



MINUTES OF THE MEETING OF THE PARISH COUNCIL HELD AT 7:30pm ON MONDAY 21st MAY 2018 AT BANWELL VILLAGE HALL

PRESENT:	Councillors Jim Weston (Chairman), Phil Adams, Paul Blatchford, Steve Davies, Phil Hale, Paul Harding (Vice-Chairman), Maggie McCarthy and Emma Perrett.
IN ATTENDANCE:	Mrs Liz Shayler (Clerk).
WARD COUNCILLOR:	None
AVON & SOMERSET POLICE:	None
PRESS:	None
MEMBERS OF THE PUBLIC:	5

Cllr Weston was called away from the meeting before it began so Cllr Harding took over as Chair.

- 100/18 To elect a Chairman of the Parish Council for 2018/19 (agenda item 1)**
Resolved – To elect Cllr Jim Weston as Chairman of the Parish Council for 2018/19
The resolution was correctly proposed and seconded (Unanimous)
- 101/18 To request the Chairman to sign a declaration of acceptance of office (agenda item 2)**
This item was deferred until Cllr Weston returned to the meeting.
- 102/18 To elect a Vice Chairman of the Parish Council for 2018/19(Agenda item 3)**
Resolved – To elect Cllr Paul Harding as Vice Chairman of the Parish Council for 2018/19
The resolution was correctly proposed and seconded (Unanimous)
- 103/18 To request the Vice Chairman to sign a declaration of acceptance of office (Agenda item 4)**
The Vice Chairman signed the declaration of acceptance of office
- 104/18 To consider the co-option of Emma Perrett to the Parish Council (agenda item 5)**
Resolved: To co-option Emma Perrett to Banwell Parish Council
The resolution was correctly proposed and seconded (Unanimous)
Cllr Perrett read and signed the declaration of acceptance of office
- 105/18 To receive apologies for absence (agenda item 6)**
Apologies were received from Cllr Bateman, Cllr Hale, Cllr Parry and District Councillors Cllr Harley and O'Brien.
- 106/18 To appoint the Cemetery and Memorials Committee for 2018/19 (Agenda item 7)**
Resolved – To appoint Cllrs Phil Adams, Paul Blatchford, Steve Davies, Phil Hale and Maggie McCarthy along with co-opted members John Keate and Richard Tolmie and Cllrs Jim Weston and Harding as ex Officio to the Cemetery and Memorials Committee for 2018/19

The resolution was correctly proposed and seconded (Unanimous)

107/18 To appoint the Youth Club Management Committee for 2018/19 (Agenda item 8)

Resolved – To appoint Cllrs Paul Blatchford, Maggie McCarthy and Emma Perrett along with Cllr Jim Weston and Cllr Harding as ex officio to the Youth Club Management Committee for 2018/19.

108/18 To appoint the Employment Committee for 2018/19 (agenda item 9)

Resolved – To appoint Cllrs Paul Harding, Dawn Parry, Paul Blatchford and Jim Weston to the Employment Committee for 2018/19

The resolution was correctly proposed and seconded (Unanimous)

109/18 To appoint the Appeals Committee for 2018/19 (agenda item 10)

Resolved – To appoint Cllrs Phil Hale, Cllr McCarthy and Cllr Davies to the Appeals Committee for 2018/19

The resolution was correctly proposed and seconded (Unanimous)

110/18 To note the Highways and Children’s Centre working party membership for 2018/19 (agenda item 11)

The Highways and Children’s Centre working party membership for 2018/19 was noted.

111/18 To appoint members of outside bodies for 2018/18 (agenda item 12)

Resolved – That members be appointed as the Parish Council’s representatives on outside bodies in 2018/19 in accordance with the following schedule: -

Outside Body	2018/18 Representatives
ALCA North Somerset Group	Cllr Harding & Cllr Hale
Banwell Action Club	Cllr Harding
Banwell Allotment Society	Cllr Bateman
Banwell in Bloom	Cllr Perrett
Banwell Scouts & Guides Association	Cllr Adams
Banwell School Community Governor	Cllr Parry
Banwell Village Hall Management Committee	The Clerk & Cllr McCarthy currently attend as they hold positions on the Committee. The Council agreed they could act as liaisons.
Children’s Centre Partnership	Children’s Centre Working Party
Churchill and Langford Minibus Society	Vacant
Defibrillator Guardians	Cllr Weston and Paul White
Community Resilience	Vacant
Hinkley Point Community Forum	Cllr Blatchford & Cllr Weston
Parochial Church Council	Cllr Maggie McCarthy
NSC Standards Sub-Committee	Cllr Harding and Cllr Bateman
Weekly Visual Checks of Play Areas	Cllr Harding cover by Cllr Perrett
Winscombe & Banwell Patient Reference Group	Cllr Parry

The resolution was correctly proposed and seconded (Unanimous)

112/18 To receive members' declarations of interest on any agenda item (agenda item 13)

Cllr Harding declared an interest in 26 (i)
Cllr McCarthy declared an interest in 26 (viii)

113/18 To invite public participation (agenda item 14)

i) Members of the public.

The following issues were raised:

- The Fridge freezer which had been dumped along Well Lane has still not been collected.
- A complaint was received that a local resident was changing his dressings in the bus stop and leaving them there.
- A query was received about the entrance into Bristol Waterworks at Wint Hill about the red tarmac and whether this was permissible in the AONB.
- A resident was concerned about the grass on the rec and whether the clumps would be removed before the Parish picnic. The resident was assured that the grass clumps would be gone by the 2nd June.

ii) Community Beat Manager's report.

