



Ref: Agenda/Council – 24/10/23

19<sup>th</sup> October 2023

Dear Sir/Madam

All Members of the Town Council are hereby summoned to the Council Meeting of Biggleswade Town Council that will take place on **Tuesday 24<sup>th</sup> October** at the **Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade** commencing at **7:00pm**, for the purpose of considering and recommending the business to be transacted as specified below.

Yours faithfully

A handwritten signature in black ink, appearing to be "Peter Tarrant", written over a horizontal line.

Peter Tarrant  
Town Clerk & Chief Executive

Distribution: All Town Councillors  
Notice Boards  
The Press

## **AGENDA**

### **1. APOLOGIES FOR ABSENCE**

Schedule 12 of the Local Government Act 1972 requires a record be kept of the Members present and that this record form part of the minutes of the meeting. Members who cannot attend a meeting should tender apologies to the Town Clerk.

### **2. DECLARATIONS OF INTEREST**

To receive Statutory Declarations of Interests from Members in relation to:

- a. Disclosable Pecuniary interests in any agenda item.
- b. Non-Pecuniary interests in any agenda item.

### **3. TOWN MAYOR'S ANNOUNCEMENTS**

### **4. PUBLIC OPEN SESSION**

To adjourn for a period of up to 15 minutes to allow members of the public to put questions or to address the Council, through the Chairman, pertaining to matters listed on the Agenda.

Please register in advance for this webinar:

**[https://us06web.zoom.us/webinar/register/WN\\_Tbfw4CooRSya\\_fjJA2egng](https://us06web.zoom.us/webinar/register/WN_Tbfw4CooRSya_fjJA2egng)**

Each Speaker will give their name to the Chairman, prior to speaking, which will be recorded in the minutes, unless that person requests otherwise. Each Speaker will be allowed **(one) three-minute slot**.

5. **INVITED SPEAKER**

6. **MEMBERS' QUESTIONS**

7. **MINUTES AND RECOMMENDATIONS OF MEETINGS**

- a. For Members to receive the minutes of the Town Council Meeting held on **Tuesday 10<sup>th</sup> October 2023** at the Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade.

8. **MATTERS ARISING**

- a. Minutes of the Council Meeting held on **Tuesday 10<sup>th</sup> October 2023**.

9. **ITEMS FOR CONSIDERATION**

a. **Grant Applications First Tranche**

For Members to receive and consider a written report from the Head of Finance & Deputy RFO.

b. **PWLB Report**

For Members to receive and consider a written report by the Town Clerk & Chief Executive and Head of Finance & Deputy RFO.

c. **Interim Internal Audit Report 2023-2024**

For Members to receive and consider a written report by the Town Clerk & Chief Executive and Head of Finance & Deputy RFO.

d. **Additional PLOS Committee Meeting**

For Members to receive and consider a written report by the Head of Governance & Strategic Partnerships.

10. **PLANNING APPLICATIONS**

You can view details of applications and related documentation such as application forms, site plans, drawings, decision notices and other supporting documents for planning applications on the Central Bedfordshire Council website. Click on the hyperlink (electronic copy) on the heading of each planning application listed below.

Not Applicable.

11. **PLANNING APPLICATION OUTCOMES**

Not Applicable.

12. **ACCOUNTS**

a. **Financial Administration**

None.

13. **ITEMS FOR INFORMATION**

Not Applicable.

14. **PUBLIC OPEN SESSION**

To adjourn for a period of up to 15 minutes to allow members of the public to put questions or to address the Council, through the Chairman, in respect of any other business of the Town Council.

Please register in advance for this webinar:

**[https://us06web.zoom.us/webinar/register/WN\\_Tbfw4CooRSya\\_fjJA2egng](https://us06web.zoom.us/webinar/register/WN_Tbfw4CooRSya_fjJA2egng)**

Each Speaker will give their name to the Chairman prior to speaking, which will be recorded in the minutes unless that person requests otherwise. Each Speaker will be allowed **(one) three-minute slot**.

15. **EXEMPT ITEMS**

The following resolution will be **moved** that is advisable in the public interest that the public and press are excluded whilst the following exempt item issue is discussed.

(None).

Pursuant to section 1(2) of the public bodies (Admission to Meetings) Act 1960 Council **resolve** to exclude the public and press by reason of the confidential nature of the business about to be transacted.





**MINUTES OF THE BIGGLESWADE TOWN COUNCIL MEETING**  
**HELD ON TUESDAY 10<sup>th</sup> OCTOBER 2023**  
**AT 7.00PM AT BIGGLESWADE TOWN COUNCIL OFFICES**  
**THE OLD COURT HOUSE, 4 SAFFRON ROAD, BIGGLESWADE, SG18 8DL**



**PRESENT:**

Cllr M Foster (Mayor)  
Cllr M Knight (Deputy Mayor)  
Cllr I Agnew  
Cllr D Albone  
Cllr G Barrett  
Cllr P Guilcher  
Cllr J Jones  
Cllr M North  
Cllr M Russell  
Cllr S Sajid  
Cllr D Strachan  
Cllr C Thomas

Mr P Tarrant – Town Clerk & Chief Executive  
Mr K Hosseini – Head of Governance & Strategic Partnerships  
Mr R Youngs – Head of Finance and Deputy RFO  
Mr J Woolley – Public Realm Manager  
Mr I Lord – Place Shaping Manager  
Ms F Gumush – Meetings Administrator

Members of the Public – 1

**Meeting Formalities:**

Following a reminder to meeting attendees that this is a formal meeting, the Mayor advised that members of the public will be given an opportunity to speak during public open session but not at other times. The meeting is being filmed and by being present attendees are deemed to have agreed to be filmed and to the use of those images and sound recordings. The Mayor advised that attendees should not disclose any personal information of individuals as this would infringe the Data Protection Rights of that individual.

**1. APOLOGIES FOR ABSENCE**

Cllr S Patel, Cllr A Skilton, Cllr J Woodhead.

**2. DECLARATIONS OF INTEREST**

**a. Disclosable Pecuniary interests in any agenda item:**

None.

**b. Non-Pecuniary interests in any agenda item:**

Cllr Russell – Item 10e.

### **3. TOWN MAYOR'S ANNOUNCEMENTS**

#### **a. Mantles Court Care Home**

On Tuesday 19<sup>th</sup> September 2023 the Mayor visited the Mantles Court Care Home for a tour and afternoon tea with some of the residents. The Mayor indicated that he had a pleasant afternoon speaking with the residents and noted the extensive amenities that the home offered.

#### **b. Green Wheel Walk**

On Saturday 23<sup>rd</sup> September, the Mayor hosted the 4-mile Green Wheel Walk. The walk was well attended. It was led by Cliff Andrews and supported by Richard Lawrence from Bedfordshire Rural Communities Charity.

The walk began at Dan Albone Car Park, and followed the picturesque path along the River Ivel, concluding at the White Hart Pub. The walk included visiting the newly refurbished Franklins Recreational Ground and The Lakes football pitches. Around £140 was raised for the Mayor's chosen charities.

#### **c. Chamomile Gardens**

On Wednesday 4<sup>th</sup> October, the Mayor had a tour of Chamomile Gardens, where he had the opportunity to speak to some of the residents.

He noted that the large building on the corner of Sorrell Way and Cardamom Street houses 93 one and two-bedroom apartments tailored for over 55s.

#### **d. Elvis and Curry Night**

On the evening of Wednesday 4<sup>th</sup> October, the Mayor welcomed Mayors and Councillors from other towns as well as local residents to the Elvis and Curry Night. The event raised over £1,500 for the Mayor's three chosen charities.

The Mayor thanked the Biggles Lounge for their hospitality.

### **4. PUBLIC OPEN SESSION**

No member of the public wished to speak.

### **5. INVITED SPEAKER**

None.

### **6. MEMBERS' QUESTIONS**

There were no Members' questions.

### **7. MINUTES AND RECOMMENDATIONS OF MEETINGS**

a. The Draft Minutes were **APPROVED** as an accurate record of the Town Council Meeting held on Tuesday 12<sup>th</sup> September 2023.

b. Members **NOTED** the Minutes of the F&GP Committee meeting held on Tuesday 19<sup>th</sup> September 2023.

## **8. MATTERS ARISING**

P9. Cllr Russell commented on the forthcoming Annual General Meeting of the Bedfordshire Association of Town & Parish Councils (BATPC) and noted that three Members of the Council had been nominated as representatives in May. She added that if other Members wished to attend then they needed to inform the BATPC for catering purposes.

Following on from that Cllr North, who is a nominated Member, indicated that he would not be able to attend the meeting due to prior commitments. The Mayor asked for any volunteers wishing to attend to inform Officers so that they could in turn inform the BATPC.

P11. Cllr Albane asked whether any information had been received by Officers following their letter to Central Bedfordshire Council in relation to the proposed one-way system on Lawrence Road.

