



Congleton Town Council

Historic market town

Town Clerk: **BRIAN HOGAN**



To: **MEMBERS OF THE FINANCE & POLICY COMMITTEE**

22nd August, 2013

Dear Councillor,

Finance and Policy Committee Meeting – Thursday 29th August 2013

You are requested to attend a meeting of the Finance and Policy Committee to be held in the Town Hall, High Street, Congleton on – **Thursday 29th August 2013** commencing at **7.45pm**

Please note that there will be a meeting of the Community, Environment and Services Committee on the same evening, commencing at 7.00pm

The Public and Press are welcome to attend the meeting. There may be confidential items towards the end of the meeting which the law requires the Council to make a resolution to exclude the public and press.

Yours sincerely,

Brian Hogan
Town Clerk

AGENDA

1. Apologies for absence (Members are respectfully reminded of the necessity to submit any apology for absence in advance and to give a reason for non attendance).
2. Minutes of Last Meeting (enclosed)
To approve the Minutes of the Meeting of the Committee held on 30th May 2013.
3. Declarations of Interest
Members are requested to declare both “pecuniary” and “non pecuniary” interests as early in the meeting as they become known.
4. Outstanding Actions
There are no outstanding actions.



Congleton Town Council, Town Hall, High Street, Congleton, Cheshire CW12 1BN

Tel: 01260 270350 Fax: 01260 280357

Email: info@congletontowncouncil.co.uk www.congleton-tc.gov.uk



5. Grant Approvals and Commitments 2013-14 (enclosed)
To receive a statement showing the current position.
6. New Applications for Financial Assistance (enclosed)
 - i) **GR 6/1314 – Congleton Harriers**
 - ii) **GR 7/1314 – Congleton Ice Rink Committee**
7. New Grant Activities Monitoring Forms (enclosed)
To receive a New Grant Activities Monitoring Form from Beartown Patchworkers and Quilters.
8. Management Accounts for April 2013 - July 2013 (enclosed)
To consider the Management Accounts to July 2013.
9. Annual Governance Statement 2012-13 (enclosed)
To receive the external auditor certificate and opinion including matters arising.
10. Christmas Lights (enclosed)
To consider a proposal from the Town Centre Manager to install new Christmas Lights in the Town.
11. Cheshire Pension Fund Insurance (enclosed)
To consider a proposal to take out insurance to cover the cost of ill health early retirement pension payouts.

To: Members of the Finance and Policy Committee (and other Members of the Council for information); Press (3), Burgesses (5)

CONGLETON TOWN COUNCIL

MINUTES OF THE MEETING OF THE FINANCE AND POLICY COMMITTEE HELD ON THURSDAY 30TH MAY 2013

<u>PRESENT</u>	Councillors	Mrs D S Allen P Bates G Baxendale Ms. L Bours G Brittain Mr G R Edwards (Chairman) G P Hayes (Town Mayor) Mrs S A Holland Mrs J D Parry (Vice Chairman) Mrs A M Martin D A Parker D Murphy N T Price Mrs E Wardlaw
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1. APOLOGIES

Apologies for absence were received from Cllrs R Brightwell and G.S Williams.

2. MINUTES

FAP/01/1314 RESOLVED: That the Minutes of the Meeting of the Committee held on 28th March 2013 were agreed and signed by the Chairman.

3. DECLARATIONS OF INTEREST

Members are requested to declare both "pecuniary" and "non-pecuniary" interests as early in the meeting as they become known.

Cllrs P.Bates and G R Edwards declared a pecuniary interest in item 6 (v) and left the room when the item was discussed and voted upon.

Cllrs D. Murphy and G Baxendale declared a non-pecuniary interest in item 6 (v).

Cllr G. Hayes declared a non-pecuniary interest in items 6 (i), 6 (ii) and 6 (v) and left the room for items 6 (i) and 6(ii).

Cllr Mrs S Holland declared a non-pecuniary interest in item 6 (iii).

Cllr D. Parker declared a non-pecuniary interest in item 6 (iv) and left the room when this item was considered.

Cllr G. Baxendale declared a non-pecuniary interest in all matters related to Cheshire East Borough Council.

4. OUTSTANDING ACTIONS

There are no outstanding actions.

5. GRANT APPROVALS AND COMMITMENTS 2013-2014

A summary of grant approvals and commitments was considered by the committee and it was noted that £14,350 is available for grants in 2013-14.

6. NEW APPLICATIONS FOR FINANCIAL ASSISTANCE

FAP/02/1314 RESOLVED that:-

- i. GR.1/1314 Eaton Bank Academy**
A grant of £1000 be approved towards consultancy or managerial project costs.
- ii. GR.2/1314 The Ice Rink Committee**
The application for a grant in the form presented be refused.
- iii. GR.3/1314 Congleton Musical Theatre**
A grant of £250 be approved.
- iv. GR.4/1314 Vale Juniors (Congleton) FC**
A grant of £360 be approved.
- v. GR.5/1314 Congleton partnership – Park Live**
The application for a grant be refused, but, it was agreed that any loss incurred by the Park Live Event would be underwritten to a maximum value of £3000.

7. NEW GRANT ACTIVITIES MONITORING FORMS

There are no new Grant Activities Monitoring forms to consider.

8. LETTER OF THANKS

A letter of thanks was received from Congleton Rotary Club for the grant provided.

9. ANNUAL RETURN, ANNUAL GOVERNANCE STATEMENT AND ANNUAL ACCOUNTS 2012-13

The Annual Return and Annual Governance Statement 2012-13 and Annual Accounts for the year ended 31st March 2013 were presented to the committee for consideration.

FAP/03/1314 RESOLVED that the Annual Governance Statement and Annual Accounts 2012-13 be approved.

10. INTERNAL AUDIT REPORT 2012-13

The Internal Audit Report 2012-13 produced by Auditing Solutions Ltd was presented to the Committee for consideration.

FAP/04/1314 RESOLVED that the Internal Audit report 2012-13 be approved and recommendation R4 be noted for action.

11. INSURANCE REVIEW AND SCHEDULE 2013-14

The Insurance Review and Schedule for 2013-14 was considered.

FAP/05/1314 RESOLVED that the Insurance Review be approved with a renewal premium of £13,917.69.

12. FIXED ASSET REGISTER AND INVENTORY

The Fixed Asset Register and Inventory Register was presented to the Committee.

FAP/06/1314 RESOLVED that:-

1. The Fixed Asset and Inventory Register be approved.
2. The following items to be revalued:
 - i. Mace.
 - ii. Sword donated by Princess Irene Brigade.
 - iii. Mayoral Chain.
 - iv. Any unrecorded valuable held in the safe to be registered and valued.

G.R Edwards
Chairman

Congleton Town Grant Commitments										
Specific Budgets										
Date Grant Approved	To	Section	Minute Reference	EMR b/fwd	Budget	Approved 13/14	Paid £	Outstanding £	Date Paid	
	Xmas lights	S144		4,917.00				4,917.00		
	St. Peter's Church	S215		1,900.00				1,900.00		
	Carnival Committee	S144		780.00	0.00			750.00	30/04/2013	
	Congleton Museum				4,500.00	4,500.00	4,500.00	0.00		
	Community Projects	S144			16,000.00	16,000.00	16,000.00	0.00	09/04/2013	
	Congleton Partnership				1,533.00	1,533.00	1,533.00	0.00		
	Citizens Advice Bureau	S142			15,000.00	15,000.00	15,000.00	0.00	29/04/2013	
	Christmas Lights	S144			9,000.00	9,000.00		9,000.00		
	Carnival Committee	S144			3,750.00	3,750.00		3,750.00		
	Mercian March	S137			2,000.00	2,000.00	1,797.75	202.25		
	Royal British Legion	S137			650.00	650.00		650.00		
	St. Peter's Church	S215			3,000.00			0.00		
	St. Peter's Church	PCA1957 s2			250.00			0.00		
	Totals			7,597.00	55,683.00	52,433.00	38,860.75	21,169.25		
	Ear marked reserve b/fwd			£7,597						
	Budget 2013/14			£55,683						
	Total approved to date			£60,030						
	Total awaiting application			£3,250						

29/8/13



Congleton Town Council

Application for Financial Assistance



Part 1: Applicant(s) and Project Details

Application Reference Number (office use only)	CRG 13/14
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1.1	Applicant(s):	Phil Dawson
1.2	Representing:	Congleton Harriers
1.3	Email Address:	
1.4	Tel No.	07831 774999
1.5	Project Title:	Congleton Half Marathon 6 th October 2013
1.6	Project Objectives:	To promote running to the people of Congleton and the surrounding area, not only club runners but also adults of all abilities and experience. To use surplus funds to support local charities and not-for-profit groups.
1.7	Brief Project Description:	The Congleton Half Marathon is now in its 30 th year and is now a well-known race within the North West and Midlands running circle's calendar. It also forms part of the North Staffs Road Runners' Association's Race Programme. The race starts from Congleton High School, passes close by the town centre before looping out via Hulme Walfield and Swettenham before returning to the school.
1.8	Details accounts/budgets	The race is organised by volunteers from Congleton Harriers Running Club and local groups. Based on last year's expenditure we can give an estimate of total costs as £7,597. Similarly we can only give an estimate of likely income for 2013 based on previous numbers. It is forecast that possibly 600 runners will enter, which based on current entry fees would generate an income of £7,800.

Part 2: Cost Details / Resources / Timescale

2.1	Total Cost of Project:	Approximately £7,929
2.2	Total contribution sought:	£250
2.3	What will the money be spent on?	There are several costs involved with this project as detailed below. Any contribution will help to offset any of these costs: <div style="display: flex; justify-content: space-between; width: 100%;"> Mementos 3099 </div>

		<table> <tr><td>Policing</td><td>800</td></tr> <tr><td>Signage and equipment</td><td>800</td></tr> <tr><td>Prizes</td><td>600</td></tr> <tr><td>School hire</td><td>460</td></tr> <tr><td>Race licence</td><td>220</td></tr> <tr><td>Water bowser</td><td>170</td></tr> <tr><td>Water bottles</td><td>140</td></tr> <tr><td>Results service</td><td>750</td></tr> <tr><td>Medical cover</td><td>480</td></tr> <tr><td>Hi 5 gels</td><td>110</td></tr> <tr><td>PA Hire</td><td>100</td></tr> <tr><td>Extra signs and pins</td><td>50</td></tr> <tr><td>Raynet</td><td>50</td></tr> <tr><td>Printing</td><td>70</td></tr> <tr><td>Storage rental</td><td>30</td></tr> </table>	Policing	800	Signage and equipment	800	Prizes	600	School hire	460	Race licence	220	Water bowser	170	Water bottles	140	Results service	750	Medical cover	480	Hi 5 gels	110	PA Hire	100	Extra signs and pins	50	Raynet	50	Printing	70	Storage rental	30
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PA Hire	100																															
Extra signs and pins	50																															
Raynet	50																															
Printing	70																															
Storage rental	30																															
2.4	Any ongoing costs:	Rental of storage space for equipment – estimated at £100 per annum. The majority of the large costs in 2.3 will repeat each year .																														
2.5	Details of <i>confirmed</i> match funding include source Cash: In kind:	None at this point in time.																														
2.6	Resources needed:	Financial support as above. Any other PR or advertising in Town Council publications or places would be greatly appreciated.																														
2.7	Estimated timescale of project from start to finish:	Race is obviously completed on the single race day. Planning and preparation and close off takes approximately 6 months of each year.																														

Part 3: Potential Benefits / Outputs

3.1	What are the potential benefits/outputs to residents of Congleton	<ul style="list-style-type: none"> . Promotes a positive image of Congleton outside the area • Promotes an interest in running for people of all abilities • Encourages higher levels of fitness. • Feel good from raising monies for local charities • Introduction to local running clubs • Opportunity to support family and friends during the run • Deployment of local groups as helpers e.g. Scouts, Brownies, ATC, etc. good for their personal development • Reinforce links with Congleton High School and community
3.2	Are there similar services/projects provided in the area	Other local races, but not of this kind or scale nor on this specific day.

