.20	200.00	220.00	300.00	150.00	150.00	200.00	3,056.20	-943.80	4,000
17	Play Area and Inspection	1,500	906.00	0.00	0.00	0.00	0.00	0.00	0.00	906.00	-594.00	1,000
18	Station Buildings / Caretaker	5,000	1,412.78	330.00	500.00	500.00	350.00	350.00	350.00	3,792.78	-1,207.22	5,000
19	Litter & Waste Disposal	4,000	1,178.00	0.00	0.00	0.00	0.00	0.00	0.00	1,178.00	-2,822.00	1,250
20	Replacement and refurbishment	0	4,919.04	0.00	0.00	0.00	0.00	0.00	0.00	4,919.04	4,919.04	2,000
21	Defib. and Bleed Kits	0	516.00	0.00	150.00	0.00	0.00	0.00	0.00	666.00	666.00	700
<b>SUB TOTAL</b>		<b>15,500</b>	<b>10,768.02</b>	<b>530.00</b>	<b>870.00</b>	<b>800.00</b>	<b>500.00</b>	<b>500.00</b>	<b>550.00</b>	<b>14,518.02</b>	<b>-981.98</b>	<b>14,450</b>

Insurance, Banking & Prof. Services		2024-25 Budget	2024-25 Apr-Sept Actual	Forecast 2024-25						2024-25 Projected Spend £	Variance: Projected vs Budget	2025-2026 Proposed Budget £
				Oct	Nov	Dec	Jan	Feb	Mar			
25	Insurance	3,500	3,287.79	0.00	0.00	0.00	0.00	0.00	0.00	3,287.79	-212.21	3,500.00
26	Bank Charges	240	71.80	18.00	18.00	18.00	18.00	18.00	18.00	179.80	-60.20	240.00
27	Memberships & Subscriptions	2,000	1,111.16	244.00	0.00	0.00	0.00	0.00	0.00	1,355.16	-644.84	1,500.00
28	Professional Services	4,000	1,574.00	162.00	400.00	0.00	0.00	60.00	0.00	2,196.00	-1,804.00	2,500.00
<b>SUB TOTAL</b>		<b>9,740</b>	<b>6,044.75</b>	<b>424.00</b>	<b>418.00</b>	<b>18.00</b>	<b>18.00</b>	<b>78.00</b>	<b>18.00</b>	<b>7,018.75</b>	<b>-2,721.25</b>	<b>7,740</b>

		Forecast 2024-25								2024-25 Projected Spend £	Variance: Projected vs Budget	2025-2026 Proposed Budget £
		2024-25 Budget	2024-25 Apr-Sept Actual	Oct	Nov	Dec	Jan	Feb	Mar			
<b>Maintenance and Cleaning</b>												
35	Hygiene and Cleaning	6,000	3,522.60	1,018.90	520.00	500.00	500.00	500.00	500.00	7,061.50	1,061.50	6,500.00
36	Alarm Systems	1,000	270.00	0.00	0.00	0.00	0.00	0.00	0.00	270.00	-730.00	400.00
37	Fire Alarm	500	0.00	125.00	0.00	0.00	0.00	0.00	0.00	125.00	-375.00	250.00
38	Station Building Maint. and Repairs	5,000	0.00	240.00	1,500.00	250.00	0.00	0.00	0.00	1,990.00	-3,010.00	3,500.00
39	CCTV	750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-750.00	500.00
40	IT Support	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.00
<b>SUB TOTAL</b>		<b>13,250</b>	<b>3,792.60</b>	<b>1,383.90</b>	<b>2,020.00</b>	<b>750.00</b>	<b>500.00</b>	<b>500.00</b>	<b>500.00</b>	<b>9,446.50</b>	<b>-3,803.50</b>	<b>11,500</b>