The Head of Governance & Strategic Partnerships responded that no further information had been received but this would be followed up.

## **9. ITEMS FOR CONSIDERATION**

### **a. All Play Areas Equipment Replacement Report**

Cllr Russell commenting on this report noted that there were five noteworthy projects on the agenda which are meant to be funded from the Public Works Loan Board (PWLB). The Council is currently fully committed to the Drove Road Chapel project which has been underway for some time.

With regards to the other projects, Cllr Russell noted that they are not fully costed as the tender process was ongoing. In light of this, she pointed to two issues for consideration:

1. The detailed approval of the project designs.
2. Funding.

Cllr Russell went on to explain that newer Members of the Council would not be fully aware of the process involved with the PWLB. Since the previous decisions, the country faced two national issues: a high level of inflation and higher interest rates. Council needed to realise the impact of these issues on the costs of the PWLB loan and on the precept in the medium term before making a final commitment to the drawdown for Year 2.

Cllr Russell also pointed out that the implementation of the Franklins Recreation Ground project had an adverse impact on the day-to-day work of the Public Realm Team through no fault of their own. The issue was capacity not capability. She noted that four projects on the agenda would also require Public Realm involvement. Scheduling of the projects would be important.

Members discussions continued with regards to the drawdown of monies from the PWLB and the ongoing tendering process of the various projects.

The Town Clerk & Chief Executive indicated that in some cases, the figures were indicative prior to the conclusion of the tendering process, and these could be further refined. He further explained that the PWLB report on the evenings agenda, shows an indicative timeline; and if Members were minded to agree, some of the projects would begin in this financial year.

The Town Clerk & Chief Executive underlined that the previous Council had agreed a level of precept for the existing financial year which would service this debt. He added that he was able to report this in detail at a later meeting.

Cllr Russell requested that a report on project management and other staff training be submitted to the Personnel Committee on the 7th of November.

Members **RESOLVED** to accept the proposals that:

- The final designs and costings of the projects be discussed and critiqued at the Public Land & Open Spaces Committee (PLOS) and then separately approved by Council.
- A further report regarding the current and future liability of PWLB loans is submitted to Council on the 24th October, but no commitments for further spend are made until the Council meeting in November.
- Defer decisions, including whether and when to go ahead, for all of the projects (Brunel Drive, Kitelands, Stratton Way Cemetery, Drove Road Chapel, and all play equipment replacement) until the November Council meeting.

b. **Orchard Community Centre Boiler Report**

Mr Lord presented the report.

Members discussing the warranty of the boilers, asked that Officers confirm with Members as to the warranty of the boiler to be supplied by the preferred supplier.

Members **RESOLVED** to accept the Officer recommendations to give a virement of £4,325 from the vehicle leasing cost line to fund the replacement of the boiler at the Orchard Community Centre, carried out by Supplier A.

c. **Urban Designer Update Report**

Members **RESOLVED** to discuss the Urban Designer Update Report in the Exempt Session.

d. **Civic Functions, Town Mayor's Expenses & Town Mayor's Charitable Activities Policy**

The Town Clerk & Chief Executive commenting on the report thanked Members for their contribution to the drafting of the policy as currently there was no governance connected to the expenditure.

Members discussed the report and **RESOLVED** to accept the recommendation to adopt the attached Civic Functions, Town Mayor's Expenses & Town Mayor's Charitable Activities Policy without the clause which includes claims for 'reasonable clothing allowance for Civic events (Mayor only)'.

e. **Grants Policy Update Report**

The Head of Finance & Deputy RFO presented the report and highlighted that it would be more beneficial to have a period of six months between the two tranches of grants.

Members **RESOLVED** to accept the Officer recommendation to change the deadline date of the second tranche to 28<sup>th</sup> February and for Members to approve the associated changes to the Grants Policy.



f. **Change of meeting on 24th October 2023**

The Head of Finance & Deputy RFO presented the report and reiterated the resolution taken at Finance & General Purposes Committee in September that an extra meeting would be needed to consider the grant applications and that an extraordinary F&GP Committee meeting should be held on 24<sup>th</sup> October.

The Head of Finance & Deputy RFO noted that the Grants Policy states any payments in excess of £2,000 are usually recommended by the F&GP Committee to the next Council meeting.

Members **RESOLVED** to accept the Officer recommendation that Members approve changing the meeting on 24<sup>th</sup> October from an F&GP Committee meeting to a Town Council meeting.

g. **Consultations on Local Plans, Model Financial Procedure Rules, Biodiversity Duty**

Members noted that the consultation was recently discussed at the County Committee where it was felt that it was too long and too complex to discuss.

Cllr Russell proposed that Members respond individually if they wish to.

Members **RESOLVED** to accept the recommendation.

h. **Creation of Biggleswade Footpath Nos. 78 and 79 and Bridleway No. 80 and the Extinguishment of Parts of Biggleswade Footpath Nos. 16, 19 and Bridleway No. 11**

Members discussed the correspondence from Central Bedfordshire Council.

Commenting on the information and map supplied, Members indicated that extinguishing footpath 19 and saying this was duplicated by the newly created section of bridleway 11 and footpath 17 was misleading as these were both completely different walkways and give different experiences.

Members **RESOLVED** for Officers to respond to the correspondence on the basis that:

- Members object to the extinguishment of Footpath 19 mentioned in proposal number 4, as one is a pleasant walking environment, whilst the other is a walk along the east side of the railway.
- Members object to the extinguishment of Bridleway 11 as mentioned in proposal number 1 but retain it as a footpath.

i. **Football Pitches Report**

The Chairman of the PLOS committee commenting on the report indicated that he was supportive of Officer recommendations except for the third bullet point which recommends that supporting quotes are brought to growth budget meetings. He suggested that this recommendation needed to be brought to a PLOS meeting.

Following discussions, the Town Clerk & Chief Executive noted that letters informing all stakeholders had been sent out highlighting the potential changes.

Members **RESOLVED** to accept Officer recommendation to note the report and enable:

- The Public Realm team to carry out the required work to create two smaller pitches out of the single pitch at Stratton Way and to mark out the 2nd large pitch at the Lakes ground.

- The Admin team to market the new pitches on the website and on the booking system.
- Officers to bring the football facilities growth requirement with supporting quotes to the PLOS committee meeting.

## 10. **PLANNING APPLICATIONS**

### a. **CB/23/02524/ADV - Unit B, Normandy Lane, Biggleswade, SG18 8QB**

Advertisement: Two illuminated fascia signs.

The Town Council has **NO OBJECTION** to this application, subject to consultation with neighbours and consideration of their comments.

### b. **CB/23/02506/FULL - 93 Rose Lane, Biggleswade, SG18 0JY**

Proposed two storey side extension.

The Town Council has **NO OBJECTION** to this application, subject to consultation with neighbours and consideration of their comments.

### c. **CB/23/02339/FULL - 45 High Street, Biggleswade, SG18 0JF**

Decommissioning of this Bank. Removal of existing external signage, removal of external ATM and reinstating the door. Removal of CCTV camera, removal ADT alarm box.

The Town Council has **NO OBJECTION** to this application, subject to consultation with neighbours and consideration of their comments.

### d. **CB/23/02696/FULL - 41 High Street, Biggleswade, SG18 0JH**

Erection of outbuilding (retrospective).

The Town Council does **NOT OBJECT** to this planning application subject to the following conditions:

- The building is not used for any purpose other than storage.
- It is not used for commercial purposes.
- An appropriate time-limit suggested as five-years is placed on the application as is.

### e. **CB/23/02930/FULL - 26 Ivel Gardens, Biggleswade, SG18 0AN**

Erection of part single and part two storey front extension.

The Town Council has **NO OBJECTION** to this application, subject to the arboriculture impact assessment and tree protection method statement being taken into consideration.

The report shows that the site includes a TPO Lime on site. The proposed extension will be underneath the canopy of the tree. This would not be acceptable. The proposed plan states foundations to protect the tree; however, no details of this have been included.

f. **CB/23/02798/FULL - 20 Eagle Farm Road, Biggleswade, SG18 8JH**

Demolition of existing conservatory. Erection of single storey rear extension and detached single garage with storage.

The Town Council has **NO OBJECTION** to this application, subject to consultation with neighbours and consideration of their comments.

g. **CB/23/03004/FULL - 19 St Johns Street, Biggleswade, SG18 0BT**

Single storey rear extension.

The Town Council has **NO OBJECTION** to this application, subject to consultation with neighbours and consideration of their comments.

h. **CB/TCA/23/00449 - 5 Chapel Fields, Biggleswade, SG18 0ND**

Works to trees within a Conservation Area: Fell, process and remove Tree of Heaven in rear garden.

The Town Council has **NO OBJECTION** and has **NOTED** this application

11. **PLANNING APPLICATION OUTCOMES**

This report was **NOTED**.