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Part 4: Evaluation

4.1	<i>How will the project be evaluated?</i>	<ul style="list-style-type: none">• A full profit and loss account will be prepared• A formal post-race review meeting will take place• A press report will be written• External race referee representing UK Athletics will attend and write a report
4.2	<i>Who will carry out the evaluation?</i>	<ul style="list-style-type: none">• Race Committee• Congleton Harriers• UK Athletics

Signature: *P.B.Dawson*

Date: 27.5.2013

GR 7 1314



Congleton Town Council Application for Financial Assistance



Part 1: Applicant(s) and Project Details

Application Reference Number (office use only)	GR 7/1314
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1.1	Applicant(s):	Mrs Cathy Morris
1.2	Representing:	Congleton Ice Rink Committee
1.3	Email Address:	[REDACTED]
1.4	Tel No.	[REDACTED]
1.5	Project Title:	Congleton Ice Rink, Congleton Town Centre 2013
1.6	Project Objectives:	To provide an ice rink for 10 days in Congleton Town Centre to enable local people to experience skating (something that you usually have to travel to major cities to enjoy). We also believe this initiative will increase footfall in the Town Centre during a crucial trading period for town centre businesses.
1.7	Brief Project Description:	We are committed and have booked a 13m by 13m 'glice' rink which will be built at the Bulls Head car park in Congleton Town Centre from the 13 December until the 22 December. The rink will be staffed by the company providing the rink, supported by volunteers. People can use their own skates or use skates, provided as part of the hire cost. There will also be aids so the very young or those with mobility difficulties can use the rink. 50 people can go on the ice at any one time. Although synthetic the 'glice' is a very high standard and once build 'you could drive a lorry over it without it bending'. Loughborough City Centre has used this company for the past two years.
1.8	Details accounts/budgets	<p>The Ice Rink will cost £10,000 for the 10 days. £5,000 has already been raised through the first set of fundraising events and sponsorship funding.</p> <p>Two more major events have been planned for the 14 September and 9 November. The group has also approached a number of companies about sponsorship opportunities.</p> <p>The Ice Rink is already fully booked through schools and nurseries on Monday – Friday from 10am – 3pm.</p> <p>There are corporate booking opportunities at £100 per hour.</p> <p>If used at 50% capacity the ice-rink should bring in around £500 per day and there are 9 trading days and the opening evening.</p> <p>The aim is to raise enough money through sponsorship and fund raising to pay for the ice-rink in advance so that the sale of tickets to use the ice rink can be used for another major community event or project next year.</p>

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Part 2: Cost Details / Resources / Timescale

2.1	Total Cost of Project:	£12,250 (£10,000 for Ice Rink), £2,250 for marketing, decorating, enhancing the experience
2.2	Total contribution sought:	We are looking for the Town Council to underwrite the project to the maximum of £3,000 in the event that, due to unforeseen circumstances something happens to prevent the group selling tickets or raising enough funds at the next two fund raisers.
2.3	What will the money be spent on?	To cover any losses incurred by the volunteer group in the unexpected circumstances of the ice rink not covering its costs.
2.4	Any ongoing costs:	None
2.5	Details of confirmed match funding include source <i>Cash:</i> <i>In kind:</i>	Funds Raised - Promised match funding – 3 private booking of Ice Rink - £300 10 school/ nursery bookings of ice rink – approx. £1,000 (number dependant) Hundreds of volunteer hours in putting on fund raising shows Congleton Guide Group helping for the 10 days Guest appearances by major ice skating teams (opening and closing ceremonies) Use of Car Park at Bullshead
2.6	Resources needed:	
2.7	Estimated timescale of project from start to finish:	Started February 2013. Will finish December 2013

Part 3: Potential Benefits / Outputs

3.1	What are the potential benefits/outputs to residents of Congleton	It's a healthy activity – keeping people fit It's an opportunity to try something different without travelling outside of Congleton. As a major attraction it should encourage more people to visit Congleton – and this increased footfall should benefit local traders and businesses. The attraction can be used by all ages, all abilities. It is disability friendly and one disability group has already booked an hour's session on the 'glice'.
3.2	Are there similar services/projects provided in the area	There has previously been this sort of attraction in Manchester, Liverpool, Trentham Gardens but not aware of it in Congleton Town

		Centre. There was once a one-day travelling rink brought to Congleton Park, but this is on a completely different scale and takes a day to construct.
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Part 4: Evaluation/Publicity

4.1	<i>How will the project be evaluated and who will carry out the evaluation?</i>	The project will be evaluated by: Usage of the ice rink – who/ where they are from Feedback from customers using the ice rink - customer experience Feedback from local businesses on the impact – does it increase footfall This will be carried out by the group.
4.2	<i>Describe how you will promote the Town Council in your project</i>	As the underwriter (to the value of £3,000) of this project the Town Council will be seen as a supporter of this initiative. As a partner the Town Council's logo will be included in the banner to the entrance of the ice rink. The Town Council will be invited to be part of the opening and closing ceremony through the Mayor and will be included in press releases.

Signature: 

Date: 15.8.2013



Town Council Grant

Activities Monitoring Form



GR 21 12/13

1. Contact Details	
Organisation name:	BEARTOWN PATCHWORKERS AND QUILTERS
Address:	% c [redacted] E, CONGLETON

2. Grant Information	
Grant Reference Number: ?	GR 21 12/13
Total project cost: <small>ECT.</small>	£ 1,300

Receipts Attached? Y <input type="checkbox"/> YES <input type="checkbox"/>	Receipt Amount: £ 110:41
Please list receipts below: DISPLAY STANDS TO HIRE £45 COST OF COLLECTION 40 miles @ 40p/mile £16 BACKING MATERIAL FOR JOURNAL QUILTS x2 £32:94 + £16:47 RETURN POSTAGE OF J.Q.'S. CLIPS £2:60	

3. Project Information	
When did the project commence?	JULY 4th 5th 6th 2013
Did you make a profit from the project? Y <input checked="" type="checkbox"/> NO <input type="checkbox"/>	c £30
If yes, how will this be used? TO PUT TOWARDS THE COST OF NEXT EXHIBITION	
Please explain how the grant money was used: TO SUBSIDISE THE COST OF NATIONAL CONTEMPORARY QUILT JOURNAL QUILTS DISPLAY DISCOUNT ON USE OF TOWN HALL	

Please explain what difference the project has made to your organisation/local people:

THE EXHIBITION WAS OPEN TO ALL WITH FREE ENTRY AND WHEELCHAIR ACCESS. DURING THE 2 DAYS OF THE EXHIBITION WE HAD ABOUT 500 VISITORS.

BY DISPLAYING THE CONTEMPORARY QUILTS AS WELL AS THE GROUPS OWN WORK, THERE WAS A WIDE VARIETY OF STYLES FROM TRADITIONAL TO ART STYLE EXHIBITS. THIS WIDENS THE INTEREST IN TEXTILE CRAFTS AND ENCOURAGES OUR OWN MEMBERS AS WELL AS VISITORS,

4. Promotion

Please send an electronic photograph of your project/activity. Is this attached? Yes No

Do you give permission for these photographs to be used on the Council's web site and in newsletters?
(Please ensure that you seek permission for anybody photographed). Yes No

Was the grant funding from Congleton Town Council acknowledged in any way? Yes No

Please state how (i.e. on your website, event programme, tickets, etc)

On web site ON ALL ADVERTISING POSTERS, FLYERS, ADVERTISEMENTS IN LOCAL PAPER AND QUILTING MAGAZINES AND JOURNALS.

5. Feedback

What is your experience of using the Town Council Grant Scheme? Are there any comments or suggestions for improvements that you would like to make?

EXPERIENCE WAS GOOD.
WOULD APPRECIATE RECEIVING THE MONEY BEFORE HAVING TO PROVIDE RECEIPTS AFTER THE EVENT

How did you apply? Only E-mail Post

Do you feel that you understood the process? Yes No

Please rate the following elements:

	Excellent	Good	OK	Poor
Completing the application form		✓		
Relevance of guidelines		✓		
Length of the process from submitting an application to receiving notification		✓		
Advice given from the Town Council Grants Team (if applicable)		NA		

Management Accounts July 2013

See attached Income and Expenditure sheet. These figures are for 4 months so 33% of the budget would be used if regular monthly income and expenditure.

Finance and Policy Committee

Corporate Management

- Reception TIC is for October to March so not incurred yet.
- Subscriptions and Publications include annual charges to SLCC and ChALC.
- Insurance is a full year cost.
- Audit fees have not yet been incurred for this financial year.

Civic

- Mayor's annual allowance has been paid.
- 2 out of 3 major civic events for the year (Mayor making and the Mayor's Civic service) have taken place so almost 50% of this budget has been used.

Grants

- Out of our initial grants budget of £77,000 a considerable amount has already been allocated e.g. Citizens' Advice Bureau; CCP; Christmas Lights. £16,126 is currently available for new grant applications coming in throughout the next year to 31/03/14.

Community, Environment and Services Committee

Floral Displays

- This is a mainly seasonal budget so 65% has already been spent.
- The full annual cost of the PCSO's has been paid.
- Fellowship House – the budget did not allow for the small amount of consumables and maintenance associated with this service.

Town Hall Committee

- A detailed trading account is provided to the Town Hall committee – Both income and expenditure are on budget for the first four months of 2013/14.

Personnel Committee

- The overall budget includes increased staffing costs for potentially taking on devolved services in from April 2013. For the management accounts these figures have not been included.

Congleton Town Council - Management Accounts - July 2013

	Current Month Actual	Actual Year To Date	Current Annual Bud	Variance Annual Total	% of Budget
Finance and Policy					
101 Corporate Management					
Staff Costs (re-allocated)	9,233	36,834	119,656	82,822	31%
Travel	0	172	1,200	1,028	14%
Training / Conferences	125	229	2,600	2,371	9%
Rent Payable	1,163	4,650	13,950	9,300	33%
Reception - TIC	0	0	2,500	2,500	0%
Miscellaneous Office Costs	0	32	300	268	11%
Telephone/Fax/Internet	18	366	1,400	1,034	26%
Postage	213	655	3,360	2,705	19%
Stationery & Printing	176	733	1,800	1,067	41%
Subscriptions & Publications	0	1,625	2,000	375	81%
Insurance	0	3,437	3,700	263	93%
Computer/IT Costs	447	1,786	4,545	2,759	39%
Photocopy Charges	887	887	3,465	2,578	26%
Recruitment Advertising	0	0	500	500	0%
Other Advertising	0	62	200	138	31%
Equipment Replacement\Tools	0	0	200	200	0%
Bank Charges	0	0	50	50	0%
Audit Fees - External	0	0	2,000	2,000	0%
Audit Fees - Internal	0	0	1,200	1,200	0%
Accountancy Support	262	732	3,675	2,943	20%
Legal & Professional fees	0	335	1,500	1,165	22%
HR & H&S support	213	852	2,560	1,708	33%
Central Overheads reallocated	-2,159	-10,192	-31,012	-20,820	33%
Corporate Management:-Expenditure	10,578	43,195	141,349	98,154	31%
Interest Receivable	0	-5,399	-4,000	1,399	135%
Corporate Management :- Income	0	-5,399	-4,000	1,399	135%
Net Expenditure over Income	10,578	37,796	137,349	99,553	28%
102 Democratic Rep'n & Mgmt/Civic					
Staff Costs (re-allocated)	1,703	6,813	21,700	14,887	31%
Training / Conferences	0	300	1,000	700	30%
Stationery & Printing	0	0	250	250	0%
Marketing/Promotions	0	28	1,000	972	3%
Council Newsletter	1,026	1,026	5,230	4,204	20%
Council Website	835	835	2,000	1,165	42%
Mayor's Allowance	0	3,000	3,000	0	100%
Members Expenses	0	0	360	360	0%
Civic Expenses	0	2,701	5,500	2,799	49%
Civic Regalia	0	16	100	84	16%
Hall & Room Hire	457	2,179	7,000	4,821	31%
Civic Artefacts and Treasures	0	0	500	500	0%
Election Expenses	0	0	0	0	0%
Central Overheads reallocated	245	1,154	3,672	2,518	31%
Democratic Rep'n & Mgmt/Civic:-Expenditure	4,266	18,052	51,312	33,260	35%
107 Grants	0	60,907	77,033	16,126	79%
(see separate sheet for breakdown)					
F&P Income - Expenditure Totals	14,844	116,755	265,694	148,939	44%

Congleton Town Council - Management Accounts - July 2013

	Current Month Actual	Actual Year To Date	Current Annual Bud	Variance Annual Total	% of Budget	
<u>Community, Environment & Services</u>						
201	Paddling Pool	2,524	7,029	22,621	15,592	31%
212	Propogation Unit	0	0	1,000	1,000	
215	Floral Displays	3,239	11,299	17,500	6,201	65%
241	Allotments	30	120	180	60	67%
251	Handyman service	5,610	21,826	74,311	52,485	29%
263	Public Toilets	0	0	0	0	
280	Devolved Services	0	0	37,773	37,773	0%
301	Congleton Partnership	2,164	8,654	25,963	17,309	33%
302	Community Development	1,617	8,481	32,272	23,791	26%
303	Police Community Support Officers	47,200	47,200	47,200	0	100%
305	Christmas Fayre/lights	33	33	4,000	3,967	1%
321	Tourism	0	768	3,000	2,232	26%
341	Youth and Young People	185	490	2,000	1,510	25%
351	Fellowship House	147	2,399	4,557	2,158	53%
					0	
		62,749	108,299	272,377	164,078	40%
<u>Town Hall</u>						
221	Town Hall - Expenditure		50,571	152,560	-101,989	33%
	Town Hall - Income		31,126	93,583	62,457	33%
		0	19,445	58,977	39,532	33%
	<u>Total Net Expenditure</u>		244,499	597,048	352,549	41%
<u>Personnel</u>						
401	Staff Costs - Reallocated	24,558	95,341	311,380	216,039	31%

Reserves as at 31/07/13

General Reserve	161,141
Capital Vehicle Fund	24,000
Capital Contingency Fund	172,355
EMR Elections	15,000
EMR Crime Prevention/Traffic calmin	3,779
EMR Ancient Treasures	3,000
EMR Training	3,000
EMR Devolved Services	57,250
EMR Loan Repayments	2,250
EMR Public Toilets	20,000
EMR Play Areas	6,000
EMR Public Realm	3,906
EMR Legal Fees	10,000
EMR Tourism	460
	482,141

Section 3 – External auditor certificate and opinion 2012/13

Certificate

We certify that we have completed the audit of the annual return for the year ended 31 March 2013 of

CONGLETON TOWN COUNCIL

Respective responsibilities of the council and the auditor

The council is responsible for ensuring that its financial management is adequate and effective and that it has a sound system of internal control. The council prepares an annual return in accordance with proper practices which:

- summarises the accounting records for the year ended 31 March 2013; and
- confirms and provides assurance on those matters that are important to our audit responsibilities.

Our responsibility is to conduct an audit in accordance with guidance issued by the Audit Commission and, on the basis of our review of the annual return and supporting information, to report whether any matters that come to our attention give cause for concern that relevant legislation and regulatory requirements have not been met.

