

# Gainsborough Town Council

Richmond House, Richmond Park, Morton Terrace

Gainsborough, Lincolnshire, DN21 2RJ

Tel: 01427 811573

Website: [gainsborough-tc.gov.uk](http://gainsborough-tc.gov.uk)



## FINANCE AND STRATEGY COMMITTEE AGENDA

### To: Committee members:

Councillor Nigel Bowler

Councillor Nicholas Coxon

Councillor David Dobbie

Councillor Liam Muggridge

Councillor Kenneth Woolley

Councillor Sean Brennan

Councillor Michael Devine

Councillor Paul Key

Councillor James Plastow

**Notice** is hereby given that a meeting of the **Finance and Strategy Committee** which will be held on **Tuesday 27 August 2024** commencing at **6:30pm** in the meeting room, **Richmond House, Richmond Park, Morton Terrace, Gainsborough, DN21 2RJ** and your attendance at such meeting is hereby requested to transact the following business.

## AGENDA

### **FS25/039 Apologies for Absence**

To note apologies for absence.

### **FS25/040 Public Participation Period**

Members of the public may make representations, answer questions and give evidence at a meeting which they are entitled to attend in respect of the business on the agenda. A period of up to 15 minutes is permitted for public participation. Participants are restricted to 3 minutes each. Please see the [Council's Public Participation at Meetings Policy](#) and [Standing Orders](#) 3.6 – 3.9 for details.

### **FS25/041 Declarations of Interest**

To receive any declarations of interest in accordance with the requirements of the Localism Act 2011.

### **FS25/042 Dispensation Requests**

To consider any dispensation requests received by the Town Clerk in relation to personal and/or disclosable pecuniary interests, not previously recorded.

### **FS25/043 Items for Exclusion of Public and Press**

To determine which items on the agenda, if any, require the exclusion of public and press under the Public Bodies (Admissions to Meetings) Act 1960 1 (2) and resolve to exclude public and press for these items.

**FS25/044 Presentation from Churches, Charities and Local Authorities (CCLA) Investment Management Limited**

To receive presentation from Lee Jagger, Relationship Manager, Local Government, of CCLA on investment opportunities.

**FS25/045 Minutes of the Previous Meeting**

To receive the minutes of the previous Finance and Strategy Committee meeting and resolve to sign these as a true and accurate record.

**Paper A** Tuesday 23 July 2024 (pages 4 to 7)

**FS25/046 Finance Reports**

To receive and consider for approval the following financial reports:

- i. Unpaid Expenditure Transactions for 21 August 2024 **Paper B** (pages 8 to 14)
- ii. Cashbook Summary (including due and unpaid transactions) for 21 August 2024 **Paper C** (pages 15 to 16)
- iii. Budget Comparison Report (including due and unpaid transactions) for 21 August 2024 **Paper D** (pages 17 to 34)

**FS25/047 Bank Reconciliation**

To approve and resolve to sign the monthly bank reconciliations for 31 July 2024 per paragraph 2.2 of Financial Regulations.

**Paper E** (pages 35 to 46)

**FS25/048 Investments**

To consider investment opportunities.

**Paper F** (pages 47 to 50)

**FS25/049 Anti-Fraud and Corruption Policy**

To review and adopt Anti-Fraud and Corruption Policy.

**Paper G** (pages 57 to 66)

**FS25/050 Roses AWP Sinking Fund**

To consider proposal from Gainsborough Trinity Foundation for the use of the All-Weather Pitch sinking fund.

**Exclusion of Public and Press recommended due to confidential nature of discussion.**

**Paper H** (pages 67 to 80)

**FS25/051 Items for Notification**

To receive any items for notification to be included on a future agenda (for information only)

- i. Revised 2024/25 Budget
- ii. Project Plan
- iii. Strategic Plan
- iv. Registrar Lease renewal
- v. Filming and Recording Meetings Policy Review
- vi. Public Participation at Meetings Policy Review

- vii. Communications Policy Review
- viii. GDPR Policy Review
- ix. Councillor Vacancy (Co-option) Policy Review
- x. Employee / Councillor Protocol Review
- xi. Social Media Policy Review
- xii. Publication Scheme & FOI Review
- xiii. Pensions Discretionary Policy Review
- xiv. Member Training and Development Policy Review
- xv. LCAS Quality Status submission – July 2025

**FS25/052 Time and Date of Next Meeting**

To note the date and time of the next Finance and Strategy Committee meeting is scheduled for Tuesday 24 September 2024 at 6:30pm.

Rachel Allbones  
Town Clerk  
Richmond House  
Gainsborough

Wednesday, 21 August 2024

# PAPER A

# Gainsborough Town Council

Richmond House, Richmond Park, Morton Terrace

Gainsborough, Lincolnshire, DN21 2RJ

Tel: 01427 811573

Website: gainsborough-tc.gov.uk



## DRAFT FINANCE AND STRATEGY COMMITTEE MINUTES

Minutes of the Finance and Strategy Committee meeting held on **Tuesday 23 July 2024** at **6:30pm** in the meeting room, Richmond House, Richmond Park, Morton Terrace, Gainsborough, DN21 2RJ.

**Councillors Present:** Councillor Nigel Bowler (Chair)  
 Councillor Michael Devine  
 Councillor Paul Key  
 Councillor David Dobbie (arrived at 6:34pm)  
 Councillor James Plastow

**In Attendance:**  
 Rachel Allbones  
 Town Clerk & Responsible Finance Officer (TC)

### **FS25/027 Apologies for Absence**

Apologies for absence were received from Councillors L Muggridge and K Woolley.

### **FS25/028 Public Participation Period**

No public in attendance.

### **FS25/029 Declarations of Interest**

No declarations of interest were made.

### **FS25/030 Dispensation Requests**

No dispensation requests were received.

### **FS25/031 Items for Exclusion of Public and Press**

**RESOLVED:** to exclude the public and press from items FS25/035 in accordance with the Public Bodies (Admissions to Meetings) Act 1960 1 (2) due to the confidential nature of the business to be discussed.

### **FS25/032 Minutes of the Previous Meeting (Paper A)**

**RESOLVED:** that the minutes of the Finance and Strategy Committee meeting held on Tuesday 25 June 2024 be approved as a as a true and accurate record and signed by the Chair.

### **FS25/033 Finance Reports (Papers B, C & D)**

Note: Councillor Dobbie arrived at 6:34pm.

Initialled:

**RESOLVED:** to **NOTE** and approve the following reports:

- i. Unpaid Expenditure Transactions for 18 July 2024
- ii. Cashbook Summary (including due and unpaid transactions) for 18 July 2024
- iii. Budget Comparison Report (including due and unpaid transactions) for 18 July 2024

**FS25/034 Bank Reconciliation (Paper E)**

**RESOLVED:** to approve and sign the monthly bank reconciliations for 30 June 2024.

**FS25/035 Outstanding Debtor Review (Paper F)**

Note: Councillor Plastow left the meeting at 7:10pm.

**RESOLVED:** to

- i. note the old debtors described in section 3 of the report
- ii. receive a report on how much the Council has spent in legal fees chasing bad debtors
- iii. establish a further meeting with WLDC and Gainsborough Trinity Foundation
- iv. receive an update report within the next 3 months.

Note: Councillor Dobbie abstained from voting on the above resolution.

**FS25/036 Investments (Paper G)**

**RESOLVED:** to request the representative from CCLA to remotely attend the meeting in August.

**RESOLVED:** to look at what investment options HSBC and local building societies offer.

**FS25/037 Items for Notification**

**RESOLVED:** to **NOTE** the items for notification to be included on a future agendas:

- i. Revised 2024/25 Budget
- ii. Anti-Fraud and Corruption Policy Review
- iii. Project Plan
- iv. Strategic Plan
- v. Registrar Lease renewal
- vi. Filming and Recording Meetings Policy Review
- vii. Public Participation at Meetings Policy Review
- viii. Communications Policy Review
- ix. GDPR Policy Review
- x. Councillor Vacancy (Co-option) Policy Review
- xi. Employee / Councillor Protocol Review
- xii. Social Media Policy Review
- xiii. Publication Scheme & FOI Review
- xiv. Pensions Discretionary Policy Review
- xv. Member Training and Development Policy Review
- xvi. LCAS Quality Status submission – July 2025

**FS25/038 Time and Date of Next Meeting**

**RESOLVED:** to **NOTE** the date and time of the next Finance and Strategy Committee meeting scheduled for Tuesday 27 August 2024 at 6:30pm at Richmond House, Morton Terrace.

The meeting closed at 8:04pm

Signed as a true record of the Meeting: \_\_\_\_\_ Dated \_\_\_\_\_  
Presiding chairman of approving meeting

DRAFT

# PAPER B



ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
21617	BP2408	31/07/2024	£147.55	£24.59	£122.96	<b>147.55</b>	Russel (Kirkbymoorside) Ltd - Ferris belts	Equipment maintenance	
21618	BP2408	05/08/2024	£364.06	£18.18	£345.88	<b>364.06</b>	Viking Direct - Stamps, envelopes and copy paper	Stationery	
21619	BP2408	31/07/2024	£1,144.57	£190.76	£953.81	<b>1,144.57</b>	Glendale Managed Services Ltd - Grass verge cutting (17 July)	Parish verge scheme	Monthly
21620	BP240802	17/06/2024	£454.63	£75.77	£378.86	<b>454.63</b>	Listers Timber & Builders Merchants Ltd - X14 - HEAVY DUTY VERTILAP 6'X5'	Levellings boundary maintenance	
21621	BP2408	18/07/2024	£355.68	£59.28	£296.40	<b>355.68</b>	Travis Perkins Trading Company Ltd - End Banded Timber Scaffold Boards BS2482 38mm x 225mm x 2.9m	Grave digging	
21622	BP2408	19/07/2024	£1,500.00	£250.00	£1,250.00		Gainsborough Building Services Ltd - Grave crypt	Grave digging	
21623	BP2408	19/07/2024	£10,356.00	£1,726.00	£8,630.00		Gainsborough Building Services Ltd - Rebuild Showfield Allotment wall	Showfield Allotments	
21662	BP2408	09/08/2024	£2,970.00	£495.00	£2,475.00	<b>14,826.00</b>	Gainsborough Building Services Ltd - Create base and fix 11 litter bins	General Cemetery	
21624	BP2408	01/08/2024	£1,684.80	£280.80	£1,404.00	<b>1,684.80</b>	Nave Plumbing & Heating Ltd - New water feed to toilet block & bring standpipe back into use.	General Cemetery	
21625	BP2408	23/07/2024	£1,249.20	£208.20	£1,041.00	<b>1,249.20</b>	HAGS-SMP Ltd - x2 springs and vespy rocker	Richmond Park	
21626	BP2408	21/06/2024	£42.00	£7.00	£35.00		SLCC Enterprises Ltd - Operation London Bridge training 28/11/24 (RA)	Staf training	
21627	BP2408	21/06/2024	£156.00	£26.00	£130.00		SLCC Enterprises Ltd - Finance summit 11/9/24 (RA)	Staf training	
21628	BP2408	01/08/2024	£126.00	£21.00	£105.00	<b>324.00</b>	SLCC Enterprises Ltd - First time managers 3,10,17/9/24 (RA)	Staf training	
21629	BP2408	10/07/2024	£1,240.08	£0.00	£1,240.08	<b>1,240.08</b>	Gainsborough Adventure Playground Association - Community Grant	Community Grant	
21630	BP2408	31/07/2024	£600.00	£100.00	£500.00	<b>600.00</b>	Spacehouse Ltd - Ops Manager job advert	Recruitment	
21631	BP2408	01/08/2024	£1,007.81	£167.97	£839.84	<b>1,007.81</b>	Swallow Cleaning Contractors - Cleaning of 16 bus shelters	Bus shelters	6 monthly

ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
21632	BP2408	25/07/2024	£1,920.00	£320.00	£1,600.00	<b>1,920.00</b>	Christmas Plus Ltd - Anchor point testing - 57 points	Christmas lights	
21633	BP2408	25/07/2024	£12.79	£2.13	£10.66		Trade UK - Site browguard with ear defenders	Staff workwear	
21634	BP2408	05/08/2024	£63.95	£10.66	£53.29	<b>76.74</b>	Trade UK - X5 Site Browguard with Ear Defenders Yellow	Staff workwear	
21635	BP2408	28/06/2024	£601.50	£100.25	£501.25		F5 Computing Ltd - Microsoft 365 & back ups	IT Services	Monthly
21636	BP2408	31/07/2024	£903.84	£150.64	£753.20	<b>1,505.34</b>	F5 Computing Ltd - hp Probook 450 G9 - Intel Core i5, 16GB, 256GB SSD, Windows 11 Pro +set up	Mayors laptop	
21637	BP2408	26/07/2024	£356.00	£0.00	£356.00	<b>356.00</b>	APH Plumbing and Heating Services - Reconnection of water supply to toilet block	General Cemetery	
21638	BP2408	11/07/2024	£250.00	£41.67	£208.33		Gainsborough Skip Hire - Skip exchange	Richmond Park	
21639	BP2408	19/07/2024	£1,000.00	£166.67	£833.33	<b>1,250.00</b>	Gainsborough Skip Hire - Skip hire	Allotments	
21640	BP2408	29/07/2024	£900.00	£0.00	£900.00	<b>900.00</b>	P.C's - Make and fit 2 handrail's	General Cemetery	
21641	BP2408	15/07/2024	£171.60	£28.60	£143.00	<b>171.60</b>	Scunthorpe Lawnmowers Ltd - X2 throttle cable, x2 brake band cable	Equipment maintenance	
21642	BP2408	25/06/2024	£7,111.50	£1,185.25	£5,926.25	<b>7,111.50</b>	Fineturf - Deep tine aeration, apply selective herbicide and sow and see goal mouths	Marshalls & Levellings	
21643	BP2408	06/08/2024	£156.00	£26.00	£130.00		Ultimate Graphics Ltd - Magnetic signs for vehicles	Vehicles	
21648	BP2408	02/08/2024	£198.00	£33.00	£165.00	<b>354.00</b>	Ultimate Graphics Ltd - Men at work signs	Grounds Maintenance	
21644	BP2408	07/08/2024	£10.19	£1.70	£8.49		Gainsborough Motaquip Ltd - 10Ltr AdBlue	Vehicles	
21645	BP2408	07/08/2024	£223.37	£37.23	£186.14	<b>233.56</b>	Gainsborough Motaquip Ltd - X2 Sets of seat covers	Vehicles	
21653	BP2408	31/05/2024	£955.45	£159.24	£796.21		High Street Garage - Fuel	Vehicles & equipment	May
21654	BP2408	30/06/2024	£663.08	£110.51	£552.57		High Street Garage - Fuel	Vehicles & equipment	June
21655	BP2408	31/07/2024	£668.68	£111.45	£557.23	<b>2,287.21</b>	High Street Garage - Fuel	Vehicles & equipment	July

ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
21656	BP2408	09/08/2024	£4,963.92	£827.32	£4,136.60	<b>4,963.92</b>	Retford Memorials - Safety testing ACO3397 - ACO3750, ANC1030 - ANC1987, BCO0341 - 0899 (1668)	General Cemetery	
21659	BP2408	13/08/2024	£136.48	£22.75	£113.73	<b>136.48</b>	Phs Group Plc - Sanitary disposal, air freshener and low risk waste collection	Marshalls Pavilion	
21660	BP2408	12/08/2024	£1,192.32	£198.72	£993.60	<b>1,192.32</b>	MH Goals Ltd - Extra Heavy Duty Football Goal Package 24ft x 8ft	Levellings	
21661	BP2408	12/08/2024	£615.86	£102.64	£513.22	<b>615.86</b>	Chantry Agricultural Engineers - Kubota repair	Equipment maintenance	
21665	BP2408	14/08/2024	£245.04	£40.84	£204.20	<b>245.04</b>	Cleaning Supplies 4U - X10 Boxes of bin bags	Cleaning Supplies	
21667	BP2408	07/08/2024	£70.56	£11.76	£58.80	<b>70.56</b>	Elite Workwear UK - X12 cotton t-shirts	Staff workwear	
21675	BP2408	16/08/2024	£88.56	£14.76	£73.80	<b>88.56</b>	Landscape Supply Company - X3 Sartra® Razorline Strimmer Cord Round 2.7mm x 286m	Equipment maintenance	
21676	BP2408	16/08/2024	£309.60	£51.60	£258.00	<b>309.60</b>	Online Playgrounds - Wetpour Complete Repair Kit	Play areas	
21680	CC2409	20/08/2024	£53.98	£9.00	£44.98	<b>53.98</b>	Amazon EU SARL - Mixed daffodil bulbs (20kg)	General Cemetery	
21679	CC2409	15/08/2024	£45.96	£7.66	£38.30	<b>45.96</b>	Amazon EU SARL - Key cabinet	Richmond House	
21674	CC2409	19/08/2024	£57.94	£9.66	£48.28	<b>57.94</b>	UPC Distribution Ltd - PDF Architect Pro	IT Services	
21657	CC2409	08/08/2024	£8.99	£1.50	£7.49	<b>8.99</b>	Amazon EU SARL - Presentation pointer clicker	Office equipment	
21658	CC2409	09/08/2024	£48.94	£8.16	£40.78	<b>48.94</b>	Amazon EU SARL - Projector	Office equipment	
21613	CC240805	09/07/2024	£22.99	£3.83	£19.16	<b>22.99</b>	Desire Rugs Ltd - Door mat	Richmond House	
21614	CC240805	12/07/2024	£45.66	£7.62	£38.04	<b>45.66</b>	JB Quick Services Ltd - X2 Large plastic storage drawers	Office equipment	
21615	CC240805	14/07/2024	£33.37	£5.58	£27.79	<b>33.37</b>	Amazon EU SARL - Award rosettes	Allotments	

ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
21616	CC240805	23/07/2024	£221.70	£36.95	£184.75	<b>221.70</b>	Hygiene Supplies Direct Ltd - X5 Stainless steel toilet roll holders	General Cemetery & Levellings	
21595	DD240801B	01/08/2024	£212.11	£35.35	£176.76	<b>212.11</b>	CF Corporate Finance Ltd - Photocopier lease rental	Photocopier	Quarterly
21596	CC2409	29/07/2024	£19.97	£3.33	£16.64	<b>19.97</b>	Adobe Systems Software Ireland Ltd - Adobe Acrobat Pro DC Subscription	IT Services	Monthly
21591	DD240724C	24/07/2024	£93.50	£15.58	£77.92	<b>93.50</b>	Stallard Kane Associates Ltd - Employment Law Services	HR Services	Monthly
21668	DD2409	01/09/2024	£110.02	£0.00	£110.02		West Lindsey District Council - Refuse & recycling service	Richmond Park	Monthly
21669	DD2409	01/09/2024	£54.22	£0.00	£54.22		West Lindsey District Council - Refuse & recycling service	Marshalls	Monthly
21670	DD2409	01/09/2024	£171.17	£0.00	£171.17		West Lindsey District Council - Refuse & recycling service	General Cemetery	Monthly
21671	DD2409	01/09/2024	£42.79	£0.00	£42.79	<b>378.20</b>	West Lindsey District Council - Refuse & recycling service	Spital Hill Allotments	Monthly
21607	DD240815C	01/08/2024	£79.00	£0.00	£79.00		West Lindsey District Council - Non-Domestic Rates	North Warren Cemetery	Monthly
21608	DD240815D	01/08/2024	£612.00	£0.00	£612.00		West Lindsey District Council - Non-Domestic Rates	General Cemetery	Monthly
21609	DD240815E	01/08/2024	£936.00	£0.00	£936.00		West Lindsey District Council - Non-Domestic Rates	Marshalls	Monthly
21610	DD240815F	01/08/2024	£283.00	£0.00	£283.00	<b>1,910.00</b>	West Lindsey District Council - Non-Domestic Rates	Richmond Park	Monthly
21600	DD240816B	02/08/2024	£31.40	£1.50	£29.90		British Gas Business - Electricity usage	Levelling's	28/6/24 - 30/7/24
21601	DD240816C	02/08/2024	£43.19	£2.06	£41.13		British Gas Business - Electricity usage	Marshalls External Changing	28/6/24 - 30/7/24
21602	DD240816	02/08/2024	£101.50	£4.83	£96.67		British Gas Business - Electricity usage	Richmond House Flat	29/6/24 - 30/7/24
21603	DD240819B	05/08/2024	£253.06	£12.05	£241.01		British Gas Business - Electricity usage	Marshalls Main Pavilion	1/7/24 - 31/7/24
21646	DD2408	08/08/2024	£11.95	£0.57	£11.38		British Gas Business - Electricity usage	Marshalls Bowls Pavilion	5/7/24 - 5/8/24
21647	DD2408	08/08/2024	£11.26	£0.54	£10.72		British Gas Business - Electricity usage	General Cemetery	5/7/24 - 5/8/24
21651	DD2408	10/08/2024	£64.32	£3.06	£61.26	<b>516.68</b>	British Gas Business - Electricity usage	Richmond Park Greenhouse	5/7/24 - 5/8/24
21612	DD2408	06/08/2024	£100.38	£4.78	£95.60	<b>100.38</b>	E.ON - Gas usage	Richmond House	1/7/24 - 31/7/24
21597	DD240802	18/07/2024	£37.58	£1.79	£35.79		Opus Energy - Gas usage	Levelling's	17/6/24 - 17/7/24
21598	DD240802	18/07/2024	£346.95	£16.52	£330.43		Opus Energy - Gas usage	Marshalls Main Pavilion	17/6/24 - 17/7/24

ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
21599	DD2408	06/08/2024	£71.07	£3.38	£67.69		Opus Energy - Electricity Usage	Richmond House Main House	8/7/23 - 5/8/24
21677	DD2409	19/08/2024	£27.66	£1.32	£26.34		Opus Energy - Gas usage	Levellings	18/7/24 - 18/8/24
21678	DD2409	19/08/2024	£133.88	£6.38	£127.50	<b>617.14</b>	Opus Energy - Gas usage	Marshalls Main Pavilion	18/7/24 - 18/8/24
21649	BP2408	08/08/2024	£86.83	£0.00	£86.83		Water Plus Ltd - Used water & surface water drainage	Richmond Park	7/7/24 - 7/8/24
21663	BP2408	13/08/2024	£23.88	£0.00	£23.88		Water Plus Ltd - Used water & surface water drainage	Marshalls	12/7/24 - 12/8/24
21664	BP2408	14/08/2024	£18.71	£0.00	£18.71		Water Plus Ltd - Used water & surface water drainage	General Cemetery	13/7/23 - 13/8/24
21672	BP2408	16/08/2024	£8.37	£0.00	£8.37	<b>137.79</b>	Water Plus Ltd - Used water & surface water drainage	Levellings	15/7/23 - 15/8/24
21606	DD240807	16/07/2024	£12.42	£0.00	£12.42	<b>12.42</b>	HSBC - Bank charges	Bank Charges	17/6/24 - 16/7/24
21604	DD240815B	01/08/2024	£61.53	£10.26	£51.27	<b>61.53</b>	Integrating Solutions Ltd - Copier charges	Printing	Monthly
21650	DD2408	10/08/2024	£184.16	£30.69	£153.47	<b>184.16</b>	British Telecommunications Plc - Phone line and broadband services	Phone & Broadband	Monthly
21666	DD2408	11/08/2024	£102.66	£17.11	£85.55	<b>102.66</b>	EE Ltd - X4 mobiles	Mobiles	Monthly
21652	DD2408	09/08/2024				<b>259.37</b>	Clear Business Electricity - Landline, broadband & electricity charges		
		1	£60.22	£10.04	£50.18		Alarm line	Richmond House	
		2	£62.72	£10.45	£52.27		CCTV Broadband & Phoneline	Richmond House	
		3	£61.72	£10.29	£51.43		CCTV Broadband & Phoneline	Marshalls	
		4	£74.71	£3.56	£71.15		Electricity (Lewis Street)	Xmas light Electricity	1/7/24 - 1/8/24
21592	DD240801	01/08/2024	£271.10	£45.18	£225.92	<b>271.10</b>	Novuna Vehicle Solutions - Citroen Berlingo Lease	Vehicle Expenses	23/8/24 - 22/9/24
21593	DD240802	17/07/2024	£1,038.04	£173.00	£865.04	<b>1,038.04</b>	Lex Autolease Limited - X2 Renault Trafic Lease	Vehicle Expenses	16/7/24 - 15/8/24
21594	DD240802	17/07/2024	£519.02	£86.50	£432.52	<b>519.02</b>	Lex Autolease Limited - X1 Renault Trafic Lease	Vehicle Expenses	15/8/24 - 14/9/24
21611	DD240815	01/08/2024	£273.59	£45.60	£227.99	<b>273.59</b>	Arval UK Ltd - Ford Transit Lease	Vehicle Expenses	15/8/24 - 14/9/24
21605	DD240813	01/08/2024	£178.21	£29.70	£148.51	<b>178.21</b>	Fuelgenie - Fuel usage	Vehicle Expenses	1/7/24 - 31/7/24

ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
21590	BP240722	01/07/2024				<b>27,610.20</b>	Rigel Wolf Ltd - July Payroll		
		1	£22,675.31	£0.00	£22,675.31		July Payroll	Gross Salary	
		2	£2,025.71	£0.00	£2,025.71		July Payroll	Employer NI	
		3	£2,909.18	£0.00	£2,909.18		July Payroll	Employer Pension Cont	
21673	BP2408	01/08/2024				<b>27,726.14</b>	Rigel Wolf Ltd - August Payroll		
		1	£22,777.19	£0.00	£22,777.19		August Payroll	Gross Salary	
		2	£2,039.77	£0.00	£2,039.77		August Payroll	Employer NI	
		3	£2,909.18	£0.00	£2,909.18		August Payroll	Employer Pension Cont	
				<b>£8,081.32</b>	<b>£101,867.09</b>	<b>£109,948.41</b>			
Chairman Signature _____						RFO Signature _____		Date _____	

# PAPER C

# Financial Summary - Cashbook

Summary of receipts and payments between 01/04/24 and 21/08/24 inclusive. This may include transactions with ledger dates outside this period. Includes current debtors and creditors.

Balances at the start of the year

## Ordinary Accounts

HSBC Current/ Deposit Account	£565,156.38
Petty Cash	£100.00
Total	<u>£565,256.38</u>

RECEIPTS	Net	Vat	Gross
Cemetery	£14,191.98	£0.00	£14,191.98
Administration	£37,272.88	£0.00	£37,272.88
Mayors Charity	£934.40	£0.00	£934.40
Events	£1,000.00	£0.00	£1,000.00
Grounds Maintenance	£76.00	£0.00	£76.00
Richmond Park & House	£11,214.81	£0.00	£11,214.81
Sports Grounds	£46,506.99	£0.00	£46,506.99
Allotments	£10,743.96	£0.00	£10,743.96
Precept	£645,316.00	£0.00	£645,316.00
Total Receipts	<u>£767,257.02</u>	<u>£0.00</u>	<u>£767,257.02</u>

PAYMENTS	Net	Vat	Gross
Cemetery	£16,327.55	£2,141.96	£18,469.51
Administration	£24,197.04	£1,613.63	£25,810.67
Mayors Charity	£1,635.00	£0.00	£1,635.00
Events	£4,033.00	£6.60	£4,039.60
Employee Costs	£142,851.83	£357.56	£143,209.39
Grounds Maintenance	£22,912.90	£4,271.14	£27,184.04
Richmond Park & House	£18,918.92	£2,108.18	£21,027.10
Sports Grounds	£26,544.32	£3,218.97	£29,763.29
Play Areas	£3,258.50	£670.22	£3,928.72
Allotments	£4,439.40	£572.59	£5,011.99
Public Realm	£2,439.84	£289.67	£2,729.51
Christmas Lights	£5,539.61	£998.08	£6,537.69
Ear Marked Reserves	£87,373.22	£13,653.18	£101,026.40
Total Payments	<u>£360,471.13</u>	<u>£29,901.78</u>	<u>£390,372.91</u>

Closing Balances

## Ordinary Accounts

HSBC Current/ Deposit Account	£942,040.49
Petty Cash	£100.00
Total	<u>£942,140.49</u>

**Not all the accounts have been reconciled exactly to the end date on this summary.**

Signed \_\_\_\_\_

Chair

\_\_\_\_\_  
Clerk / Responsible Financial Officer



# PAPER D

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Precept</b>					
<b>Income</b>					
100	Precept	£645,216.00	£645,216.00	£0.00	0.00%
105	WLDC Precept Contribution	£100.00	£100.00	£0.00	0.00%
<b>Total Income</b>		<u>£645,316.00</u>	<u>£645,316.00</u>	<u>£0.00</u>	<u>0.00%</u>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Employee Costs</b>					
<b>Expenditure</b>					
1000	Payroll	£438,685.00	£140,958.68	£297,726.32	-67.87%
1010	Travel and Training	£3,300.00	£867.00	£2,433.00	-73.73%
1020	Workwear & ID	£3,250.00	£989.15	£2,260.85	-69.56%
<b>Total Expenditure</b>		<u>£445,235.00</u>	<u>£142,814.83</u>	<u>£302,420.17</u>	<u>-67.92%</u>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Administration</b>					
<b>Income</b>					
201	VAT overclaim	£0.00	£0.00	£0.00	0.00%
205	Bank Interest	£10,000.00	£4,938.23	-£5,061.77	-50.62%
210	Insurance Reimbursement (GTF)	£1,558.00	£0.00	-£1,558.00	-100.00%
215	Legal Fee Reinbursement	£0.00	£40.00	£40.00	100.00%
220	Subject Access Request / FOI	£0.00	£0.00	£0.00	0.00%
225	Insurance Claims	£0.00	£0.00	£0.00	0.00%
<b>Total Income</b>		<b>£11,558.00</b>	<b>£4,978.23</b>	<b>-£6,579.77</b>	<b>-56.93%</b>
<b>Expenditure</b>					
2000	Office Supplies & Telecom	£12,650.00	£6,010.08	£6,639.92	-52.49%
2010	Publicity	£420.00	£0.00	£420.00	-100.00%
2020	Subscriptions	£3,138.00	£155.00	£2,983.00	-95.06%
2030	Democratic & Civic	£5,025.00	£763.59	£4,261.41	-84.80%
2040	Grants	£2,080.00	£2,000.00	£80.00	-3.85%
2060	Insurance	£12,500.00	£12,856.20	-£356.20	2.85%
2070	HR & Finances	£7,405.00	£1,309.93	£6,095.07	-82.31%
2080	Legal Fees	£3,000.00	£109.00	£2,891.00	-96.37%
<b>Total Expenditure</b>		<b>£46,218.00</b>	<b>£23,203.80</b>	<b>£23,014.20</b>	<b>-49.79%</b>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Grounds Maintenance</b>					
<b>Income</b>					
300	Vehicle Hire	£0.00	£0.00	£0.00	0.00%
310	LCC Contribution towards Highway Verge Cutting	£5,900.00	£0.00	£-5,900.00	-100.00%
320	Sale of Grounds Equipment	£0.00	£0.00	£0.00	0.00%
330	Scrap	£0.00	£76.00	£76.00	100.00%
<b>Total Income</b>		<u>£5,900.00</u>	<u>£76.00</u>	<u>£-5,824.00</u>	<u>-98.71%</u>
<b>Expenditure</b>					
3000	Vehicle Costs	£19,400.00	£9,197.43	£10,202.57	-52.59%
3010	Grounds Maintenance - All Sites	£34,950.00	£12,299.84	£22,650.16	-64.81%
3020	Cleaning Products	£1,700.00	£576.76	£1,123.24	-66.07%
<b>Total Expenditure</b>		<u>£56,050.00</u>	<u>£22,074.03</u>	<u>£33,975.97</u>	<u>-60.62%</u>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Richmond Park &amp; House</b>					
<b>Income</b>					
400	Richmond Park	£8,535.00	£6,733.75	-£1,801.25	-21.10%
<b>Total Income</b>		<u>£8,535.00</u>	<u>£6,733.75</u>	<u>-£1,801.25</u>	<u>-21.10%</u>
<b>Expenditure</b>					
4000	Richmond Park & House	£47,905.00	£13,698.93	£34,206.07	-71.40%
<b>Total Expenditure</b>		<u>£47,905.00</u>	<u>£13,698.93</u>	<u>£34,206.07</u>	<u>-71.40%</u>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Sports Grounds</b>					
<b>Income</b>					
500	Roses	£7,750.00	£7,750.00	£0.00	0.00%
510	Marshalls	£16,850.00	£5,520.82	-£11,329.18	-67.24%
520	Levellings	£1,400.00	£189.84	-£1,210.16	-86.44%
<b>Total Income</b>		<u>£26,000.00</u>	<u>£13,460.66</u>	<u>-£12,539.34</u>	<u>-48.23%</u>
<b>Expenditure</b>					
5000	Roses	£0.00	£0.00	£0.00	0.00%
5010	Marshalls	£43,623.00	£17,555.23	£26,067.77	-59.76%
5020	Levellings	£7,060.00	£3,841.45	£3,218.55	-45.59%
<b>Total Expenditure</b>		<u>£50,683.00</u>	<u>£21,396.68</u>	<u>£29,286.32</u>	<u>-57.78%</u>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Cemetery</b>					
<b>Income</b>					
600	General Cemetery	£48,077.00	£9,919.82	-£38,157.18	-79.37%
610	North Warren Cemetery	£0.00	£0.00	£0.00	0.00%
<b>Total Income</b>		<u>£48,077.00</u>	<u>£9,919.82</u>	<u>-£38,157.18</u>	<u>-79.37%</u>
<b>Expenditure</b>					
6000	General Cemetery	£51,560.00	£11,273.33	£40,286.67	-78.14%
6010	North Warren Cemetery	£1,400.00	£397.97	£1,002.03	-71.57%
<b>Total Expenditure</b>		<u>£52,960.00</u>	<u>£11,671.30</u>	<u>£41,288.70</u>	<u>-77.96%</u>



# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Play Areas</b>					
<b>Income</b>					
700	Funding	£134,792.00	£0.00	-£134,792.00	-100.00%
<b>Total Income</b>		<b>£134,792.00</b>	<b>£0.00</b>	<b>-£134,792.00</b>	<b>-100.00%</b>
<b>Expenditure</b>					
7000	Play Equipment Maintenance	£2,000.00	£2,000.00	£0.00	0.00%
7005	Wet Pour Maintenance	£1,000.00	£516.00	£484.00	-48.40%
7010	Levellings	£0.00	£0.00	£0.00	0.00%
7020	Aisby Walk	£136,792.00	£0.00	£136,792.00	-100.00%
7030	Danes Road	£0.00	£0.00	£0.00	0.00%
7040	Mayflower Close	£0.00	£0.00	£0.00	0.00%
7050	Sandsfield Lane North	£0.00	£0.00	£0.00	0.00%
7080	St Georges	£0.00	£0.00	£0.00	0.00%
7090	Play Area Inspections	£1,125.00	£742.50	£382.50	-34.00%
<b>Total Expenditure</b>		<b>£140,917.00</b>	<b>£3,258.50</b>	<b>£137,658.50</b>	<b>-97.69%</b>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Allotments</b>					
<b>Income</b>					
800	Allotments	£11,050.00	£10,368.73	-£681.27	-6.17%
815	Garage Space Ropery Road	£1,250.00	£0.00	-£1,250.00	-100.00%
<b>Total Income</b>		<u>£12,300.00</u>	<u>£10,368.73</u>	<u>-£1,931.27</u>	<u>-15.70%</u>
<b>Expenditure</b>					
8000	Foxby Hill	£4,991.00	£1,577.08	£3,413.92	-68.40%
8010	Love Lane	£5,640.00	£1,554.83	£4,085.17	-72.43%
8020	North Warren	£2,659.00	£546.33	£2,112.67	-79.45%
8030	Showfield	£1,025.00	£208.33	£816.67	-79.68%
8040	Spital Hill	£2,820.00	£387.74	£2,432.26	-86.25%
8050	Love Lane Garage Site	£200.00	£0.00	£200.00	-100.00%
8060	All Sites	£420.00	£27.79	£392.21	-93.38%
<b>Total Expenditure</b>		<u>£17,755.00</u>	<u>£4,302.10</u>	<u>£13,452.90</u>	<u>-75.77%</u>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Public Realm</b>					
<b>Income</b>					
900	Corringham Road Roundabout	£0.00	£0.00	£0.00	0.00%
910	War Memorial Project	£0.00	£0.00	£0.00	0.00%
920	Bus Shelters	£0.00	£0.00	£0.00	0.00%
<b>Total Income</b>		<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>0.00%</b>
<b>Expenditure</b>					
9000	Roundabouts / Islands	£0.00	£0.00	£0.00	0.00%
9010	Street Furniture	£2,955.00	£1,114.28	£1,840.72	-62.29%
9020	War Memorial	£400.00	£0.00	£400.00	-100.00%
9030	Gainsborough in Bloom	£0.00	£0.00	£0.00	0.00%
9040	Community Rail Partnership	£0.00	£0.00	£0.00	0.00%
<b>Total Expenditure</b>		<b>£3,355.00</b>	<b>£1,114.28</b>	<b>£2,240.72</b>	<b>-66.79%</b>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Events</b>					
<b>Income</b>					
1005	Richmond Park	£0.00	£0.00	£0.00	0.00%
1015	Marshalls Sports Ground	£0.00	£0.00	£0.00	0.00%
1030	Levellings Playing Field	£1,000.00	£1,000.00	£0.00	0.00%
1040	Aisby Walk Playing Field	£500.00	£0.00	-£500.00	-100.00%
<b>Total Income</b>		<u>£1,500.00</u>	<u>£1,000.00</u>	<u>-£500.00</u>	<u>-33.33%</u>
<b>Expenditure</b>					
10010	Mayflower 400 (Illuminate)	£1,000.00	£0.00	£1,000.00	-100.00%
10020	Armed Forces Day	£0.00	£0.00	£0.00	0.00%
10030	Queen's Platinum Jubilee	£0.00	£0.00	£0.00	0.00%
10035	King Charles III Coronation	£0.00	£0.00	£0.00	0.00%
10040	Remembrance Sunday	£300.00	£0.00	£300.00	-100.00%
10050	Local Event Support	£3,000.00	£33.00	£2,967.00	-98.90%
<b>Total Expenditure</b>		<u>£4,300.00</u>	<u>£33.00</u>	<u>£4,267.00</u>	<u>-99.23%</u>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		2024/25	Actual Net	Balance	Bal %age
<b>Christmas Lights</b>					
<b>Expenditure</b>					
11000	Switch On Event	£5,000.00	£0.00	£5,000.00	-100.00%
11010	Anchor Point / Electrical Testing	£2,500.00	£1,600.00	£900.00	-36.00%
11020	Electrical Contractor - Main Lights	£0.00	£0.00	£0.00	0.00%
11030	Electrical Contractor - Shop Trees	£0.00	£0.00	£0.00	0.00%
11040	Market Place Christmas Tree	£1,000.00	£0.00	£1,000.00	-100.00%
11050	Blachere Contract	£19,500.00	£3,373.93	£16,126.07	-82.70%
11055	Electrical Contractor for potential use of old lights	£0.00	£0.00	£0.00	0.00%
11060	Trinty Street Electricity	£0.00	£470.00	-£470.00	100.00%
11070	Lamp Post Electricity	£600.00	£0.00	£600.00	-100.00%
<b>Total Expenditure</b>		<u>£28,600.00</u>	<u>£5,443.93</u>	<u>£23,156.07</u>	<u>-80.97%</u>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

	<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Community Infrastructure Levy Income</b>				
14000 CIL	£0.00	£0.00	£0.00	0.00%
<b>Total Income</b>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>0.00%</u>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

	<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Ear Marked Reserves</b>				
<b>Expenditure</b>				
12000 Ear Marked Reserves	£572,174.92	£57,797.60	£514,377.32	-89.90%
<b>Total Expenditure</b>	<u>£572,174.92</u>	<u>£57,797.60</u>	<u>£514,377.32</u>	<u>-89.90%</u>

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

		<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
<b>Neighbourhood Plan</b>					
<b>Income</b>					
1300	Neighbourhood Plan	£0.00	£0.00	£0.00	0.00%
<b>Total Income</b>		£0.00	£0.00	£0.00	0.00%
<b>Expenditure</b>					
13000	Neighbourhood Plan	£0.00	£0.00	£0.00	0.00%
<b>Total Expenditure</b>		£0.00	£0.00	£0.00	0.00%



# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

	2024/25	Actual Net	Balance	Bal %age
<b>Mayors Charity</b>				
<b>Income</b>				
1200 Events & Donations	£0.00	£934.40	£934.40	100.00%
<b>Total Income</b>	£0.00	£934.40	£934.40	100.00%
<b>Expenditure</b>				
14005 Mayor Events (HSBC)	£0.00	£235.00	-£235.00	100.00%
14010 Mayors Charity Donation (HSBC)	£0.00	£1,400.00	-£1,400.00	100.00%
<b>Total Expenditure</b>	£0.00	£1,635.00	-£1,635.00	100.00%

# Financial Budget Comparison

Comparison between 01/04/24 and 21/08/24 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/24

	<b>2024/25</b>	<b>Actual Net</b>	<b>Balance</b>	<b>Bal %age</b>
Total Income	£893,978.00	£692,787.59		
Total Expenditure	£1,466,152.92	£308,443.98		
<b>Total Net Balance</b>	<b>-£572,174.92</b>	<b>£384,343.61</b>		

PAPER E

# Bank Account Reconciled Statement

**HSBC Current/ Deposit Account      51418890+036629 40-22-01**

Statement Number	138	Bank Statement No.	138
Statement Opening Balance	£1,005,037.97	Opening Date	01/07/24
Statement Closing Balance	£983,566.17	Closing Date	31/07/24
True/ Cashbook Closing Balance	£983,166.17		

Date	Cheque/ Ref.	Supplier/ Customer	Debit (£)	Credit (£)	Balance (£)
01/07/24	CR240701	Slimming World	0.00	140.08	1,005,178.05
01/07/24	CR240701B	North Warren Road Allotments	0.00	20.00	1,005,198.05
01/07/24	CR240701C	Love Lane Allotments	0.00	10.80	1,005,208.85
01/07/24	DD240701	Novuna Vehicle Solutions	271.10	0.00	1,004,937.75
01/07/24	DD240701B	West Lindsey District Council	378.20	0.00	1,004,559.55
01/07/24	DD240701C	Anglian Water Business (National) Ltd	183.84	0.00	1,004,375.71
02/07/24	DD240702	Opus Energy	354.55	0.00	1,004,021.16
03/07/24	BP240703	Eden Tyres & Servicing	120.13	0.00	1,003,901.03
04/07/24	CC240704	HSBC	32.00	0.00	1,003,869.03
04/07/24	CR240704	Lincolnshire Cooperative Ltd (Gainsborough)	0.00	771.47	1,004,640.50
04/07/24	DD240704	Anglian Water Business (National) Ltd	48.30	0.00	1,004,592.20
05/07/24	CR240705	██████████	0.00	48.00	1,004,640.20
05/07/24	CR240705B	Girl Guides	0.00	34.86	1,004,675.06
06/07/24	CR240706	Friendship FC	0.00	94.92	1,004,769.98
08/07/24	CR240708	Slimming World	0.00	140.08	1,004,910.06
08/07/24	DR240708	HSBC	27.67	0.00	1,004,882.39
10/07/24	BP240710	A J Douce Roofing	500.00	0.00	1,004,382.39
10/07/24	BP240710B	Dexel Tyre Co Ltd (Gainsborough)	45.00	0.00	1,004,337.39
10/07/24	BP240710C	F5 Computing Ltd	598.62	0.00	1,003,738.77
10/07/24	BP240710D	Proludic Ltd	381.11	0.00	1,003,357.66
10/07/24	BP240710E	D.T Lobley Plumbing and Heating Services	276.98	0.00	1,003,080.68
10/07/24	BP240710F	Glendale Managed Services Ltd	1,144.57	0.00	1,001,936.11
10/07/24	BP240710G	Trade UK	129.97	0.00	1,001,806.14
10/07/24	BP240710H	RJ Tyres	188.40	0.00	1,001,617.74
10/07/24	BP240710I	Agri-Gem Ltd	266.40	0.00	1,001,351.34
10/07/24	BP240710J	Retford Memorials	5,127.36	0.00	996,223.98
10/07/24	BP240710K	Anglian Water Business (National) Ltd	121.70	0.00	996,102.28
10/07/24	BP240710L	Elite Pest Management Ltd	420.00	0.00	995,682.28