12. **ACCOUNTS**

a. **Financial Administration**

- i) Balance sheet to 30/09/23.
- ii) Detailed Income and Expenditure to 30/09/23.
- iii) Payment Listing from 01/09/23 to 30/09/23.
- iv) Summary Income and Expenditure to 30/09/23.

The Council **RESOLVED** to accept the reports as laid out.

13. **ITEMS FOR INFORMATION**

a. **UK Shared Prosperity Fund**

Members **NOTED** the correspondence from Central Bedfordshire Council and added that they looked forward to receiving an update from Officers following their meetings with CBC Officers`1`.

14. **PUBLIC OPEN SESSION**

**Mr Norman, Biggleswade Resident.**

Mr Norman highlighted of the volume of parking on Holmes Crescent. He underlined the danger of how some cars were parked, often double parking. He noted that on occasion the police had been called to have the cars removed.

Mr Norman indicated that his biggest concern was for the safety of children, cyclists and people with mobility cars as that corner of the road with the highest volume of parking was causing a blind spot.

The Mayor noted that it was unfortunate that Holme Crescent did not have the parking permit process established there and although the Council were unable to help or manage this situation directly, they were able to bring it to the attention of the Highways Authorities and Enforcement Officers.

The Mayor indicated that the matter would be raised with the relevant CBC Ward Councillors as well.

15. **EXEMPT**

a. **Urban Designer Update Report**

The Place Shaping Manager presented the report.

Members discussed the report and **RESOLVED** to proceed with company A.

The Mayor closed the meeting at **9.00pm**



**Implications of Recommendations**

**Corporate Strategy: GOOD GOVERNANCE** – ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

**Finance:** Award available budget to support operation and development of Community Clubs, Charities and other organisations in Biggleswade.

**Equality:** Not applicable.

**Environment:** Not applicable.

**Community Safety:** Not applicable.

**Background:**

Biggleswade Town Council acknowledges the significant contribution that Community Clubs, Charities and other organisations make to enrich and improve the quality of life for so many residents in the town.

The Town Council has a budget of £21,000 to cover the two tranches of grant applications for 2023/24 financial year. The applications are considered without prejudice.

The Grant applications for the first tranche were brought to Finance and General Purposes Committee on the 19<sup>th</sup> September, 2023. Applicants were able to present their requests in detail. However, Members requested more time to enable them to make more informed decisions, before making the awards. The outcome of this was that Members worked on developing a matrix to help with reviewing applications and Officers completed the matrix. This matrix is available on SharePoint.

**Process for awarding grant requests for more than £2,000:**

Grant applications requesting an award for more than £2,000 cannot be approved at Finance and General Purposes Committee meetings and must instead, be taken to a Town Council meeting. The Town Council's Grant Policy states that "Finance and General Purposes Committee can approve grants to a maximum of £2,000 and recommend to Council for grants above £2,000". For this reason, this meeting is a Town Council meeting, rather than Finance and General Purposes Committee meeting, to allow all grant applications to be considered. Successful applications need to be paid in October, in line with the Council's grant policy.

There are three applications requesting awards of more than £2,000:

- 1) Langford Methodist Church are requesting an award for £5,000.
- 2) Sue Ryder St John's hospice are requesting an award for £3,000.
- 3) Biggleswade Amateur Theatrical Society (BATS) are requesting an award for £5,000.

**Summary:**

The grant applications are summarised in tabular form in the attached Appendix A. Each individual application is available in full on SharePoint and hard copies will be made available for those Members who express this preference. The Member's own matrix is also available on SharePoint.

**Recommendation:**

Officers recommend that Members consider each individual grant application without prejudice. As there are two tranches of applications within the financial year, it is recommended that the budget of £21,000 is split evenly for each tranche, thus allowing a spend of £10,500 for this batch of applications. As the value of the combined requested applications is £36,661, Officers recommend that less than a third of the overall requested value is actually awarded.

Rob Youngs  
Head of Finance and Deputy RFO

Appendix A: Grant Applications

**APPENDIX: A**
**Biggleswade Town Council - Grants**
**Grant Applications 2023-2024**

	Organisation	Grants Awarded 2020/2021 - closing date 31.12.20 and paid by cheque 01.04.21	Grants Awarded 2021/2022 - closing date 31.12.21 and paid by cheque 01.04.22	Grants Awarded 2022/2023 - paid by cheque Oct 22 and BACS 03.04.23	Grants Requested Tranche 1 2023/24, to be paid by BACS 25.10.23
1	Biggleswade Community Carnival	£0.00	£500.00	£500.00	£1,500.00
2	Biggleswade Crab Lane (Railway Embankment)	£0.00	£60.00	£60.00	
3	Biggleswade First Aid Club	£0.00	£380.00	£380.00	
4	Biggleswade Good Neighbours	£500.00	£500.00	£250.00	
5	Biggleswade Sea Cadets	£1,500.00	£1,000.00	£1,000.00	
6	Biggleswade Sports	£0.00	£400.00	£400.00	
7	Carers in Bedfordshire	£2,000.00	£1,000.00	£600.00	
8	Biggles FM	£1,850.00	£1,850.00	£1,850.00	
9	Biggleswade ATC Squadron (Royal Air Force Air Cadets)	£1,000.00	£1,000.00	£876.00	£1,000.00
10	For Men To Talk Community Interest Company	£0.00	£0.00	£500.00	
11	East Beds Community Bus Ltd (Ivel Sprinter)	£750.00	£500.00	£750.00	
12	Keech Hospice Care	£1,000.00	£1,000.00	£1,000.00	
13	The Royal British Legion - Biggleswade Branch	£0.00	£0.00	£750.00	
14	Autism Bedfordshire	£500.00	£0.00	£500.00	£1,000.00
15	NHS First Responders			£2,560.00	
16	Music 24			£500.00	
17	PCC of Biggleswade			£200.00	£2,000.00
18	Biggleswade Living Streets			£500.00	
19	Wellbeing in Biggleswade			£450.00	£500.00
20	Biggleswade Arts Collective CIC			£2,000.00	£2,000.00
21	Biggleswade Community Group			£1,500.00	£2,000.00
22	Hear2Listen CIC			£1,000.00	
23	Bigg Welcome			£1,500.00	£1,200.00
24	Biggleswade Community Garden			£500.00	£1,500.00
25	Biggleswade History Society			£950.00	
	Other organisations	£2,586.00	£8,454.32		
	<b>Sub Total</b>	<b>£11,686.00</b>	<b>£16,644.32</b>	<b>£21,076.00</b>	<b>£12,700.00</b>
	<b>New Applications 2023/2024</b>				
26	Biggleswade Community Safety Group				£432.00
27	Veg Box Donation Scheme				£700.00
28	Langford Methodist Church				£5,000.00
29	Sue Ryder St John's Hospice				£3,000.00
30	Stratton Community Farm CIC				£2,000.00
31	Biggleswade, Sandy & District NCT				£1,450.00
32	Biggleswade Library, Central Bedfordshire Council				£300.00
33	Mind BLMK				£1,000.00
34	Magpas Air Ambulance				£500.00
35	Lawnside Academy				£1,300.00
36	Dunton Recreation Association				£2,000.00
37	Biggleswade Scout Group				£279.00
38	Biggleswade Amateur Theatrical Society				£5,000.00
39	Respite at Home Volunteers				£1,000.00
	<b>Sub Total</b>			<b>£0.00</b>	<b>£23,961.00</b>
	<b>Total per application group:</b>	<b>£11,686.00</b>	<b>£16,644.32</b>	<b>£21,076.00</b>	<b>£36,661.00</b>

Overall requested 2023/24 Tranche 1: **£36,661.00**





**BIGGLESWADE TOWN COUNCIL**  
**Report to Full Council Meeting**  
**24<sup>th</sup> October 2023**  
**Public Works Loan Board (PWLB) Background Context**

**Implications of Recommendations**

**Corporate Strategy: FINANCIAL GOVERNANCE:** Ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

**Finance:** Provides important context to existing borrowing.

**Equality:** Not applicable.

**Environment:** Not applicable.

**Community Safety:** Not applicable.

**Background**

Members resolved the following at their meeting on 10<sup>th</sup> October:

- The final designs and costings of the projects be discussed and critiqued at the Public Land & Open Spaces Committee (PLOS) and then separately approved by Council.
- A further report regarding the current and future liability of PWLB loans is submitted to Council on the 24<sup>th</sup> October, but no commitments for further spend are made until the Council meeting in November.
- Defer decisions, including whether and when to go ahead, for all of the projects (Brunel Drive, Kitelands, Stratton Way Cemetery, Drove Road Chapel, and all play equipment replacement) until the November Council meeting.

**Financial context**

The Council currently has five PWLB loans, some dating back to October 1964. They are described in tabular form in Appendix A. Tranche 2 information is also included for comparative purposes.