External auditor report

(Except for the matters reported below)* on the basis of our review, in our opinion the information in the annual return is in accordance with proper practices and no matters have come to our attention giving cause for concern that relevant legislation and regulatory requirements have not been met. (*delete as appropriate).

(continue on a separate sheet if required)

Other matters not affecting our opinion which we draw to the attention of the council:

Please see enclosed report

BDO LLP Southampton
United Kingdom

(continue on a separate sheet if required)

External auditor signature

BDO LLP

External auditor name

BDO LLP Southampton
United Kingdom

Date:

23/7/13.

Note: The auditor signing this page has been appointed by the Audit Commission and is reporting to you that they have carried out and completed all the work that is required of them by law. For further information please refer to the Audit Commission's publication entitled *Statement of Responsibilities of Auditors and of Audited Small Bodies*.



ISSUES ARISING REPORT FOR
Congleton Town Council
Audit for the year ended 31 March 2013

Introduction

The following matters have been raised to draw items to the attention of Congleton Town Council. These matters came to the attention of BDO LLP during the audit of the annual return for the year ended 31 March 2013.

The audit of the annual return may not disclose all shortcomings of the systems as some matters may not have come to the attention of the auditor. For this reason, the matters raised may not be the only ones that exist.

The matters listed below are explained in further detail on the page(s) that follow;

- Fidelity Guarantee
 - Asset Register
-

The following issue(s) have been raised to assist the council in improving its internal controls or working practices. The council is recommended to consider these but is under no statutory obligation to act upon them.

Asset Register

What is the issue?

The council's asset register is incomplete and does not contain some or all of the following information for each asset held;

- date acquired;
- purchase cost, and
- location held.

Why has this issue been raised?

The council is at risk of not safeguarding its assets.

What do we recommend you do?

The council must update its fixed asset register to include date acquired, purchase cost and location held of each asset held as soon as possible or in any event before the end of the current financial year.

An asset register should be in existence to help ensure that the recorded value of assets and investments is, as far as possible, accurate and to ensure the council is safeguarding its assets. The accuracy of such a register should be verified by the Internal Auditor in their annual review of the internal controls of the council.

Further guidance on this matter can be obtained from the following source(s):

Governance and Accountability in Local Councils in England - A Practitioners Guide, NALC/SLCC Audit Briefing, Spring 2011 - BDO LLP

The following issue(s) have been raised to assist the council. The council is recommended to take action on the following issue(s) to ensure that the council acts within its statutory and regulatory framework.

Fidelity Guarantee

What is the issue?

The level of fidelity guarantee cover obtained by the council appears to be insufficient in light of the bank balances held at 31 March 2013 and the amount of precept subsequently received in April 2013.

Why has this issue been raised?

A council, under S114 of the Local Government Act 1972, must take security as it considers sufficient in the case of any of its officers likely to handle its money. The council may decide that insurance is not 'sufficient' for them, but in order to come to this opinion it must have reviewed the requirement annually and have objective grounds for such a conclusion. The Council should also consider the level of fidelity guarantee as part of its annual review of the risk assessment, as this is a risk the Council may face, especially if the cover is below that required.

What do we recommend you do?

The council should consider the level of insurance cover and set it to a level that will protect the council against potential loss. The council should review the level of cover at least annually, especially during the annual risk assessment, as circumstances may change throughout the year.

The amount should be sufficient to cover the maximum amount of money the council holds at any one time during the year. A council does not have to have fidelity guarantee insurance if it considers that no security is 'sufficient' but there must be objective grounds for such a conclusion. Smaller councils may decide therefore that the cost of this insurance is disproportionate to the risk involved. If this is so the council should minute this decision annually.

Further guidance on this matter can be obtained from the following source(s):

Local Council Administration, 8th Edition, Charles Arnold-Baker, Chapter 9.8
Governance and Accountability in Local Councils in England - A Practitioners Guide, NALC/SLCC

No other matters came to our attention.

For and on behalf of
BDO LLP

Date: 23 July 2013

Finance and Policy Committee – 26 August 2013
Congleton Christmas Lights

Background

The majority of Congleton's current stock of Christmas Lights was purchased in 2005 on a three year buy and own programme. Through maintenance and repair we have managed to use them for the past 7 years. We were advised earlier this year that many of the older lights (cross street banners) were now getting beyond repair.

The lights were gifted by the Town Council to Congleton Community Projects as the Town Council back in 2005 only had 1.5 employees and was not able to manage the Christmas lights project. Community Projects still pays for the insurance and in recent years has worked in partnership with the Town Council on the whole Christmas project. The Town Council, through a grant has continued to pay for the lights to be installed, removed, stored, maintained and for the electricity to power them. £9,000 is set aside in the grants budget which also allows funds towards a rolling replacement. In 2010 and 2011 this has been used to buy a new Merry Christmas Sign and lamp post lights and conversions. Nothing new was purchased in 2012 as we were aware that the future of all the lights needed to be considered.

Last Christmas members of the Town Council and Congleton Partnership were asked to give feedback on lights that they liked or didn't like from other towns to help with making plans for Congleton Christmas lights. There was limited feedback given, but people liked strings of lights, lit up trees, the gold and silvers in Manchester and the dropper lights which give movement. This was passed on to companies when drawing up ideas.

The ideas also need to be practical. We have had to rule out adding lights to the large trees in the Community Garden as it is not possible to get a Cherry picker into the trees or drop electricity down to them.

Advice from the Heritage Officer is that no new holes should be drilled into the Town Hall, making the more elaborate scheme for the Town Hall impossible to achieve. We could approach English Heritage, but the strong advice from Cheshire East Heritage is that as a grade 2 * listed building this would not be appropriate.

We are looking to increase the number of lamp posts used from 10 to 21. Although there are initial set-up costs converting lamp posts to take Christmas Lights, in the longer term is a very effective and practical way to add lights to the town.

We are looking to move away from cross street banners in the pedestrian area and add lights all the way through the pedestrian area. We would like to extend this up Little Street, but again the advice is that no new holes can be drilled in the listed buildings meaning that it is not possible to put the infrastructure in place to hold the lights.

We (Jo Money, Jackie MacArthur and Derek Cliffe who has a lot of expertise in managing light installation and repair) have looked at lights from Lite, Gala Lights, Festive Lights and Blanche Illuminaire and sought advice from other towns on their experiences. We have also spoken to Diamond Electrical as a local lighting supplier. We recommend the offer from Lite.

COSTS

Installation work:

Converting 11 lampposts – waiting for revised costs from Cheshire East, but if Cheshire East allows it to be contracted to LITE then the cost would be £4,200 plus VAT. If Cheshire East Highways is cheaper than this we would want to use them.(one off cost)

Installing fixing points in the Pedestrian area – approx. £1200 (one off cost)

Installing lights on the trees - £600 (one off cost)

Installing a removing lights and checking fixtures- annual fee will reduce due to the tree lights staying in place and the strings of lights and lamp post lights being easier to fix and check than Cross Street Banners. Cherry picker still required – expect £5000 per year.

Storage, Maintenance and Delivery – If using LITE I've been quoted £500 a year as the maintenance will be minimal.

Main Christmas Tree – I've not received a price from Cheshire East yet, last year it was £300 for the tree and £500 to install, decorate and later remove.

TOTAL ONE OFF HARDWARE COSTS FIRST YEAR ONLY £6,000

ON-GOING ANNUAL COSTS putting up/taking down/ electricity/storage/ Main Tree
approx £6,500

Lights if able to go for everything as recommended below - either

Cost if lights are purchased this year - £20,918
Cost if lights purchased over three years (25% mark-up) £8,656

If going for full package over three years total cost year one £21,156

If going for full package over three years total cost year two and three £15,156

Following years – should be around £6,500.

Note Congleton Partnership has pledged £2,000 a year for 3 years to help with these costs. It may be possible to get sponsorship for the main tree which will further reduce costs by £800 a year.

Appendix A shows the lights that we currently own, where they are used and when they were purchased.

Appendix B shows the lampposts that we currently have converted the ones we plan to use.

Appendix C – diagrams showing Lite’s offer

Appendix D shows the full costs from Lite with comments

Gala Lights offer can be seen in the office.

CONGLETON CHRISTMAS LIGHTS 2012

SEE ATTACHED TOWN MAP

Across Street Catenary's Hanging Systems Installation

<u>Mill Street and Swan Bank</u>		Banner type & age	Power/Timer
1) Post Office / Bon o Phool	Mill Street	531.A2 (blue)(2005)	Box 1
2) Signet Club	Swan Bank	531.A2 (blue)(2005)	Box 2
3) Halo hairdressers	Swan Bank	531.A2 (blue)(2005)	Box 3
<u>Duke Street, Bridge Street and High Street</u>			
4) Party Palace	Duke Street	525.A2 (green)(2005)	Box4
Supplies electrical feed to trees lights opposite Witherspoons (2010)			
5) Boots	Duke Street	525.A2 (green)(2005)	
Electrical supply at Boots is supplied from the New Betting Shop			
6) New Betting Shop	Bridge Street	2off 526.A2 (green)(2005)	Box 5
7) W H Smiths	Bridge Street	Village in the woods(2007)	Box 6
8) Home Supplies?	High Street	2off 526.A2 (green)(2005)	Box 7
9) TSB	High Street	No catenary fitted	Box 8
10) Greyfriars Carpets	High Street	525.A2 (green)(2005)	Box 9
<u>Moody Street</u>			
11) Estate Agent – Nat West	New Merry Christmas Congleton(2010)		Box 10
<u>Market Street</u>			
12) B & M	Market Street	2off 625.B2(green)(2005)	Box 11
<u>Lawton Street</u>			
13) Browns	Lawton Street	525.A2 (green) (2005)	Box 12
14) Home Electronics	Lawton Street	531.A2 (blue) (2005)	Box 13
15) Antelope	Lawton Street	531.A2 (blue) (2005)	Box 14
16) Antelope	Old Merry Christmas Congleton banner wall mounted(blue)(2005)		

Lamppost Lights

17) High Street	Timer in lamp post (2010)
18) High Street	Timer in lamp post (2010)
19) Lawton Street	Timer in lamp post (2010)
20) Lawton Street	Timer in lamp post (2010)
21) Market Street	Timer in lamp post (2011)
22) Market Street	Timer in lamp post (2011)
23) Market Street	Timer in lamp post (2011)
24) Mill Street	Timer in lamp post (2010)
25) Mill Street	Timer in lamp post (2010)

ELECTRICAL BOX (14)

Each electrical box is connected via a suitable cable into a 13A socket/Spur in the shop/pub indicated above. The box contains a Trip/Breaker and a time clock and are fitted outside adjacent to the banner, they require a ladder to adjust. The original boxes fitted 1993?

TIMERS (23)

The box timers have three different types fitted.

The lampposts have two different types fitted.

Each timer to be set for lights "switch on" (17.30- 23.00) and reset next day for (15.00-23.00)

CATENARY WIRES

The catenary wiring was replaced and refixed in 2006 to County Surveyors Society, Code of Practice.

APPENDIX - Breakdown details of proposed new Lights

Item 1 – Moody Street new LED cross street display - (see visuals 1, 2 , 3 and 4)

To supply a 1 no. single sided “*Merry Christmas Congleton*” display, 6m wide x 1.5m high on an aluminium frame with a background of warm white LED mini bulbs with the text in cool white LED rope light and fitted with 10 no. cool white LED Snowfall lights.

For the sum of **£1,975 total** 1 off payment, **£895 total**, per annum on a 3 year purchase deal.

We believe this is needed as this is the main focus area

Item 2 – Swan Bank – 2 new LED cross street displays - (see visual 5)

To supply 2 no. double sided cross street displays ref. 11107.A2/L “Forest Fill” 5m wide x 1m high on aluminium frames with warm white LED mini bulbs, cool white LED rope light, cool white LED Snowfall lights and white carpet garland.

For the sum of **£1,596 total** 1 off payment, **£780 total**, per annum on a 3 year purchase deal.

The Wires are already in place to hold these and the current cross street banners are the lights that most need replacing

Item 3 – Lawton St. cross street display by Antelope Pub – (see visual 6)

To supply a 1 no. double sided cross street display ref. 11107.A2/L Forest Fill, 5m wide x 1m high on an aluminium frame with cool white LED mini bulbs as a backdrop, cool white LED Snowfall lights and warm white LED rope light and white carpet garland.

For the sum of **£798 total** 1 off payment, **£390 total** per annum on a 3 year purchase deal.

We would recommend using the Village in the Woods Lights here – this is an LED light and was purchased in 2007. So we could save here.

Item 4 – Town Hall

Option A – (see visual 7)

To supply 2 no. 2m wide x 8m drop warm white LED light curtains and 6 no. 2m x 5m light curtains.

For the sum of **£2,200 total** 1 off payment, **£880 total** per annum on a 3 year purchase deal.

The Heritage Officer from Cheshire East has advised that no new holes can be drilled into the front of the Town Hall, meaning this scheme is not possible.

Option B – (see visual 8)

To supply 5 no. sets of 5m long x 500mm drop (max.) warm white LED icicles. Each set being

For the sum of **£275 total** 1 off payment, **£100 total** per annum on a 3 year purchase deal.

This can be achieved using the existing fittings

Item 5 – Lawton St. & Market St.

Option A – (see visual 9) - To supply a 21 no. LED “Super Scroll Warm white” ref. 3546.B2 @ 2m high on aluminium frames with warm white LED mini bulbs and cool white LED rope light.

For the sum of **£2,625 total** 1 off payment, **£1,113 total** per annum on a 3 year purchase deal.