The following report was received for the period 09/04/2018 to 14/05/2018

Calls from the Parish received = 49 Village crimes recorded = 13

Recorded crimes: 5 Assault, 1 burglary (non-dwelling), 3 Criminal Damage, 1 Drug related, 2 Harassment and 1 public order offence.

Due to reports of Anti-Social Behaviour and Drug Offences occurring on Westfield Road and the surrounding areas. Residents are asked if anyone has any information that may assist with the above, please report on 101.

Due to reports received from other Villages of Shed and Vehicle Break ins and with the nicer weather, residents are also asked to be vigilant and to take extra steps to protect their vehicles and property when out and about, to ensure windows and doors are locked and secured, and that items of value are not left on view.

iii) Ward Councillor's report.

No Ward Councillor was present, and no report was received.

114/18 To approve as a correct record the minutes of the meeting of the Parish Council held on 9th April 2018 (agenda item 15)

Resolved – That the minutes be approved as a correct record of the meeting.

The resolution was correctly proposed and seconded (5 in favour with 1 abstention)

The minutes of the meeting were signed by the Chairman as a correct record.

115/18 To receive the Clerk's report/Exchange of information (agenda item 16)

- (i) **The Community Picnic** on June 2nd 2018 Councillors were reminded it was a week Saturday. The British Legion would be bringing an information stall along with Age UK, Alzheimer's. Yeo Valley had offered ice cream which the Potigny Twinning Association would be selling along with tea, coffee and cakes. The Village Hall had agreed to open the bar, Banwell Primary School would be selling soft drinks and sweets and Banwell Action Club would be running games.
- (ii) **"Battles Over" Celebration** an informal meeting is organised for Monday June 25th 7:30pm to enable anybody interested in putting on an event to discuss their ideas.

- (iii) **Lights around the village** the clerk informed the meeting that SSE now had a no ladder policy which would impact on a few of the lights around the village including the one on the path adjacent to the Fire Station on East Street which has been broken for several months.

116/18 To approve items of expenditure (agenda item 17)

- (i) Renewal of CPRE membership

Resolved – To approve the renewal of CPRE membership for £36

The resolution was correctly proposed and seconded (unanimous 1 abstention).

- (ii) Pear Technology software update and support £416.40

Resolved – To approve the cost of £416.40 for Pear Technology software update & support. With the Clerk to investigate reducing the cost by removing the update for the mapping system.

The resolution was correctly proposed and seconded (unanimous).

117/18 To review and approve the updated Asset Register (agenda item 18)

The Council were told that the Asset Register had been updated in line with advice offered by the internal auditor at the last audit.

Resolved – To approve the updated Asset Register

The resolution was correctly proposed and seconded (unanimous).

118/18 To comply with the new general data protection regulations to agree the cost of the following (agenda item 19)

- (i) A confidential waste disposal company to remove confidential waste

Resolved – To approve the one-off cost of a confidential waste disposal company to remove any confidential waste.

The resolution was correctly proposed and seconded (unanimous).

- (ii) Encrypted external hard drive & memory stick

Resolved - To encrypt the present hard drive using Microsoft bit Locker.

The resolution was correctly proposed and seconded (unanimous).

- (iii) Cross shredder

Resolved – To approve the cost of a cross shredder.

The resolution was correctly proposed and seconded (unanimous).

Cllr Weston returned to the meeting, signed the declaration of acceptance of office and took over the Chair

119/18 To agree the renewal of the Parish Council's insurance policy and whether to fix for three years for a further 5% saving (agenda item 20)

Resolved – To approve the cost of £2122.87 for Inspire insurance to be fixed for 3 years.

The resolution was correctly proposed and seconded (unanimous).

120/18 To discuss the request from Heartsafe for an annual monitoring fee (agenda item 21)

The clerk informed the meeting that the invoice incorrectly states that the Football Club Defibrillator is monitored by the Parish Council. However the cost of annual monitoring for 4 is £196 but if the Parish Council has five or more monitored cabinets it receives a discount and the cost is £195.

Resolved – To offer to pay the Football Clubs Monitoring fee and to approve the 2018/2019 cost of Heartsafe monitoring with a view to investigating whether this offers best value for money for 2019/2020.

The resolution was correctly proposed and seconded (unanimous).

121/18 To note the internal auditors, report for the 2017/2018 accounts and agree any recommendations (agenda item 22).

The report was noted.

Resolved – To agree the actions as recommended by the Clerk.

The resolution was correctly proposed and seconded (unanimous).

122/18 To approve the Annual Governance Statement for 2017/18 (agenda item 23)

Resolved – To approve the Annual Governance Statement for 2017/18

The resolution was correctly proposed and seconded (Unanimous with abstention)

The Annual Governance Statement for 2017/18 was signed by the Chairman and the Clerk

123/18 To approve the Statement of Accounts for 2017/18 (agenda item 24)

Resolved – To approve the Statement of Accounts presented by the Responsible Financial Officer for 2017/18

The resolution was correctly proposed and seconded (Unanimous)

The Statement of Accounts for 2017/18 was signed by the Clerk and the Chairman

124/18 To note the training available and agree any attendance (agenda item 25).