The information attempts to provide as much context as possible and includes:

Part A - Background context

- PWLB reference
- Purpose of loan
- Date taken out
- End date
- Term of original loan in years
- Rate of interest
- Total loan
- Total interest
- Overall cost of the loan
- Overall repayment payable every 6 months including capital & interest (explanation below)
- Annual repayments

Part B - Revenue Interest payments

- PWLB reference (*repeated but included for easy of reference*)
- Purpose of loan (*repeated but included for easy of reference*)
- Final repayment date (*repeated but included for easy of reference*)
- Interest Costs 2023/0224

- Interest Costs 2024/2025
- Interest Costs 2025/2026
- Interest Costs 2026/2027
- Interest Costs 2027/2028 and beyond
- Total

This includes a summary of the current 2023/2024 loan budgetary position suggesting an underspend of £3,558 and goes onto explore the potential increase in revenue costs should a second tranche loan be decided upon.

The increase (growth in interest repayments 24/25 for tranche 2) equates to £5,723 which represents 0.32% of the existing 2023/2024 budget of £1,754,093.

### **Revenue & capital repayments explained**

Each six-monthly repayment has an interest element and a capital element.

The interest element is the revenue cost and needs to be budgeted for as this is the extra cost of taking the loan out. For example, with the £425,910 PWLB loan that was taken out in October 2022, the interest amount is the value on top of repaying the £425,910. The interest costs are coded to cost centre 109 (capital expenditure) and cost code 4053 (loan interest).

The capital element reduces the liability value of a PWLB loan that is held on the balance sheet. The repayments clear the liability of the loan down to zero, over the number of years that the loan is taken out for. As an example, we have now made two repayments for the £425,910 loan and the liability is now down to £417,237. Please see Appendix C as confirmation. Therefore, this is not an extra cost because the capital part already appears as a liability in the Council's accounts.

As an example, with the £425,910 loan that was taken out last year, we repay £15,227 per six months. This is a fixed amount.

The amount of interest repayment as part of this will reduce as the capital value of the loan reduces. In turn, this means that the capital repayment increases by the same amount, thereby ensuring that we pay £15,227 each time in the future.

### **Formula for calculating premium/discounts on fixed rate loans**

Appendix B is the formula for calculating early repayment of PWLB loans and has been provided by the (DLUHC), Department for Levelling Up, Housing and Communities.

This formula can be applied to any of this existing loans should Members determine that they would like to understand the consequences of early repayment.

If the Council were to pursue early repayment then the information suggests that there would be penalties to source. Clearly there needs to be an understanding of consequence prior to pursuing this path.

### **Section 106 & other grant sources**

The Council has engaged with CBC to determine if any S106 monies could be sourced for the new projects that the Council is interested in pursuing. CBC have indicated that our projects do not match any S106 criteria.

The Head of Governance & Strategic Partnerships is reengaging with Beverley Gaynor (Interim Head of Place Delivery) to confirm that this position is absolute. Political avenues might also need to be explored in the hope of generating a positive outcome to discussions.

The Council has collated a database of other potential funding streams which it will actively explore before coming to Council in November with a request for borrowing.

All avenues should be explored before taking on any additional debt including an increase to the precept if this is more cost effective and can be justified.

## **Conclusion**

Should Members determine to take out a new loan in the fullness of time then this commitment will be factored into the 2024/2025 commitments and the loan interest code be increased accordingly.

## **Recommendations**

1. That Members note this interim position and the contents of this report.
2. That Officers actively engage with CBC and other grant providers to determine if complementary funding streams can be sourced to help mitigate the Councils future commitments.
3. That further debate take place at Council in November once estimates of cost are refined and project specifications supported by PLOS.

Peter Tarrant  
Clerk & Chief Executive

Rob Youngs  
Head of Finance & Deputy RFO

## **Appendices**

**Appendix A:** Overview of current & prospective loans

**Appendix B:** United Kingdom Debt Management Office Formula for calculating early repayment of PWLB loans

**Appendix C:** Latest Balance Sheet, to highlight outstanding PWLB liabilities

**Appendix D:** Detailed breakdown of PWLB loan repayments

## Appendix A: Overview of current & prospective loans (Part A)

PWLB Reference	Purpose	Date taken out	Date finishes	No. of years	Rate of interest	Total loan	Total interest	Overall cost of loan	Overall repayment every 6 months including capital & interest	Annual Repayments
331100	To be confirmed	11/12/1964	21/09/2024	60	6.000%	399	350	749	12	24
331275	Land at Stratton Way	23/10/1964	21/09/2024	60	6.000%	141,500	130,256	271,756	437	874
484665	Stratton Way Cemetery extension	02/11/2000	21/09/2025	25	5.250%	37,000	30,291	67,291	1,337	2,675
491331	To be confirmed	21/09/2005	21/09/2035	30	4.300%	150,000	118,400	268,400	4,473	8,947
559293	Tranche 1	12/10/2022	12/10/2047	25	5.140%	425,910	335,648	761,558	15,228	30,455
Requested	Tranche 2	01/11/2023	01/11/2048	25	# 5.840%	300,000	274,158	574,158	11,483	22,966
<b>Total outstanding</b>										<b>65,941</b>

### NB:

The details of historical loans have been provided by DCK Accounting. In some cases the Councils previous accounting partner describes the purpose as unknown. A trawl of Council minutes has also taken place, and the Council has reached out to Bedfordshire Association of Town & Parish Councils and the (DLUHC), Department for Levelling Up, Housing and Communities in an effort to clarify historical events

The historical grants appear to have a slightly different repayment value now.

# This is indicative. The actual rate will be determined once the loan is drawn down.

# Interest payments

## (Part B)

	Interest repayments, which are the actual extra costs of taking out the loan and therefore need budgeting for:							
PWLB Reference	Purpose	Final Repayment date	FY23/24	FY24/25	FY25/26	FY26/27	FY27/28 and beyond	TOTAL
331100	To be confirmed	21/09/2024	2	0				2
331275	Land at Stratton Way	21/09/2024	62	13				75
484665	Stratton Way Cemetery extension	21/09/2025	294	168	34			496
491331	To be confirmed	21/03/2036	3,634	3,403	3,161	2,910	12,909	2,6016
559293	Tranche 1	12/10/2047	21,782	21,330	20,855	20,355	251,145	335,467
Requested	Tranche 2	01/11/2048	0	17440	17,113	16,766	222,838	274,158
		<b>Total</b>	<b>25,773</b>	<b>42,354</b>	<b>41,163</b>	<b>40,031</b>	<b>486,892</b>	<b>636,214</b>
		<b>Growth</b>		5,723	-1,190	-1,132		
		<b>Budget</b>	36,631					
		<b>Accrue for 5 months – indicative assumes draw down 1<sup>st</sup> November</b>	7,300					
		<b>Projected outturn</b>	33,073					
		<b>Variance to budget</b>	3,558					



United Kingdom  
Debt Management  
Office

PWLB lending facility

T 020 7862 6610  
E [pwlb@dmo.gov.uk](mailto:pwlb@dmo.gov.uk)  
[www.dmo.gov.uk](http://www.dmo.gov.uk)

## Formula for calculating premium / discounts on fixed rate loans

The formulae set out in this document relate to half-yearly loans – formulae for annual loans are available on request.

The following elements are used in the formulae –

$id$  = discount rate / 200

$il$  = loan rate / 200

$D$  = days since previous interest payment date

$N$  = number of half years (or parts of half years) in unexpired period

$A1$  = Annuity factor for unexpired period at discount rate for unexpired period

$A2$  = Annuity factor for unexpired period at loan rate for unexpired period

$PV1$  = Present Value of 1 at discount rate for unexpired period =  $\frac{1}{A1}$

**Discount rate** - this rate is taken from the 'premature repayment' set of rates in force when the repayment is agreed for a loan repayable by the same method over the same remaining term as the loan being repaid.

**Loan rate** – this is rate payable on the loan being repaid

The formulae for each repayment method are as follows –

### Maturity Loans

$$\left(1 + \frac{id(D)}{182.5}\right) \left(\frac{il}{A1} + PV1\right) - \left(1 + \frac{il(D)}{182.5}\right)$$

### Equal Instalment of Principal (EIP) Loans

$$\left(1 + \frac{id(D)}{182.5}\right) \left(\frac{1}{N(A1)} \left(1 - \frac{il}{id}\right) + \left(\frac{il}{id}\right)\right) - \left(1 + \frac{il(D)}{182.5}\right)$$

### Annuity Loans

$$\left(1 + \frac{id(D)}{182.5}\right) \left(\frac{A2}{A1}\right) - \left(1 + \frac{il(D)}{182.5}\right)$$

**Note** – if the result of the calculation is negative a discount is allowed and if the result is positive a premium is payable. If the discount rate and loan rate are identical then the premium / discount is zero.