Option B (see visual 9) - To supply a 21 no. LED “Super Scroll Warm white” ref. 3546.B2 @ 2.5m high on aluminium frames with warm white LED mini bulbs and cool white LED rope light.

For the sum of **£4,725 total** 1 off payment, **£1,890 total**, per annum on a 3 year purchase deal.

Item 6 – Bus Station column (see visual 10)

To supply a 3 no. 2.5m high Snowfall LED display with warm white LED mini bulbs and fitted to aluminium frames.

i

For the sum of **£612 total** 1 off payment, **£246 total**, per annum on a 3 year purchase deal

We have been advised that the 2.5m lights is needed for the impact. Ideally we would like to replace all 21. If this is not possible we need a minimum of 11 new ones and could use the 10 snowflake lights that we already own – and use the existing lights in Market Street (5) and Lawton Street (5)

Item 7 – Pedestrian Area and Little Street (see visual 11, 12 & 14)

To supply 400m of IP68 rated 24v MaxiLED festoon with 2 no. warm white ultra-bright 0.6 watt lamps per metre, (800 lamps in total) protected with

64mm diameter clear polycarbonate globes and supplied complete with 3 no. 240VA weatherproof IP67 rated electronic drivers.

For the sum of **£7,560 total** 1 off payment, **£2,985 total**, per annum on a 3 year purchase deal. **5 year warranty on this item.**

This price may be reduced as it is looking likely that we will not get permission to add fixings in Little Street.

Item 8 – Bridge St. trees (see visual 12)

Option A - To supply 20 sets of 24v warm white or cool white LED mini bulbs, 10 sets for each of the 1st 2 deciduous trees, each set having 100 LED diodes on 10m long black rubber cable, supplied complete with 2 no. 24v weatherproof drivers.

For the sum of **£700 total** 1 off payment, **£280 total**, per annum on a 3 year purchase deal.

Option B - To supply 20 sets of 24v warm white or cool white LED mini bulbs, 10 sets for each of the 2 deciduous trees, each set having 100 LED diodes on 10m long black rubber cable, supplied complete with 2 no. 24v weatherproof drivers and each tree also having 5 no. 500mm long double sided cool white LED Snowfall lights

For the sum of **£1,300 total** 1 off payment, **£545 total**, per annum on a 3 year purchase deal.

If we can afford it the preference would be to include the droppers in the trees to make it look as though ice is falling through it.

Item 9 - Duke Street trees (see visual 13)

To supply 20 sets of 24v warm white or cool white LED mini bulbs, 10 sets for each of the 2 deciduous trees, each set having 100 LED diodes on 10m long black rubber cable, supplied complete with 2 no. 24v weatherproof drivers and each tree also having 5 no. 500mm long double sided cool white LED Snowfall lights

For the sum of **£1,300 total** 1 off payment, **£545 total**, per annum on a 3 year purchase deal.

Item 10 – Duke Street existing trees with lights (see visual 14)

To supply 2,000 no. 230v cool white or warm white LED mini bulbs 10 sets for each of the 2 existing trees with lights.

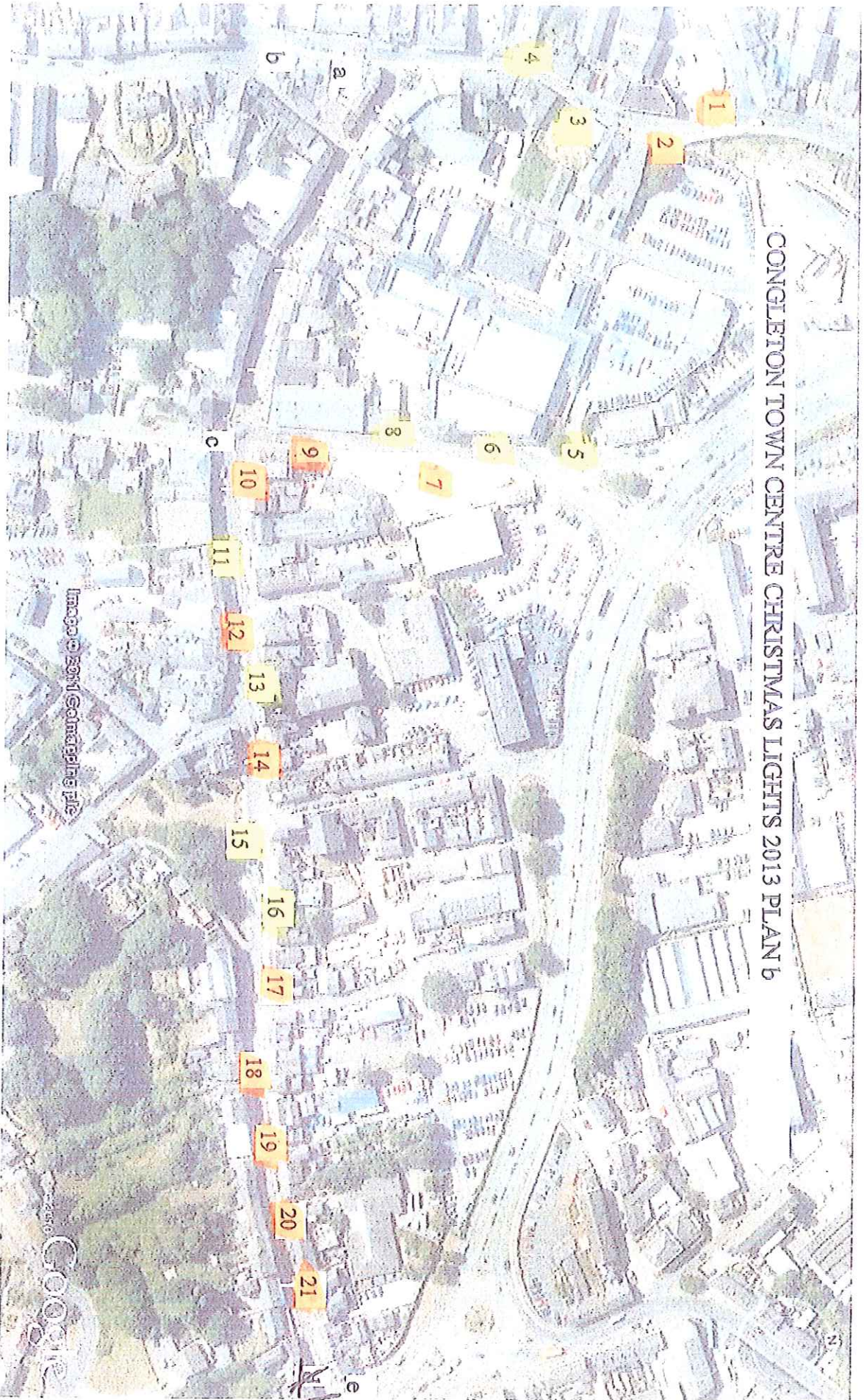
For the sum of **£550 total** 1 off payment, **£230 total**, per annum on a 3 year purchase deal.

Item 11 – Lights for the Main Christmas Tree

Around 20 sets of warm white 24v LED mini bulbs with a weatherproof electronic driver at a cost of **£675 total**. Alternatively, you could have a mix of cool white and warm white at the same cost. Also could introduce 5 or 10 no. of the 500mm long double sided cool white LED Snowfall lights at an additional cost of £350 or £700 respectively. TOTAL PRICE £1025

— need converting (12)
— converted already (9)

CONGLETON TOWN CENTRE CHRISTMAS LIGHTS 2013 PLAN b



CO₂count certificate

Invoice No:

0166049

Invoice Date:

15/08/2013

Account No:

502445

Customer Name:

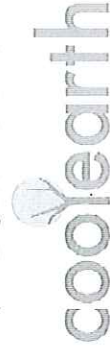
Congleton Town Council

	Volume from Invoice Summary Litres	Kilograms of Carbon Dioxide Kg CO ₂	Kilograms of Methane Kg CO ₂ e	Kilograms of Nitrous Oxide Kg CO ₂ e	Total Direct Greenhouse Gases CO ₂ +CH ₄ +N ₂ O Kg CO ₂ e
Diesel	60.89	157.13	0.05	1.19	158.36
Petrol	17.41	38.40	0.06	0.09	38.55
Gasoil	0.00	0.00	0.00	0.00	0.00
LPG	0.00	0.00	0.00	0.00	0.00
TOTAL	78.30	195.53	0.10	1.28	196.92

For more detailed information, a transactional breakdown of these figure and other useful links [click here](#)

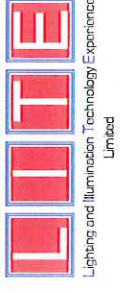


protecting the rainforest with

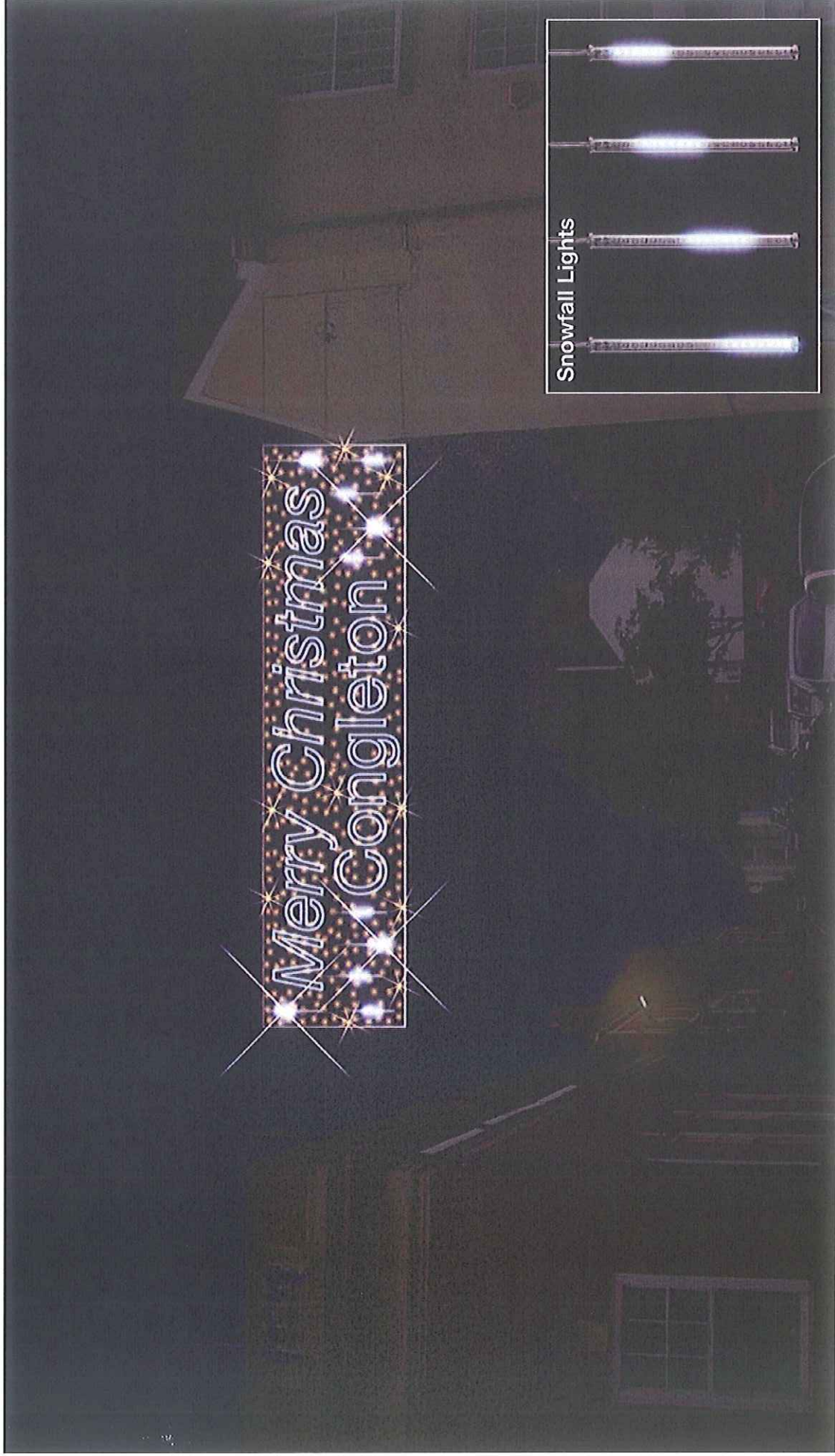


ISO50001
Energy & Quality Management

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Snowfall Lights

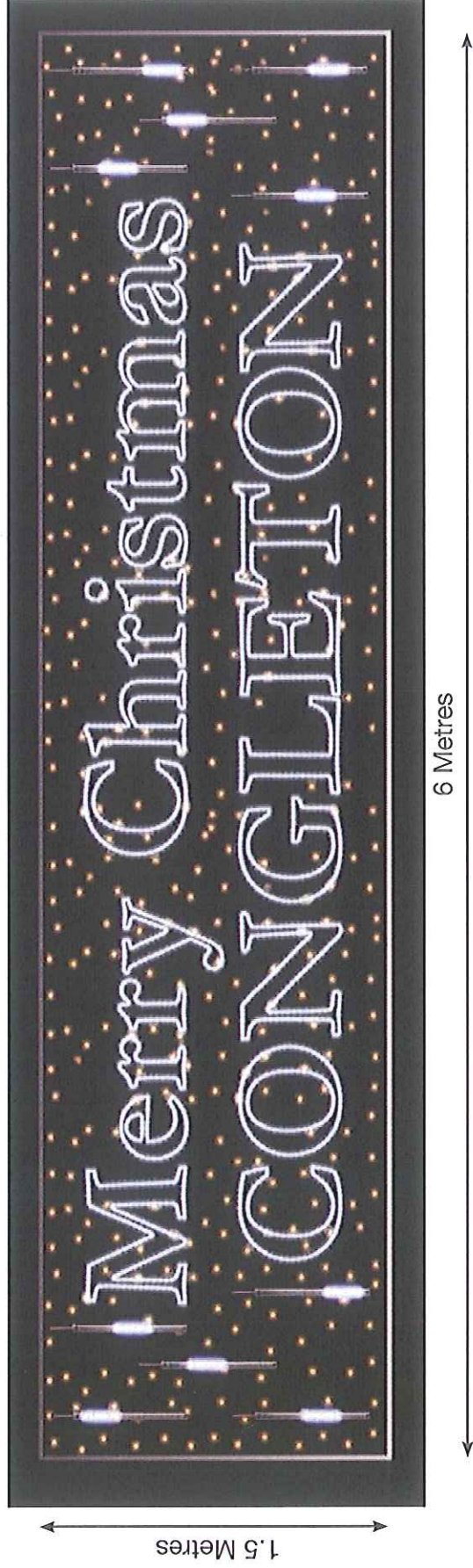
Location: Moody Street, Congleton
Option A

