



THORPE ST ANDREW TOWN COUNCIL

Roxley Hall, Yarmouth Road, Thorpe St Andrew, NR7 0QF
Tel/Fax: (01603) 701048. Email: office@thorpestandrew-tc.gov.uk

Notice of Council Meeting

You are hereby summoned to attend the meeting of Thorpe St Andrew Town Council to be held at Roxley Hall on Monday 5 February 2024 at 7.30pm for the purpose of transacting the following business.

M Barron

Michelle Barron

AGENDA

- 1 Attendance book and apologies for absence.**
 - 2 Declarations of interest in items on the Agenda.**
 - 3 To confirm the minutes of the Town Council meeting held on 8 January 2024 Page 2-4**
 - 4 Announcements (for information only)**
 - 4.1 - The Town Mayor
 - 4.2 - The Town Clerk
 - 5 Public Participation – To consider a motion to suspend the meeting to allow members of the public the opportunity to address the meeting limited to 3 minutes each.**
 - 5.1 - Norfolk Constabulary Page 5
 - 5.2 - County and District Councillors Page 6
 - 5.3 - Members of the Public
 - 6 Update on current projects – Verbal Report**
 - a) Creation of New Community Space – Sir George Morse
 - b) Improved Play Area at the Fitzmaurice Park
 - c) Anglia in Bloom
 - d) Newsletter
 - 7 Finance**
 - 7.1 - Payments List Page 7-10
 - 7.2 - Bank Reconciliation Statement Page 11
 - 8 Thorpe Business Group**

To consider a new proposal for sponsorship of Community Events Page 12-13
 - 9 LED streetlights**

To consider a proposal to fund the transfer of all existing Streetlights to LED Page 14-24
 - 10 Defence Employer Recognition Scheme Page 25**
 - 11 Exclusion of Press and Public**

To consider a motion to exclude press and public under the public bodies Admission to meetings Act 1960.
 - 12 To Consider actions relating to the River Bed Lease**
 - 13**
- Future Agenda Items (Not for Discussion)**

Chief Executive Officer – Michelle Barron

Thorpe St Andrew Town Council, Town Hall, Pound Lane, Thorpe St Andrew, NR7 0UL

Tel: 01603 701048 Email: office@thorpestandrew-tc.gov.uk

Website: www.thorpestandrew-tc.gov.uk

**Thorpe St Andrew Town Council
Minutes of the Town Council meeting
held on 8 January 2024 at 7:30pm**

1 Present:

Mr F Bowe (Town Mayor)	Mr J Fisher
Mr S Snelling (Deputy Town Mayor)	Mr D Wiseman
Mr D Buck	Ms J Bailey
Mr J Ward	Mr J Emsell
Mr P Berry	Ms L Barrett
Mr T Garner	Ms C Ferris
Mr S Court	Mrs M Friend

Apologies: Mrs L Skinner and Mr C Eden

In attendance: Mrs M Barron, (CEO), Mrs R McCarthy (RFO/OM) Mr J Calver (Parks and Estates Manager), Mrs L Weston (Administration and Committee Officer) Mrs D Wheatley and 3 members of the public.

2 Declarations of interest in items on the agenda – none

3 To confirm the minutes of the Town Council meeting held on 4 December 2023.

The minutes of the meeting held on 4 December 2023 were signed and approved as a true record.

4 Announcements (For information only)

4.1 The Town Mayor – no announcements

4.2 The Town Clerk updated the members on the following:

- Regular meetings will commence from January with Father James and the church.
- Unfortunately, still no response from Network Rail but we will continue to support in this area.
- Play area at the Fitzmaurice Park, positive talks with play contractors, hopeful to provide plans in Feb, with a view to go to consultation.
- The Morse plans to be revisited, to take this project forward.
- In talks with BDC and SNDC to replace the existing 600 halogen streetlights to LED, nil impact on residents or the budget.
- Essential workshop repairs starting this week with the asbestos removal.
- Defibrillator relocation, an electrician has offered free labour to relocate the unit, talks also in process with some organisations that may support with associated costs and help with fund raising.

5 Public Participation – To consider a motion to suspend the meeting to allow members of the public the opportunity to address the meeting limited to 3 mins each

5.1 Norfolk Constabulary – No report

5.2 County and District Councillors – No report

5.3 Members of the public –

A member of the public questioned an item from the December 2023 minutes that should have appeared on the agenda, which the CEO responded to. Also questioning the revenue projects line

on the 24/25 budget, no details found and therefore felt no justification for the spend and without this the precept deficit wouldn't be needed. There is also, a large increase in capital expenditure, therefore taking these two items into consideration cannot see any justification for an increase in the precept. Also highlighting the amount of cash reserve held, suggesting that maybe the precept could be reduced by 10pence. The CEO responded briefly, as the budget is an agenda item.

A member of the public added a comment about interest rates on the reserve figure and also asked Mr J Calver for an update on the research taken on the tennis courts maintenance. Apologies were given for the delay in emailing the council a report, promised in December, which will include photographs of Norwich tennis court for comparison and will be emailed soon.

6 Events 2024

The RFO gave a brief overview of proposed events for 2024, requesting decisions from councillors regarding the date of the Firework event, the amount of donation for the Thursford organist provided at the Christmas 2023 event and the hire of traditional fairground rides for the Christmas event. The list was enthusiastically discussed with the following decisions made.

It was proposed by Cllr Emsell, seconded by Cllr Berry, with a unanimous show of hands **RESOLVED** to give a £250 donation to the Mechanical Music Museum Trust.

It was proposed by Cllr Buck, seconded by Cllr Ferris, with 8 in favour and 5 against, **RESOLVED** to hold the 2024 Fireworks event on the nearest weekend to 5th November.

It was proposed by Cllr Emsell, seconded by Cllr Court and with a unanimous show of hands **RESOLVED** to hire traditional fairground rides for 2/3 days for the 2024 Christmas event.

7 Finance

7.1 Payments List – report attached and noted.

7.2 Bank Reconciliation Statement November – approved and signed as a true record

7.3 Bank Reconciliation Statement – approved and signed as a true record

7.4 Quarterly Report – report attached for Q3, summarised by the RFO and noted

8 Budget for the 2024/2025 financial year – for consideration and approval.

The RFO finally received the Tax Base Figure from BDC and with no other adjustments to the figures, it brought the planned precept down to 9.9%. Cllr Ward reiterated previous comments on the subject and cannot agree to anything over 5%. Cllr Fisher and Cllr Emsell both agreed that the Council cannot continue to wait on receipt of Pinebanks money, having waited 12 years already, it could be many years before any is finally received.

It was proposed by Cllr Fisher, seconded by Cllr Snelling, and a show of hands with one against **RESOLVED** to increase the budget by 9.9%.

9 Clean up and Bloom Grant – for consideration and approval.

The CEO has applied for a £300 grant for projects such as Anglia in Bloom. It was proposed by Cllr Fisher, seconded by Cllr Snelling and with a show of hands the decision to apply for the £300 grant was **RATIFIED**.

Future Agenda Items – The CEO advised the following items would appear on the next agenda: Rivergreen, Flooding and a Defence item.

Comment from Cllr Fisher to ask Norfolk Constabulary for a monthly report, if the local PC cannot attend.