- (i) **7th June ‘Being a Good Councillor’. 7pm until 9pm. Cleeve Emerson’s Green Village Hall £50**

Resolved – That Cllr Perrett and Cllr McCarthy attend this session

The resolution was correctly proposed and seconded (unanimous).

- (ii) **23rd June ‘Social Media for Parish Councils “How To”. 10 – 12:30. Saltford Hall £40**

Resolved – That the Clerk and Cllr Harding attend this session

The resolution was correctly proposed and seconded (unanimous).

125/18 To consider the following grant requests (agenda item 26)

- (i) **Banwell Action Club**

Resolved: To agree a donation of £200 to Banwell Action Club for Christmas lights to come out of the Christmas Lights budget New Solar Banwell Fund.

The resolution was correctly proposed and seconded (6 in favour with 1 abstention)

(ii) **Banwell in Bloom**

Resolved: To agree a donation from the New Solar Banwell Fund of £500 to Banwell in Bloom for projects around the village.

The resolution was correctly proposed and seconded (Unanimous)

(iii) **Lanford and Churchill Minibus Society**

Resolved: To agree a donation of £350 to enable the Minibus Society to offer a four-day Midas approved course.

The resolution was correctly proposed and seconded (Unanimous)

(iv) **Banwell 1st Scout Group**

Resolved: To agree a donation from the New Solar Banwell Fund of £750 to Banwell 1st Scout Group for environmentally friendly ovens on production of receipts.

The resolution was correctly proposed and seconded (Unanimous)

(v) **Banwell Primary School.**

Resolved: To defer this item until Banwell PTA are able to provide further information on their proposal.

The resolution was correctly proposed and seconded (Unanimous)

(vi) **Vine Counselling**

Resolved: To agree a Section 137 donation of £250 to Vine Counselling to fund research into expanding into youth counselling.

The resolution was correctly proposed and seconded (Unanimous)

(vii) **Vision North Somerset**

Resolved: To agree a donation of £350 to part fund a swimming and three social groups.

The resolution was correctly proposed and seconded (Unanimous)

(viii) **Banwell Village Hall.**

Resolved: To agree a donation from the New Solar Banwell Fund for £500 to Banwell Village Hall towards refitting the toilets.

The resolution was correctly proposed and seconded (6 in favour 1 abstention)

(ix) **New Creation Dementia Group.**

Resolved: To agree a donation of £200 to New Creation to set up a dementia social group.

The resolution was correctly proposed and seconded (Unanimous)

(x) **Banwell Potigny Association.**

Resolved: To agree a donation of £500 and to underpin the remaining £500 shortfall for the twinning visit in July 2018.

The resolution was correctly proposed and seconded (Unanimous)

126/18 To agree the extension of the contract with Youthworkz to run the Youth Club from September 2018 to August 2019 (agenda item 27)

Resolved – To agree the contract extension for Youthworkz to run the Youth Club from September 2018 to August 2019

The resolution was correctly proposed and seconded (Unanimous)

127/18 To consider a request from the Brewers Arms for the use of Riverside Green for parking on the weekend of the 26th / 27th May 2018 (agenda item 28)

Resolved: To agree the request from the Brewers Arms for the use of Riverside Green for parking on the 27th May 2018 on the proviso that they meet the Parish Councils current parking requirements.

The resolution was correctly proposed and seconded (6 in favour 1 abstention)

128/18 To consider a request from Banwell Football Club for the use of Riverside Green for parking on the 16th, 17th June & 3rd November 2018 (agenda item 29)

Resolved: To agree the request from Banwell Football Club for the use of Riverside Green for parking on the 16th, 17th June & 3rd November 2018 on the proviso that they meet the Parish Councils current parking requirements.

The resolution was correctly proposed and seconded (Unanimous)

129/18 To discuss the grass verge by Golling Lane and agree a way forward (agenda item 30)

Resolved: The Village Orderly to investigate what needs to be done and the Parish Council to allocate £100 for remedial measures.

The resolution was correctly proposed and seconded (Unanimous)

130/18 To note the nationally advised pay increase to spinal point 31 of the Clerks Salary (agenda item 31)

The nationally advised pay increase was noted.

131/18 To authorise bills for payment (agenda item 32)

A revised list of payments was circulated for consideration.

Resolved: To authorise bills for payment totalling £9845.05. Cllr Harding & Cllr Blatchford will sign the cheques.

The resolution was correctly proposed and seconded (unanimous)

132/18 To note the Parish Council's end of April's net position, bank balances and bank reconciliation (agenda item 33)

The net position, bank balances and bank reconciliation were noted.

133/18 To note and comment upon planning applications (agenda item 34)

- i) **18/P/2250/FUL** Ground Floor, 8 West Street, Banwell BS29 6DA. Change of use of ground floor (former hair salon) to self-contained one bedroom flat.

Resolved: To not object to this application on the proviso that the outside of the building is repaired in keeping with the Conservation Area.

The resolution was correctly proposed and seconded (Unanimous)

- ii) **18/P/2370/MMA** Cedar Lodge Wolvershill Road Banwell BS29 6DJ. Minor material amendment to application 17/P/0858/F to raise the height of the garage by 1.5m to use the roof space for storage and including 2 No. rooflights and a window.

Resolved – To not support this application for the following reasons;

- The increase in the garage roof would make it more visible from the road as the building-line lays behind this.
- If the application is granted that a condition is put in place to prevent the garage from being turned into an annex / separate dwelling in the future.