Date: 23/07/13

Visual: 1

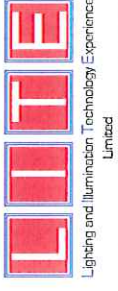
Drawn by: Tony

Option B

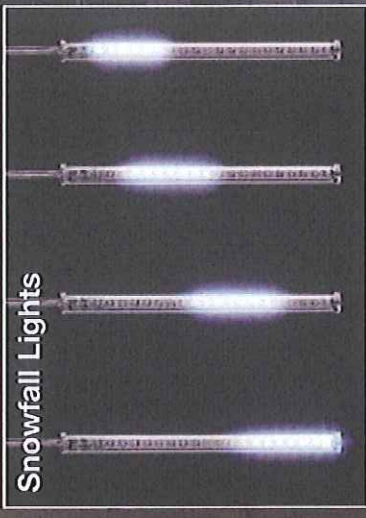
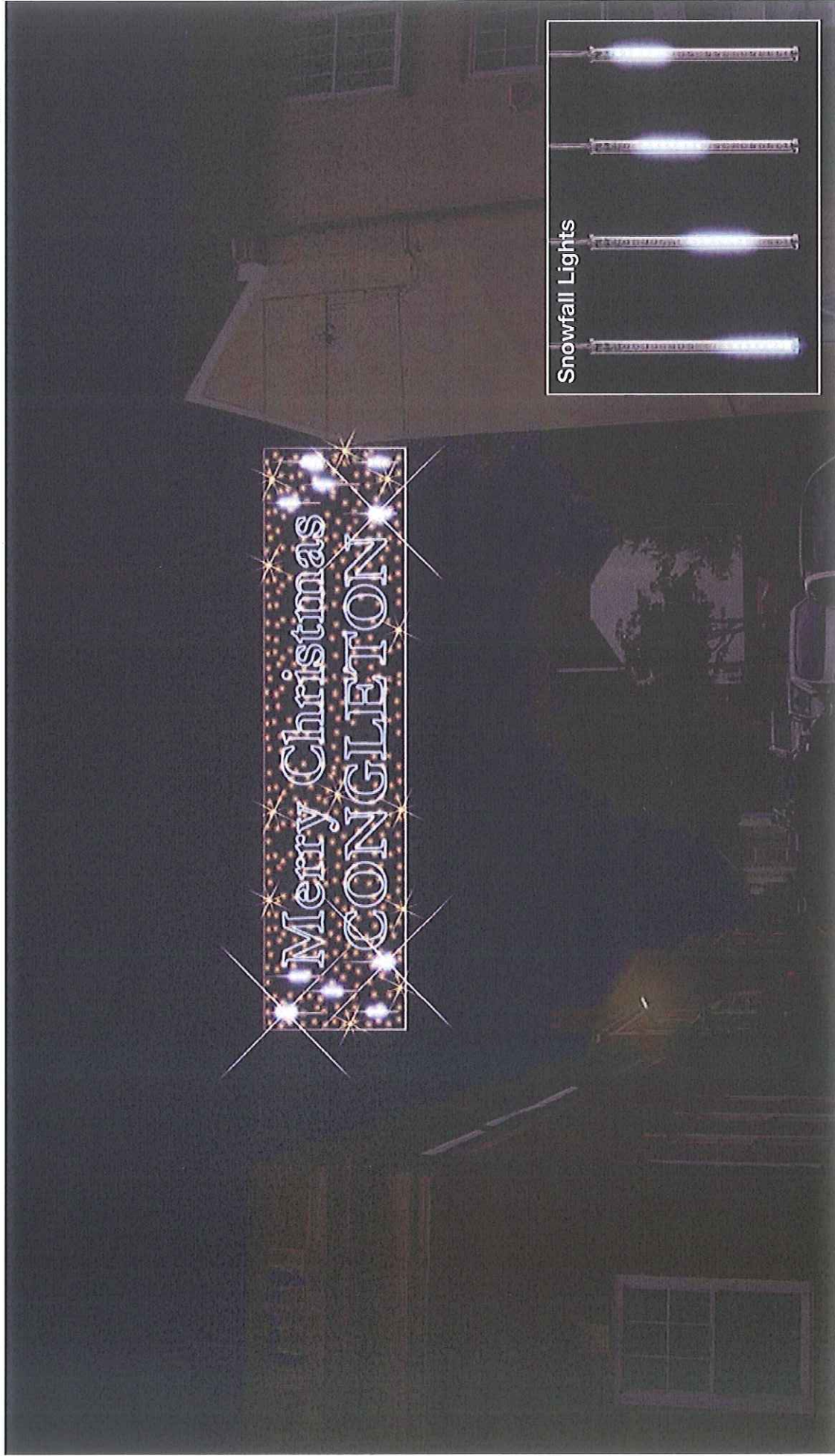


Single Cool White LED Rope light to form the letters.
Background in-filled with Warm White LED Mini Lights
Ten 500mm Snowfall Tubes

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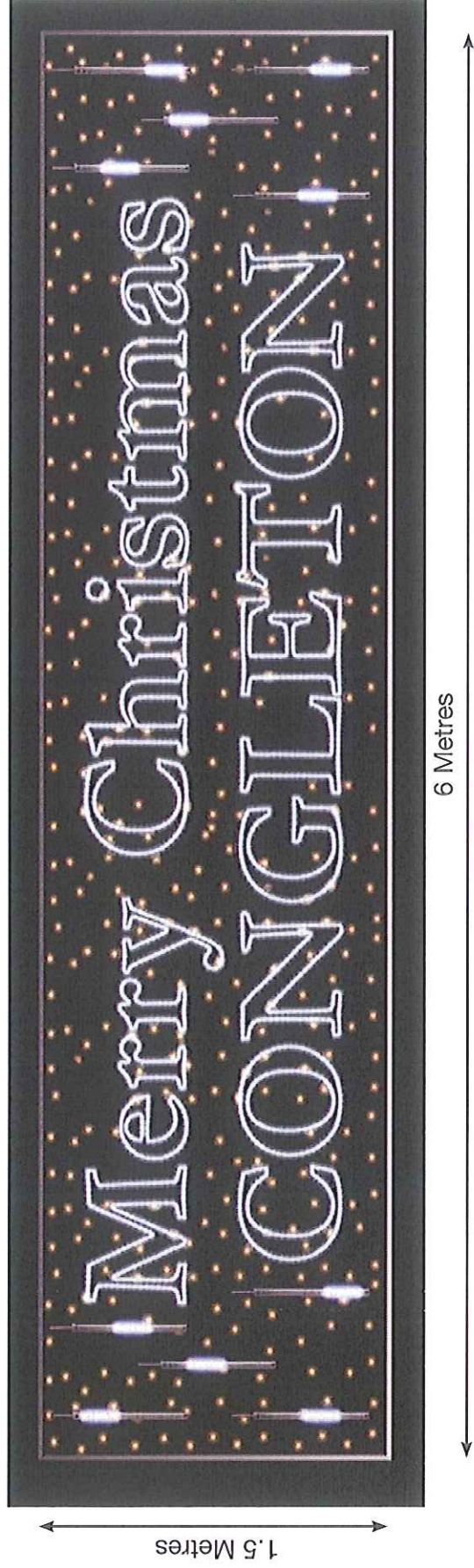
Location: Moody Street, Congleton
Option B

Date: 23/07/13

Visual: 3

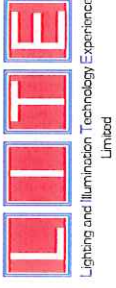
Drawn by: Tony

Option B

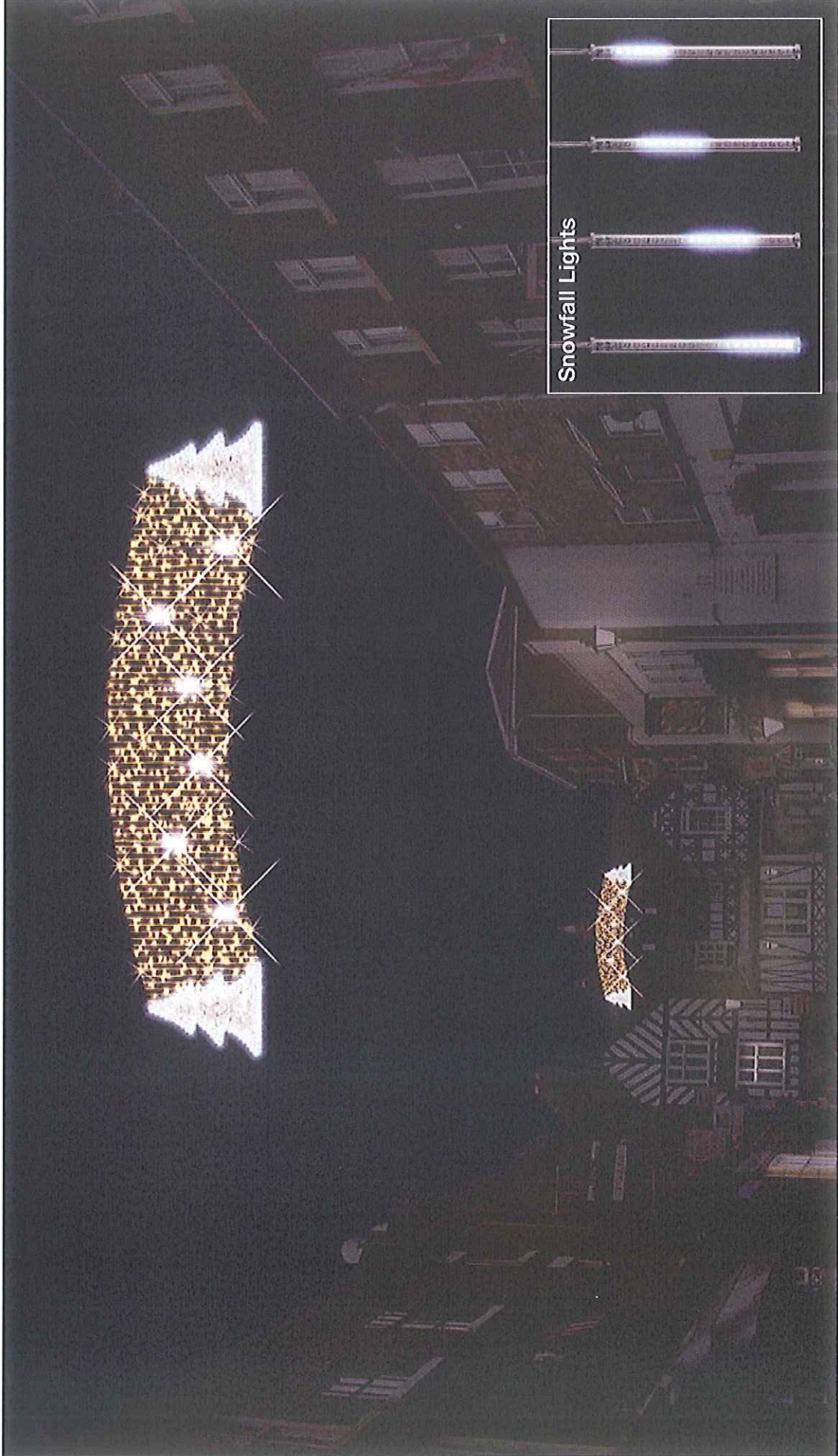


Single Cool White LED Rope light to form the letters.
Background in-filled with Warm White LED Mini Lights
Ten 500mm Snowfall Tubes