		Forecast 2024-25								2024-25 Projected Spend £	Variance: Projected vs Budget	2025-2026 Proposed Budget £
		2024-25 Budget	2024-25 Apr-Sept Actual	Oct	Nov	Dec	Jan	Feb	Mar			
<b>Miscellaneous Expenses</b>												
45	Post, Stationary and consumables	1,000.00	0.00	0.00	125.00	0.00	0.00	0.00	0.00	125.00	-875.00	1,000.00
46	Training and attendance at conferences	500.00	35.00	0.00	105.00	0.00	654.00	0.00	0.00	794.00	294.00	1,000.00
47	Clr. Expenses	500.00	28.50	0.00	0.00	0.00	0.00	0.00	0.00	28.50	-471.50	200.00
<b>SUB TOTAL</b>		<b>1,500.00</b>	<b>35.00</b>	<b>0.00</b>	<b>230.00</b>	<b>0.00</b>	<b>654.00</b>	<b>0.00</b>	<b>0.00</b>	<b>919.00</b>	<b>-581.00</b>	<b>2,200</b>

		Forecast 2024-25								2024-25 Projected Spend £	Variance: Projected vs Budget	2025-2026 Proposed Budget £
		2024-25 Budget	2024-25 Apr-Sept Actual	Oct	Nov	Dec	Jan	Feb	Mar			
<b>Office</b>												
50	Furniture	600.00	0.00	0.00	0.00	0.00	450.00	0.00	0.00	450.00	-150.00	600.00
51	Equipment	0.00	0.00	0.00	0.00	0.00	250.00	0.00	0.00	250.00	250.00	250.00
<b>SUB TOTAL</b>		<b>600.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>700.00</b>	<b>0.00</b>	<b>0.00</b>	<b>700.00</b>	<b>100.00</b>	<b>850</b>

		Forecast 2024-25								2024-25 Projected Spend £	Variance: Projected vs Budget	2025-2026 Proposed Budget £
		2024-25 Budget	2024-25 Apr-Sept Actual	Oct	Nov	Dec	Jan	Feb	Mar			
<b>Specific Projects</b>												
55	Longridge in Bloom	1,000.00	0.00	899.00	0.00	0.00	0.00	0.00	250.00	1,149.00	149.00	2,000.00
56	Column festive lights and brackets from earmar	0.00	0.00	0.00	7,000.00	0.00	8,250.00	0.00	0.00	15,250.00	15,250.00	0.00
57	Community Well-Being Garden	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00
<b>SUB TOTAL</b>		<b>1,000.00</b>	<b>0.00</b>	<b>899.00</b>	<b>7,000.00</b>	<b>0.00</b>	<b>8,250.00</b>	<b>0.00</b>	<b>250.00</b>	<b>16,399.00</b>	<b>15,399.00</b>	<b>4,000</b>

		Forecast 2024-25								2024-25 Projected Spend £	Variance: Projected vs Budget	2025-2026 Proposed Budget £
		2024-25 Budget	2024-25 Apr-Sept Actual	Oct	Nov	Dec	Jan	Feb	Mar			
<b>Staff Costs</b>												
60	Salaries	30,000.00	12,365.07	1,610.00	1,610.00	1,610.00	1,610.00	1,610.00	1,610.00	22,025.07	-7,974.93	30,000.00
61	Other staff costs (Tax and NI)	7,500.00	13,747.31	1,151.22	0.00	581.00	0.00	0.00	581.00	16,060.53	8,560.53	7,500.00
<b>SUB TOTAL</b>		<b>37,500.00</b>	<b>26,112.38</b>	<b>2,761.22</b>	<b>1,610.00</b>	<b>2,191.00</b>	<b>1,610.00</b>	<b>1,610.00</b>	<b>2,191.00</b>	<b>38,085.60</b>	<b>585.60</b>	<b>37,500</b>