### Worked example 1 – Maturity Loan

Loan to be repaid on **2 October 2015**

Discount rate – 2.24% (rate determined at 09:30 on 2 October 2015)

Loan rate – 3.14%

Date of Final Payment – 12 March 2063 (unexpired period – 47 ½ years)

Amount to be repaid - £5,000,000.00

$$id = 2.24 / 200 = 0.0112$$

$$il = 3.14 / 200 = 0.0157$$

D = 20 (12 September to 2 October 2015)

N = 95 half years

$$A1 = \frac{id}{1 - (1 + id)^{-n}} = \frac{0.0112}{1 - (1 + 0.0112)^{-95}} = \frac{0.0112}{1 - 0.347119659} = \frac{0.0112}{0.652880341} = 0.0171547515$$

$$PV1 = (1 + id)^{-n} = (1 + 0.0112)^{-95} = 0.347119659$$

Premium / Discount

$$\begin{aligned} &= \left(1 + \frac{id(D)}{182.5}\right) \left(\frac{il}{A1} + PV1\right) - \left(1 + \frac{il(D)}{182.5}\right) \\ &= \left(1 + \frac{0.0112(20)}{182.5}\right) \left(\frac{0.0157}{0.0171547515} + 0.347119659\right) - \left(1 + \frac{0.0157(20)}{182.5}\right) \\ &= \left(1 + \frac{0.224}{182.5}\right) (0.9151983344 + 0.347119659) - \left(1 + \frac{0.314}{182.5}\right) \\ &= (1.00122739726)(1.2623179934) - (1.001720547945) \\ &= 1.2638673590 - 1.0017205480 = 0.262146811 \end{aligned}$$

The result is positive, therefore a **Premium** is payable

$$= £5,000,000.00 * 0.262146811 = 1,310,734.055 = \mathbf{£1,310,734.06}$$

## Worked example 2 – EIP Loan

Loan to be repaid on **2 October 2015**

Discount rate – 1.66% (rate determined at 09:30 on 2 October 2015)

Loan rate – 2.66%

Date of Final Payment – 14 September 2035 (unexpired period – 20 years)

Amount to be repaid - £5,000,000.00

$$id = 1.66 / 200 = \mathbf{0.0083}$$

$$il = 2.66 / 200 = \mathbf{0.0133}$$

D = **18** (14 September to 2 October 2015)

N = **40** half years

$$A1 = \frac{id}{1-(1+id)^{-n}} = \frac{0.0083}{1-(1+0.0083)^{-40}} = \frac{0.0083}{1-0.718471115} = \frac{0.0083}{0.281528885} \\ = \mathbf{0.0294818771}$$

Premium / Discount

$$= (1 + \frac{id(D)}{182.5}) (\frac{1}{N(A1)} (1 - \frac{il}{id}) + (\frac{il}{id})) - (1 + \frac{il(D)}{182.5}) \\ = (1 + \frac{0.0083(18)}{182.5}) (\frac{1}{40(0.0294818771)} (1 - \frac{0.0133}{0.0083}) + (\frac{0.0133}{0.0083})) - (1 + \frac{0.0133(18)}{182.5}) \\ = (1 + \frac{0.1494}{182.5}) (\frac{1}{1.179275084} (1 - \frac{0.0133}{0.0083}) + (\frac{0.0133}{0.0083})) - (1 + \frac{0.2394}{182.5}) \\ = (1 + \frac{0.1494}{182.5}) (0.8479785705 (1 - 1.6024096386) + (1.6024096386)) \\ - (1 + \frac{0.2394}{182.5}) \\ = (1.0008186301) ((0.8479785705 (-0.6024096386) + (1.6024096386)) \\ - (1.0013117808)) \\ = (1.0008186301) (-0.5108304642 + 1.6024096386) - (1.0013117808) \\ = (1.0008186301) (1.0915791744) - (1.0013117808) \\ = 1.0924727740 - 1.0013117808 = 0.0911609932$$

The result is positive, therefore a **Premium** is payable

$$= £5,000,000.00 * 0.0911609932 = 455,804.966 = \mathbf{£455,804.97}$$



### Worked example 3 – Annuity Loan

Loan to be repaid on **2 October 2015**

Discount rate – 2.12% (rate determined at 09:30 on 2 October 2015)

Loan rate – 3.27%

Date of Final Payment – 10 September 2045 (unexpired period – 30 years)

Amount to be repaid - £5,000,000.00

$$id = 2.12 / 200 = \mathbf{0.0106}$$

$$il = 3.27 / 200 = \mathbf{0.01635}$$

D = **22** (10 September to 2 October 2015)

N = **60** half years

$$A1 = \frac{id}{1-(1+id)^{-n}} = \frac{0.0106}{1-(1+0.0106)^{-60}} = \frac{0.0106}{1-0.5311807966} = \frac{0.0106}{0.4688192034} \\ = \mathbf{0.0226099953}$$

$$A2 = \frac{il}{1-(1+il)^{-n}} = \frac{0.01635}{1-(1+0.01635)^{-60}} = \frac{0.01635}{1-0.3779222919} = \frac{0.01635}{0.6220777081} \\ = \mathbf{0.0262828900}$$

Premium / Discount

$$= \left(1 + \frac{id(D)}{182.5}\right) \left(\frac{A2}{A1}\right) - \left(1 + \frac{il(D)}{182.5}\right) \\ = \left(1 + \frac{0.0106(22)}{182.5}\right) \left(\frac{0.0262828900}{0.0226099953}\right) - \left(1 + \frac{0.01635(22)}{182.5}\right) \\ = \left(1 + \frac{0.2332}{182.5}\right) (1.1624456198) - \left(1 + \frac{0.3597}{182.5}\right) \\ = (1 + 0.0012778082) (1.1624456198) - (1 + 0.0019709589) \\ = (1.0012778082) (1.1624456198) - (1.0019709589) \\ = (1.1639310023) - (1.0019709589) = \mathbf{0.1619600434}$$

The result is positive, therefore a **Premium** is payable

$$= £5,000,000.00 * 0.1619600434 = 809,800.217 = \mathbf{£809,800.22}$$

19/10/2023

**Biggleswade Town Council**

Page 1

09:57

**Detailed Balance Sheet - Excluding Stock Movement****Month 7 Date 19/10/2023**

<u>A/c</u>	<u>Description</u>	<u>Actual</u>		
	<u>Fixed Assets</u>	Asset Value	Depreciation	Net Value
1	OP'L F/H LAND & BUILDINGS	1,813,044	513,015	1,300,029
2	OP'L L/H LAND & BUILDINGS	29,050	1,996	27,054
21	VEHICLES & EQUIPMENT	920,409	575,047	345,362
41	INFRASTRUCTURE ASSETS	362,173	274,036	88,137
61	COMMUNITY ASSETS	15,380	0	15,380
	<b>Total Fixed Assets</b>	<b>3,140,056</b>	<b>1,364,094</b>	<b>1,775,962</b>
	<u>Current Assets</u>			
91	CAPITAL WORK IN PROGRESS	17,809		
100	DEBTORS - TOWN COUNCIL	3,450		
101	DEBTORS - ALLOTMENTS	(70)		
102	DEBTORS - PITCH HIRE	2,652		
103	DEBTORS - ORCHARD CENTRE	2,258		
105	VAT REFUNDS	31,946		
106	DEBTORS - BURIAL FEES	690		
110	PREPAYMENTS	64,196		
115	ACCRUED INCOME	643		
116	Accrued Interest	(0)		
201	UNITY CURRENT A/C	408,840		
203	UNITY SALARY A/C	91,189		
210	PETTY CASH	365		
224	PUBLIC SECTOR DEPOSIT	738,060		
226	PUBLIC SECTOR DEPOSIT A/C	213,780		
	<b>Total Current Assets</b>		<b>1,575,807</b>	
	<u>Current Liabilities</u>			
501	TRADE CREDITORS	106,485		
510	ACCRUALS	37,398		
515	PAYE & NI DUE	31,905		
516	NET WAGES CONTROL	44,881		
517	SUPERANNUATION DUE	16,640		
525	ALLOTMENT DEPOSITS	7,200		
526	OLD DEPOT DEPOSIT	1,750		
530	INC IN ADVANCE - COMMUTED	16,200		
	<b>Total Current Liabilities</b>		<b>262,459</b>	
	<b>Net Current Assets</b>			<b>1,313,348</b>
	<b>Total Assets less Current Liabilities</b>			<b>3,089,310</b>
	<u>Long Term Liabilities</u>			
401	PWLB LOAN 331100	24		
402	PWLB LOAN 331275	836		
403	PWLB LOAN 484665	5,016		
404	PWLB LOAN 491331	83,188		
405	PWLB LOAN 559293	417,237		
	<b>Total Long Term Liabilities</b>		<b>506,300</b>	
	<b>Total Assets less Total Liabilities</b>			<b>2,583,010</b>