The resolution was correctly proposed and seconded (unanimous)

- iii) **18/P/2402/FUL** Lower Rhodyate Farm, The Rhodyate, Banwell. BS29 6NR. Conversion of two holiday cottages into 2no. dwellings.

Resolved – To not support this application as it increases the number of permanent dwellings in the AONB.

The resolution was correctly proposed and seconded (unanimous)

- iv) **18/P/2797/HHPA** Trehvarn Wolvershill Road Banwell BS29 6LA. Prior approval request for the erection of a single storey rear extension with a flat roof that would 1) extend beyond the rear wall of the original house by 3.6 metres; 2) have a maximum height of 2.6 metres and 3) have eaves that are 2.6 metres high.

Resolved: To not object to this application

The resolution was correctly proposed and seconded (unanimous)

- v) **18/P/2870/FUL** Lower Rhodyate Farm The Rhodyate Banwell North Somerset BS29 6NR. Retention of park home to be used as an Agricultural Worker's Dwelling for a temporary period.

Resolved: To not object to this application

The resolution was correctly proposed and seconded (unanimous)

- vi) **18/P/2934/TPO** Emmerson Terrace, Westfield Road, Banwell. BS29 6BT T1 - Silver birch - 2m reduction. T2 - Sycamore - 2.0m crown reduction of the western canopy to boundary.

This item was noted

- vii) **18/P/3010/LDP** The Old Farmhouse, Rolstone Farm, West Rolstone Road, Hewish. BS24 6UU. Lawful development Certificate for the Proposed two storey rear extension to project

out no more than 3 metres from original rear wall. Eaves height and ridge height to be no higher than existing house. Not within 7 metres of rear boundary.

This item was noted

- viii) **18/P/3029/HHPA** The Old Farmhouse, Rolstone Farm, West Rolstone Road, Hewish. BS24 6UU. Prior approval request for the erection of a single storey rear extension with a pitched roof that would 1) extend beyond the rear wall of the original house by 6.5 metres; 2) have a maximum height of 3.99 metres and 3) have eaves that are 2.49 metres high.

This item was noted

- ix) **18/P/3027/FUL** Hatch Cottage, Hatches Lane, Banwell. BS24 6UF Change of use of agricultural land to mixed agricultural and equestrian and provision of horse ménage area for private use.

Resolved: To not object to this application

The resolution was correctly proposed and seconded (unanimous)

- x) **18/P/3033/FUH** 7, North View Drive, Banwell BS29 6AS. Two storey side extension, front porch and front balcony

Resolved: To not object to this application

The resolution was correctly proposed and seconded (unanimous)

134/18 To note planning decisions – (agenda item 34)

- i) **18/P/2182/LDP** - Small Acre, Box Bush Lane, Rolstone, Weston-super-Mare, North Somerset. BS24 6UA. Application for a Lawful Development Certificate for proposed siting of a twin unit mobile home. **APPROVED**
- ii) **18/P/2236/OUT** – Meadow Court, Wolvershill Road, Banwell. BS29 6DJ. Outline planning permission for the erection of 2no. dwellings with access and layout for approval and appearance, landscaping and scale reserved for subsequent approval **REFUSED**
- iii) **18/P/2277/FUH** – 26 West Street Banwell North Somerset BS29 6DB. The widening of the existing window opening and the proposed installation of a timber window (option 1) to replace existing unauthorized uPVC window on the ground floor within the side elevation of no. 26 West Street. **APPROVED**
- iv) **18/P/2326/RM** - Lower Rhodyate Farm, The Rhodyate, Banwell BS29 6NR Reserved matters application for the erection of an agricultural worker's dwelling for matters of access, appearance, landscaping, layout and scale pursuant to outline application 17/P/2014/O (erection of 1 No. agricultural workers dwelling with all matters reserved for subsequent approval). **APPROVED**
- v) **18/P/2665/FUH** – Yarborough Cottage, Banwell Road, Christon, Banwell. BS29 6ND. Oak framed garden room to side. **APPROVED**
- vi) **18/P/2666/LBC** – Yarborough Cottage, Banwell Road, Christon, Banwell. BS29 6ND. Oak framed garden room to side. **APPROVED**
- vii) North Somerset's Modification Order No 2 2017 - Part of Footpath AX29/48 and Unrecorded Route from Drove Way, Winscombe to Riverside, Banwell. **APPROVED**

135/18 Date of the next meeting (agenda item 36)