# Bank Account Reconciled Statement

10/07/24	BP240710M	Breakthrough Communications & Strategies Ltd	116.40	0.00	995,565.88
10/07/24	BP240710N	Japanese Knotweed Solutions Ltd	405.60	0.00	995,160.28
10/07/24	BP240710O	Ross Davy Associates	840.00	0.00	994,320.28
10/07/24	BP240710P	St Paul's Church, Morton	1,000.00	0.00	993,320.28
10/07/24	BP240710Q	Gainsborough Men's Shed	1,004.95	0.00	992,315.33
11/07/24	CR240711	Love Lane Allotments	0.00	12.50	992,327.83
11/07/24	CR240711B	██████████	0.00	47.25	992,375.08
13/07/24	CR240713	North Warren Road Allotments	0.00	23.52	992,398.60
15/07/24	CR240715	HMRC	0.00	19,528.32	1,011,926.92
15/07/24	CR240715B	Lincolnshire County Council	0.00	5,777.92	1,017,704.84
15/07/24	CR240715C	Slimming World	0.00	140.08	1,017,844.92
15/07/24	DD240715	Arval UK Ltd	273.59	0.00	1,017,571.33
15/07/24	DD240715B	Integrating Solutions Ltd	37.77	0.00	1,017,533.56
15/07/24	DD240715C	West Lindsey District Council	79.00	0.00	1,017,454.56
15/07/24	DD240715D	West Lindsey District Council	612.00	0.00	1,016,842.56
15/07/24	DD240715E	West Lindsey District Council	936.00	0.00	1,015,906.56
15/07/24	DD240715F	West Lindsey District Council	283.00	0.00	1,015,623.56
15/07/24	DD240715G	Fuelgenie	208.96	0.00	1,015,414.60
16/07/24	CR240716	North Warren Road Allotments	0.00	0.89	1,015,415.49
16/07/24	DD240716	British Gas Business	103.78	0.00	1,015,311.71
16/07/24	DD240716B	British Gas Business	27.86	0.00	1,015,283.85
16/07/24	DD240716C	British Gas Business	43.78	0.00	1,015,240.07
17/07/24	DD240717	British Gas Business	249.34	0.00	1,014,990.73
18/07/24	BP240718	Russel (Kirkbymoorside) Ltd	1,366.94	0.00	1,013,623.79
18/07/24	BP240718B	Trade UK	41.99	0.00	1,013,581.80
18/07/24	BP240718C	DrumBEAT Marketing UK	240.00	0.00	1,013,341.80
18/07/24	BP240718D	DS Heating & Plumbing	225.00	0.00	1,013,116.80
18/07/24	BP240718E	Smith of Derby Ltd	333.60	0.00	1,012,783.20
18/07/24	BP240718F	Water Plus Ltd	58.15	0.00	1,012,725.05
18/07/24	BP240718G	Water Plus Ltd	24.95	0.00	1,012,700.10
18/07/24	BP240718H	Water Plus Ltd	15.62	0.00	1,012,684.48
18/07/24	BP240718I	Water Plus Ltd	8.15	0.00	1,012,676.33
18/07/24	BP240718J	Wastecare Ltd	178.44	0.00	1,012,497.89
18/07/24	BP240718K	Showfield Allotments	0.00	-55.77	1,012,442.12
18/07/24	CR240718	LAS Metals	0.00	76.00	1,012,518.12

# Bank Account Reconciled Statement

18/07/24	DD240718	Clear Business Electricity	256.95	0.00	1,012,261.17
19/07/24	CR240719	Foxby Hill Allotments	0.00	28.55	1,012,289.72
19/07/24	DD240719	EE Ltd	102.66	0.00	1,012,187.06
21/07/24	CR240721	Foxby Hill Allotments	0.00	32.17	1,012,219.23
22/07/24	BP240722	Rigel Wolf Ltd	27,610.20	0.00	984,609.03
22/07/24	BP240722B	Yours Clothing Ltd	18.99	0.00	984,590.04
22/07/24	CR240722	Slimming World	0.00	140.08	984,730.12
22/07/24	CR240722B	██████████	0.00	28.48	984,758.60
22/07/24	DD240722	British Gas Business	10.90	0.00	984,747.70
22/07/24	DD240722B	British Gas Business	11.32	0.00	984,736.38
22/07/24	DD240722C	Opus Energy	115.68	0.00	984,620.70
22/07/24	DD240722D	Lex Autolease Limited	835.99	0.00	983,784.71
23/07/24	DD240723	E.ON Next Energy Ltd	139.00	0.00	983,645.71
24/07/24	DD240724	British Gas Business	69.88	0.00	983,575.83
24/07/24	DD240724B	British Telecommunications Plc	184.16	0.00	983,391.67
24/07/24	DD240724C	Stallard Kane Associates Ltd	93.50	0.00	983,298.17
26/07/24	CR240726	Foxby Hill Allotments	0.00	29.04	983,327.21
26/07/24	CR240726B	Foxby Hill Allotments	0.00	33.63	983,360.84
26/07/24	CR240726C	Spital Hill Allotment Holders	0.00	33.25	983,394.09
26/07/24	CR240726D	Foxby Hill Allotments	0.00	32.00	983,426.09
29/07/24	CR240729	Slimming World	0.00	140.08	983,566.17

## Uncleared and unrepresented effects

05/06/24	103960	Scotter Ward Palliative Care Fund	400.00		983,166.17
		<b>Total uncleared and unrepresented</b>	<b>400.00</b>	<b>0.00</b>	
		<b>Total debits / credits</b>	<b>49180</b>	<b>27308.2</b>	

Reconciled by Rachel Allbones

Signed \_\_\_\_\_

Clerk / Responsible Financial Officer

\_\_\_\_\_

Chair

Date \_\_\_\_\_

\_\_\_\_\_

## Your Statement

Miss Rachel Allbones  
 Gainsborough Town Council  
 Richmond House  
 Morton Terrace  
 Gainsborough  
 DN21 2RJ



### Account Summary

Opening Balance	10,000.00
Payments In	73,509.43
Payments Out	73,509.43
Closing Balance	10,000.00

29 June to 28 July 2024

### International Bank Account Number

GB60HBUK40220151418890

### Branch Identifier Code

HBUKGB4131T

### Account Name

Gainsborough Town Council

### Sortcode

40-22-01

### Account Number Sheet Number

51418890 867

### Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
<b>28 Jun 24</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>10,000.00</b>
01 Jul 24	DD NOVUNA	271.10		
	DD WEST LINDSEY DISTR	378.20		
	DD ANGLIAN WATER BUSI	183.84		
	CR [REDACTED]			
	SLIMMING WORLD REN		140.08	
	CR [REDACTED]			
	2024-NW39-[REDACTED]		20.00	
	CR [REDACTED]			
	LOVE LANE PLOT 53B		10.80	
	TFR TRANSFER 03662918		662.26	10,000.00
02 Jul 24	DD OPUS ENERGY GAS SU	354.55		
	TFR TRANSFER 03662918		354.55	10,000.00
03 Jul 24	BP [REDACTED]			
	Berlingo MOT	120.13		
	TFR TRANSFER 03662918		120.13	10,000.00
04 Jul 24	CR LINCS COOP		771.47	
	DD ANGLIAN WATER BUSI	48.30		
	DD COMMERCIAL CARD	32.00		
	TFR TRANSFER 03662918	691.17		10,000.00
05 Jul 24	CR [REDACTED]			
	marshalls hire		48.00	
	CR 2nd Gainsborough R F204		34.86	
	TFR TRANSFER 03662918	82.86		10,000.00
06 Jul 24	BP THE FRIENDSH			
	FRIENDSHIP F187		94.92	
	TFR TRANSFER 03662918	94.92		10,000.00
	<b>BALANCE CARRIED FORWARD</b>			<b>10,000.00</b>

**29 June to 28 July 2024**

## Your Statement

**Account Name**  
 Gainsborough Town Council

**Sortcode Account Number Sheet Number**  
 40-22-01 51418890 868

### Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
08 Jul 24	CR <b>BALANCE BROUGHT FORWARD</b>			<b>10,000.00</b>
	SLIMMING WORLD REN		140.08	
	DR TOTAL CHARGES			
	TO 16JUN2024	27.67		
	TFR TRANSFER 03662918	112.41		10,000.00
10 Jul 24	TFR 402201 03662918			
	INTERNET TRANSFER		13,000.00	
	BP A J Douce Roofing			
	25012024	500.00		
	BP DEXEL TYRE CO LTD			
	GAI TOW	45.00		
	BP F5 COMPUTING LTD			
	GAINS TOWN COUNCIL	598.62		
	BP Proludic Ltd			
	SIN007819	381.11		
	BP D.T Lobley Plumbin			
	Gains Town Council	276.98		
	BP Glendale Countrysi			
	11402	1,144.57		
	BP Screwfix Direct Lt			
	6331640014561849	129.97		
	BP RJ Tyres			
	0840/42	188.40		
	BP Agri-Gem Ltd			
	13201	266.40		
	BP Retford Memorials			
	00108/24	5,127.36		
	BP Anglian Water Busi			
	88888970792	121.70		
	BP Elite Pest Managem			
	9952	420.00		
	BP Breakthrough Commu			
	20211037	116.40		
	BP Japanese Knotweed			
	GAINSBOR	405.60		
	BP Ross Davy Associat			
	RDL/24/8421	840.00		
	BP Morton District Ch			
	Gains Town Council	1,000.00		
	BP Gainsborough Mens			
	Gains Town Council	1,004.95		
	TFR TRANSFER 03662918	432.94		10,000.00
11 Jul 24	CR <b>BALANCE BROUGHT FORWARD</b>			
	LL-019a		12.50	
	<b>BALANCE CARRIED FORWARD</b>			<b>10,012.50</b>



**29 June to 28 July 2024**

## Your Statement

**Account Name**  
 Gainsborough Town Council

**Sortcode Account Number Sheet Number**  
 40-22-01 51418890 869

### Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>10,012.50</b>
	CR [REDACTED] InvoiceF205Foot		47.25	
13 Jul 24	TFR TRANSFER 03662918	59.75		10,000.00
	CR [REDACTED] 2024-nw-024-[REDACTED]		23.52	
15 Jul 24	TFR TRANSFER 03662918	23.52		10,000.00
	CR HMRC VTR		19,528.32	
	CR LINCOLNSHIRE CC		5,777.92	
	DD ARVAL UK LTD	273.59		
	DD INTEGRATING SOLUTI	37.77		
	DD WEST LINDSEY DC	79.00		
	DD WEST LINDSEY DC	612.00		
	DD WEST LINDSEY DC	936.00		
	DD WEST LINDSEY DC	283.00		
	DD WL ITS FUELGENIE	208.96		
	CR [REDACTED] SLIMMING WORLD REN		140.08	
16 Jul 24	TFR TRANSFER 03662918	23,016.00		10,000.00
	DD BRITISH GAS	103.78		
	DD BRITISH GAS	27.86		
	DD BRITISH GAS	43.78		
	CR [REDACTED] 2024-NW39-[REDACTED]		0.89	
17 Jul 24	TFR TRANSFER 03662918		174.53	10,000.00
	DD BRITISH GAS BUSINE	249.34		
18 Jul 24	TFR TRANSFER 03662918		249.34	10,000.00
	DD CLEARBUSINESS	256.95		
	BP RUSSELLS LTD 13322	1,366.94		
	BP Screwfix Direct Lt 6331640014561849	41.99		
	BP DrumBEAT Marketing INV-001377	240.00		
	BP [REDACTED] GAINS TOWN COUNCIL	225.00		
	BP Smith of Derby Ltd 0000117633	333.60		
	BP WATER PLUS 0229006916	58.15		
	BP WATER PLUS 7001587165	24.95		
	BP WATER PLUS 0880007483	15.62		
	<b>BALANCE CARRIED FORWARD</b>			<b>7,436.80</b>