Meeting Closed at 8.25pm

Chairman _____

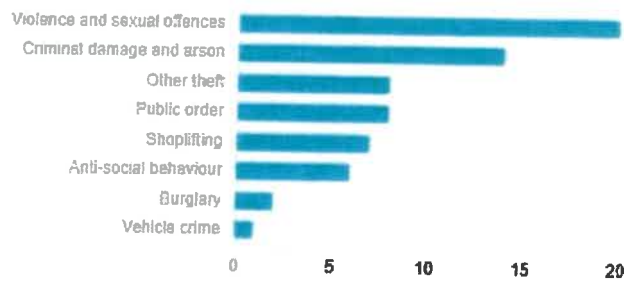
Date _____



THORPE ST ANDREW TOWN COUNCIL

Crime types description
for the latest month (Dec 2023)

Latest month Last 12 months Last 3 years



[View as a list](#)

Type	Total	Percentage
Anti-social behaviour	6	9.1%
Burglary	2	3%
Criminal damage and arson	14	21.2%
Other theft	8	12.1%
Public order	8	12.1%
Shoplifting	7	10.6%
Vehicle crime	1	1.5%
Violence and sexual offences	20	30.3%

Chief Executive Officer – Michelle Barron
 Thorpe St Andrew Town Council, Town Hall, Pound Lane, Thorpe St Andrew, NR7 0UL
 Tel: 01603 701048 Email: office@thorpeandrew-tc.gov.uk
 Website: www.thorpeandrew-tc.gov.uk
 VAT No. 107 2921 90

14th January 2024

Report from Councillor John Ward

Norfolk County Council

Norfolk Museum Service has put in a bid to the National Heritage Lottery Fund of £4.3m for a major revamp of Time & Tide Museum.

At our last Full Council meeting on 12.12.23, Councillors voted to accept a Level 3 County Deal from the Government. This will bring £20m per year to Norfolk for the next 30 years. The money can be used to invest in transport, skills & job opportunities, housing and regeneration.

Residents are now able to dispose of small amounts of DIY waste at Norfolk's Recycling Centres free of charge.

Norfolk's Adult Learning Service has been rated 'Good' following the latest Ofsted inspection.

NCC's Emergency Team had the busiest Christmas / New Year on record with over 800 calls coming in with 71 on Christmas Day. The calls related to safeguarding, community care, mental health assessments etc.

From 1.2.24, anybody with a disabled concessionary travel pass will be able to get free travel 24 hrs per day, 7 days a week.

Gage Road will be closed to through traffic for 7 weeks from 22.1.24 for essential footpath maintenance work. The work costing £75k will be carried out by NCC's Community & Environmental Services Department.

Seven NCC staff were recognised in the King's New Year Honours List .

**Al Collier: Director Procurement & Sustainability
Carl Smith : Advanced Paramedic, NHS Trust
Geoffrey Lowe : Crew Manager, Norfolk Fire & Rescue Service
James Bullion : Executive Director of Adult Social Services
Sarah Tough : Executive Director of Childrens Services
Steve Miller : Director of Culture & Heritage & Head of Norfolk Museum Service
Revd Cadmore : NCC's Chaplain.**

Item 7.1

Thorpe St Andrew Town Council
PAYMENTS LIST

31 January 2024 (2023-2024)

Voucher Code	Date	Minute	Bank	Cheque No	Description	Supplier	VAT Type	Net	VAT	Total
929	04/01/2024		Bank 1 Current Accou	BACS	Scag Mower Hire	Ben Burgess	S	440.00	88.00	528.00
930	04/01/2024		Bank 1 Current Accou	BACS	Streetlight Repairs	Cozens UK Ltd	S	3,700.00	740.00	4,440.00
931	04/01/2024		Bank 1 Current Accou	BACS	Slip Hire	PSH Environmental	S	265.00	53.00	318.00
932	04/01/2024		Bank 1 Current Accou	BACS	Water charges - Town Hall	Wave	Z	208.42		208.42
933	04/01/2024		Bank 1 Current Accou	BACS	Water charges - Recreation Gr	Wave	Z	54.72		54.72
934	04/01/2024		Bank 1 Current Accou	BACS	Photocopying	Aurora	S	240.00	48.00	288.00
934	04/01/2024		Bank 1 Current Accou	BACS	Photocopying	Aurora	S	9.99	2.00	11.99
935	04/01/2024		Bank 1 Current Accou	BACS	Legal fees	Norfolk County Council	S	333.50	66.70	400.20
935	04/01/2024		Bank 1 Current Accou	BACS	Legal fees	Norfolk County Council	S	275.50	55.10	330.60
936	04/01/2024		Bank 1 Current Accou	BACS	Electricity - River Green	Eon	L	21.98	1.10	23.08
937	04/01/2024		Bank 1 Current Accou	BACS	Grounds Maintenance	Norse	S	1,356.38	273.28	1,629.66
938	04/01/2024		Bank 1 Current Accou	BACS	Refund of Hire	Wave	S	55.00	11.00	66.00
939	04/01/2024		Bank 1 Current Accou	BACS	Uniform/Sundries	DD Health & Safety Supplies	S	7.20	1.44	8.64
940	04/01/2024		Bank 1 Current Accou	BACS	Water Charges - Dunsfiddle AI	Wave	Z	667.57	58.30	725.87
941	04/01/2024		Bank 1 Current Accou	BACS	Generator Hire	GAP Group Hire Solutions	S	291.48	8.60	299.98
942	04/01/2024		Bank 1 Current Accou	BACS	Stationery	Inf	S	49.00		49.00
943	04/01/2024		Bank 1 Current Accou	BACS	Computer maintenance	MD8 Computers	E	40.00		40.00
944	04/01/2024		Bank 1 Current Accou	BACS	Parkis Miscellaneous	Trade UK	S	70.81	14.16	84.97
945	04/01/2024		Bank 1 Current Accou	BACS	Parkis Miscellaneous	Trade UK	S	66.66	13.33	79.99
946	04/01/2024		Bank 1 Current Accou	BACS	Accounts Software	Scribe Accounts	S	1,140.00	228.00	1,368.00
947	15/01/2024		Bank 1 Current Accou	BACS	WiFi	Virgih Media Business	S	39.00	7.80	46.80
948	15/01/2024		Bank 1 Current Accou	BACS	Salary		X	1,992.35		1,992.35
949	15/01/2024		Bank 1 Current Accou	BACS	Salary		X	1,659.86		1,659.86
950	15/01/2024		Bank 1 Current Accou	BACS	Salary		X	1,682.66		1,682.66
951	15/01/2024		Bank 1 Current Accou	BACS	Salary		X	2,245.66		2,245.66
952	15/01/2024		Bank 1 Current Accou	BACS	Salary		X	1,522.47		1,522.47
953	15/01/2024		Bank 1 Current Accou	BACS	Salary		X	1,406.36		1,406.36
954	15/01/2024		Bank 1 Current Accou	BACS	Salary		X	2,767.86		2,767.86
955	15/01/2024		Bank 1 Current Accou	BACS	Salary		X	1,055.92		1,055.92
956	15/01/2024		Bank 1 Current Accou	BACS	Salary		X	348.80		348.80
957	15/01/2024		Bank 1 Current Accou	BACS	Employers NIC		X	431.90		431.90
					tax/nic : employers nic	HMRC	X	264.27		264.27
						HMRC	X			
						HMRC	X			