22nd May 2018 – Cemetery and Memorials Committee 7pm Banwell Cemetery

18th June 2018 – Parish Council Meeting

The Chairman closed the meeting at 21:05

.....Chairman

.....Date

Bills for Payment - 4th April to the 20th May 2018
Banwell Parish Council

Chq No.	Payee	Details	Net Amount	VAT	Gross Amount	Minute agreed	Power
5300	K. Gunningham	Allotment fee	£1,647.88		£1,647.88		
5301	GB sport	Repairs to nest swing	£350	£70	£420	05/05/2016 304/17	SH & AA 1908, s.23 PHA 1875 s164
5302	E. Shayler	Clerk's April's Salary (£1354.17) inc 6 hrs CiLCA (£88.02)	£1,354.17		£1,354.17		LGA 1972 s112
5302	E. Shayler	Clerk's Expenses (shield - £144.85, food for PA, batteries & stationary) Total £1578.83	£194.34	£36.50	£224.66		LGA 1972 s111
5303	HMRC	PAYE and NI	£379.67		£379.67		LGA 1972 s112
5304	J K Gardening	Grass cutting @ Rec Ground	£141.75		£141.75		PHA 1875 s164
5304	J K Gardening	Grass cutting @ Riverside, Children's Centre, K'cott Bank	£141.75		£141.75		PHA 1875 s164
5304	J K Gardening	Grass cutting @ Banwell Cemetery	£162.50		£162.50		LGA 1972 s214 (2) & (6)
5304	J K Gardening	Village Orderly duties	£392.50		£392.50		EPA 1990 sIV subsection 86 (13)
5304	J K Gardening	Environmental Fee Total £878.50	£40.00		£40.00		OSA 1906, ss9 & 10
5305	Youthworkz	Youth Club staffing costs (£680 - £24 = £656) + Programme costs (£84.66)	£740.66		£740.66		LG (MP) Act 1976 S19 (1e) & (1f)
5306	Bin-It	Dog Bin Emptying	£352.73	£70.55	£423.28		EPA 1990 s5 subsection 86 (13)
5307	Complete Weed Control	Weed Spray	£350	£70	£420	35/18	HA 1980 S96
5308	North Somerset	Contribution to footpath furniture	£100.00		£100.00	42/18	HA 1980 S43, 50
5309	Tim Light	final internal audit report	£93.75		£93.75	178/17	LGA 1972 s111
5310	Pear technology	Annual support and software updates	£225.00	£45.00	£270.00		LGA 1972 s111
5311	ALCA	GDPR training x 2	£80.00		£80.00	89/18	LGA 1972 s111
5312	Barrett Corp Harington	Childrens Centre reinstatement valuation and report	£500.00	£100.00	£600.00	part 32/18 (ii)	LGA 1972 s111
5313	Ward Tree Surgeons	Work to recreation ground trees	£620.00	£124.00	£744.00	84/18	PHA 1875 s164
5314	Scribe	Annual support and software updates	£347.00	£69.40	£416.40		LGA 1972 s111
5315	Aero Healthcare	Defib pads	£554.76	£112.94	£677.60	83/18	PHA 1936 s234
DD	Nest	May pension contributions (DD 10.6.18)	£72.31		£72.31		LGA 1972 s112
DD	EON	Electricity Account (DD 22.05.18) (£258.58 - £6.60 credit)	£191.11	£38.22	£229.33		PCA 1957, s3 & HA 1980 S301
DD	Mainstream	fraud, call charges, rent, caller display(DD 14.05.17)	£60.70	£12.14	£72.84		LGA 1972 s111
Totals			£9,092.58	£748.75	£9,845.05		

Report on banking arrangements

As you might be aware from 2015, changes to the Financial Services Compensation Scheme (FSCS) now mean that smaller local authorities (with an annual budget of no more than €500,000) are afforded protection under the scheme (see NALC financial topic note F05-15 July 2015). This means that deposits and investments of this council placed with banks, building societies and credit unions, amongst others, matching a certain criterion will be eligible for a refund from the FSCS of up to £75,000 per individual authorised institution should that institution fail.

The Parish Council currently holds 3 accounts, all with NATWEST with the balances as at 31st May 2018 as follows;

- Current Account £91,883 is the current account with cheque book and pays 0% interest
- Business Reserve Account (Cemetery) £81,347.41
- Business Reserve Account £12,378.95

The two Business Reserve Accounts are instant access savings account attracting 0.004% gross interest

To afford the Parish Council the best possible protection under the FSCS, I have dismissed use of CCLA as although the risk of the funds failing was small, any invested monies would not be protected under the scheme. With that in mind I have attached information taken from the Bank of England PRA website listing a selection of banks and credit unions that are covered by the FSCS and offering accounts that we can manage locally. You can yourself obtain a full listing from the website www.bankofengland.co.uk. **This report focuses on the use of three institutions that are all covered by the FSCS**

Bank Current Accounts

NATWEST – With no local banking we are reliant on the Clerk making trips to the Weston / Cheddar branch to deposit Parish Council funds. Our current bank account is treated as an ordinary account and we therefore do not attract bank charges on this.

One negative point

- **The Clerk also has a personal NATWEST account and the activation account and email held are the same. There is a theoretical possibility that money could be transferred between her personal account and the Parish Council Account (this has not been tried).**

HSBC – The nearest local branch is Burnham. Deposits can be made at the Post Office but this would need to be done at Winscombe/ Locking. However, we cannot deposit cash into the Post Office as to do so we would require a debit card and as this would undermine our dual signature withdrawal policy and so is not an option. A current bank account would be treated as a Community Account and we therefore would not attract bank charges on this.

Lloyds Bank – A mobile banking unit visits Winscome on a weekly basis (I would need to check how much business banking they would be able to do). The current account would be subject to bank charges after an initial 'new account' period of 18 months, likely to be in the region of £20 per month. On-line banking is currently tailored to dual control and offered without additional charge to business account users.

Unity Bank – offers secure on-line banking and payment facilities tailored to Parish Councils that allow dual control of all payments. There is a monthly charge for the account of £6 (we pay for approx. 10 cheques to be sent monthly at a cost of 58p for a second-class stamp). Cheque credits to the account would be posted directly to Unity and arrangements can be made to pay cash into the Post Office, although a charge of £1.03 per £100 cash banked may be made by the Post Office (at present we do not have cash payments into this account).