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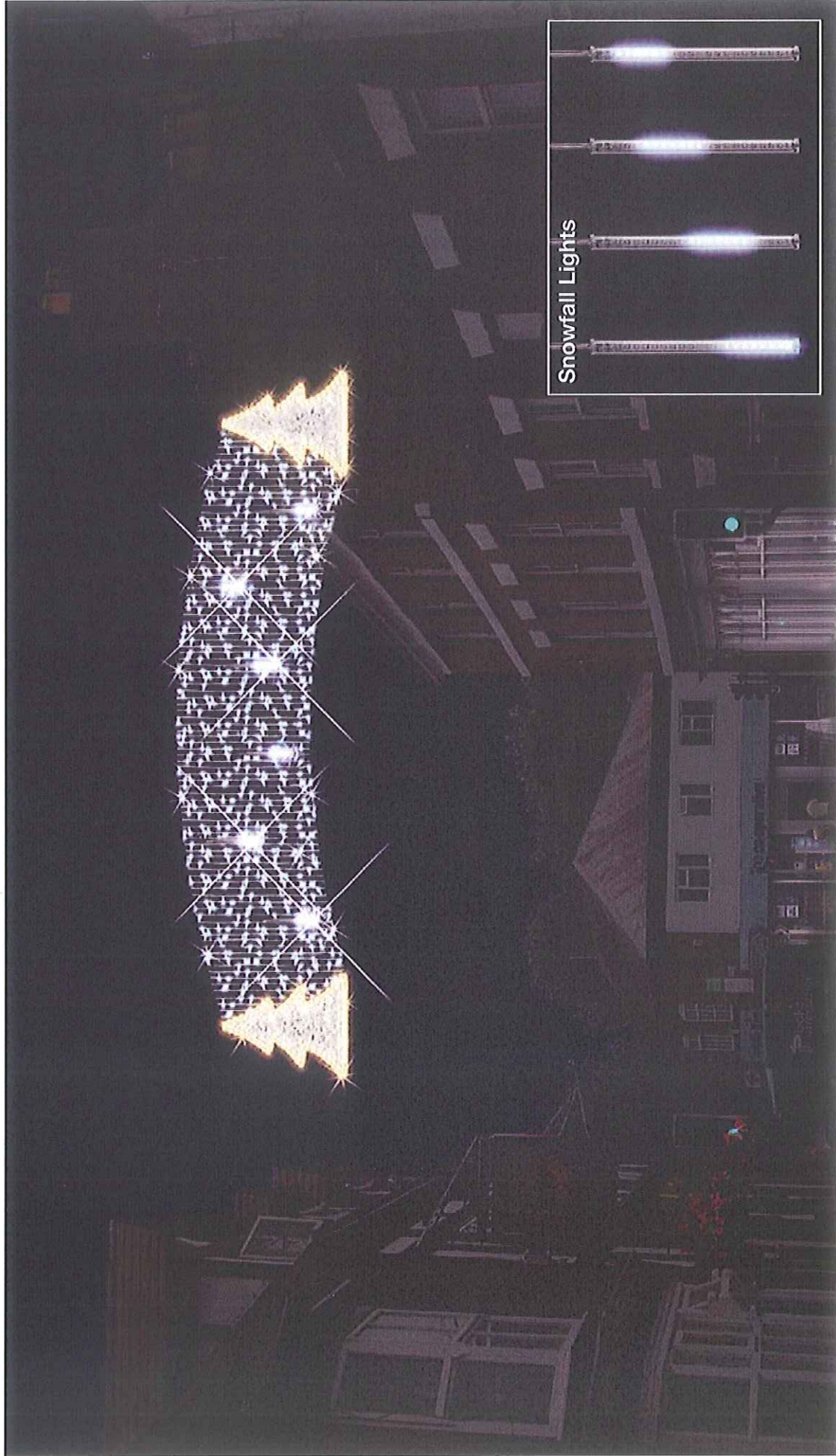
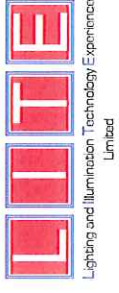
Location: Swan Bank, Congleton

Date: 23/07/13

Visual: 5

Drawn by: Tony

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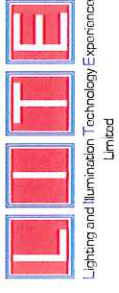
Location: Antelope Public House Crossing,
Congleton

Date: 23/07/13

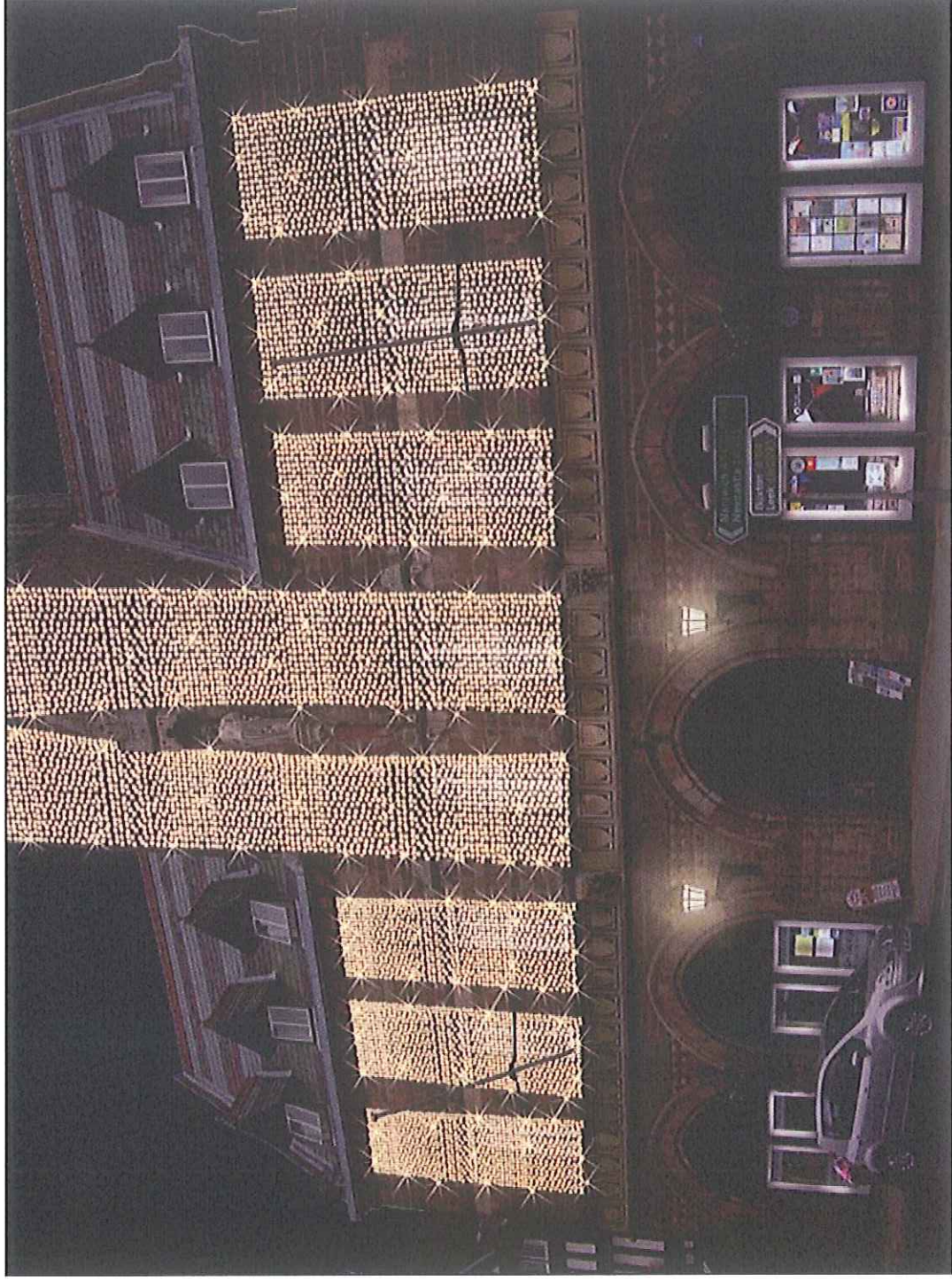
Visual: 6

Drawn by: Tony

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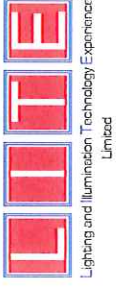
Location: Town Hall, Congleton
Option A

Date: 23/07/13

Visual: 7

Drawn by: Tony

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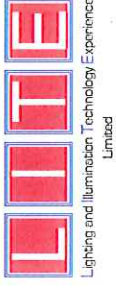
Location: Town Hall, Congleton
Option B