Scribe

Thorpe St Andrew Town Council
PAYMENTS LIST

31 January 2024 (2023-2024)

Voucher Code	Date	Minute	Bank	Cheque No	Description	Supplier	VAT Type	Net	VAT	Total
958	15/01/2024		Bank 1 Current Accou	BACS	tax/nic	HMRC	X	279.25		279.25
959	15/01/2024		Bank 1 Current Accou	BACS	employers nic	HMRC	X	179.47		179.47
960	15/01/2024		Bank 1 Current Accou	BACS	tax nic	HMRC	X	256.45		256.45
961	15/01/2024		Bank 1 Current Accou	BACS	employers nic	HMRC	X	179.47		179.47
962	15/01/2024		Bank 1 Current Accou	BACS	tax nic	HMRC	X	539.47		539.47
963	15/01/2024		Bank 1 Current Accou	BACS	employers nic	HMRC	X	306.46		306.46
964	15/01/2024		Bank 1 Current Accou	BACS	tax NI	HMRC	X	203.61		203.61
965	15/01/2024		Bank 1 Current Accou	BACS	Employers NIC	HMRC	X	133.59		133.59
966	15/01/2024		Bank 1 Current Accou	BACS	tax NI	HMRC	X	165.91		165.91
967	15/01/2024		Bank 1 Current Accou	BACS	Employers NIC	HMRC	X	125.73		125.73
968	15/01/2024		Bank 1 Current Accou	BACS	tax/NI	HMRC	X	12.01		12.01
969	15/01/2024		Bank 1 Current Accou	BACS	Employers NIC	HMRC	X	51.35		51.35
970	15/01/2024		Bank 1 Current Accou	BACS	tax NI	HMRC	X	87.00		87.00
971	15/01/2024		Bank 1 Current Accou	BACS	tax NI	HMRC	X	1,076.48		1,076.48
972	15/01/2024		Bank 1 Current Accou	BACS	Employers NIC	HMRC	X	464.62		464.62
973	15/01/2024		Bank 1 Current Accou	BACS	Student Loan	HMRC	X	75.00		75.00
974	15/01/2024		Bank 1 Current Accou	BACS	penion	Norfolk Pension Fund	X	173.75		173.75
975	15/01/2024		Bank 1 Current Accou	BACS	penion employer	Norfolk Pension Fund	X	628.16		628.16
976	15/01/2024		Bank 1 Current Accou	BACS	penion	Norfolk Pension Fund	X	119.39		119.39
977	15/01/2024		Bank 1 Current Accou	BACS	penion employer	Norfolk Pension Fund	X	483.75		483.75
978	15/01/2024		Bank 1 Current Accou	BACS	penion	Norfolk Pension Fund	X	119.39		119.39
979	15/01/2024		Bank 1 Current Accou	BACS	employers pension	Norfolk Pension Fund	X	483.75		483.75
980	15/01/2024		Bank 1 Current Accou	BACS	penion	Norfolk Pension Fund	X	193.62		193.62
981	15/01/2024		Bank 1 Current Accou	BACS	employers pension	Norfolk Pension Fund	X	700.01		700.01
982	15/01/2024		Bank 1 Current Accou	BACS	penion	Norfolk Pension Fund	X	96.81		96.81
983	15/01/2024		Bank 1 Current Accou	BACS	Employers Pension	Norfolk Pension Fund	X	392.23		392.23
984	15/01/2024		Bank 1 Current Accou	BACS	penion	Norfolk Pension Fund	X	62.15		62.15
985	15/01/2024		Bank 1 Current Accou	BACS	Employers Pension	Norfolk Pension Fund	X	265.57		265.57
986	15/01/2024		Bank 1 Current Accou	BACS	penion	Norfolk Pension Fund	X	25.36		25.36
987	15/01/2024		Bank 1 Current Accou	BACS	Employers Pension	Norfolk Pension Fund	X	108.37		108.37
988	15/01/2024		Bank 1 Current Accou	BACS	penion	Norfolk Pension Fund	X	280.49		280.49
989	15/01/2024		Bank 1 Current Accou	BACS	Employers Pension	Norfolk Pension Fund	X	969.34		969.34
990	11/01/2024		Bank 1 Current Accou	BACS	Equipment hire	Ben Burgess	S	160.00	32.00	192.00
991	11/01/2024		Bank 1 Current Accou	BACS	Streetlighting Contract	Cozens UK Ltd	S	400.00	80.00	480.00

 Scribe

Thorpe St Andrew Town Council
PAYMENTS LIST

Voucher Code	Date	Minute	Bank	Cheque No	Description	Supplier	VAT Type	Net	VAT	Total
992 Cleaning	11/01/2024		Bank 1 Current Accou	BACS	Waste Bags	Polybags Ltd	S	112.20	22.44	134.64
992 River Green maintenance	11/01/2024		Bank 1 Current Accou	BACS	Waste Bags	Polybags Ltd	S	112.19	22.44	134.63
992 Cleaning	11/01/2024		Bank 1 Current Accou	BACS	Waste Bags	Polybags Ltd	S	112.19	22.44	134.63
992 Cleaning and deslting matri	11/01/2024		Bank 1 Current Accou	BACS	Waste Bags	Polybags Ltd	S	112.20	22.44	134.64
993 Grounds Machinery Mainkna	11/01/2024		Bank 1 Current Accou	BACS	Machinery Maintenance	Ben Burgess	S	44.96	8.99	53.95
994 Roady Hall	11/01/2024		Bank 1 Current Accou	BACS	Fire Safety Equipment	Esaf Fire Extinguishers & Alar	S	153.00	30.60	183.60
995 Subscriptions	11/01/2024		Bank 1 Current Accou	BACS	GMA Subscription	Grounds Management Associ	S	164.35	10.65	175.00
996 Xmas Event	11/01/2024		Bank 1 Current Accou	BACS	Donation	Mechanical Music Museum Tr	E	250.00		250.00
997 Fuel & machinery maintainan	15/01/2024		Bank 1 Current Accou	DD	Fuel	Fuel Genie	S	46.97	9.39	56.36
997 Fuel	15/01/2024		Bank 1 Current Accou	DD	Fuel	Fuel Genie	S	203.93	40.78	244.71
998 Vehicle lease	15/01/2024		Bank 1 Current Accou	DD	Lease payment	Bussey & Sibbon	S	339.46	67.89	407.35
999 Subscriptions	15/01/2024		Bank 1 Current Accou	Credit Card	Adobe Subscription	Adobe	X	26.49		26.49
999 Subscriptions	15/01/2024		Bank 1 Current Accou	Credit Card	Adobe Subscription	Adobe	S	16.64	3.33	19.97
1000 Telephone	15/01/2024		Bank 1 Current Accou	Credit Card	WFI	WFI	X	20.00		20.00
1001 Telephone	15/01/2024		Bank 1 Current Accou	Credit Card	WFI	WFI	X	20.00		20.00
1002 Xmas Event	15/01/2024		Bank 1 Current Accou	Credit Card	Refreshments	Salisbury's	X	11.50		11.50
1003 Miscellaneous	15/01/2024		Bank 1 Current Accou	Credit Card	Goods Xmas Event	Lidl	S	4.15	0.83	4.98
1003 Xmas Event	15/01/2024		Bank 1 Current Accou	Credit Card	Goods Xmas Event	Lidl	S	14.56	2.91	17.47
1003 Xmas Event	15/01/2024		Bank 1 Current Accou	Credit Card	Goods Xmas Event	Lidl	S	3.96	0.79	4.75
1003 Xmas Event	15/01/2024		Bank 1 Current Accou	Credit Card	Goods Xmas Event	Lidl	S	47.84	9.57	57.41
1004 Stationery	15/01/2024		Bank 1 Current Accou	Credit Card	Office Equipment	Amazon	S	19.38	3.88	23.26
1004 Office equipment	15/01/2024		Bank 1 Current Accou	Credit Card	Office Equipment	Amazon	S	15.82	3.16	18.98
1005 Postage	15/01/2024		Bank 1 Current Accou	Credit Card	Postage	Royal Mail	E	29.25		29.25
1005 Postage	15/01/2024		Bank 1 Current Accou	Credit Card	Postage	Royal Mail	E	29.25		29.25
1006 Xmas Event	15/01/2024		Bank 1 Current Accou	Credit Card	Goods Xmas Event	QD	S	1.48	0.30	1.78
1007 Postage	15/01/2024		Bank 1 Current Accou	Credit Card	Postage	Post Office	E	15.00		15.00
1008 Training and H & S	15/01/2024		Bank 1 Current Accou	Credit Card	Training - Groundsmen	Grounds Management Assocd	S	76.66	15.34	92.00
1009 Training and H & S	15/01/2024		Bank 1 Current Accou	Credit Card	Training Course	SLCC	E	298.00		298.00
1010 Grant Income and expenditu	18/01/2024		Bank 1 Current Accou	BACS	Training Course	Angles in Bloom	E	60.00		60.00
1011 Regalrs	18/01/2024		Bank 1 Current Accou	BACS	Streelight Repairs	Coxens UK Ltd	S	395.00	79.00	474.00
1012 Postage	18/01/2024		Bank 1 Current Accou	BACS	Petty Cash	Mrs R McCarthy	E	6.00		6.00
1012 One Off Payments	18/01/2024		Bank 1 Current Accou	BACS	Petty Cash	Mrs R McCarthy	X	11.25		11.25
1013 Computer/Photocopier	18/01/2024		Bank 1 Current Accou	BACS	IT Services	MDB Computers	E	25.00		25.00
1014 Fireworks	18/01/2024		Bank 1 Current Accou	BACS	Portable Toilet Hire	Toilets+	S	118.00	23.60	141.60