**29 June to 28 July 2024**

## Your Statement

**Account Name**  
 Gainsborough Town Council

**Sortcode Account Number Sheet Number**  
 40-22-01 51418890 870

### Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>7,436.80</b>
	BP WATER PLUS 7001679673	8.15		
	BP WasteCare Ltd 387399	178.44		
	BP [REDACTED] Gains Town Council	55.77		
	CR LAS METALS LAS METALS LRD		76.00	
19 Jul 24	TFR TRANSFER 03662918		2,729.56	10,000.00
	DD EE LIMITED	102.66		
	CR [REDACTED] 2024-FH116-[REDACTED]		28.55	
21 Jul 24	TFR TRANSFER 03662918		74.11	10,000.00
	CR [REDACTED] 2024- FH-109-[REDACTED]		32.17	
22 Jul 24	TFR TRANSFER 03662918	32.17		10,000.00
	DD BRITISH GAS	10.90		
	DD BRITISH GAS	11.32		
	DD OPUS ENERGY LTD	115.68		
	DD LEX AUTOLEASE	835.99		
	CR [REDACTED] SLIMMING WORLD REN		140.08	
	TFR 402201 03662918 INTERNET TRANSFER		27,000.00	
	BP RIGEL WOLF CLIENT GTC PAYROLL	27,629.19		
	CR [REDACTED]		28.48	
23 Jul 24	TFR TRANSFER 03662918		1,434.52	10,000.00
	DD E.ON NEXT LTD	139.00		
	TFR TRANSFER 03662918		139.00	10,000.00
24 Jul 24	DD BRITISH GAS	69.88		
	DD BT GROUP PLC	184.16		
	DD STALLARD KANE ASSO	93.50		
26 Jul 24	TFR TRANSFER 03662918		347.54	10,000.00
	CR [REDACTED] 2024-FH-083-[REDACTED]		29.04	
	CR [REDACTED] 2024-FH-017-[REDACTED]		33.63	
	CR [REDACTED] 2024-SH-037-[REDACTED]		33.25	
	BP [REDACTED] 2024 FH-018-[REDACTED]		32.00	
28 Jul 24	TFR TRANSFER 03662918	127.92		10,000.00
	<b>BALANCE CARRIED FORWARD</b>			<b>10,000.00</b>

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**29 June to 28 July 2024**

## Your Statement

**Account Name**  
 Gainsborough Town Council

**Sortcode Account Number Sheet Number**  
 40-22-01 51418890 871

### Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](http://fscs.org.uk), call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website ([hsbc.co.uk/fscs/](http://hsbc.co.uk/fscs/)).

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR variable</i>
Credit interest is not applied			Debit interest		21.34%

40-22-01 51418890

Business C/A - Gains Twn Cn

GBP 8,058.41

Make a payment 

 Print

Balance details

Recent transact...

Next working d...

Statements

All transactions for the last

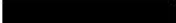
7 days	14 days	1 month	3 months	6 months	12 months	28 Jul 2024 to 01 Aug 2024
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Items posted may still be reversed, returned, or recalled.

Date	Type	Description	Paid out	Paid in	Balance
01 Aug 2024		Balance carried forward			10,000.00
01 Aug 2024	TFR	TRANSFER 03662918		861.41	10,000.00
01 Aug 2024	DD	WEST LINDSEY DISTR	378.20		9,138.59
01 Aug 2024	DD	CF CORPORATE FINAN	212.11		9,516.79
01 Aug 2024	DD	NOVUNA	271.10		9,728.90
29 Jul 2024	TFR	TRANSFER 03662918	140.08		10,000.00
29 Jul 2024	CR	 SLIMMING WORLD REN		140.08	10,140.08
28 Jul 2024		Balance brought forward			10,000.00

Last updated 02 Aug 2024 11:09 

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## Your Statement

Miss Rachel Allbones  
 Gainsborough Town Council  
 Richmond House  
 Morton Terrace  
 Gainsborough  
 DN21 2RJ



### Account Summary

Opening Balance	995,037.97
Payments In	24,813.74
Payments Out	46,285.54
Closing Balance	973,566.17

**Interest Rate - Valid as at end date of the statement period**  
 1.94% AER

**29 June to 31 July 2024**

### International Bank Account Number

GB04HBUK40220103662918

### Branch Identifier Code

HBUKGB4131T

### Account Name

Gainsborough Town Council

### Sortcode

40-22-01

### Account Number Sheet Number

03662918 328

### Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
<b>28 Jun 24</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>995,037.97</b>
01 Jul 24	TFR TRANSFER 51418890	662.26		994,375.71
02 Jul 24	TFR TRANSFER 51418890	354.55		994,021.16
03 Jul 24	TFR TRANSFER 51418890	120.13		993,901.03
04 Jul 24	TFR TRANSFER 51418890		691.17	994,592.20
05 Jul 24	TFR TRANSFER 51418890		82.86	994,675.06
06 Jul 24	TFR TRANSFER 51418890		94.92	994,769.98
08 Jul 24	TFR TRANSFER 51418890		112.41	994,882.39
10 Jul 24	TFR 402201 51418890			
	INTERNET TRANSFER	13,000.00		
	TFR TRANSFER 51418890		432.94	982,315.33
11 Jul 24	TFR TRANSFER 51418890		59.75	982,375.08
13 Jul 24	TFR TRANSFER 51418890		23.52	982,398.60
15 Jul 24	TFR TRANSFER 51418890		23,016.00	1,005,414.60
16 Jul 24	TFR TRANSFER 51418890	174.53		1,005,240.07
17 Jul 24	TFR TRANSFER 51418890	249.34		1,004,990.73
18 Jul 24	TFR TRANSFER 51418890	2,729.56		1,002,261.17
19 Jul 24	TFR TRANSFER 51418890	74.11		1,002,187.06
21 Jul 24	TFR TRANSFER 51418890		32.17	1,002,219.23
22 Jul 24	TFR 402201 51418890			
	INTERNET TRANSFER	27,000.00		
	TFR TRANSFER 51418890	1,434.52		973,784.71
23 Jul 24	TFR TRANSFER 51418890	139.00		973,645.71
24 Jul 24	TFR TRANSFER 51418890	347.54		973,298.17
26 Jul 24	TFR TRANSFER 51418890		127.92	973,426.09
29 Jul 24	TFR TRANSFER 51418890		140.08	973,566.17
<b>31 Jul 24</b>	<b>BALANCE CARRIED FORWARD</b>			<b>973,566.17</b>

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**29 June to 31 July 2024**

## Your Statement

**Account Name**  
Gainsborough Town Council

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-22-01	03662918	329

### Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](http://fscs.org.uk), call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website ([hsbc.co.uk/fscs/](http://hsbc.co.uk/fscs/)).

# PAPER F

## Officer Report to the Finance and Strategy Committee

Report Author: Rachel Allbones

Report Date: 22 August 2024



**Gainsborough**  
TOWN COUNCIL

### Subject: Investments

#### 1. Summary

The report will provide Members with an introduction to investment opportunities.

#### 2. Background

The Town Clerk was instructed to invite Lee Jagger from CCLA to present to the Committee and look at other local investment opportunities and the Unity Trust.

The Councils Money Manager account with HSBC currently provides an interest rate of 1.94% AER.

#### 3. Investment Opportunities

Nationwide

Business Savings account are covered by the Financial Services Compensation Scheme (FSCS) up to £85,000.

See Appendix A for opportunities for Instant, Notice and Fixed rate accounts. Below are current rates. <https://www.nationwide.co.uk/business/business-savings/historic-rates>

Account type	Annual AER	Annual gross p.a.	Monthly AER	Monthly gross p.a.
<b>Business Instant Saver LA Issue 4</b> Effective 30 August 2023 - Ongoing	2.25%	<b>2.25%</b>	2.22%	<b>2.20%</b>
<b>Business 35 Day Saver LA Issue 2</b> Effective 25 January 2024 - Ongoing	3.35%	<b>3.35%</b>	3.36%	<b>3.30%</b>
<b>Members 45 Day Business Saver Issue 1</b> Effective 03 May 2024 - Ongoing	3.40%	<b>3.40%</b>	3.40%	<b>3.35%</b>
<b>Business 95 Day Saver LA Issue 3</b> Effective 25 January 2024 - Ongoing	4.30%	<b>4.30%</b>	4.35%	<b>4.25%</b>
<b>Business 125 Day Saver Issue 4</b> Effective 03 May 2024 - Ongoing	4.40%	<b>4.40%</b>	4.44%	<b>4.35%</b>
<b>Business Saver 6 Month Saver Issue 20</b> Effective 03 May 2024 - Ongoing	4.80%	<b>4.80%</b>	N/A	<b>N/A</b>
<b>Business 1 Year Fixed Rate Saver Issue 27</b>	4.25%	<b>4.25%</b>	N/A	<b>N/A</b>



Effective 25 January 2024 -  
Ongoing

Halifax

Do not provide business banking services.

Yorkshire Building Society

Unsure they offer business banking services.

TSB

Business Savings account are covered by the Financial Services Compensation Scheme (FSCS) up to £85,000.

See Appendix B for opportunities for Instant and Fixed rate accounts. Below are current rates  
<https://www.tsb.co.uk/business/savings/business-instant-access-savings-account.html>

Account	Min deposit	Gross rate	Early closure rate	Fee
Instant Access Savings	£1	1.50% AER (Variable) on balances over £5,000 1.35% AER (Variable) on balances of £1 to £4,999.99		
12 month fixed term (no access)		4.50%		
18 month fixed term (no access)		4.3%		
24 month fixed term (no access)		4.15%		

Unity Trust

Business Savings account are covered by the Financial Services Compensation Scheme (FSCS) up to £85,000.

Offers Fixed Term Deposit and Instant Access Savings Accounts

<https://www.unity.co.uk/business-banking/savings-account-2/>

Account	Min deposit	Gross rate	Early closure rate	Fee
Instant Access Savings	None	2.75%		Free
30 day fixed term (no access)	£85k	2.96%		Free

90 day fixed term (no access)	£85k	3.06%		Free
6 month fixed term (no access)	£85k	4.25%	2.75%	Free
12 month fixed term (no access)	£85k	4.70%	2.75%	Free
18 month fixed term (no access)	£50k	4.80%	2.75%	Free
24 month fixed term (no access)	£50k	4.85%	2.75%	Free

#### 4. Recommendation

The Committee is recommended to consider the above options alongside and following the presentation from CCLA.

The Committee is recommended to decide which, if any, they would like the Town Clerk to meet with to discuss further.

It is recommended that any initial investment be instant access.

# About our Business Savings accounts

# Why choose Nationwide?

As the world's largest building society, we've been helping people make the most of their personal savings for more than 130 years.

We could help you make the most of your business savings too.

## The Nationwide difference

Whether it's through the products and services we provide, the charities and causes we support or the communities we serve, we're always striving to do the right thing on behalf of our customers. And if you decide to save with us, here are just a few of the things you could benefit from too:

- A choice of savings accounts that are available to a range of businesses and organisations, including the charitable and educational sectors.
- Dedicated support for your business, with tailored service delivered by our UK-based telephone Business Savings team and Regional Relationship Managers.
- Strong credit ratings, making us one of the UK's strongest high street financial institutions.
- Regular statements that allow you to keep track of your savings – giving you the ability to adjust and adapt, should your business goals change.

Plus, because we're a building society, we're free to reinvest more of our profits to improve the products and services we offer. In fact, we're already reinvesting 1% of our pre-tax profits for the benefit of our customers.

You can find out more about us including information on results and accounts at [nationwide.co.uk/about](https://nationwide.co.uk/about)

## Accounts to fit your business needs

Depending on your needs and the size of your business you could apply for either a Business Saver or a Corporate Saver account. Here's a checklist to help you decide.

### Business Saver

Our Business Saver accounts could be perfect for you if your business:

- Has an annual turnover of less than £10 million.
- Is a UK based entity, for example a limited company, charity, club, sole trader or partnership.