**Detailed Balance Sheet - Excluding Stock Movement****Month 7 Date 19/10/2023**

<u>A/c</u>	<u>Description</u>	<u>Actual</u>
	<i><u>Represented by :-</u></i>	
301	CURRENT YEAR FUND	630,099
310	GENERAL RESERVE	348,886
349	ROLLING CAPITAL FUND	76,243
350	CAPITAL FINANCING RESERVE	1,241,910
451	DEF'D GRANTS APPLIED	660,479
452	DEF'D GRANTS W/BACK	(374,607)
	<b>Total Equity</b>	<b>2,583,010</b>

**Biggleswade Town Council**      **OUTSTANDING PWLB LOANS**      **ALL LOANS ARE FIXED RATE REPAYMENTS**

331100				331275				484665				491331				559293				REQUESTED			
Interest repayment rate: 6.000%				Interest repayment rate: 6.000%				Interest repayment rate: 5.250%				Interest repayment rate: 4.300%				Interest repayment rate: 5.140%				Interest repayment rate: 5.840%			
Repayment rate every 6 months: £12.24				Repayment rate every 6 months: £436.97				Repayment rate every 6 months: £1,337.33				Repayment rate every 6 months: £4,473.33				Repayment rate every 6 months: £15,227.55				Repayment rate every 6 months: £11,483.15			
LOAN				LOAN				LOAN				LOAN				LOAN				LOAN			
CAPITAL	BALANCE	INTEREST		CAPITAL	BALANCE	INTEREST		CAPITAL	BALANCE	INTEREST		CAPITAL	BALANCE	INTEREST		CAPITAL	BALANCE	INTEREST		CAPITAL	BALANCE	INTEREST	
REPAYMENT	TO REPAY	REPAYMENT		REPAYMENT	TO REPAY	REPAYMENT		REPAYMENT	TO REPAY	REPAYMENT		REPAYMENT	TO REPAY	REPAYMENT		REPAYMENT	TO REPAY	REPAYMENT		REPAYMENT	TO REPAY	REPAYMENT	
	301.02				10715.27				35872.65														
21/09/02	3.30	297.72	8.94	21/09/02	115.64	10599.63	321.33	21/09/02	395.68	35476.97	941.65												
21/03/03	3.40	294.32	8.84	21/03/03	119.11	10480.52	317.86	21/03/03	406.07	35070.90	931.26												
21/09/03	3.50	290.82	8.74	21/09/03	122.68	10357.84	314.29	21/09/03	416.73	34654.17	920.60												
21/03/04	3.61	287.21	8.63	21/03/04	126.36	10231.48	310.61	21/03/04	427.67	34226.50	909.66												
21/09/04	3.71	283.50	8.53	21/09/04	130.16	10101.32	306.81	21/09/04	438.89	33787.61	898.44												
21/03/05	3.82	279.68	8.42	21/03/05	134.06	9967.26	302.91	21/03/05	450.42	33337.19	886.91												
21/09/05	3.94	275.74	8.30	21/09/05	138.08	9829.18	298.89	21/09/05	462.24	32874.95	875.09			150000.00									
21/03/06	4.06	271.68	8.18	21/03/06	142.22	9686.96	294.75	21/03/06	474.37	32400.58	862.96	21/03/06	1,248.33	148751.67	3225.00								
21/09/06	4.18	267.50	8.06	21/09/06	146.49	9540.47	290.48	21/09/06	486.82	31913.76	850.51	21/09/06	1,275.17	147476.50	3198.16								
21/03/07	4.30	263.20	7.94	21/03/07	150.89	9389.58	286.08	21/03/07	499.60	31414.16	837.73	21/03/07	1,302.59	146173.91	3170.74								
21/09/07	4.43	258.77	7.81	21/09/07	155.41	9234.17	281.56	21/09/07	512.72	30901.44	824.61	21/09/07	1,330.59	144843.32	3142.74								
21/03/08	4.57	254.20	7.67	21/03/08	160.07	9074.10	276.90	21/03/08	526.18	30375.26	811.15	21/03/08	1,359.20	143484.12	3114.13								
21/09/08	4.61	249.59	7.63	21/09/08	164.75	8909.35	272.22	21/09/08	539.98	29835.28	797.35	21/09/08	1,388.42	142095.70	3084.91								
21/03/09	4.75	244.84	7.49	21/03/09	169.69	8739.66	267.28	21/03/09	554.15	29281.13	783.18	21/03/09	1,418.27	140677.43	3055.06								
21/09/09	4.89	239.95	7.35	21/09/09	174.78	8564.88	262.19	21/09/09	568.70	28712.43	768.63	21/09/09	1,448.77	139228.66	3024.56								
21/03/10	5.04	234.91	7.20	21/03/10	180.02	8384.86	256.95	21/03/10	583.63	28128.80	753.70	21/03/10	1,479.91	137748.75	2993.42								
21/09/10	5.19	229.72	7.05	21/09/10	185.42	8199.44	251.55	21/09/10	598.95	27529.85	738.38	21/09/10	1,511.73	136237.02	2961.60								
21/03/11	5.35	224.37	6.89	21/03/11	190.99	8008.45	245.98	21/03/11	614.67	26915.18	722.66	21/03/11	1,544.23	134692.79	2929.10								
21/09/11	5.51	218.86	6.73	21/09/11	196.72	7811.73	240.25	21/09/11	630.81	26284.37	706.52	21/09/11	1,577.44	133115.35	2895.89								
21/03/12	5.67	213.19	6.57	21/03/12	202.62	7609.11	234.35	21/03/12	647.37	25637.00	689.96	21/03/12	1,611.35	131504.00	2861.98								
21/09/12	5.84	207.35	6.40	21/09/12	208.70	7400.41	228.27	21/09/12	664.36	24972.64	672.97	21/09/12	1,645.99	129858.01	2827.34								
21/03/13	6.02	201.33	6.22	21/03/13	214.96	7185.45	222.01	21/03/13	681.80	24290.84	655.53	21/03/13	1,681.38	128176.63	2791.95								
21/09/13	6.20	195.13	6.04	21/09/13	221.41	6964.04	215.56	21/09/13	699.70	23591.14	637.63	21/09/13	1,717.53	126459.10	2755.80								
21/03/14	6.39	188.74	5.85	21/03/14	228.05	6735.99	208.92	21/03/14	718.06	22873.08	619.27	21/03/14	1,754.46	124704.64	2718.87								
21/09/14	6.58	182.16	5.66	21/09/14	234.89	6501.10	202.08	21/09/14	736.91	22136.17	600.42	21/09/14	1,792.18	122912.46	2681.15								
21/03/15	6.78	175.38	5.46	21/03/15	241.94	6259.16	195.03	21/03/15	756.26	21379.91	581.07	21/03/15	1,830.71	121081.75	2642.62								
21/09/15	6.98	168.40	5.26	21/09/15	249.20	6009.96	187.77	21/09/15	776.11	20603.80	561.22	21/09/15	1,870.07	119211.68	2603.26								
21/03/16	7.19	161.21	5.05	21/03/16	256.67	5753.29	180.30	21/03/16	796.48	19807.32	540.85	21/03/16	1,910.28	117301.40	2563.05								
21/09/16	7.40	153.81	4.84	21/09/16	264.37	5488.92	172.60	21/09/16	817.39	18989.93	519.94	21/09/16	1,951.35	115350.05	2521.98								
21/03/17	7.63	146.18	4.61	21/03/17	272.30	5216.62	164.67	21/03/17	838.84	18151.09	498.49	21/03/17	1,993.30	113356.75	2480.03								
21/09/17	7.85	138.33	4.39	21/09/17	280.47	4936.15	156.50	21/09/17	860.86	17290.23	476.47	21/09/17	2,036.16	111320.59	2437.17								
21/03/18	8.09	130.24	4.15	21/03/18	288.89	4647.26	148.08	21/03/18	883.46	16406.77	453.87	21/03/18	2,079.94	109240.65	2393.39								
21/09/18	8.33	121.91	3.91	21/09/18	297.55	4349.71	139.42	21/09/18	906.65	15500.12	430.68	21/09/18	2,124.66	107115.99	2348.67								
21/03/19	8.58	113.33	3.66	21/03/19	306.48	4043.23	130.49	21/03/19	930.45	14569.67	406.88	21/03/19	2,170.34	104945.65	2302.99								
21/09/19	8.84	104.49	3.40	21/09/19	315.67	3727.56	121.30	21/09/19	954.88	13614.79	382.45	21/09/19	2,217.00	102728.65	2256.33								
21/03/20	9.11	95.38	3.13	21/03/20	325.14	3402.42	111.83	21/03/20	979.94	12634.85	357.39	21/03/20	2,264.66	100463.99	2208.67								
21/09/20	9.38	86.00	2.86	21/09/20	334.90	3067.52	102.07	21/09/20	1,005.67	11629.18	331.66	21/09/20	2,313.35	98150.64	2159.98								
21/03/21	9.66	76.34	2.58	21/03/21	344.94	2722.58	92.03	21/03/21	1,032.06	10597.12	305.27	21/03/21	2,363.09	95787.55	2110.24								
21/09/21	9.95	66.39	2.29	21/09/21	355.29	2367.29	81.68	21/09/21	1,059.16	9537.96	278.17	21/09/21	2,413.90	93373.65	2059.43								
21/03/22	10.25	56.14	1.99	21/03/22	365.95	2001.34	71.02	21/03/22	1,086.96	8451.00	250.37	21/03/22	2,465.80	90907.85	2007.53								
21/09/22	10.56	45.58	1.68	21/09/22	376.93	1624.41	60.04	21/09/22	1,115.49	7335.51	221.84	21/09/22	2,518.81	88389.04	1954.52								
21/03/23	10.87	34.71	1.37	21/03/23	388.24	1236.17	48.73	21/03/23	1,144.77	6190.74	192.56	21/03/23	2,572.97	85816.07	1900.36								
21/09/23	11.20	23.51	1.04	21/09/23	399.88	836.29	37.09	21/09/23	1,174.82	5015.92	162.51	21/09/23	2,628.28	83187.79	1845.05	12/04/23	4,281.66	421628.34	10945.89				
21/03/24	11.53	11.98	0.71	21/03/24	411.88	424.4																	