Scribe

Thorpe St Andrew Town Council
PAYMENTS LIST

31 January 2024 (2023-2024)

Voucher Code	Date	Minutes	Bank	Cheque No	Description	Supplier	VAT Type	Net	VAT	Total
1015 Energy charge	18/01/2024		Bank 1 Current Accou	BACS	Streetlighting Energy Charge	TotalEnergies Gas & Power L	S	5,514.58	1,102.93	6,617.51
1016 Electricity (Tolaks)	18/01/2024		Bank 1 Current Accou	BACS	Electricity - River Green Tolk	TotalEnergies Gas & Power L	L	61.54	3.08	64.62
1017 Telephone	18/01/2024		Bank 1 Current Accou	BACS	WFI	Virgin Media Business	S	39.00	7.80	46.80
1018 Hillside water charges	18/01/2024		Bank 1 Current Accou	BACS	Water Charges - Hillside Alton	Wave	E	786.06		786.06
1019 Repairs	25/01/2024		Bank 1 Current Accou	BACS	Streetlight Repairs	Comens UK Ltd	S	395.00	79.00	474.00
1020 Water (Tolaks)	25/01/2024		Bank 1 Current Accou	BACS	Water Charges - River Green 1	Wave	X	222.88		222.88
1021 Town Hall	25/01/2024		Bank 1 Current Accou	BACS	Fire Extinguisher Service	E Fire	S	231.00	46.20	277.20
1022 Morse Pavilion	25/01/2024		Bank 1 Current Accou	BACS	Fire Extinguisher Service	E Fire	S	334.00	66.80	400.80
1022 Town Hall	25/01/2024		Bank 1 Current Accou	BACS	Signage	G5ign	S	89.00	17.80	106.80
1023 Town Hall	25/01/2024		Bank 1 Current Accou	BACS	Signage	G5ign	S	89.00	17.80	106.80
1024 Town Hall Loan	25/01/2024		Bank 1 Current Accou	BACS	Nursery Improvements	Trade UK	S	22.99	4.60	27.59
1025 Telephone	23/01/2024		Bank 1 Current Accou	DD	Loan Payment	Public Works Loan Board	X	1,897.37		1,897.37
1025 Electricity	24/01/2024		Bank 1 Current Accou	DD	Barrier line rental	Wireless Logic Ltd	S	4.32	0.86	5.18
1027 Telephone	26/01/2024		Bank 1 Current Accou	DD	Electricity - Morse Pavilion	SSE	L	186.20	9.31	195.51
1027 Telephone	26/01/2024		Bank 1 Current Accou	DD	Mobile Telephones	Three	S	23.33	4.67	28.00
1028 Bank charges	26/01/2024		Bank 1 Current Accou	DD	Mobile Telephones	Three	S	11.67	2.33	14.00
1029 Bottle Bank	29/01/2024		Bank 1 Current Accou	DD	Bank charges	Lloyds Bank	E	7.85		7.85
1030 Wheeled/Filter/dog bins	29/01/2024		Bank 1 Deposit Accou	DD	Bottle bank	UNM UK	S	10.80	2.16	12.96
1030 Wheeled/Filter/dog bins	29/01/2024		Bank 1 Deposit Accou	DD	Commercial Waste	Veolia	S	138.04	27.61	165.65
			Bank 1 Deposit Accou	DD	Commercial Waste	Veolia	S	174.21	34.84	209.05
Total								47,748.18	3,610.37	51,358.55

Item 7.2

31 January 2024 (2023-2024)

Thorpe St Andrew Town Council

Prepared by: Rachel McCarthy RFO
Name and Role (Clerk/RFO etc)

Date: 31/01/24.

Approved by: _____
Name and Role (RFO/Chair of Finance etc)

Date: _____

Bank Reconciliation at 31/01/2024		
	Cash in Hand 01/04/2023	373,157.83
	ADD Receipts 01/04/2023 - 31/01/2024	732,507.16
		<hr/>
	SUBTRACT Payments 01/04/2023 - 31/01/2024	1,105,664.79
		601,241.50
A	Cash in Hand 31/01/2024 (per Cash Book)	504,423.29
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	Cash in hand per Bank Statements	
	Petty Cash 31/01/2024	100.00
	Bank 1 Current Account 31/01/2024	9,484.86
	Bank 1 Deposit Account 31/01/2024	438,966.77
	Bank 2 Capital Account 31/01/2024	55,881.66
		<hr/>
		504,423.29
	Less unrepresented payments	
		<hr/>
		504,423.29
	Plus unrepresented receipts	
B	Adjusted Bank Balance	504,423.29
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A = B Checks out OK		



Thorpe Business Group Proposal

Prepared by Michelle Barron

Introduction

The idea behind Thorpe Business Group is a complete reinvention of the Made in Thorpe Initiative, idea that whilst having the potential to boost business engagement and generate additional income, never really took off in the way that had been envisioned.

I have studied the Made in Thorpe initiative, liaised with council officers and approached the type of companies that may wish to sponsor such a scheme locally. The following points are very relevant to the limited success of the current scheme.