OR

### Corporate Saver

Our Corporate Saver accounts could be perfect for you if your business:

- Has an annual turnover of £10 million or above.
- Is a UK based entity, for example a limited company, charity or club.
- Could benefit from the dedicated support of a Relationship Manager, to help you flex your savings plans as and when you need to. Visit [nationwidecommercial.co.uk/contact-us](https://nationwidecommercial.co.uk/contact-us) to get in touch with one of our Regional Relationship Managers.

All our accounts are for your short and long term business savings needs.

They are not suitable for use as a business current account or the day to day transactions of running a business.

You can apply online at [nationwidecommercial.co.uk](https://nationwidecommercial.co.uk) or call our Business Savings team on **0800 66 55 11**.  
We're here Monday to Friday from 9am to 5pm, except bank holidays.

# Our choice of accounts

We offer a choice of Instant, Notice and Fixed Rate accounts which are available to both Business and Corporate savers. You could choose one account or spread your savings over a number of accounts to make the most of both flexibility and rate.

## Instant Access Accounts

- Earn a competitive rate of interest (variable).
- Business Savers can pay in as often as they like, with a minimum initial deposit of £5,000, up to a maximum balance of £10 million.
- Corporate Savers can pay in as often as they like, with a minimum initial deposit of £100,000 to earn interest, up to a maximum balance of £25 million.
- Choose to have your interest paid monthly or annually to this or another account.
- Take money out when you need to (with a minimum withdrawal of £500).

**OR**

## Notice Accounts

- Earn a competitive rate of interest (variable) with our Notice accounts.
- Business Savers can pay in as often as they like, with a minimum initial deposit of £5,000, up to a maximum balance of £10 million.
- Corporate Savers can pay in as often as they like, with a minimum initial deposit of £100,000 to earn interest, up to a maximum balance of £25 million.
- Choose to have your interest paid monthly or annually to this or another account.
- Take money out when you need to (with a minimum withdrawal of £500 and subject to notice period) or close the account after your notice period ends.

**OR**

## Fixed Rate Accounts

- Lock your money away for a fixed rate in one of our Fixed Rate Saver accounts.
- Business Savers can make a single deposit of between £5,000 and £10 million. You won't be able to make a withdrawal during the fixed rate period.
- Corporate Savers can make a single deposit of between £100,000 and £25 million. You won't be able to make a withdrawal during the fixed rate period.
- If the term of the account is 1 year or less, interest is calculated daily and paid upon maturity.
- If the term of the account is greater than 1 year, interest is calculated daily, capitalised annually and added to the account on the anniversary date.

# At a glance

- All our accounts are operated by post, fax or email.
- To pay money into an Instant Saver or Notice account, you can arrange a regular payment or pay in when you can. Just set up an electronic transfer, pay by BACS or send us a cheque.
- If you choose a Fixed Rate Saver account, you'll make a single deposit and earn a fixed rate of interest.
- Once your account or accounts are open we'll send you a welcome pack by email or in the post and full details of how to make the most of your new account(s).

If your business or organisation has a turnover of £10 million or more, you may want to book an appointment with one of our Relationship Managers who are dedicated to supporting the business savings needs of larger or more complex businesses.

Visit [nationwidecommercial.co.uk/contact-us](https://nationwidecommercial.co.uk/contact-us) for details.

See our latest rates and apply now at [nationwidecommercial.co.uk](https://nationwidecommercial.co.uk)

Visit [nationwidecommercial.co.uk/contact-us](https://nationwidecommercial.co.uk/contact-us)

to get in touch with one of our Regional Relationship Managers

Alternatively, you can talk to a member of the Business Savings team

Call **0800 66 55 11**

We're here to help Monday to Friday, 9am to 5pm, except bank holidays

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [fca.org.uk](https://www.fca.org.uk). Most Business and Corporate Saver accounts are not regulated. Some businesses and charities may be eligible for protection under the Financial Services Compensation Scheme (FSCS). Nationwide is not responsible for the content of external websites. Nationwide's head office is at Nationwide House, Pipers Way, Swindon SN38 1NW.

You can order all our publications in large print, Braille, or audio recording.

Just let us know by calling **0800 66 55 11** or emailing us at

**[BusinessSavings@nationwide.co.uk](mailto:BusinessSavings@nationwide.co.uk)**

## Business Instant Access

Summary box		
Account name	Business Instant Access	
What is the interest rate?	Interest rate on balances up to and including £4,999.99	1.34% Gross/1.35% AER
	Interest rate on balances of £5,000 and over	1.48% Gross/1.50% AER
	You'll earn interest on balances of £1 or more. Interest is calculated each day and paid monthly.	
Can TSB change the interest rate?	<p>Yes. We can move the interest rate up or down at any time. Our Terms and Conditions explain when we'll do this.</p> <p>If we increase the interest rate, we'll make details of the rate change available in branch and on our website within 3 days of the change. If we decrease the interest rate, we'll let you know personally and give you at least 2 months' notice.</p>	
What would the estimated balance be after 12 months, based on a £1,000 deposit?	Based on a £1,000 deposit, with no withdrawals made from the account, and variable interest rates remaining the same:	
	Initial deposit	£1,000.00
	Interest earned at 1.34% Gross/1.35% AER	£13.50
	Estimated balance after 12 months	£1,013.50
	This is an example only and doesn't take into account your individual circumstances.	
What would the estimated balance be after 12 months, based on a £5,000 deposit?	Based on a £5,000 deposit, with no withdrawals made from the account, and variable interest rates remaining the same:	
	Initial deposit	£5,000.00
	Interest earned at 1.48% Gross/1.50% AER	£75.00
	Estimated balance after 12 months	£5,075.00
	This is an example only and doesn't take into account your individual circumstances.	
How do I open and manage my account?	Ways to open	Online at: <b><a href="https://tsb.co.uk/business/savings">tsb.co.uk/business/savings</a></b> Telephone – <b>0345 835 3858</b>
	Who can open	You must be: A UK registered business A UK resident Aged 18 or over.
	Open with	£1 minimum opening balance £5 million maximum balance.
	Manage your account	In branch Over the phone Online.
Can I withdraw money?	Withdrawals allowed	Yes, instant access
	Notice period	None
	Withdrawal charges	No withdrawal penalties apply
	How to withdraw	Transfer Faster Payment CHAPS (Service charges may apply, please see the Business Banking Charges Guide for more information).
Additional information	<p>Accounts can only be opened in the business name.</p> <p>Interest is paid gross (without taking off tax).</p> <p>If you earn more interest than the Personal Savings Allowance, you may have to pay extra tax yourself. The Personal Savings Allowance is £1,000 for basic rate taxpayers and £500 for higher rate taxpayers. Additional rate taxpayers don't receive a Personal Savings Allowance.</p> <p>AER stands for Annual Equivalent Rate. It illustrates what your interest rate would be if interest was paid and compounded each year and allows you to easily compare different savings accounts. As every advertisement for a savings product, which quotes an interest rate, will contain an AER you will be able to compare more easily what return you can expect from your savings over time.</p> <p>Gross rate means that credit interest is paid without income tax being deducted.</p>	

# Other ways we can help.

Go to [tsb.co.uk/business](https://tsb.co.uk/business)

18+ and UK-based businesses only.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **0345 835 3858** or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on **0345 835 3858** (lines open Monday to Friday 8am to 6pm, Saturday 9am to 2pm).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit [www.relayuk.bt.com](https://www.relayuk.bt.com) to read how they manage your data.

#### **[tsb.co.uk/business](https://tsb.co.uk/business)**

Not all Business Telephone Banking services are available 24 hours, 7 days a week. Speak to a Partner for more information.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1576**. Calls may be monitored or recorded.

TSB Bank plc Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration No. 191240.

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all TSB business customers will be covered by these schemes).

Information correct as at 1 November 2023.



**Business**



# PAPER G

# Anti-Fraud and Corruption Policy

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## Document History

Adopted by Council – 8 January 2020

Reviewed & Adopted -

## Introduction

- 1.1 This Anti-Fraud and Corruption Policy sets out the Council's framework for preventing and detecting fraud and corruption and the procedure for the reporting, investigation and prosecution of occurrences of fraud and corruption.
- 1.2 In carrying out its functions and responsibilities Gainsborough Town Council will promote a culture of honesty, openness and fairness and requires all elected Members and employees to support and conduct themselves in accordance with the Nolan Committees Seven Principles of Public Life as contained within the Relevant Authorities (General Principle) Order 2001. (Appendix A)
- 1.3 All Members of the Town Council are required to conduct themselves in accordance with the Members Code of Conduct.
- 1.4 The work of all Members and officers of the Town Council are also governed by legal requirements, Standing Orders, Financial Regulations and Council policies and national legislation.
- 1.5 Individuals and organisations external to the Council e.g. suppliers, contractors and services providers, will also be expected to act with integrity and without thought or actions involving fraud and corruption.
- 1.6 Fraud and corruption are defined by the Audit Commission as follows:-
  - *Fraud is the intentional distortion of financial statements, accounts or other records by persons internal or external to the authority, which is carried out to conceal the misappropriation of assets or otherwise for gain or to mislead or misrepresent.*
  - *Corruption is the offering, giving, soliciting or acceptance of an inducement or reward which may influence the action of any person to act against the interests of an organisation, or the deliberate failure to disclose an interest in order to obtain a financial or other pecuniary gain for oneself or another.*
- 1.7 Corruption is also defined to include the deliberate failure to disclose an interest in order to obtain a financial or pecuniary advantage.
- 1.8 Fraud is also defined to include such acts as criminal deception, forgery, blackmail, corruption, theft, conspiracy and concealment of material facts and collusion. Fraud can also be defined as the use of deception with the intention of obtaining an advantage, avoiding an obligation or causing loss to another party.
- 1.9 The Council has a duty to take all actions necessary to manage the risk of fraud and corruption, including the operation of management control systems and the maintenance of an effective system of internal audit.
- 1.10 This Policy identifies a series of measures designed to:
  - identify and assess the risk of fraud and corruption
  - to prevent and detect fraud and corruption
- 1.11 This policy addresses five general areas:
  - Culture
  - Prevention
  - Deterrence

- Detection, Investigation and Reporting
  - Awareness and Training
- 1.12 Responsibility for the implementation and monitoring of the Policy lies with the Town Clerk and the Finance and Strategy Committee

### **Anti-Fraud and Corruption Policy Statement**

- 2.1 Gainsborough Town Council has adopted the following Anti-Fraud and Corruption Policy Statement:

*“It is the policy of the Council to promote a culture of honesty, openness and fairness, which is committed to assess and manage all risks associated with fraud and corruption, it’s prevention, detection and investigation and to actively pursue the appropriate level of disciplinary, civil or criminal enforcement”*

- 2.2 This Policy should be read in conjunction with the Council’s approved Standing Orders, Financial Regulations and associated policies.

### **Aims of Policy**

- 3.1 The Anti-Fraud and Corruption Policy is designed to protect the Town Council against fraud and corruption either from within or external to the Council.
- 3.2 The aims of the Policy are as follows:
- Promote a culture of honesty and integrity, and opposition to fraud and corruption;
  - To assess and manage the risk of fraud and corruption;
  - Encourage prevention of fraud and corruption through openness and honesty in all dealings, internal and external;
  - Ensure effective systems of internal control are in place to help to prevent fraud;
  - Promote detection of fraud by ensuring internal control systems and procedures are regularly monitored and subject to review by Internal Audit;
  - Ensure formal systems are in place and are being used to provide information and give confidence to Members, employees, members of the public or third parties who may wish to raise concerns they have on issues associated with the Town Council’s activity;
  - Investigate thoroughly any allegation of fraud and corruption received;
  - To ensure that appropriate enforcement action is taken to address any incident of fraud and corruption.