**BIGGLESWADE TOWN COUCIL**  
**Report to Town Council Meeting**  
**24<sup>th</sup> October 2023**  
**Interim Internal Audit Report 2023/2024**

**Implications of Recommendations**

**Corporate Strategy: FINANCIAL GOVERNANCE:** Ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

**Finance:** Not applicable.

**Equality:** Not applicable.

**Environment:** Not applicable.

**Community Safety:** Not applicable.

**Background**

Council agreed to commission a new internal auditor firm Heelis & Lodge and this is the first of their reports for the 2023/2024 financial year.

Consistent with good practice determined by the Finance & General Purposes Committee any internal audit report should be considered by full Council immediately upon receipt.

**Recommendation:**

For Members to consider the contents of the report.

Peter Tarrant  
 Clerk & Chief Executive

Rob Youngs  
 Head of Finance & Deputy RFO

# HEELIS&LODGE

## Local Council Services • Internal Audit

### **Interim Internal Audit Report for Biggleswade Town Council – 2023/2024**

The following Internal Audit was carried out on the adequacy of systems of control in accordance with the requirements of the Audit and Accounts Regulations 2015 and the guidance and instruction in the Practitioners Guide 2023. The following recommendations/comments have been made:

**Proper book-keeping** Cash Book, regular reconciliation of books and bank statements. Supporting vouchers, invoices and receipts

*All were found to be in order. VAT payments are tracked and identified within the accounts. The Council hold the General Power of Competence and the power of the Local Government Act s137 does not apply.*

*The cashbook is referenced providing a clear audit trail. Supporting paperwork is in place and well referenced. The Council use the Rialtas Omega accounting package.*

**Financial regulations** Standing Orders and Financial Regulations  
Tenders  
Appropriate payment controls including acting within the legal framework with reference to council minutes  
Identifying VAT payments and reclamation  
Cheque books, paying in books and other relevant documents

Standing Orders in place: Yes

Reviewed: 11/4/2023 (Ref: 9.a)

Financial Regulations in place: Yes

Reviewed: 11/4/2023 (Ref: 9.a)

VAT reclaimed during the year: Yes Registered: Yes

*The VAT return for the period 1/4/2023 – 30/6/2023 has been submitted. A further examination will take place at the year end audit.*

General Power of Competence: Yes Adopted: 16/5/2023 (Ref: 14.a)

*There was no evidence of tenders during the year that exceeded the £25,000 Public Contract Regulations threshold.*



*The following policies were reviewed:*

- *Lost and Found Children & Vulnerable Adults (11/7/2023 – 9.b)*
- *Commemorative Memorials and Benches (27/6/2023 – 11.c)*
- *Risk Management (13/6/2023 – 9.c)*
- *Scheme of Delegation (11/4/2023 - 9.a)*
- *Grants (21/3/2023 F&GP – 9.a)*

## **Risk Assessment**

Appropriate procedures in place for the activities of the council  
Compliance with Data Protection regulations

Risk Assessment document in place: Yes  
Data Protection registration: Yes (Ref: Z125722X)

### ***Data Protection***

*The General Data Protection Regulations have changed and the new Regulations came into force on 25 May 2018. It is likely that this will affect the way in which the Council handles its data. Due to the financial risk associated with the General Data Protection Regulations, the Council have included this in their Risk Assessment.*

Privacy Policy published: *Yes*

*Insurance was in place for the year of audit and reviewed at a meeting held on 21/3/2023 (Ref: F&GP 9.e). The Risk Management document was reviewed at a meeting held on 18/7/2023 (Ref: F&GP 10.f). The Risk Management document is comprehensive and thorough with a risk rating and risk reduction strategies.*

*The Council have **effective** internal financial controls in place. The Clerk and Finance Manager provide comprehensive financial reports to council meetings which include:*

- *Balance Sheet*
- *Detailed Income & Expenditure*
- *Payments Listing*
- *Summary Income & Expenditure*

*Councillors are provided with information to enable them to make informed decisions.*

*Bank mandates were reviewed updated at a meeting held on 25/7/2023 (Ref: 9.a) reflecting changes in staff and relevant access to the accounts.*

*Bank signatories were reviewed and approved at a meeting held on 23/5/2023 (Ref: 9.d) and again on 13/6/2023 (Ref: 9.f).*

Contact details : 1 Hembling Terrace, Mill Lane, Suffolk, IP13 0PP  
Tel: 07732 681125  
Email: heather@heelis.eu

Heather Heelis Dip HE Local Policy FILCM  
Lynne Lodge Dip HE Local Policy

*It is noted that there is a rota of councillors from the F&GP Committee that review the bank reconciliations to the accounting reports on a quarterly basis. The findings are reported at the next F&GP Committee meeting.*

*It is noted that the authorisation limits, as stated in Financial Regulation 4.1 are as follows:*

- *The Council for all items over £30,000*
- *The Town Clerk, in conjunction with the Chair of the appropriate committee for items £15,000 - £30,000*
- *The Town Clerk for items up to £15,000*

*It is noted that there is one multipay card, held by the Clerk. It may be worth considering, as part of the risk review, a second card holder to ensure business continuity should the Clerk not be available for a period of time.*

Fidelity Cover: £2,000,000

*The level of Fidelity cover is within the recommended guidelines of year end balances plus 50% of the precept ie £694,528 + £766,620 = £1,461,148..*

## Transparency

Under the **Transparency code for smaller authorities**, smaller councils with income/expenditure under £25,000 should publish on their website from 1 April 2015:

Smaller Council: No

Website: <https://biggleswadetowncouncil.gov.uk/>

*The Council is not subject to the requirements of the Transparency Code for smaller Councils. The Transparency Code for Councils with a turnover exceeding £200,000 is not covered as part of the Internal Audit.*

Under **The Accounts & Audit Regulations 2015 15** councils must publish on their website:

External audit report

*2023 Annual Return, Section One Published – Yes*

*2023 Annual Return, Section Two Published – Yes*

*2023 Annual Return, Section Three Published – Yes*

Under **The Accounts & Audit Regulations** councils must publish on their website:

Notice of period for the exercise of public rights

*Published – Yes*

Period of Exercise of Public Rights

Start Date **5/6/2023**

End Date **14/7/2023**

Contact details : 1 Hembling Terrace, Mill Lane, Suffolk, IP13 0PP

Tel: 07732 681125

Email: [heather@heelis.eu](mailto:heather@heelis.eu)

Heather Heelis Dip HE Local Policy FILCM

Lynne Lodge Dip HE Local Policy

Under the requirements of the **Accounts and Audit Regulations 2015 13(2b)** council are required to display AGARs for the five years 2018-19, 2019-20, 2020-21, 2021-22 and 2022-23 on their website.