- **Made in Thorpe – Although the name is catchy and immediately links to Thorpe, it is sometimes misinterpreted as something that would be relevant to crafters, home bakers and other local produce providers. We want the reach of this initiative to be much wider.**
- **Made in Thorpe also suggests, purely by name, that it is limited to Thorpe. With new companies and other potential supporters just outside the Parish Boundary, we should aim to be inclusive of businesses that are outside Thorpe St Andrew, and yet serve our residents.**
- **The current branding of Made in Thorpe is quite outdated and needs to be completely restyled. To attract sponsorship the marketing package needs to be professional and current.**
- **The package and associated levels should be simplified and streamlined offering very specific and attractive rewards that businesses will value.**
- **The original Made in Thorpe doesn't cater for the new opportunities we can offer in line with growing community events such as the light trail.**
- **The scheme has not been adequately marketed and is not recognised beyond a small number of people. A stronger brand and identity needs to be created.**



THORPE ST ANDREW TOWN COUNCIL

Recommendations

I would like to launch a new strategy that sees a significant growth in investment and sponsorship from local businesses, but also provides some significant and unique value in terms of networking and community engagement. With the imminent start of the Britain in Bloom campaign as well as a range of upcoming high profile projects, it is an ideal time to relaunch this kind of scheme.

Sponsorship will be simplified to one standard level which will fund basic costs necessary to the running of the group including, but not limited to media (including banners and basic promotion) and the delivery of the business forums.

Members will then, if they so wish have the first opportunity to sponsor large exposure events such as fireworks and the Christmas Light Trail as a sponsor or major sponsor.

In addition to a new, simpler sponsorship structure, I would like us to be the founders of a quarterly or biannual business forum, offering a unique (to this area) low scale networking event open to local businesses, community groups, councillors and officers. This gives a tangible value to being part of the business group and will build relationships and connections between members. This would be based at Roxley Hall and the council would facilitate and fund these events, providing one or two guest speakers for each event with ample time for general conversation.

The title for this group is certainly open to discussion and I would welcome any input on the development of the brand. I would want to launch this prior to the start of our Anglia in Bloom submission in late March with a first forum date of mid September – October.

Michelle Barron

Chief Executive Officer

Thorpe St Andrew Town Council



Item 9. Town Council Meeting: 5 February 2024

Proposal to upgrade halogen streetlights to LED bulbs

Background

As a streetlighting authority, Thorpe St Andrew Town Council is responsible for a fleet of 644 streetlights. Presently the energy cost is £3,000-£5,500pm, the maintenance contract is £400pm and repairs total approx. £1,600pm. Total cost this financial year to date is £62,387.

	19/20	20/21	21/22	22/23	23/24	TOTAL
Energy Charge (£)	22776	21886	11616	45882	42522	144682
Maintenance/ Capital Spending (£)	5195	8590	4800	5200	3600	27385
Repairs (£)	9086	2305	12246	19152	16265	59054
Structural Testing (£)	0	0	3736	0	0	3736
	37057	32781	32398	70234	62387	234857

The energy charge is based on all columns carrying halogen bulbs however 128 of the fleet are now LED and this increases weekly as repairs are required. LED bulbs provide an approximate 80% energy cost saving, so as an indication, the £144,682 paid 2019-2024 would be a direct energy cost saving of £115,746.

Council are asked to consider investing in upgrading the remainder of the fleet to LED bulbs.

Proposal

Quotes have been sought from three leading lighting contractors (returned by two), priced to supply and fit LED lanterns, and remove and dispose of the existing lanterns.

Quote A: £18,997 per 100

Quote B: £21,000 per 100

With 516 lanterns to replace, this would be an approx. maximum cost of £105,000 (assuming natural repairs of 16+ before work commences); a cost of £210 per head. For comparison, the current charge when completed individually is £400 per head. For the fleet, this would save replacement costs of £95,000. Significant cost savings would also be achieved in repairs and maintenance as faults less likely.

Recommendation

It is recommended that council give authority to the CEO to appoint a contractor once a third quote is received, to a maximum cost of £105,000, and apply for a new PWLB loan to fund. Fixed (lower risk) interest rates are calculated daily but will be around 5% (Appendix A). Indicative budgetary savings of £40,000 pa requires a minimum loan term of 4yrs however a term of 10yrs would spread the current budget savings over a longer period, thus negating the additional interest incurred.

Decisions

- To replace existing fleet of streetlights with LED bulbs
- To authorise CEO to appoint contractor
- To agree application for PWLB loan and determine preferred loan length

Legal Implications

All decisions and actions taken by or on behalf of Thorpe St Andrew Town Council must (1) be within the local powers of the Authority; (2) comply with any procedural requirement imposed by law; (3) be within the powers of the body or person exercising powers on behalf of the Authority; (4) be undertaken in accordance with the Authority procedural rules inc. Standing Orders and Financial Regulations; (5) be fully and properly informed; (6) be properly motivated; (7) be taken with regard to the fiduciary duty of the Authority to its residents; and (8) be reasonable and proper.

Financial Implications

There are significant financial implications arising from this report.



PWLB INTEREST RATE NOTICE NUMBER 042/24
FIXED RATES FOR TRANSACTIONS AGREED ON 30 JAN 2024 PM

For a given loan type and term, non-standard rates (e.g. concessionary rates) are calculated by subtracting or adding the appropriate margin from the PWLB standard new loan rate. Non-standard rates apply to new loans not the premature repayment of loans.

Period (years)	Standard New Loan Rates						Premature Repayment Rates					
	EIP		Annuity		Maturity		EIP		Annuity		Maturity	
	Rate	Change	Rate	Change	Rate	Change	Rate	Change	Rate	Change	Rate	Change
1 year	-	-	-	-	5.51	(+0.01)	-	-	-	-	4.39	(+0.01)
Over 1 not over 1½	-	-	-	-	5.51	(+0.01)	4.39	(+0.01)	4.39	(+0.01)	4.21	(+0.01)
Over 1½ not over 2	5.51	(+0.01)	5.51	(+0.01)	5.33	(+0.01)	4.30	(+0.01)	4.30	(+0.01)	4.06	(+0.01)
Over 2 not over 2½	5.42	(+0.01)	5.42	(+0.01)	5.18	(+0.01)	4.21	(+0.01)	4.20	(+0.01)	3.93	(+0.01)
Over 2½ not over 3	5.33	(+0.01)	5.32	(+0.01)	5.05	(+0.01)	4.14	(+0.02)	4.13	(+0.01)	3.83	(+0.01)
Over 3 not over 3½	5.26	(+0.02)	5.25	(+0.01)	4.95	(+0.01)	4.06	(+0.01)	4.05	(+0.01)	3.75	(+0.01)
Over 3½ not over 4	5.18	(+0.01)	5.17	(+0.01)	4.87	(+0.01)	4.00	(+0.01)	3.98	(+0.01)	3.68	
Over 4 not over 4½	5.12	(+0.01)	5.10	(+0.01)	4.80		3.93	(+0.01)	3.92	(+0.01)	3.64	(+0.01)
Over 4½ not over 5	5.05	(+0.01)	5.04	(+0.01)	4.76	(+0.01)	3.88	(+0.01)	3.86		3.61	(+0.01)
Over 5 not over 5½	5.00	(+0.01)	4.98		4.73	(+0.01)	3.83	(+0.01)	3.81		3.59	
Over 5½ not over 6	4.95	(+0.01)	4.93		4.71		3.79	(+0.01)	3.77	(+0.01)	3.59	(+0.01)
Over 6 not over 6½	4.91	(+0.01)	4.89	(+0.01)	4.71		3.75	(+0.01)	3.73	(+0.01)	3.59	(+0.01)
Over 6½ not over 7	4.87	(+0.01)	4.85	(+0.01)	4.73		3.72	(+0.01)	3.70	(+0.01)	3.59	
Over 7 not over 7½	4.84	(+0.01)	4.82	(+0.01)	4.75		3.68		3.67	(+0.01)	3.61	
Over 7½ not over 8	4.80		4.79	(+0.01)	4.77		3.66	(+0.01)	3.64		3.63	
Over 8 not over 8½	4.78	(+0.01)	4.76		4.81	(+0.01)	3.64	(+0.01)	3.62		3.65	
Over 8½ not over 9	4.76	(+0.01)	4.74		4.84		3.62		3.61	(+0.01)	3.69	(+0.01)
Over 9 not over 9½	4.74		4.73	(+0.01)	4.88		3.61	(+0.01)	3.60	(+0.01)	3.72	
Over 9½ not over 10	4.73	(+0.01)	4.72	(+0.01)	4.91		3.60		3.59		3.76	
Over 10 not over 10½	4.72		4.71		4.95		3.59		3.59		3.79	
Over 10½ not over 11	4.71		4.71		4.99		3.59		3.59	(+0.01)	3.83	
Over 11 not over 11½	4.71		4.71		5.03		3.59	(+0.01)	3.59		3.87	
Over 11½ not over 12	4.71		4.72		5.06		3.59	(+0.01)	3.59		3.91	
Over 12 not over 12½	4.71		4.73	(+0.01)	5.10		3.59		3.60		3.94	
Over 12½ not over 13	4.72		4.74		5.13		3.59		3.61	(+0.01)	3.98	
Over 13 not over 13½	4.73		4.75		5.17	(+0.01)	3.60		3.62		4.01	
Over 13½ not over 14	4.74		4.77		5.20		3.61		3.63		4.05	(+0.01)
Over 14 not over 14½	4.75		4.78		5.23	(+0.01)	3.62		3.65		4.08	
Over 14½ not over 15	4.76		4.80		5.25		3.63		3.66		4.11	(+0.01)
Over 15 not over 15½	4.77		4.82		5.28		3.64		3.68		4.13	
Over 15½ not over 16	4.79		4.84		5.30		3.65		3.70		4.16	
Over 16 not over 16½	4.81	(+0.01)	4.87		5.32		3.67		3.72		4.18	
Over 16½ not over 17	4.82		4.89		5.34		3.69	(+0.01)	3.75		4.20	
Over 17 not over 17½	4.84		4.91		5.36		3.70		3.77		4.22	
Over 17½ not over 18	4.86		4.94	(+0.01)	5.37		3.72		3.79		4.24	