		2024-25 Budget	2024-25 Apr-Sept Actual	Forecast 2024-25						2024-25 Projected Spend £	Variance: Projected vs Budget	2025-2026 Proposed Budget £
				Oct	Nov	Dec	Jan	Feb	Mar			
<b>Telephone and Internet</b>												
65	Telephone - Landline	500	345.93	48.00	48.00	48.00	48.00	48.00	48.00	633.93	133.93	750.00
66	Telephone - Mobile	100	81.73	33.60	33.60	33.60	33.60	33.60	33.60	283.33	183.33	300.00
67	Website and web and email services	1,000	402.60	73.92	70.00	70.00	70.00	70.00	70.00	826.52	-173.48	1,000.00
68	Computer Equipment	1,000	0.00	0.00	0.00	750.00	0.00	0.00	0.00	750.00	-250.00	1,000.00
<b>SUB TOTAL</b>		<b>2,600</b>	<b>830.26</b>	<b>155.52</b>	<b>151.60</b>	<b>901.60</b>	<b>151.60</b>	<b>151.60</b>	<b>151.60</b>	<b>2,493.78</b>	<b>-106.22</b>	<b>3,050</b>

		2024-25 Budget	2024-25 Apr-Sept Actual	Forecast 2024-25						2024-25 Projected Spend £	Variance: Projected vs Budget	2025-2026 Proposed Budget £
				Oct	Nov	Dec	Jan	Feb	Mar			
<b>Utilities</b>												
75	Electricity	20,000	10,098.50	1,015.10	1,500.00	1,700.00	1,700.00	1,700.00	1,700.00	19,413.60	-586.40	20,000.00
76	Gas	1,000	372.48	150.00	150.00	150.00	150.00	150.00	150.00	1,272.48	272.48	1,300.00
77	Water and Waste	2,500	1,759.55	435.99	250.00	250.00	250.00	250.00	250.00	3,445.54	945.54	3,500.00
78	Rates	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>SUB TOTAL</b>		<b>23,500</b>	<b>12,230.53</b>	<b>1,601.09</b>	<b>1,900.00</b>	<b>2,100.00</b>	<b>2,100.00</b>	<b>2,100.00</b>	<b>2,100.00</b>	<b>24,131.62</b>	<b>631.62</b>	<b>24,800</b>

		2024-25 Budget	2024-25 Apr-Sept Actual	Total Forecast 2024-25						2024-25 Projected Spend £	Variance: Projected vs Budget	2025-2026 Proposed Budget
				Oct	Nov	Dec	Jan	Feb	Mar			
<b>TOTAL</b>		<b>139,390</b>	<b>80,744</b>	<b>7,802</b>	<b>19,786</b>	<b>9,455</b>	<b>14,484</b>	<b>4,940</b>	<b>5,761</b>	<b>142,971</b>	<b>-8,645</b>	<b>140,290</b>

## Summary

	2024/25 £
Projected Income:	140,650
Projected Spend:	142,971
Projected Variance:	<b>-2,320</b>

Proposed Precept		£
Projected Variance 2024/25:	-2,320	
Proposed Budget 2025/26:	140,290	
<b>Total funds required:</b>	<b>-142,610</b>	

Forecast Income 2025/26	<b>143,164</b>
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Previous Years					
Year	Tax Base	Band D Tax £	Tax Band % Change	Precept £	
2015/16	2622	22.71		59,558	
2016/17	2657	24.09	6.1%	64,000	
2017/18	2719	24.69	2.5%	67,132	
2018/19	2772	25.43	3.0%	70,492	
2019/20	2804	26.06	2.5%	73,072	
2020/21	2867	26.6	2.1%	76,250	
2021/22	2944	26.87	1.0%	79,093	
2022/23	3052	27.4	2.0%	83,616	
2023/24	3170	27.95	2.0%	88,602	
2024/25	3213	29.28	4.5%	94,077	
<b>Precept:</b>	<b>2025/26</b>	<b>3271</b>	<b>30.57</b>	<b>4.4%</b>	<b>100,027</b>

Figure provided by RVBC.

# Agenda Item 11

## For Decision/Discussion

<b>Meeting:</b>	<b>Budget Executive Committee</b>
<b>Meeting Date:</b>	<b>23 October 2024</b>
<b>Title:</b>	<b>Banking Considerations</b>
<b>Submitted by:</b>	<b>Clerk and Responsible Financial Officer</b>

### 1. Purpose of the report.

For members to consider transferring funds from an existing NatWest bank account to a Unity Trust Bank saving account(s).