Date: 23/07/13

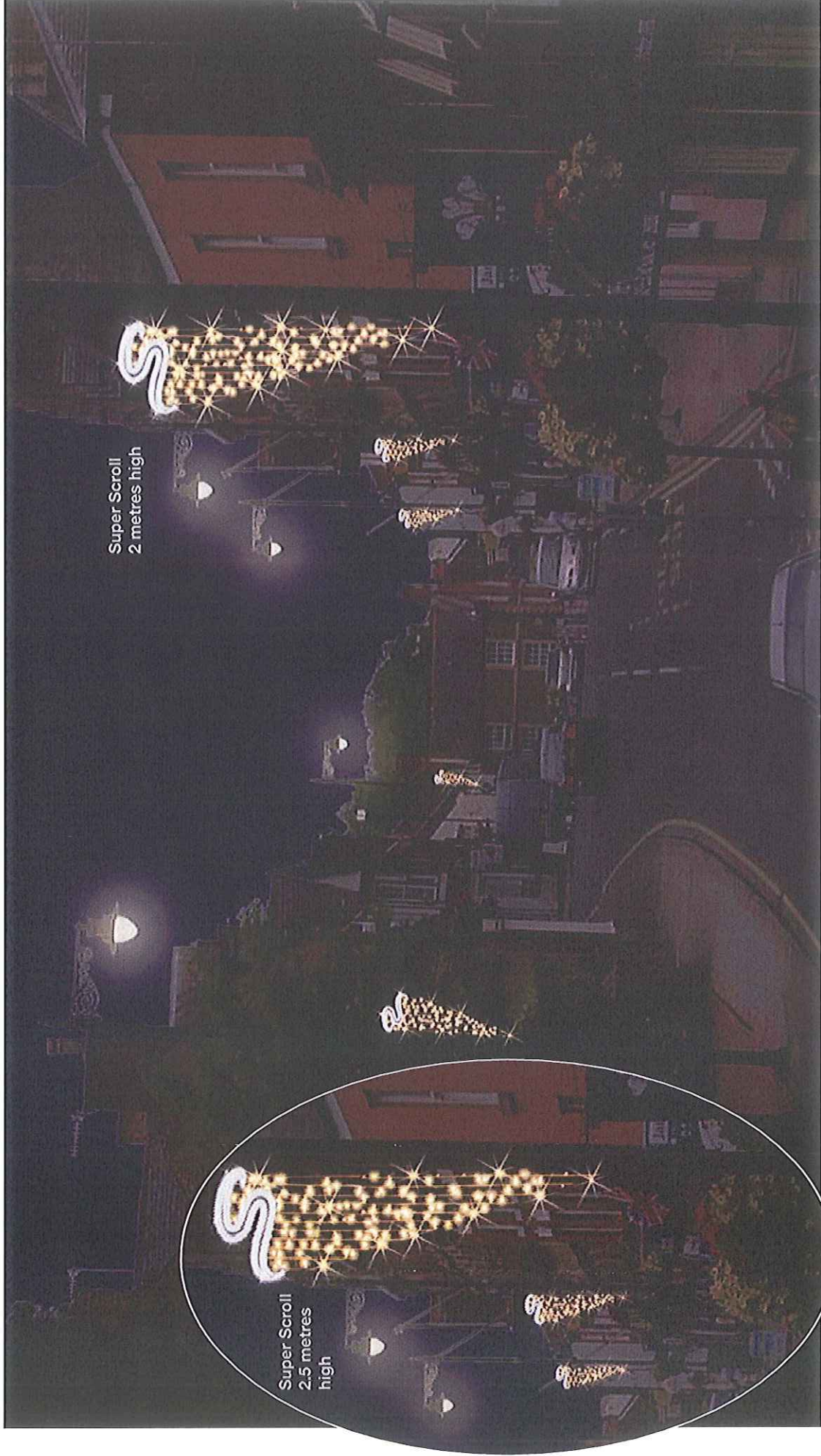
Visual: 8

Drawn by: Tony

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Super Scroll
2 metres high

Super Scroll
2.5 metres
high

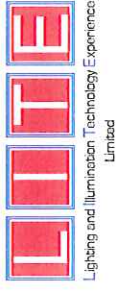
Location: Lawton Street, Congleton

Date: 23/07/13

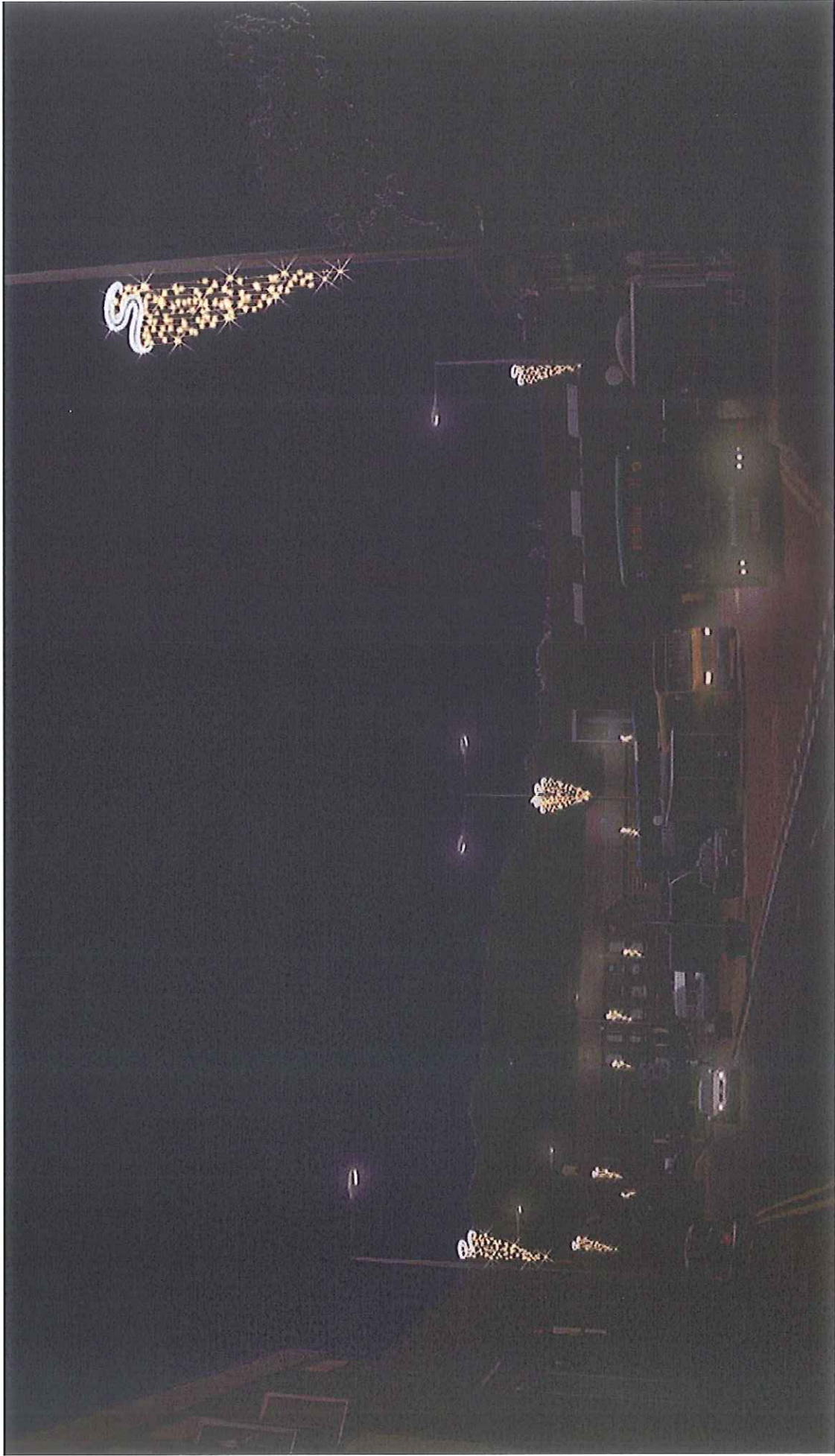
Visual: 9

Drawn by: Tony

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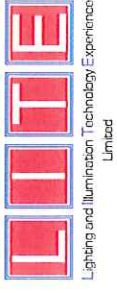
Location: Market Street, Congleton

Date: 23/07/13

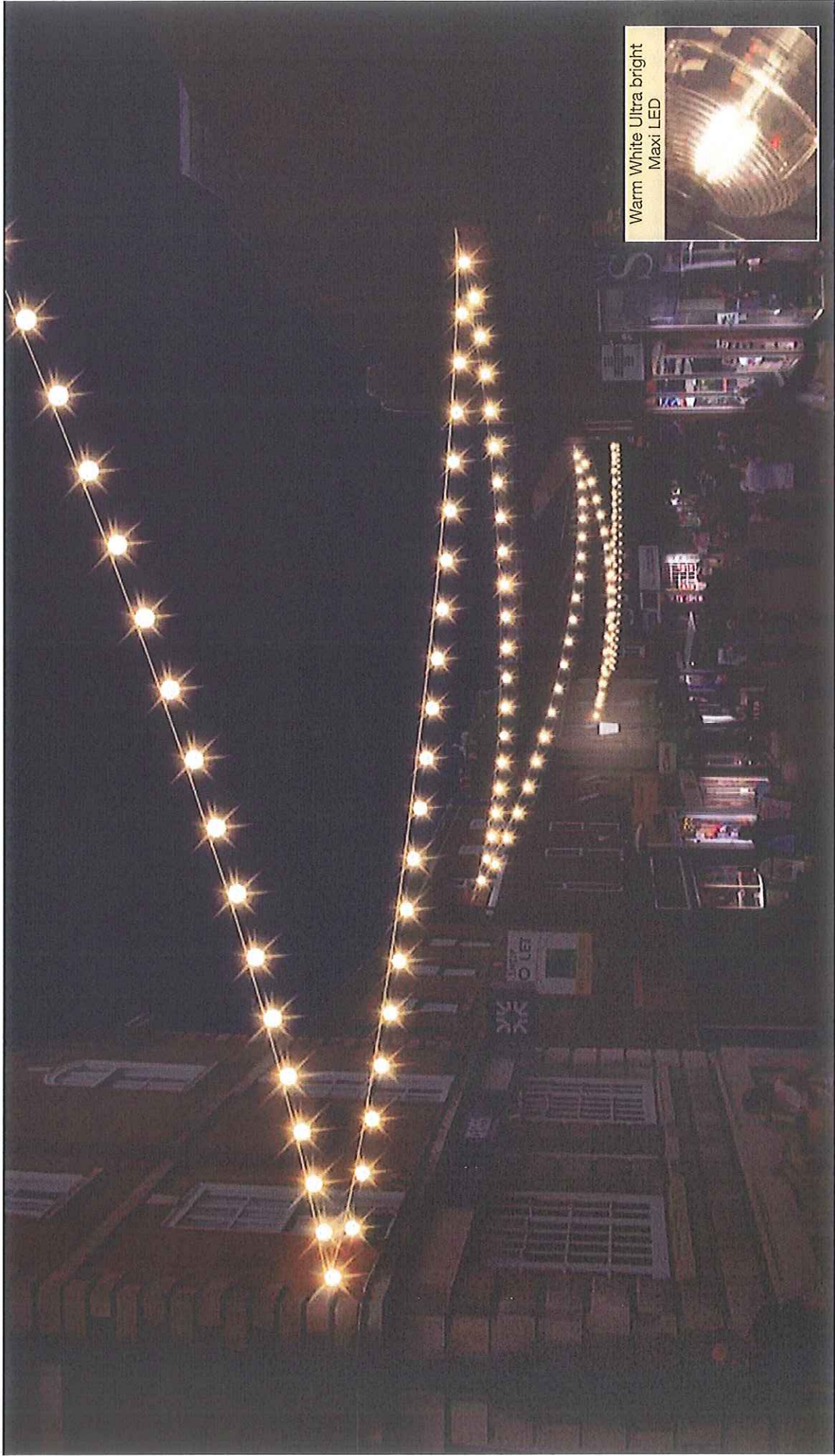
Visual: 10

Drawn by: Tony

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Warm White Ultra bright
Maxi LED



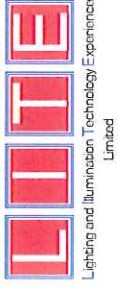
Location: Bridge Street, Congleton

Date: 23/07/13

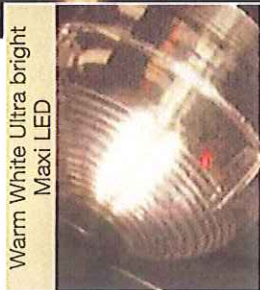
Visual: 11

Drawn by: Tony

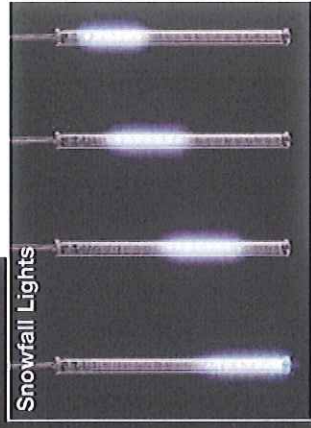
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Warm White Ultra bright
Maxi LED



Snowfall Lights

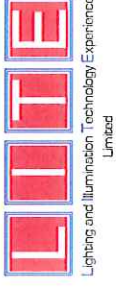
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Date: 23/07/13

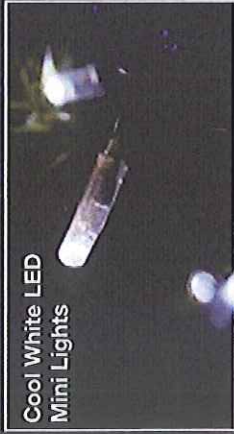
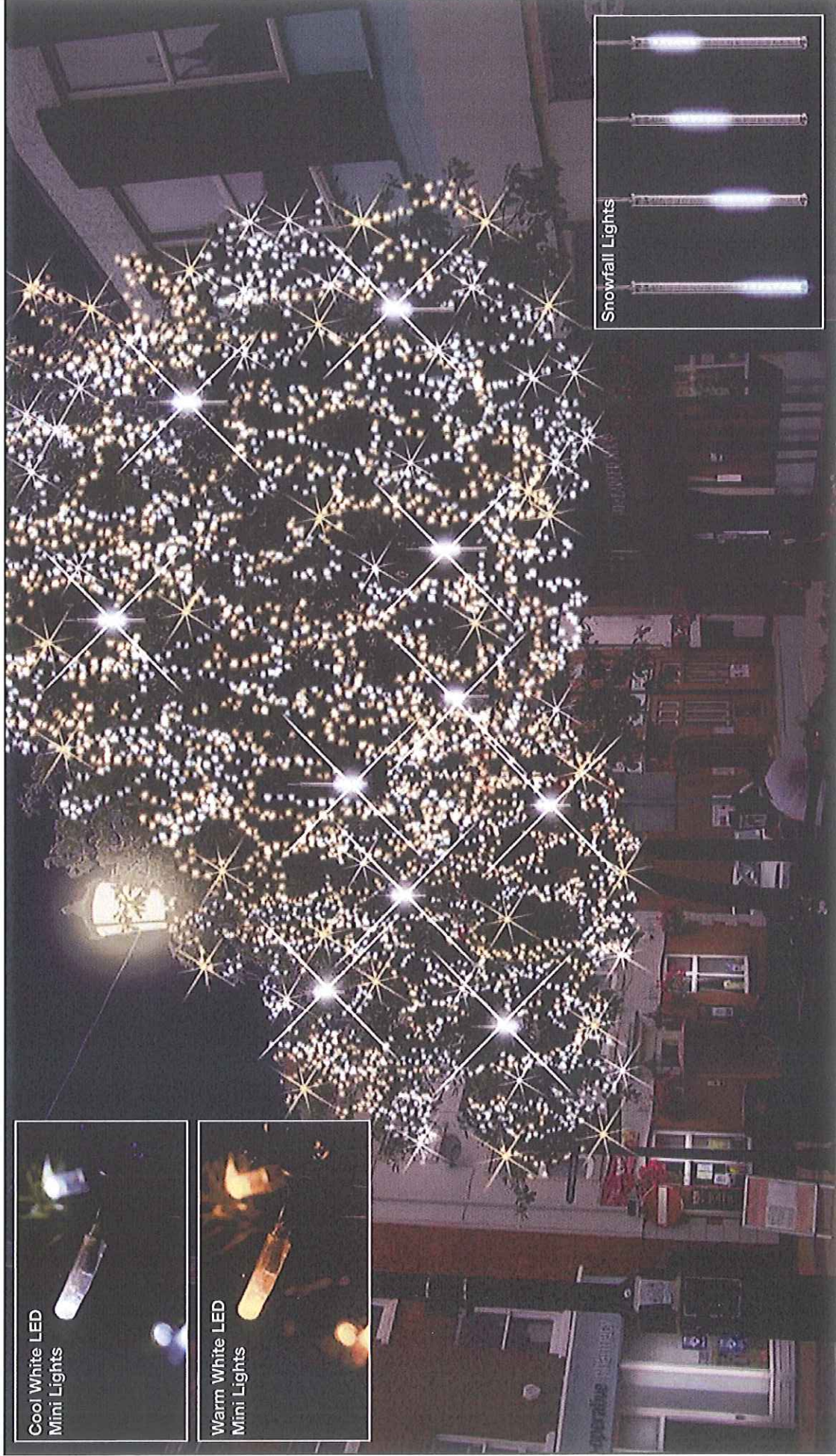
Visual: 12

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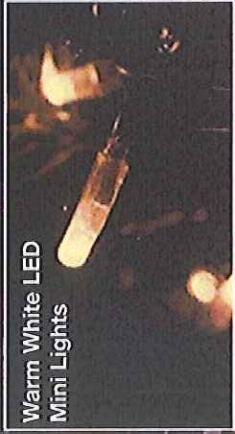
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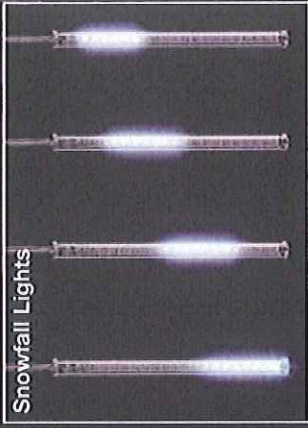
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Cool White LED Mini Lights