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Period (years)	Standard New Loan Rates						Premature Repayment Rates					
	EIP		Annuity		Maturity		EIP		Annuity		Maturity	
	Rate	Change	Rate	Change	Rate	Change	Rate	Change	Rate	Change	Rate	Change
Over 18 not over 18½	4.88		4.98		5.39		3.74		3.82	(+0.01)	4.25	
Over 18½ not over 19	4.89		4.98		5.40		3.76		3.84		4.27	
Over 19 not over 19½	4.91		5.01		5.41		3.77		3.86		4.28	
Over 19½ not over 20	4.93		5.03		5.42		3.79		3.89		4.29	
Over 20 not over 20½	4.95		5.06	(+0.01)	5.43		3.81		3.91		4.30	
Over 20½ not over 21	4.97		5.08		5.44		3.83		3.94	(+0.01)	4.31	
Over 21 not over 21½	4.99		5.10		5.45		3.85		3.96		4.32	
Over 21½ not over 22	5.01		5.12		5.45		3.87		3.98		4.33	
Over 22 not over 22½	5.03		5.15		5.46		3.89		4.00		4.33	
Over 22½ not over 23	5.05	(+0.01)	5.17		5.46		3.91		4.03		4.34	
Over 23 not over 23½	5.06		5.19		5.46		3.93	(+0.01)	4.05		4.34	
Over 23½ not over 24	5.08		5.21		5.47		3.94		4.07		4.34	
Over 24 not over 24½	5.10		5.23		5.47		3.96		4.09		4.35	
Over 24½ not over 25	5.12		5.25		5.47		3.98		4.11		4.35	
Over 25 not over 25½	5.13		5.26		5.47		4.00		4.13		4.35	
Over 25½ not over 26	5.15		5.28		5.47		4.01		4.14		4.35	
Over 26 not over 26½	5.17	(+0.01)	5.30		5.47		4.03		4.16		4.35	
Over 26½ not over 27	5.18		5.31		5.47		4.05	(+0.01)	4.18		4.35	
Over 27 not over 27½	5.20		5.33		5.47		4.06		4.19		4.35	
Over 27½ not over 28	5.21		5.34		5.47		4.08		4.21		4.35	
Over 28 not over 28½	5.23	(+0.01)	5.35		5.47		4.09		4.22		4.35	
Over 28½ not over 29	5.24		5.36		5.47		4.11	(+0.01)	4.23		4.34	(-0.01)
Over 29 not over 29½	5.25		5.38		5.46	(-0.01)	4.12		4.24		4.34	
Over 29½ not over 30	5.26		5.39		5.46		4.13		4.26		4.34	
Over 30 not over 30½	5.28		5.40		5.46		4.14		4.27		4.34	
Over 30½ not over 31	5.29		5.40		5.46		4.16		4.28		4.34	
Over 31 not over 31½	5.30		5.41		5.46		4.17		4.28		4.33	
Over 31½ not over 32	5.31		5.42		5.45		4.18		4.29		4.33	
Over 32 not over 32½	5.32		5.43		5.45		4.19		4.30		4.33	
Over 32½ not over 33	5.33		5.43		5.45		4.20		4.31		4.32	
Over 33 not over 33½	5.34		5.44		5.44		4.21		4.31		4.32	
Over 33½ not over 34	5.35		5.44		5.44		4.22		4.32		4.32	
Over 34 not over 34½	5.36		5.45		5.44		4.23		4.32		4.31	
Over 34½ not over 35	5.37		5.45		5.43		4.24		4.33		4.31	
Over 35 not over 35½	5.37		5.46		5.43		4.25		4.33		4.31	
Over 35½ not over 36	5.38		5.46		5.43		4.25		4.34		4.30	
Over 36 not over 36½	5.39		5.46		5.42		4.26		4.34		4.30	
Over 36½ not over 37	5.40		5.46		5.42		4.27		4.34		4.29	
Over 37 not over 37½	5.40		5.46	(-0.01)	5.41		4.28		4.34		4.29	
Over 37½ not over 38	5.41		5.47		5.41		4.28		4.34	(-0.01)	4.28	
Over 38 not over 38½	5.41		5.47		5.40		4.29		4.35		4.28	
Over 38½ not over 39	5.42		5.47		5.40		4.29		4.35		4.27	
Over 39 not over 39½	5.42		5.47		5.39		4.30		4.35		4.27	
Over 39½ not over 40	5.43		5.47		5.39		4.30		4.35		4.28	
Over 40 not over 40½	5.43		5.47		5.38		4.31		4.35		4.26	
Over 40½ not over 41	5.44		5.47		5.38		4.31		4.35		4.25	