*The Council have published 4 years of AGARs and have yet to meet the publication requirements.*

**Recommendation:** *To publish the 2018-2019 AGAR in order to complete the 5 years published AGARs as required by the Accounts and Audit Regulations 2015 13 (b).*

**Recommendation:** *To ensure that complete AGARS are published on the website for the past 5 years ie:*

*Section 1 – Annual Governance Statement*

*Section 2 – Accounting Statements*

*Section 3 – External Audit Opinion*

**Budgetary controls**  
supporting documents

Verifying the budgetary process with reference to council minutes and

Precept: £1,533,241 (2023-2024) Date: 24/1/2023 (Ref: 9.a)

*Effective budgetary procedures are in place. The precept was agreed in full council and the precept decision and amount has been clearly minuted. The Clerk ensures the council are aware of responsibilities, commitments, forward planning and the need for adequate reserves. Budget papers are prepared to ensure councillors have sufficient information to make informed decisions. Budgets are monitored during the year.*

**Income controls**

Precept and other income, including credit control mechanisms

*All were found to be in order. Income controls were checked and a sample of income received and banked cross referenced with the Cash Book and bank statements.*

*Aside from the precept the Council generates income streams from the following:*

- *Allotments*
- *Orchard Centre*
- *Cemetery*
- *Car parking*
- *Playing field hire*
- *Markets*

*Tenancy agreements are in place for allotment holders and fees are collected annually. A refundable deposit of £50 is held for the duration of the tenancy.*

*Invoices are produced via Rialtas for allotments, Orchard Centre, burials and facility hire.*

*Cash raised through market rents are banked promptly. An audit trail of a sample of market rents paid in cash was carried out and all was found to be in order.*

*The hire agreement for the Orchard Centre was reviewed and approved at a meeting held on 21/3/2023 (Ref: F&GP 9.b).*

## **Petty Cash**

Associated books and established system in place

*A satisfactory petty cash system is in place with supporting paperwork. A sample of receipts were examined from April 2023 to September 2023 and cross referenced with vouchers and the cash book. Regular reconciliations are undertaken which are reviewed by the Finance Manager and the Town Clerk.*

*Petty Cash limit: £300 (Financial Regulation 6.19).*

*It is noted that, on occasion, income received is paid into petty cash eg parking permit, charity stall. In accordance with Financial Regulation 6.19.b, all income should be banked separately. However, it is noted that obtaining cash for petty cash accounts is becoming increasingly difficult.*

## **Payroll controls**

PAYE and NIC in place where necessary.  
Compliance with Inland Revenue procedures  
Records relating to contracts of employment

PAYE System in place: Yes

*The Council continue to operate RTI in accordance with HMRC regulations. Payroll is outsourced. Eligible employees have joined the nominated pension scheme. A further detailed examination will be carried out as part of the year end Internal Audit.*

## **Asset control**

Inspection of asset register and checks on existence of assets  
Cross checking on insurance cover

*A separate asset register is in place. Values are recorded at cost value. The total value of assets are recorded at 31/3/2023 stood at £3,157,865. The figure in the asset register corresponds with the figure in Section 2, Box 9 of the 2023 AGAR. It is noted that whilst the Council depreciates assets, this is not reflected in the AGAR figure.*

**Bank Reconciliation** Regularly completed and cash books reconcile with bank statements

*All were in order. Bank Reconciliations are carried out regularly. The bank statements reconciled with the end of year accounts and bank reconciliations for all accounts.*

*Bank Balances at 30 September 2023 were confirmed as:*

PSDF	xxxxxxx001PC	£738,059.60
PSDF	xxxxxxx002PC	£213,780.00
Unity Trust (payroll)	xxxx8389	£32,730.57
Unity Trust	xxxx8376	£508,854.47

*Interest from the PSDF accounts is credited directly to the current account.*

**Reserves** General Reserves are reasonable for the activities of the Council  
Earmarked Reserves are identified

*The Council have adequate general reserves of £348,886 at 30/9/2023 and have identified earmarked reserves in in their accounts. A Reserves Policy is in place identifying the level of general reserves held, which should not exceed the precept amount. It is suggested that the policy published on the website is updated with the 2023 year end figures.*

*The Council currently have 5 Public Work Loan Board loans amounting to £510,692 as at 30/9/2023.*

**Year-end procedures** Appropriate accounting procedures are used and can be followed through from working papers to final documents  
Verifying sample payments and income  
Checking creditors and debtors where appropriate.

*To be carried out at the year end audit.*

**Sole Trustee** The Council has met its responsibilities as a trustee

*The Council is the sole trustee of the Public Recreation Ground (Henry Martin Lindsell Bequest). Charity Number: 231489.*

*The last annual submission of the accounts was 11/10/2022 for the 2021 financial year (calendar year). It was reported that there were no financial transactions during the year.*

*It is noted that the Charity accounts are currently included in the Town Council accounts and that steps are being taken to separate the Town Council from the Charity.*

*This should include:*

- *Separate accounts for the Charity*
- *A separate bank account in the Charity's name*
- *Removal of the Charity's income and expenditure from the Town Council's year end accounts and the figures presented for the 2023-2024 AGAR*
- *The Council should acknowledge the Charity on the 2023-2024 AGAR:*
  - *Section 2 – Boxes 11.a and 11.b*
  - *Section 1 – Box 9*

## **Internal Audit Procedures**

*The 2023 Final Internal Audit report was considered by the Council at a meeting held on 25/4/2023 (Ref: 12.a). The second Interim report was considered at a meeting held on 11/4/2023 (Ref: 9.b).*

*A review of the effectiveness of the Internal Audit was carried out on 21/3/2023 (Ref: 12.d).*

*Heelis & Lodge were appointed as Internal Auditor at a meeting held on 21/3/2023 (Ref: 12.d).*

## **External Audit**

*The Council formally approved the 2023 AGAR at a meeting of the full Council held on 25/4/2023 (Ref: 12.b.i & 12.b.ii).*

*The External Auditor's report was considered at a meeting held on 8/8/2023 (Ref: 9.a).*

*There were no matters arising from the External Audit.*

## **Additional Comments/Recommendations**

- The Annual Town Council meeting was held on 16/5/2023. The first item of business was the Election of Mayor, in accordance with Standing Orders.
- It is a requirement for either pages or minute items to be sequentially numbered for minutes kept in loose-leaf format. It is **recommended** that this is implemented as soon as possible.
- There are no additional comments/recommendations to make in relation to this audit.
- I would like to record my appreciation to the Head of Finance and the Town Council staff for their assistance during the course of the audit work and the quality of documentation presented for the audit.



**Heather Heelis**  
**Heelis & Lodge**  
11 October 2023

Contact details : 1 Hembling Terrace, Mill Lane, Suffolk, IP13 0PP  
Tel: 07732 681125  
Email: heather@heelis.eu

Heather Heelis Dip HE Local Policy FILCM  
Lynne Lodge Dip HE Local Policy

# HEELIS&LODGE

Local Council Services • Internal Audit

[www.heelisandlodge.co.uk](http://www.heelisandlodge.co.uk)

## INVOICE

**To:**

Biggleswade Town Council  
Old Court House  
4 Saffron Road  
Biggleswade  
SG18 8DL

Invoice No: HL9389

Date: 11 October 2023

Details	Quantity	Amount (£)	Total (£)
To carry out Interim Internal Audit for Biggleswade Town Council for the year ended 31 March 2024	1	545.00	545.00
Total			545.00

Please make cheques payable to: Heelis & Lodge

Bank Details: Account 02539349 Sort Code 72-00-00

Terms – 14 days

Thank you.

HEELIS&LODGE

Contact details : 1 Hembling Terrace, Mill Lane, Suffolk, IP13 0PP

Tel: 07732 681125

Email: [heather@heelis.eu](mailto:heather@heelis.eu)

Heather Heelis Dip HE Local Policy FILCM

Lynne Lodge Dip HE Local Policy





**BIGGLESWADE TOWN COUNCIL**  
**Town Council 24<sup>th</sup> October 2023**  
**Additional PLOS Committee Meeting Report**

**Implications of Recommendations**

**Corporate Strategy: FINANCIALS:** The Town Council will: Ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

**Finance:** Not applicable.

**Equality:** Not applicable.

**Environment:** Not applicable.

**Community Safety:** Not applicable.

**Background:**

The Town Council resolved on 10<sup>th</sup> October that:

- The final designs and costings of the projects be discussed and critiqued at the Public Land & Open Spaces Committee (PLOS) and then separately approved by Council.
- Officers to bring the football facilities growth requirement with supporting quotes to the PLOS committee meeting.

Officers would need to add an additional PLOS Committee meeting in the meetings schedule to accommodate these resolutions.

**Summary:**

Officers will provide the final project information on Brunel, Kitelands, and Stratton at an additional PLOS Committee meeting on 2<sup>nd</sup> November to enable PLOS members to determine an outcome ahead of the Town Council meeting on 14<sup>th</sup> November. The 'other play areas equipment regeneration' project information will be presented to the 30<sup>th</sup> of January 2024 PLOS Committee once that tender is completed on 30<sup>th</sup> November 2023. The football information set out in the 10<sup>th</sup> October report will go to the proposed extraordinary PLOS Committee meeting without tender information as that tender will be completed on 30<sup>th</sup> November.

**Recommendation:**

For Members to agree to an extraordinary PLOS Committee taking place on Thursday 2<sup>nd</sup> November from 7pm.

Karim Hosseini  
Head of Governance & Strategic Partnerships