Internet banking comparison

NATWEST

Our current bankers offer two different types of on-line payment account:

Internet banking for business accounts:

- It is possible that more than one person **can** be involved in the setting up and releasing of payments.
- The bank sets one primary account user and any number of secondary account users
- There is no charge for this facility.

Two BIG negative points

- **The primary user on the account can set and release payments without the need for any secondary authorisation.**
- **The Clerk also has a personal NATWEST account and the activation account and email account are the same. There is a theoretical possibility that money could be transferred between her personal account and the Parish Council Account (this has not been tried).**

On Bank Line

- Free initial set-up charge with an ongoing £20 per month fee
- Account can be set for one person to create payments and two separate users to authorise those – NO PRIMARY USER with 3 persons involved in all transactions
- Every transaction you are charged extra for (approximately 45p per transaction)

HSBC

Offer two different types of on-line payment account:

Internet banking for business accounts:

- It is possible that more than one person **can** be involved in the setting up and releasing of payments.
- The bank sets one primary account user and any number of secondary account users
- Secondary account users can be set with personal and specified authorisation limits i.e. office staff could be set with zero authorisation limits that would allow them to set transactions ready for others (councillors) with say a £5,000 authorisation limit to release.
- The account can be set for two secondary users (with a permitted limit) to release payments, so similar to current practice of councillors signing cheques.
- There is no charge for this facility.

One big negative points

- **The primary user on the account can set and release payments without the need for any secondary authorisation.**

Net facility

- £350 initial set-up charge with an ongoing £21 per month fee
- Account can be set for one person to create payments and two separate users to authorise those – NO PRIMARY USER with 3 persons involved in all transactions
- Mainly used for BACS payments (charged at 24p per transaction) or international payments (£17 per transaction charge)
- CANNOT BE USED AS A BILL PAYMENT FACILITY for one off payments

UNITY TRUST

- Up to triple authority allows one user to set the payment and two authorised users to release payments
- Differing levels of access can be set: View accounts and submit payments for authorisation (for office staff), View accounts and authorise payments (for councillors who would **not** be

able to set payments for authorisation), View accounts only (for councillors choosing not to be bank account signatories)

- A final level of access can be set that would allow the user to submit payments for authorisation, authorise the payment and also view the accounts. **I would strongly recommend that this level of access is not used.**

LLOYDS BANK

- Up to triple authority allows one user to set the payment and three authorised users to release payments
- Differing levels of access can be set: View accounts and submit payments for authorisation (for office staff) View accounts and authorise payments (for councillors who would **not** be able to set payments for authorisation) View accounts only (for councillors choosing not to be bank account signatories)

When considering future banking options for the Parish Council, guidance issued from our insurers regarding Fidelity Insurance must be taken into consideration. Whilst a change to section 150 (5) of the Local Government Act 1972 has repealed the statutory requirement for 2 elected members to sign cheques and other orders for payment, this in itself does not require local councils to take any immediate action and current cheque signing arrangements can continue unchanged.

Guidance received from our current insurance company sets out primary policy requirements for Fidelity Guarantee (Employee dishonesty). Matters included in this guidance concerning banking arrangements specify that (1) all cash and cheques received will be banked at least twice a week (although with the small monetary amounts banked by this PC, we have been advised to continue with our usual practice of banking within 5 working days, (2) all manually prepared cheques will be signed by at least two authorised signatories, (3) in respect of electronic instructions, at least dual control will be imposed to ensure that no employee can complete a funds transfer from beginning to end

Recommendation:

At this time the Parish Council bank balances need to be split between three authorised institutions.

Switch the current account to an online banking account (Unity) taking out £32,000 from this account and placing it with the £12,000 in the savers account. This then become the 50% of the precept as recommended in our reserves policy and could be put in a higher interest account (to be investigated at a later date).

Split the Cemetery account into two. With £75,000 being put in a high interest account (to be investigated at a later date) The remaining staying in a current account. Which can used for memorial repairs and where the cemetery money continues to be paid into.

The Parish Council should consider alternate investment options for the bulk of the Cemetery money and the reserves at a future meeting.