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Period (years)	Standard New Loan Rates						Premature Repayment Rates					
	EIP		Annuity		Maturity		EIP		Annuity		Maturity	
	Rate	Change	Rate	Change	Rate	Change	Rate	Change	Rate	Change	Rate	Change
Over 41 not over 41½	5.44		5.47		5.37		4.32		4.35		4.25	
Over 41½ not over 42	5.44		5.47		5.37		4.32		4.35		4.24	
Over 42 not over 42½	5.45		5.47		5.36		4.32		4.35		4.23	
Over 42½ not over 43	5.45		5.47		5.35		4.33		4.35		4.23	
Over 43 not over 43½	5.45		5.47		5.35		4.33		4.35		4.22	
Over 43½ not over 44	5.45		5.47		5.34		4.33		4.34	(-0.01)	4.22	
Over 44 not over 44½	5.46		5.46	(-0.01)	5.34		4.33		4.34		4.21	
Over 44½ not over 45	5.46		5.46		5.33		4.34		4.34		4.20	
Over 45 not over 45½	5.46		5.46		5.32		4.34		4.34		4.20	
Over 45½ not over 46	5.46		5.46		5.32		4.34		4.34		4.19	
Over 46 not over 46½	5.46		5.46		5.31		4.34		4.34		4.18	
Over 46½ not over 47	5.46		5.46		5.30		4.34		4.33		4.18	
Over 47 not over 47½	5.47		5.45		5.30		4.34		4.33		4.17	
Over 47½ not over 48	5.47		5.45		5.29		4.35		4.33		4.16	
Over 48 not over 48½	5.47		5.45		5.28		4.35		4.33		4.16	(+0.01)
Over 48½ not over 49	5.47		5.45		5.28	(+0.01)	4.35		4.32		4.15	
Over 49 not over 49½	5.47		5.44		5.27		4.35		4.32		4.14	
Over 49½ not over 50	5.47		5.44		5.26		4.35		4.32		4.13	

Rates determined for residual contractual obligations for periods in excess of 50 years will be:

Period (years)	New Loan Rates						Premature Repayment Rates					
	EIP		Annuity		Maturity		EIP		Annuity		Maturity	
	Rate	Change	Rate	Change	Rate	Change	Rate	Change	Rate	Change	Rate	Change
	5.47		5.44		5.25		4.35		4.32		4.13	



**United Kingdom
Debt Management
Office**

PWLB lending facility

T 020 7862 6610
E pwlb@dmo.gov.uk
www.dmo.gov.uk

LOANS TO PARISH, TOWN AND COMMUNITY COUNCILS

1. Powers to Lend

The PWLB lending facility is operated by the UK Debt Management Office (DMO) on behalf of HM Treasury and provides loans to local authorities, and other specified bodies, from the National Loans Fund, operating within a policy framework set by HM Treasury. This borrowing is mainly for capital projects. HM Treasury are responsible for the lending policy and for setting interest rates for PWLB loans. The day to day lending activities including advancing new PWLB loans and collecting repayments are delegated to the DMO. The DMO's responsibilities are for timely administration of the function within the set framework.

2. Purposes for which loans may be made

Loans may be made to finance capital payments for which a council has a formal borrowing approval. A council may also apply for a loan to replace short-term borrowings (including a bank overdraft) or revenue balances used temporarily for the purpose stated in the approval.

3. Borrowing Approval

HM Treasury will only lend once a borrowing approval has been obtained. The letters are issued by the Department for Levelling Up, Housing & Communities - formerly MHCLG, or, in the case of Welsh councils, the Welsh Government (WG). Borrowing approvals state, amongst other things, the purpose of a loan, the amount and the maximum period over which it can be taken.

The related borrowing may only be undertaken within the terms and time limit of the approval. It is not obligatory for the approval to be taken up in a single loan, and separate applications may be made in respect of a scheme where, for example, the expenditure is spread over several months, provided that the loans are covered by a valid approval.

The initial approach for a borrowing approval should be made to the local County Association of Local Councils. In the case of Welsh councils, the approach is direct to the Welsh Government.

4. Security for Loans

Under the provisions of the Public Works Loan Acts of 1965 and 1967, loans from HM Treasury are secured by an automatic charge on the revenues of the council and not on the council's property.

5. Applications for Loans

Applications should be made by the Responsible Finance Officer (RFO) on Form LC1, copies of which may be obtained from the UK Debt Management Office (DMO) website. The completed form should be accompanied by the following documentation:

- i. Scanned copy of a blank cancelled cheque or an original bank statement (bearing the details of the bank account to which the advance is to be made)
- ii. Completed direct debit mandate
- iii. The DMO are advised of all valid borrowing approval letters directly from DLUHC or the Welsh Government so a copy of the letter is not required

The application should be sent to the DMO via email at least **two weeks** before a loan is required. In completing form LC1 the RFO will be required to supply the following details. Non-receipt of information will result in a delay to the advance.

- Full name of the authority (including County)
- Purpose of loan
- Sum required (must be expressed in whole pounds)
- Type of loan required
- Half-yearly interest payment days (for fixed rate loans)
- Payment frequency (for variable rate loans)
- Method of repayment
- Period of repayment
- Preferred date of advance (optional)

On receiving an application the DMO will review and notify the RFO via email when all checks are completed. The notification will provide the Clerk with the PWLB electronic template, please note the following timetable to agree the final terms of the loan including the rate of interest and the date for the advance.

Clerk emails application form to agree terms (i.e. agreement date)	Day of advance of loan (i.e. advance date)
Monday	The following Monday (T+5)
Tuesday	The following Tuesday (T+5)
Wednesday	The following Wednesday (T+5)
Thursday	The following Thursday (T+5)
Friday	The following Friday (T+5)

Where a bank holiday intervenes the timetable moves by the appropriate number of days.

Following the loan agreement, a confirmation letter outlining the terms agreed will be emailed to the authority by close of business on the agreement day.

6. Types of Loan

There are two types of loans available from the PWLB lending facility:

- (a) Fixed rate loans, on which the rate of interest is fixed for the life of the loan, and
- (b) Variable rate loans, on which the rate of interest is variable at one, three or six monthly intervals. Once chosen, the roll-over period remains unchanged for the life of the loan.

7. Method of Repayment

There are two repayment methods open to Parish, Town and Community Councils:

Annuity: half yearly payments where each payment is of a constant amount inclusive of principal and interest (available on fixed rate loans only)

Equal Instalments of Principal (EIP): half yearly payments where each payment consists of a constant instalment of principal plus a diminishing amount of interest, calculated on the balance of principal then outstanding

The minimum repayment period on either method is two years.

The PWLB lending facility also offers Maturity loans at fixed or variable interest rates. The applicant will need to demonstrate how the principal repayment will be met at the end of the term during the borrowing approval process.

8. Interest Rates

The PWLB's interest rates are determined by HM Treasury in accordance with section 5 of the National Loans Act 1968. In practice, rates are set by the DMO on HM Treasury's behalf in accordance with agreed procedures and methodologies which are described in a DMO Technical Note.

In the case of fixed rate loans, a precise rate of interest is prescribed. In the case of variable rate loans, the rate is fixed by reference to a formula. The rate of interest charged on a fixed rate loan or the formula for a variable rate loan will be that agreed by telephone two working days before the date of advance.

Fixed interest rates are set twice daily by 9:30am and 12:30pm with a separate rate calculated in 6 monthly bands for periods up to 50 years. Once a loan has been agreed, the rate of interest is fixed for the duration of the loan. Payments are at regular half-yearly intervals (e.g. 1 April and 1 October) but the borrower may choose the half-yearly days so long as the first date is no later than six months from the date of advance. Scheduled interest payments are calculated by applying half of the annual interest rate to the balance of the loan outstanding at the start of the half-year. If the date a loan is issued does not fall on one of the half-yearly days, the borrower pays an amount for the broken period from the date the loan is issued to the date of the first half-yearly payment.

Variable interest rates are set daily with separate rates for 1, 3 and 6 monthly roll-over periods, which are applicable to both EIP and Maturity loans. Borrowers choose the roll-over period of the loan at the time it is agreed. Interest payments are calculated by reference to the balance outstanding since the last loan payment and the number of days in the roll-over period.