### **Culture**

- 4.1 The Town Council promotes a culture of honesty, openness and fairness which supports its opposition to fraud and corruption. The prevention and detection of fraud and corruption and the protection of public resources are the responsibility of everyone. The elected Members and employees have an important role and responsibility in maintaining this culture.

- 4.2 All Members and employees of the Council are positively encouraged to raise any concerns regarding fraud and corruption in the knowledge that such concerns will be treated seriously and, wherever possible, in confidence.
- 4.3 The Town Council will ensure that any allegation received will be taken seriously and investigated in an appropriate manner. Those who defraud the Town Council or who are corrupt or instigate any financial malpractice will be dealt with fairly and firmly. However the Council are aware of the need to ensure that any investigation is not misused and therefore any abuse will be dealt with under the Council's disciplinary procedures if appropriate.
- 4.4 Where fraud and corruption have occurred due to a breakdown in internal controls, systems or procedures, the Council will review its risk management and assessments of the area of concern and will work with the Council's internal auditor to ensure that the appropriate improvements in the systems of control are implemented in order to prevent a reoccurrence.

## **Prevention**

- 5.1 Prevention can be achieved through:

### **a) Staff Policies**

- 5.2 The Council is entitled to expect, and obliged to maintain, high standards of conduct among its employees to ensure that public confidence in their integrity, honesty and impartiality is not undermined.
- 5.3 The public is entitled to demand conduct of the highest standard and that employees work honestly and without bias in order to achieve the Council's objectives.
- 5.4 The Council recognises that a key preventative measure in the fight against fraud and corruption is to take effective steps at the recruitment stage to establish, as far as possible, the previous record and propriety and integrity of potential employees. In this regard temporary and casual employees are treated in the same manner as substantive employees.
- 5.5 The Council will ensure that formal recruitment procedures are followed and, in particular, will obtain written references in respect of potential employees before employment offers are made and contracts of employment have been issued. In addition some staff will be subject to a Disclosure & Barring Service Check, if they work with young children or vulnerable people.
- 5.6 Job descriptions and person specifications will also be put in place for all employees that clearly define duties, responsibilities, and lines of communication.
- 5.7 The Council will ensure that all employees are aware of their responsibilities in relation to the prevention of fraud and corruption and copies of this policy will be made available to all employees and also distributed to new employees during the induction process.
- 5.8 Employees will be required to work in accordance with the Council's Financial Regulations and Standing Orders and all other employment related policies of the Council.
- 5.9 Staff induction and training and development programmes will help to keep employees up to date with their obligations.

- 5.10 The Council will support with rigour the protection given to employees in its Whistle-Blowing [and Confidential Reporting](#) Policy.

#### **b) Role of Town Clerk**

- 5.11 The Town Clerk is responsible for the communication and implementation of this policy within the Council and for ensuring that all employees are aware of Council Standing Orders and Financial Regulations and that these requirements are being implemented on a daily basis.
- 5.12 The Town Clerk is expected to develop a management style which will create an environment where employees feel able to approach [him/her/them](#) when they have concerns over suspected irregularities.
- 5.13 Special arrangements will apply where employees are responsible for the handling of cash or are responsible for financial systems which generate payments.

#### **c) Role of Employees**

- 5.14 The work of employees is governed by the Town Council's Standing Orders, Financial Regulations and other relevant policies.
- 5.15 Employees are responsible for ensuring that they follow instructions given by the Town Clerk / RFO particularly with regard to the control and management of Council assets.
- 5.16 Employees are expected to be aware of the possibility that fraud, corruption and theft may occur in the workplace and should be able to share these concerns with the Town Clerk / RFO. These concerns should be raised directly using the Council's Whistle-Blowing [and Confidential Reporting](#) Policy.

#### **d) Role of Members**

- 5.17 All elected Members have a duty on behalf of the electorate of Gainsborough to protect the Council from all Fraud, Corruption and Theft. This is reflected through the adoption of:
- The Relevant Authorities (General Principles) Order 2001
  - Adopted Code of Conduct for Members
  - Council Standing Orders and Financial Regulations
  - Council Policies
- 5.18 Members will be specifically required to record their financial and other interests and record any receipt or offering of gifts or hospitality in accordance with the requirements set out in the Council's Members Code of Conduct.
- 5.19 Members must also disclose any such interests in the matters under discussion at a meeting of the Council.

### **Internal Control, Audit and Risk Management**

- 6.1 The Council's Standing Orders and Financial Regulations provide the framework within which officers and Members should act when dealing with the affairs of the Council.
- 6.2 The Financial Regulations provide the framework rules for the management of the Council's financial affairs. The Standing Orders for Contracts and Procurement provide the framework rules for the procurement of all works,

goods, materials and services and also set out the Council's tendering and contract procedures. Together they help to ensure a high level of financial integrity across the Council's activities.

- 6.3 Significant emphasis is also placed on the implementation and monitoring of financial systems, procedures and controls and every effort will be made to continually review and develop these systems in line with best practice to ensure efficient and effective internal controls.
- 6.4 The Town Clerk / RFO are charged with the responsibility of ensuring that proper internal controls are in place and for reviewing regularly the effectiveness and appropriateness of such controls especially in the deterrence of fraud and monitoring of high-risk areas.
- 6.5 The adequacy and appropriateness of the Council's financial systems will then be independently monitored and reviewed by both internal and external audit.
- 6.6 The Town Clerk will undertake an Annual Corporate Risk Management [review](#) to review the Council's responsibilities under Corporate Governance.
- 6.7 The Town Clerk will undertake an Annual Insurance and Asset review under the Council's responsibilities for Corporate Governance.
- 6.8 To ensure the effective use of the Council's independent internal audit resources and identify and recognise the potential high-risk areas, the Town Council will approve the appointment of the Internal Auditor on an annual basis.
- 6.9 An annual report will be submitted to Members on the progress of audit work and any major issues are highlighted. Action plans will be put into place to ensure that any required improvements to internal controls are implemented.

### **Detection, Investigating and Reporting**

- 7.1 The Council's systems of governance, as set out in the Standing Orders and Financial Regulations, and specifically the internal financial control system will incorporate checks, reconciliations, analytical review and internal audit procedures to deter fraudulent and corrupt activity along with a management reporting and monitoring regime which will highlight by exception any unplanned, unexpected or potentially fraudulent activity.
- 7.2 The Council has formal arrangements in place via the [Whistle-Blowing and Confidential Reporting Policy](#) and Complaints Policy to enable information provided by and the suspicions and concerns of members, officers and the general public to be dealt with confidentially, properly and promptly.
- 7.3 The Council employs a range of preventative systems, and in particular the internal control systems, along with the work of the internal auditor and the implementation of the annual audit plan, should be sufficient in themselves to deter fraud, but they have also been designed to provide indications of any fraudulent activity.
- 7.4 When fraud and corruption does occur, these systems, controls and internal audit activity should, in the majority of cases, assist in revealing the occurrences.
- 7.5 However, it is often the alertness of Members, officers or members of the public to such indicators that enables detection to occur and the appropriate action to take place when there is evidence that fraud or corruption may be in progress.

- 7.6 As such, sometimes, despite the best efforts of managers and auditors, frauds are discovered by chance remark or 'tip off'. The Council has in place formal arrangements to enable such information to be properly dealt with.
- 7.7 The Council's [Whistle-Blowing and Confidential Reporting Policy](#) ~~and~~ [Complaints Policy](#) ~~and Whistle blowing Policy~~ also encourages Members, officers and members of the public to raise any suspicions and concerns as and when they occur.

## Reporting of Fraud and Corruption

- 8.1 Council Members and employees are an important element in its stand against fraud and corruption. Concerns that they have will be treated in confidence and will be properly investigated. The Town Clerk will usually be the first contact for an employee to raise a concern, but if further investigation is deemed necessary, other staff may need to become involved, including the:
- Internal Auditor;
  - Audit Commission
- 8.2 The Town Clerk will be responsible for following up any allegation of fraud or corruption received and will do so through clearly defined procedures. The Council will be robust in dealing with financial malpractice and will deal swiftly and firmly with those who defraud or are corrupt.
- 8.3 There is, of course, a need to ensure that any investigation process is not misused and, therefore, any abuse such as raising unfounded malicious or vexatious allegations may be dealt with as a disciplinary matter.
- 8.4 The Anti-Fraud and Corruption Policy should be read alongside the Council's [Whistle-Blowing and Confidential Reporting Policy](#) which formally sets out the procedures relating to the reporting of such concerns, reassures individuals that they will not suffer repercussions, and encourages those with legitimate concerns to voice them.
- 8.5 Members of the Public are also welcome to report concerns, either as a formal complaint or by speaking or writing to any officer or Councillor. The Council's [Whistle Blowing and Confidential Reporting](#) Policy and [Complaints Policy](#) and Procedure apply in such cases.
- 8.6 Where a "tip-off" or concern or an implied "tip-off" or concern is received from a member of the public by a Member or officer, it must be reported without delay to the Town Clerk.
- 8.7 A formal Fraud and Corruption Reporting Procedure has been developed in consultation with Internal Audit that provides guidance on the process to be followed when employees or members of the public report their concerns or suspicions.

## Investigation of Fraud and Corruption

- 9.1 Depending on the nature and the anticipated extent of the allegations, the Town Clerk and Internal Auditor will normally work closely other agencies, such as the Police, to ensure that all the allegations are properly investigated, reported and where appropriate, maximum recoveries are achieved.



9.2 The follow up of any allegation of fraud and corruption received either from a Members, employee or member of the public will be through the agreed procedures of the Fraud and Corruption Reporting and Investigation Procedure, which will ensure that:

- Concerns are dealt with promptly and consistently
- All evidence is recorded and the rules of evidence followed
- Evidence is sound and adequately supported
- All evidence is securely held
- Where appropriate the Council's insurers and the police are informed
- The Council's disciplinary procedures are implemented

**Appendix 1****THE SEVEN PRINCIPLES OF PUBLIC LIFE****1. *Selflessness***

Members should serve only the public interest and should never improperly confer an advantage or disadvantage on any person and act solely in terms of the public interest.

**2. *Integrity***

Members should not place themselves in situations where their integrity may be questioned, should not behave improperly and should on all occasions avoid the appearance of such behaviour. Members must avoid placing themselves under any obligation to people or organisations that might try inappropriately to influence them in their work. They should not act or take decisions in order to gain financial or other material benefits for themselves, their family, or their friends. They must declare and resolve any interests and relationships.

**3. *Objectivity***

Members must act and take decisions impartially, fairly and on merit, using the best evidence and without discrimination or bias, including the processes of making appointments, awarding contracts, or recommending individuals for rewards or benefits.

**4. *Accountability***

Members are accountable to the public for their decisions and actions and the manner in which they carry out their responsibilities, and must co-operate and submit themselves to the scrutiny necessary to ensure this.

**5. *Openness***

Members should act and take decisions in an open and transparent manner. Information should not be withheld from the public unless there are clear and lawful reasons for so doing.

**6. *Honesty***

Members should not place themselves in situations where their honesty may be questioned, should not behave improperly and should on all occasions avoid the appearance of such behaviour and should always be truthful.

**7. *Leadership***

Members should promote and support these principles by leadership, and by example, and should exhibit these principles in their own behaviour. They should actively promote and robustly support the principles and be willing to challenge poor behaviour wherever it occurs.

# PAPER H