Bills for Payment - 21st May to the 18th June 2018
Banwell Parish Council

Chq No.	Payee	Details	Net Amount	VAT	Gross Amount		Minute agreed	Power
5316	CPRE	Annual Subscription	£1,647.88		£36.00		116/18 (i)	LG (MP) Act 1976 S19 (3)
3517	AED	Defib Monitoring	£195	£39	£234		120/18	PHA 1936 s234
3518	Came and Company	Council Insurance	£1,850.78	£50	£2,122.87		119/18	LGA 1972 s111
3519	E. Shayler	Clerk's June's Salary (£1315.79) inc 6 hrs CiLCA for May (£88.02)	£1,315.79		£1,315.79			LGA 1972 s112
3519	E. Shayler	Clerk's Expenses (x 4 microsoft licences) Total £1555.75	£239.96		£239.96			LGA 1972 s111
5320	HMRC	PAYE and NI	£351.45		£351.45	Awaiting invoice		LGA 1972 s112
5321	J K Gardening	Grass cutting @ Rec Ground	£141.75		£141.75	Awaiting invoice		PHA 1875 s164
5321	J K Gardening	Grass cutting @ Riverside, Children's Centre, K'cott Bank	£141.75		£141.75	Awaiting invoice		PHA 1875 s164
5321	J K Gardening	Grass cutting @ Banwell Cemetery	£162.50		£162.50	Awaiting invoice		LGA 1972 s214 (2) & (6)
5321	J K Gardening	Village Orderly duties	£392.50		£392.50	Awaiting invoice		EPA 1990 sIV subsection 86 (13)
5321	J K Gardening	Golling Lane	£120.00		£120.00	Awaiting invoice		PHA 1875 s164
5321	J K Gardening	Wolvershill Park	£10.00		£10.00	Awaiting invoice		PHA 1875 s164
5321	J K Gardening	Environmental Fee Total £1080.50	£40.00		£40.00	Awaiting invoice		OSA 1906, ss9 & 10
5322	Youthworkz	Youth Club staffing costs (£580 - £30 = £550) + Programme costs (£152.46)	£702.46		£702.46			LG (MP) Act 1976 S19 (1e) & (1f)
5323	Bin-It	Dog Bin Emptying	£352.73	£70.55	£423.28	Awaiting invoice		EPA 1990 s5 subsection 86 (13)
5324	Phil Hale	Councillor Training and Expenses	£218.80		£218.80		89/18 (iii)	LGA 1972 s111
5325	Microbitz	Service Centre work to x 2 laptops	£46.80		£46.80			LGA 1972 s111
5326	Banwell Village Hall	Room Hire, Office Hire, CAB	£940.00		£940.00			LGA 1972 s111
5326	Banwell Village Hall	Refit Toilets Total £1460	£500.00		£500.00		125/18 (viii)	LGA 1972, s133
5327	Banwell Action Club	Christmas lights	£200.00		£200.00		125/18 (i)	LGA 1972, s.144
5328	Banwell in Bloom	Projects around the village	£500.00		£500.00		125/18 (ii)	LGA (MP) 1976 S19 (3)
5329	Langford and Churchill Minibus	Midas Course	£350.00		£350.00		125/18 (iii)	LGA & RA 1997 S26 - 29
5330	Vine Counselling	Research into Youth Counselling	£250.00		£250.00		125/18 (vi)	LGA 1972 s137
5331	Vision North Somerset	Funding for swimming and social groups	£350.00		£350.00		125/18 (vii)	LGA (MP) 1976 S19 (3)
5333	New Creation	Dementia Group	£200.00		£200.00		125/18 (ix)	LGA (MP) 1976 S19 (3)
5334	Banwell Potigny Association	French Visit	£500.00		£500.00		125/18 (x)	LGA 1972, s.144
DD	Nest	May pension contibutions (DD 10.7.18)	£69.68		£69.68			LGA 1972 s112
DD	EON	Electricity Account (DD 16.06.18)	£185.52	£37.10	£222.62			PCA 1957, s3 & HA 1980 S301
DD	Mainstream	fraud, call charges (DD 14.06.17)	£3.51	£0.70	£4.21			LGA 1972 s111
Totals			£11,978.86	£197.35	£10,786.42			

Banwell Parish Council
Net Position by Cost Centre and Code

Cost Centre Name

Cemetery and Memorials		Receipts		Payments		Current Balance	
Code	Title	Bal. B/Fwd.	Budget	Actual	Budget	Actual	Budget
101	Grass Cutting	0.00	0.00	0.00	1,950.00	325.00	1,625.00
102	Paths / Trees / Garden	0.00	0.00	0.00	350.00	0.00	350.00
103	Making up Graves	0.00	0.00	0.00	280.00	40.00	240.00
104	Cemetery / Memorial Maintenance	0.00	0.00	0.00	4,000.00	0.00	4,000.00
		£0.00	0.00	£0.00	6,580.00	£365.00	6,215.00

Cemetery Income		Receipts		Payments		Current Balance	
Code	Title	Bal. B/Fwd.	Budget	Actual	Budget	Actual	Budget
908	Cemetery Income	0.00	2,500.00	1,910.00	0.00	0.00	-590.00
		£0.00	2,500.00	£1,910.00	0.00	£0.00	-590.00

Clerk and Administration		Receipts		Payments		Current Balance	
Code	Title	Bal. B/Fwd.	Budget	Actual	Budget	Actual	Budget
301	Salary & NI	0.00	0.00	0.00	20,500.00	3,402.52	17,097.48
302	Clerk's Pension	0.00	0.00	0.00	400.00	141.79	258.21
303	Phone / Internet	0.00	0.00	0.00	500.00	109.55	390.45
304	Office rent	0.00	0.00	0.00	2,830.00	0.00	2,830.00
305	Hall Hire	0.00	0.00	0.00	270.00	0.00	270.00
306	Office equipment / Stationary / We	0.00	0.00	25.00	4,500.00	989.08	3,535.92
307	Advertising	0.00	0.00	0.00	300.00	0.00	300.00
308	Insurance	0.00	0.00	0.00	2,200.00	500.00	1,700.00
309	Subscriptions inc ALCA & SLCC	0.00	0.00	0.00	700.00	0.00	700.00
310	Audit Fees	0.00	0.00	0.00	900.00	93.75	806.25
311	Legal Costs inc Land registration	0.00	0.00	0.00	200.00	59.85	140.15
312	Training Clerk	0.00	0.00	0.00	400.00	40.00	360.00
313	Training Councillors	0.00	0.00	0.00	600.00	40.00	560.00
314	Inspections / Risk Assessments	0.00	0.00	0.00	300.00	0.00	300.00
315	Grants and Donations	3,000.00	0.00	0.00	2,500.00	3,000.00	2,500.00
316	Chairmans Allowance	0.00	0.00	0.00	100.00	32.53	67.47
317	Expenses	0.00	0.00	0.00	0.00	0.00	0.00
		£3,000.00	0.00	£25.00	37,200.00	£8,409.07	31,815.93