Further information on interest rates, including a Technical Note on their calculation can be found on the DMO website, www.dmo.gov.uk.

9. Loan Repayment Periods

A council may choose the repayment period within the following limits, subject to the maximum repayment period specified in the borrowing approval.

		Minimum period (years)	Maximum period (years)
Fixed rate loans	Maturity	1	50
	Annuity or EIP	2	50
Variable rate loans	Maturity	1	10
	EIP	2	10

Although the borrowing approval will state the maximum period for the borrowing, a lesser period may be chosen, as generally a council should not borrow for longer than necessary.

10. Fees

Under the Public Works Loans (Fees) Regulations 1991, as amended, the fees payable by councils in respect of advances from PWLB lending facility are:

Fixed rate loans	35p for every £1,000 or part of £1,000
Variable rate loans	45p for every £1,000 or part of £1,000

The minimum fee payable is £25.

11. Advance of Loans

A loan when authorised will be transmitted electronically to the council's receiving bank account. The sum to be transmitted will be the amount of the loan less the fee. Interest will be charged from the date of advance.

12. Scheduled Repayment of Loans

Scheduled repayments due from parish, town and community councils are collected by direct debit. A direct debit instruction must be provided with the LC1 application form.

A council should ensure that its paying bank account has, on a scheduled repayment day, sufficient funds for the due amount. Repayment notices are issued via email approximately 28 calendar days prior to each loan repayment. When a repayment date falls on a non-working day, the relevant payment will be made on the next working day. Repayment notices are not invoices and scheduled repayments are due under the terms of the loan agreement irrespective.

Further information on payment by direct debit is available from the DMO website <https://www.dmo.gov.uk/responsibilities/local-authority-lending/paying-by-direct-debit/>

Repayments made directly to the DMO by cheque (or otherwise) will not be accepted.

HM Treasury reserves the right to charge interest on late payments, details of the terms applied are available in the current Operational Circular, the same terms apply to delayed premature repayments.

<https://www.dmo.gov.uk/responsibilities/local-authority-lending/lending-arrangements/>.

13. Premature (early) Repayments

Minor authorities should not borrow for longer than necessary. Repayment amounts are calculated on the assumption that the loan will run to maturity and normally a loan is repayable only by the regular payments due under the agreed terms. The DMO on behalf of HM Treasury cannot renegotiate a loan and, while it will usually accept a premature repayment in whole or in part, in all instances the terms will not favour the borrower over the National Loans Fund. Breakage costs are charged equivalent to the net present value of the outstanding amount of the loan, in line with standard actuarial practice. This means a premium will be payable when the interest rate on the loan to be repaid is higher than the current 'premature repayment' rate for a loan repayable by the same method as, and over the same period as that remaining on, the loan which it is proposed to repay. When the interest rate on the loan to be repaid is lower than the equivalent 'premature repayment' rate, a discount will be allowed. Please note that early repayments will not be accepted for loans that have been in existence for less than one year or fixed rate loans that have less than one year to maturity. Premature repayment terms and guidance regarding the calculations applied are available on the DMO website.

<https://www.dmo.gov.uk/responsibilities/local-authority-lending/technical-notes/>

14. Refinancing

The DMO on behalf of HM Treasury will allow a minor authority to replace a fixed rate loan with another fixed rate loan, subject to the authority gaining a borrowing approval letter for the new borrowing. Similarly, borrowers are permitted to replace a fixed rate loan with a variable rate loan or *vice versa*. However, in all cases the terms for accepting early repayment will apply, so that, again, the terms will not favour the borrower over the National Loans Fund. Accordingly, the cost of paying off a high-rated loan will tend to offset the financial advantage of a lower rate on the replacement loan, which loan will be subject to the fee for a new advance.

15. Premature (early) Repayments: Procedure

The DMO on behalf of HM Treasury has discretion to accept a premature repayment:

- in whole, which means 'paying off', or redeeming, the loan in full; or
- in part ('paying down'), which reduces the debt while leaving an outstanding amount of principal remaining to be serviced.

On request, the DMO can provide an indication of the cost of paying off a debt at the rates in force on the day. Generally, however, it is for local authorities to take their own advice, including any necessary financial and legal advice.

Repayment in full ('paying off')

For reasons of timing, remittances for paying off a loan will normally be accepted only by bank transfer. Should a council wish to pay off a loan, the clerk or responsible financial officer would need to email the DMO to make a formal request to repay. The PWLB lending facility follows a timetable of two working days. Accordingly, the request would need to be made two working days before the intended settlement date. On making the agreement the DMO will confirm the settlement costs. This will entail calculating a premium/discount on the outstanding balance of principal according to the appropriate rate in the 'premature repayment' set of rates prevailing at the time of the agreement. Interest accruing from the previous scheduled repayment date will be included in the settlement sum as necessary. Once the DMO

has quoted the amount required to pay off the debt, the council should arrange for payment to reach the PWLB lending facility bank account on the agreed date:

Sort Code **60-70-80**

Account No. **10013288**

Account Name **PUBLIC WORKS LOAN**

The DMO on behalf of HM Treasury will provide confirmation of the agreement. All confirmations will be sent via email to an authorised dealer.

Partial repayment ('paying down')

It is open to an authority to make a partial early repayment ('pay down'). The payment will be applied to the outstanding balance net of any premium or discount and accrued interest, and the authority notified once the funds are received of the effect on its outstanding balance of principal and future scheduled repayments. Please note that early repayments will not be accepted for loans that have been in existence for less than one year or fixed rate loans that have less than one year to maturity

16. Further Information

Enquiries should be made to the contact points shown in the heading to this note. The DMO's website has a dedicated page on lending to parish councils and drainage boards which provides the following information:

- Links to related websites (e.g. Department for Levelling Up, Housing & Communities or the Welsh Government)
- Calculator for indicative interest rates and loan charges for new advances
- Application forms

Defence Employer Recognition Scheme 2024 Silver Award Expression of Interest

The Defence Employer Recognition Scheme (ERS) 2024 Silver Award Expression of Interest (Eoi) window opens on 1 December 2023 and closes on 18 March 2024.

Eoi will be validated to determine the level of defence personnel employment within the organisation and to check that the organisation has signed the Armed Forces Covenant.

Once the Eoi has been validated, the organisation will be encouraged to begin the application process. The application will then be considered by the selection boards, which will be a panel chaired by a senior military officer and they will consider each application against the award criteria. Organisations selected for Silver awards will be formally notified in writing and invited to the respective award event.

Silver award holders:

- must have signed the [Armed Forces Covenant](#)
- the employer must already be accredited as a holder of ERS Bronze Award and held it with sufficient time to develop suitable plans and policies and evidence to support the ERS Silver application the employer must proactively demonstrate that service personnel/armed forces community are not unfairly disadvantaged as part of their recruiting and selection processes
- the employer must actively ensure that their workforce is aware of their positive policies towards defence people issues. For example, an employer nominated for support to the Reserves must have an internally publicised and positive HR policy on Reserves
- within the context of Reserves the employer must have demonstrated support to mobilisations or have a framework in place. They must demonstrate support to training by providing at least 5 days' additional unpaid/paid leave (wherever possible not to Reservist employees' financial disadvantage)
- the employer must not have been the subject of any negative PR or media activity
- The employer should demonstrate support to the Cadet movement as a whole by providing proactive support to individual cadets and/or to local cadet units