### 2. Background.

Members are reminded that they have two main deposit accounts, one is held with Unity Trust Bank, this is used on a day-to-day basis to receive, transfer and pay money out. The other account is held with NatWest and is used for the Council's General Reserves. The NatWest account has funds of more than £105,000, is relatively dormant and accrues very little interest.

### 3. Introduction.

For some-time members have discussed transferring funds from the NatWest account to another account, as the Financial Services Compensation Scheme (FSCS), only guarantees to protect funds up to £85,000. If such a transfer were to take place, it would seem sensible to transfer funds to an account that has Internet access, accrues interest and allows the easy transfer of funds to an existing current account.

Unity Trust Bank offer several schemes designed specific for town and parish councils see Appendix 1. The main consideration is the level of fund access the Town Council require.

### 4. Financial Considerations

Unity Trust Bank, do not charge fees.

As at early September 2024 the AER (Annual Equivalent Rate) for instant access was 2.6% and for 30-day access was 2.96%. Unity Bank calculate interest daily and it is paid quarterly.

*Example:*

*£85,000 on deposit for 6 months would earn £1,700 in interest.*

### 5. Members are recommended to consider

- Whether to setup a new or several savings accounts.
- The types of account(s) to be setup.
- How much to deposit into to each new account(s).

Subject to the above:

- Authorise the Clerk to make the necessary arrangements.



# Deposit Account Product Range

## Interest Rate Comparison

The following products are on-sale and available to customers:

Product	Date	Gross Rate*	AER**
<b>Business Current Accounts</b>	<b>May 2023</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Instant Access Account</b>	<b>September 2024</b>	<b>2.60%</b>	<b>2.62%</b>
	August 2023	2.75%	2.77%
	June 2023	2.60%	2.62%
	May 2023	2.30%	2.31%
	March 2023	2.15%	2.16%
	February 2023	2.00%	2.01%
	December 2022	1.70%	1.71%
	November 2022	1.40%	1.40%
<b>30 Day Term Deposit Account</b> £85,000+	<b>August 2023</b>	<b>2.96%</b>	<b>2.96%</b>
	June 2023	2.81%	2.81%
	May 2023	2.51%	2.51%
	March 2023	2.36%	2.36%
	February 2023	2.21%	2.21%
	December 2022	1.91%	1.91%
	November 2022	1.61%	1.62%
	September 2022	1.16%	1.17%
	August 2022	0.86%	0.86%

Early withdrawal penalties apply.

\* Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law

\*\* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year

# Interest is credited quarterly in March, June, September and December. Any charges are debited quarterly in the same months.

Product	Date	Gross Rate*	AER**
<b>90 Day Term Deposit Account</b> £85,000 - £10,000,000	<b>December 2023</b>	<b>3.06%</b>	<b>3.06%</b>
	August 2023	2.96%	2.96%
	June 2023	2.81%	2.81%
	May 2023	2.51%	2.51%
<b>90 Day Term Deposit Account</b> £10,000,000+	<b>December 2023</b>	<b>3.16%</b>	<b>3.16%</b>
	August 2023	3.03%	3.03%
	June 2023	2.88%	2.88%
	May 2023	2.58%	2.58%
	March 2023	2.43%	2.43%
<b>6 Month Fixed Term Deposit Account</b> £85,000 - £20,000,000	<b>September 2024</b>	<b>4.00%</b>	<b>4.00%</b>
	April 2024	4.25%	4.25%
	December 2023	4.00%	4.00%
<b>12 Month Fixed Term Deposit Account</b> £85,000 - £20,000,000	<b>September 2024</b>	<b>4.50%</b>	<b>4.50%</b>
	January 2024	4.70%	4.70%
	January 2024	4.85%	4.85%
	July 2023	5.00%	5.00%
	June 2023	3.60%	3.60%
<b>18 Month Fixed Term Deposit Account</b> £50,000 - £20,000,000	<b>September 2024</b>	<b>4.55%</b>	<b>4.55%</b>
	August 2024	4.80%	4.80%
	February 2024	4.90%	4.90%
<b>24 Month Fixed Term Deposit Account</b> £50,000 - £20,000,000	<b>September 2024</b>	<b>4.60%</b>	<b>4.60%</b>
	August 2024	4.85%	4.85%
	April 2024	5.00%	5.00%
	January 2024	5.10%	5.10%
	July 2023	5.20%	5.20%

Early withdrawal penalties apply.

\* Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law

\*\* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year

# Interest is credited quarterly in March, June, September and December. Any charges are debited quarterly in the same months.

The following products are off-sale and no longer available to new customers:

Product	Date	Gross Rate*	AER**
<b>90 Day Notice Account</b> £0 - £999,999	<b>August 2023</b>	<b>2.76%</b>	<b>2.78%</b>
	June 2023	2.61%	2.62%
	May 2023	2.31%	2.32%
	March 2023	2.16%	2.17%
	February 2023	2.01%	2.02%
	December 2022	1.71%	1.72%
	November 2022	1.41%	1.41%
	September 2022	0.96%	0.96%
	August 2022	0.66%	0.66%
<b>90 Day Notice Account</b> £1,000,000+	<b>August 2023</b>	<b>2.76%</b>	<b>2.78%</b>
	June 2023	2.61%	2.63%
	May 2023	2.31%	2.32%
	March 2023	2.16%	2.17%
	February 2023	2.01%	2.02%
	December 2022	1.71%	1.72%
	November 2022	1.41%	1.41%
	September 2022	0.96%	0.96%
	August 2022	0.66%	0.66%
	June 2022	0.46%	0.46%
	May 2022	0.36%	0.36%

Early withdrawal penalties apply.

\* Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law

\*\* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year

# Interest is credited quarterly in March, June, September and December. Any charges are debited quarterly in the same months.

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**Contact us:**  Call us: 0345 140 1000  Email us: [us@unity.co.uk](mailto:us@unity.co.uk)  Visit us: [www.unity.co.uk](http://www.unity.co.uk)

^Our call centre will be open Monday to Friday 9.00am-4pm with the exception of Thursday which will be open 9.30am-5pm. Calls are charged at local rate. Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Unity Trust Bank, Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124.

# Agenda Item 12

## For Information



<b>Meeting:</b>	<b>Budget Executive Committee</b>
<b>Meeting Date:</b>	<b>23 October 2024</b>
<b>Title:</b>	<b>Update on Actions from Recent Meetings.</b>
<b>Submitted by:</b>	<b>Clerk and Responsible Financial Officer</b>

### 1. Purpose of the report.

To update members on actions from recent meetings.

### 2. Update on Actions from 25/09/2024 Budget Meeting.

Minute 240925/	Action	Who	Update
9	Submit a report to the Budget Committee when the Council's Tax Base for 2025-26 is known.	Clerk	Noted
10	Contact the agency and suggest an alternate prize more suitable to young children, up to a value of £100.	Clerk	Complete
11	Make the necessary payment arrangements and inform the grant applicant of the Council's decision.	Clerk	Complete
12	Contact LCC and confirm they can install electric sockets in street columns and fit brackets to hold festive lights and banners by early December 2024.	Clerk	Complete
13	Contact RVBC's Director of Economic Development and Planning, regarding the possibility of the project being managed by the Town Council.	Clerk	Complete

### 3. Update on Actions from 28/08/2024 Budget Meeting.

Minute 240828/	Action	Who	Update
7a	Contact Unity Trust Bank and remove former Cllrs. Adamson and Ashcroft from the bank account.	Clerk	Complete
7c	Contact Unity Trust Bank and add Cllrs. Smith, Stubbs and Jackson.	Clerk	Complete
8	Draft new Contracts and Service Specifications for both Terry Lewis and Stephen Yates.	Clerk	Ongoing

### 4. Members are recommended:

To note the report, the ongoing actions and actions not yet completed.