Environment		Receipts		Payments		Current Balance	
Code	Title	Bal. B/Fwd.	Budget	Actual	Budget	Actual	Budget
201	Allotment	0.00	1,647.88	1,647.88	1,647.88	0.00	1,647.88
202	Village Orderly	0.00	435.81	0.00	4,710.00	785.00	3,489.19
203	Env Hedge / Fence / Tree Work	0.00	0.00	0.00	450.00	103.33	346.67
204	Env Grass Cutting	0.00	0.00	0.00	1,800.00	283.50	1,516.50
205	Dog Bins	0.00	0.00	0.00	4,233.00	705.46	3,527.54
206	Env Maintenance Riverside / defib	0.00	0.00	0.00	2,000.00	564.66	1,435.34
207	Environmental Projects	4,420.52	7,149.52	0.00	7,149.52	450.00	3,970.52
		£4,420.52	9,233.21	£1,647.88	21,990.40	£2,891.95	15,933.64

Highways		Receipts		Payments		Current Balance	
Code	Title	Bal. B/Fwd.	Budget	Actual	Budget	Actual	Budget
400	Street Light Power	0.00	0.00	0.00	2,400.00	394.09	2,005.91
401	Street light Maintenance	0.00	0.00	0.00	2,000.00	363.09	1,636.91
402	Street Light Upgrade	0.00	0.00	0.00	1,000.00	0.00	1,000.00
403	Highways related projects	0.00	0.00	0.00	8,000.00	0.00	8,000.00
		£0.00	0.00	£0.00	13,400.00	£757.18	12,642.82

Income		Receipts		Payments		Current Balance	
Code	Title	Bal. B/Fwd.	Budget	Actual	Budget	Actual	Budget
901	Childrens Centre Rent	0.00	2,500.00	0.00	0.00	0.00	-2,500.00
902	Misc Income	0.00	30.00	8.05	0.00	0.00	-21.95
903	Council Tax Support Grant	0.00	2,129.91	2,129.91	0.00	0.00	0.00
904	Precept	0.00	88,897.00	44,448.50	0.00	0.00	-44,448.50

Current Balance = Balance B/Fwd - (Receipt Budget - Actual Receipt) + (Payment Budget - Actual Payments)

Banwell Parish Council
Net Position by Cost Centre and Code

<u>Cost Centre Name</u>							
907 VAT		0.00	0.00	0.00	0.00	0.00	0.00
		£0.00	93,556.91	£46,586.46	0.00	£0.00	-46,970.45
<u>Recreation Ground</u>			<u>Receipts</u>		<u>Payments</u>		<u>Current Balance</u>
<u>Code</u>	<u>Title</u>	<u>Bal. B/Fwd.</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>
601	Rec Grass Cutting	0.00	0.00	0.00	1,800.00	283.50	1,516.50
602	Rec Maintenance	0.00	0.00	0.00	1,000.00	0.00	1,000.00
603	Rec Tree and Fence Work	0.00	0.00	0.00	900.00	826.67	73.33
		£0.00	0.00	£0.00	3,700.00	£1,110.17	2,589.83
<u>Youth Club</u>			<u>Receipts</u>		<u>Payments</u>		<u>Current Balance</u>
<u>Code</u>	<u>Title</u>	<u>Bal. B/Fwd.</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>
500	YC Staffing	0.00	0.00	0.00	11,600.00	1,570.00	10,030.00
501	YC Programme	0.00	0.00	0.00	2,000.00	258.33	1,741.67
502	YC Extraordinary Activities	3,422.40	0.00	0.00	1,300.00	0.00	4,722.40
503	YC Computers	1,000.00	0.00	0.00	0.00	0.00	1,000.00
905	YC Subscriptions	0.00	900.00	60.00	0.00	0.00	-840.00
		£4,422.40	900.00	£60.00	14,900.00	£1,828.33	16,654.07
NET TOTAL		£11,842.92	106,190.12	£50,229.34	97,770.40	£15,361.70	38,290.84

Banwell Parish Council

	Bank Reconciliation at 31/05/2018		
	Cash in Hand 01/04/2018		
			151,072.76
	ADD		
	Receipts 01/04/2018 - 31/05/2018		51,090.89
			202,163.65
	SUBTRACT		
	Payments 01/04/2018 - 31/05/2018		20,753.63
A	Cash in Hand 31/05/2018 (per Cash Book)		181,410.02
	Cash in hand per Bank Statements		
	Cash	30/04/2018	0.00
	Current account (53357655)	31/05/2018	91,883.00
	Reserve Account (59678674)	31/05/2018	81,347.41
	Bonus saver account (81413459)	31/05/2018	12,378.95
			185,609.36
	Less unrepresented cheques As attached		4,679.34
			180,930.02
	Plus unrepresented receipts As attached		480.00
B	Adjusted Bank Balance		181,410.02
	A = B Checks out OK		