Warm White LED Mini Lights



Snowfall Lights

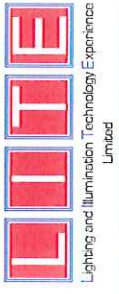
Location: Dukes Street, Congleton

Date: 23/07/13

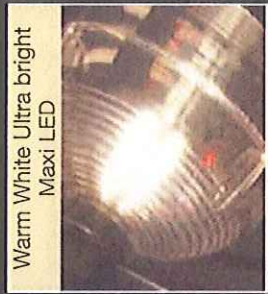
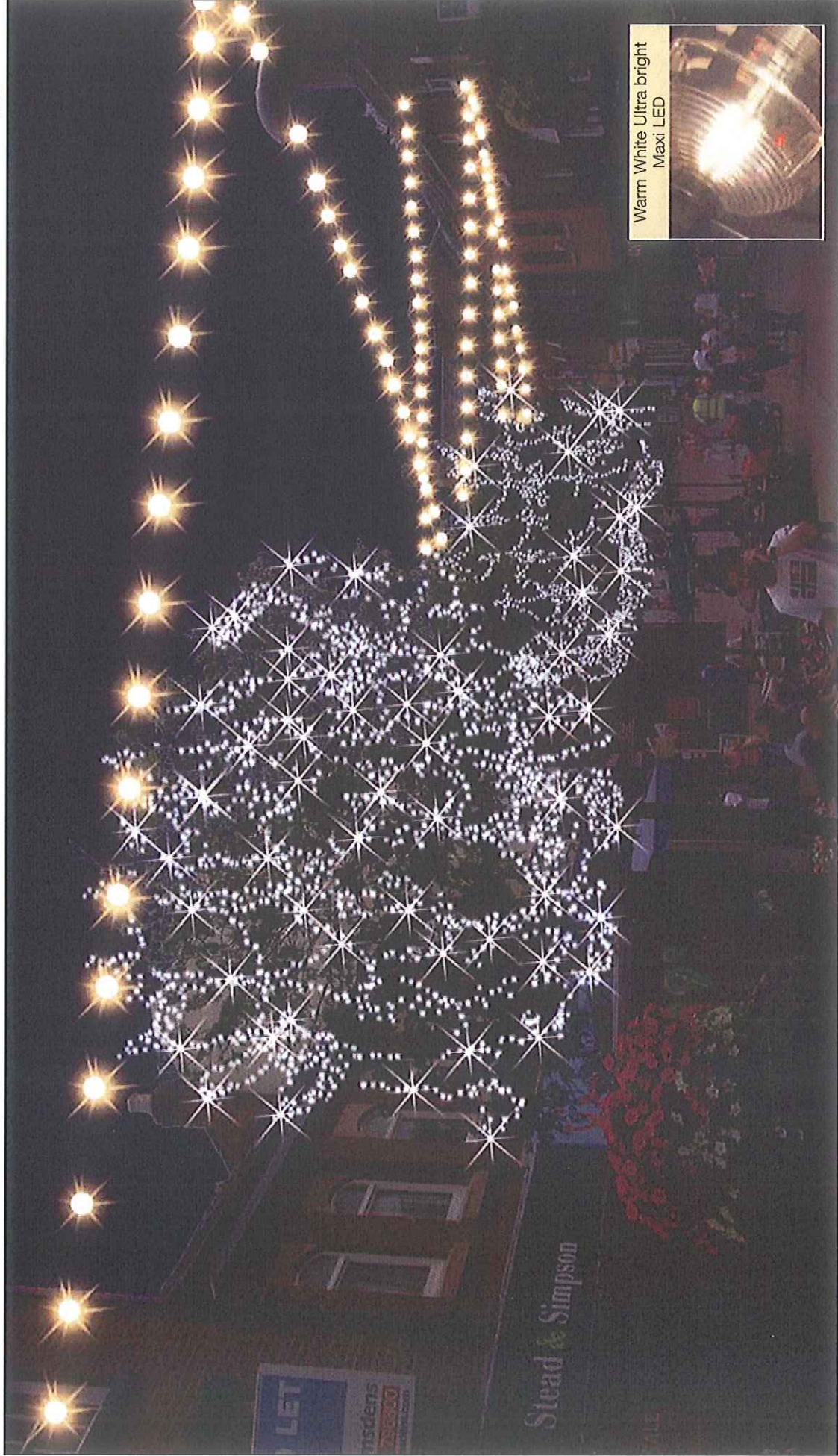
Visual: 13

Drawn by: Tony

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Warm White Ultra bright
Maxi LED

Location: Dukes Street, Congleton

Date: 23/07/13

Visual: 14

Drawn by: Tony

Jackie Potts

From: Stan Stoilov
Sent: 02 May 2013 12:18
To: Jackie Potts
Cc: Ben McArthur
Subject: IHLI - Cheshire Pension Fund - Congleton Town Council - Quotation
Attachments: Cheshire Pension Fund 2013 Quote.pdf; IHLI - L&G brochure.pdf; IHLI - L&G technical guide.pdf

Dear Jackie,

Thank you for your interest in Ill Health Liability Insurance cover offered by Legal & General, and confirming the estimated total salary roll to my colleague Ben McArthur.

Legal & General have provided one overall quotation for all members of the Cheshire Pension Fund which is attached for your information. As an indication of costs, you will note that the rates offered are as follows:

Take up rate of 100% from the whole Cheshire Pension Fund - £0.80 per £100 of the Employers salary roll (Plan Earnings)

Take up rate less than 100% but more than 40% from the whole Cheshire Pension Fund - £1.00 per £100 of the Employers salary roll (Plan Earnings)

Take up rate less than 40% from the whole Cheshire Pension Fund - £1.20 per £100 of the Employers salary roll (Plan Earnings)

As the total pensionable salary roll for Congleton Town Council is £125,296 per annum, as quoted in your email of 30 April 2013. The estimated cost for this ill health insurance would be as follows, based on a rate of £1.20, as there is currently less than a 40% take up from the Cheshire Pension Fund:

$£125,296 * £1.20 / 100 = £1,503.55$ premium per annum.

On the assumption that you elect cover to commence on 1 June 2013 the pro-rated premiums for the period 1 June 2013 to 31 March 2014 would be:

$£1,503.55 / 365 * 304$ days = £1,252.27

As per your email, if you were to take an additional 10 members of staff on an estimated salary total of £160,000 per annum the total salary roll for Congleton Town Council would be £285,296. Please see below the revised calculation based on this figure:

$£285,296 * £1.20 / 100 = £3,423.55$ premium per annum.

On the assumption that you elect cover to commence on 1 June 2013 the pro-rated premiums for the period 1 June 2013 to 31 March 2014 would be:

$£3,423.55 / 365 * 304$ days = £2,851.40

The actual costs of the premium will be confirmed to you should you decide to proceed with Ill Health cover. Please note that the figure we have provided here is indicative, and subject to change once cover is in place. Legal & General will require a data listing confirming salaries for the members in the pension fund as at the date cover commences. This will enable the insurer to issue their invoice and statement of costs. The actual premium due may therefore increase or decrease depending on the data provided.

Premiums may be paid annually by cheque, BACS payment or monthly by Direct Debit if you prefer.

Please note that once cover is in place, Hymans Robertson will notify the Cheshire Pension Fund who will advise you of the reduction in employer contribution rate of 1.20% that you will be entitled to. This reduction is applied as a direct result of taking out the insurance.

If you are happy to proceed please email me with confirmation of the date you wish cover to commence. I will then make the necessary arrangements with Legal & General.

Please note that cover cannot be backdated. If you would like cover to start as soon as possible, please state this in your email and we will ask the insurer to commence cover at the earliest opportunity. Please note, the earliest the insurance can commence is 1 June 2013.

Once we have received confirmation from Legal & General that cover is in place we will email you to advise you accordingly. We will also issue you with our report, client service letter, and supporting documentation, and advise you of the next steps to complete the inception of the scheme.

In addition to the quotation, I have attached the following for your attention:

- **Legal & General Ill Health Early Retirement Brochure**
- **Legal & General Ill Health Early Retirement Technical Guide**

I trust this to be in order and look forward to hearing from you. Should you have any questions please do not hesitate to contact me further.

Yours sincerely,

Stan Stoilov
for and on behalf of

Hymans Robertson LLP
One London Wall | London | EC2Y 5EA

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III Health Liability Insurance Plan for Local Government Pension Schemes - quotation

Plan name: **Cheshire Pension Fund**
Quotation reference: **G 74154**

Costing details

Unit Rate

Take up rate of 100% - £0.80 per £100 of the employer's salary roll (Plan Earnings)

Take up rate of less than 100% but more than 40% - £1.00 per £100 of the employer's salary roll (Plan Earnings)

Take up rate of less than 40% - £1.20 per £100 of the employer's salary roll (Plan Earnings)

Plan Start Date:	1 April 2012	Commission:	10%
Annual Renewal Date:	1 April	Guarantee Expiry Date:	31 March 2014

Scheme details

Employer eligibility: All employers who are members of the administering authority's regional fund within the Local Government Pension Scheme (LGPS)

Employee eligibility ages: Not less than age 16 but less than age 65

Qualifying service: Nil

Benefit Termination Date: 65th Birthday

Benefit: An amount equal to the tier one or tier two strain on the pension scheme (see question 1.3 of the technical guide)

Entry Date: Daily

Benefit Alteration Date: Daily

Ill Health Liability Insurance Plan for Local Government Pension Schemes - quotation

Plan name: Cheshire Pension Fund
Quotation reference: G 74154

At the Plan Start Date (or within 3 months of this date)

Take up of 40% or more

- Provided there is a minimum take up of employers joining the plan to allow a minimum plan membership of 40% of employees within the fund, we'll allow immediate entry for employers with no additional conditions for cover as long as they join within three months of the Plan Start Date or within three months of becoming an LGPS member.
- If an employer does not join the plan within three months of the Plan Start Date or within three months of becoming an LGPS member (if later), we'll provide cover for individual members within the employer's policy subject to them being 'actively at work' (see question 1.1 of the technical guide).

Where an 'actively at work' requirement applies, we will not cover any employees who do not meet this requirement at the date the employee's cover is due to start or for any increase in cover, until they are next 'actively at work'.

Take up of less than 40%

- If the number of employers joining the plan does not meet a minimum membership of 40% of employees, the following terms will apply to employers joining the plan:

- (i) Employers can join the plan within three months of the Plan Start Date or within three months of them becoming a member of the LGPS.

Cover in respect of individual employees is subject to them being 'actively at work' before cover starts.

- (ii) For employers who don't join within three months of the Plan Start Date or within three months of them becoming a member of the LGPS, cover can only start on the annual renewal date of the plan.

Individual cover will be subject to a pre-existing condition exclusion. This means we will not pay benefit in respect of an employee who, in our opinion, already qualified for benefit at the date his or her employer's cover starts under the plan.

After the Plan Start Date

- If the number of employers joining the plan does not meet a minimum membership of 40% of employees at the Plan Start Date and this minimum take up rate is subsequently met, we will immediately decrease the unit rate with effect from the date the minimum take up is achieved.
- If the minimum take up subsequently drops to less than 40%, we will maintain the lower unit rate until the next guarantee expiry date.

Data

- This quotation is based on the specification and membership details supplied to us on 16 January 2012

III Health Liability Insurance Plan for Local Government Pension Schemes - quotation

Plan name: **Cheshire Pension Fund**
Quotation reference: **G 74154**

The contract

- All payments made to or by us under the policy will be in sterling, in the United Kingdom.

We can change the policy terms at the Annual Renewal Date immediately following a Guarantee Expiry Date as long as we give (except in the case of a rate review) 2 months advance notice.

Setting up the policy

- If you decide to join the plan, please advise us before cover is needed so that we can agree a date from which cover is to start. The cover will be on the basis set out in the quotation.

You must then send us:

- a) The completed Proposal Form for the whole fund, if 100% take up, otherwise one for each employer to be included
- b) A cheque for the first years premiums or, if premiums are to be paid monthly, a Direct Debit Instruction in respect of subsequent premiums and
- c) Any other items specified in this quotation.

We must receive the completed Proposal Form and first premium within 14 days of the date we agree to provide cover.

Quotation guarantee

- This quotation is guaranteed subject to the following:
 - The Plan Start Date is no later than 1 July 2012
 - There are no changes to the plan eligibility or benefit structure or to any other details or information used to prepare the quotation

This quotation forms part of the contract of insurance. The other terms of the contract are in the plan document and policy document, which we will issue after we have gone on risk. The plan document and policy document contain provisions relating to the calculation of premiums, the payment of benefits, termination of cover, notification of eligible members, the provision of data, limitations on the payment of benefits and amendments to the policy. If you would like to see a copy of the plan document and policy document, please ask us.

This quotation should be read with the III Health Liability Insurance Plan for Local Government Pension Schemes Technical Guide 02/10, which explains in more detail the general features of the product and the options available. The Technical Guide does not form part of the contract although this quotation may refer to it for a fuller explanation of certain terms used in the quotation.

Jackie Potts

From: Ben McArthur
Sent: 03 April 2013 16:11
To: Jackie Potts
Subject: FW: Pension Ill Health Insurance

Importance: High

Hi Jackie,

Please accept my apologies for the length of time it has taken in responding to your queries. Please find my answers detailed below:

Can you explain why we might need the ill health insurance? We can't quite understand this – if the pension fund offers payments in respect of ill health doesn't the pension fund pay this out if necessary – would that implicate the whole of the "pool" or individual town or parish councils?

When an individual is offered ill-health early retirement, there is a cost to the Pension Fund, known as the 'Strain Cost' and can be quite significant. Part of an employer contribution rate includes a proportion which is used to fund ill-health retirements, generally known as an Ill Health Allowance. However, this is only an accumulated 'pot of cash' and can be easily used up in the event of one or more significant IHERs.

Pools are a form of self-insurance. The intention being that if an individual employer within a pool has bad ill-health experience the cost is spread across all employers within the pool. However, this can still result in an increase in the employer contribution rate if the 'pot of cash' isn't large enough to cover the Strain Cost. If you had the insurance in place, this would help to stabilise your employer contribution rate as it would pay for any valid Tier 1 and Tier 2 claims.

I'm also concerned that we are currently in discussions with Cheshire East Council to potentially devolve some services to the town Council which if it happens could mean 12 – 14 long serving staff TUPE'd to the Town Council all of whom are currently in the Cheshire Pension Fund with Cheshire East. Would the ill health liability be affected by this?

Our understanding is that, should the staff be TUPE'd to the Town Council, the Town Council would be liable for any potential IHER for these members.




I hope the above helps and if you should have any questions, please do not hesitate to contact me.

Kind regards,

Ben McArthur
for and on behalf of

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