

ARTHURET PARISH COUNCIL

You are summoned to a meeting of Arthuret Parish Council on the **1st July 2024 at 7pm at Longtown Community Centre**

Nicola Rushworth – Parish Clerk
Council Rooms
9 Esk Street
Longtown
CA6 5PU
apc791739@gmail.com

26th June 2024

Nicola Rushworth

AGENDA

1.	Apologies for Absence To receive apologies and approve reasons for absence
2	Declaration of Interest To receive declarations by elected and co-opted members of interests in respect of items on this agenda
3	Public Participation To receive representation from members of the public on issues relating to the Parish. Members of the public are permitted to speak for up to 15 minutes and are not permitted to speak at any other time during the meeting unless invited to do so by the Chairman
4	Police Matters To receive an update on issues relating to the Parish and give feedback to the Police any areas of concern
5	Resignation of Parish Councillor
6	To receive a report from representatives on other bodies <ul style="list-style-type: none">• Longtown Community Centre Board of Trustees – Cllr Sir JFS Graham• Allotment Committee – Cllrs M Gunson and C Johanssen• Village Veg – Cllrs M Gunson and C Johansen• CAP Initiative – Cllrs G Routledge and C Johanssen• Borderlands Project – Cllr M Gunson• Borderlands Project – Community Representative Cllr C Johanssen
7	Minutes To authorise the Chairman to sign, as a correct record, the minutes of the meeting held on 3 rd June 2024
8	Local Government Act 1985 Street Naming and numbering, land to south east of St Michaels Drive, Brampton Road Longtown CA6 5FB – Fawns Wood Way <ul style="list-style-type: none">• To consider the response from Cumberland Council (circulated)
9	Speed Indication Devices To receive a report from Cllrs G Routledge and M Irving on the installation of the devices <ul style="list-style-type: none">• Report circulated

10	<p>Dollys Brae Works</p> <p>To receive a report from Cllr G Routledge of works required following damage to a residents property at Bank Street</p>
11	<p>Friends of Arthuret Church</p> <p>To consider setting up again the Friends of Arthuret Church group, agree which council members would serve on the group and what further action, if any, to take at the present time</p>
12	<p>Commemoration Benches for D-Day 80th Anniversary</p> <p>To receive an update from RFO regarding funding from Beckburn</p>
13	<p>Moot Hall</p> <p>To receive an update on discussions with Arthuret Parochial Church Council on any future plans for Moot Hall</p>
14	<p>Riverside Lifesaving Equipment</p> <p>To review the order and consider installation once the order is received (copy of order circulated)</p>
15	<p>Play Area Inspections</p> <p>To consider the annual play area inspection email from Cumberland Council (circulated)</p>
16	<p>Financial Matters</p> <ul style="list-style-type: none"> • Expenditure to Approve – to receive a report from the RFO (copy herewith) • Funds Transfer – to consider the transfer of funds from the Gratuity account to the Current account • Change to banking arrangements – to consider a report from the RFO (copy herewith) • To ratify the appointment of J Batey to carry out the internal audit for the year ending 31st March 2024
17	<p>Planning (circulated prior to meeting)</p> <p>Application Ref: 24/0374 Proposal: Display Of Non-Illuminated Fence/Wall Mounted And Post Mounted Directional Signage Location: Units A and B, Woodlands, Longtown, Carlisle, CA6 5TR</p> <p>Application Ref: 24/0354 Proposal: Erection Of Detached Outbuilding To Form A Residential Annexe To Provide Ancillary Accommodation Location: Tall Trees, Sandysike, Longtown, Carlisle, CA6 5SR</p> <p>Application Ref: 24/0392 Proposal: Erection Of Single Storey Extension To Existing Warehouse To Provide Offices And Welfare Facilities; Works Include Recladding Of Existing Warehouse Location: Unit 10, Sandysike, Longtown, Carlisle, CA6 5SR</p>
18	<p>Correspondence (all circulated prior to the meeting)</p> <ol style="list-style-type: none"> 1. Cumbria Local Resilience Forum Summer Hazards Workshops 2. Border, Fellside & North Carlisle Network Event 3. CALC Training Update 4. NALC Newsletter 5. NALC Chief Executive Bulletin 6. CALC – Community Governance 2025 7. NALC – Calendar of Events

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| <ol style="list-style-type: none">8. CALC - Training Bulletin9. Cumberland Council – Play Inspection 2024 |
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CONFIDENTIAL

Staffing Matters

To receive and consider a report from the Clerk (copy herewith)

EXPENDITURE TO APPROVE

1. SUMMARY OF REPORT

This report details the expenditure to approve since the last meeting of the Council.

2. RECOMMENDATIONS

2.1 that the undernoted total expenditure of £2,730.97 is **APPROVED**.

3. REPORT

3.1 The following expenditure transactions require to be approved/ratified*:-

<u>Detail</u>	<u>Supplier</u>	<u>net</u>	<u>vat</u>	<u>gross</u>	
June Wage	D Beattie	414.00		414.00	
Website June	Sensible IT Solutions	65.00	13.00	78.00	
Website July	Sensible IT Solutions	65.00	13.00	78.00	
Tax & NI	HMRC	738.40		738.40	
Pension	Nest				TBC
Wage's underpaid	Karen Johnson	1,280.07		1,280.07	
Room Hire	Community Centre	142.50		142.50	
		<u>2704.97</u>	<u>26.00</u>	<u>2730.97</u>	

Councillor signature.....

Councillor signature.....

ARTHURET PARISH COUNCIL

Changing Banking Arrangements

Report by RFO – Tina Robinson

Summary

- This paper proposes changes to the Arthuret Parish Council (APC) Banking arrangements

Recommendations

This paper recommends that-

- The current banking arrangement with BARCLAYS is closed and a single current account is opened with Unity Trust Bank.

Current Banking arrangements

Presently Council holds three bank accounts all with BARCLAYS-

A business current account used for day-to-day transactions. Any Council payments made by cheque require two Councillor signatures. Following normal practice, the clerk is not a signatory on the account. There are no charges for the use of this account so long as it is kept in credit. No interest is paid.

A savings account (Business Premium Account) where Council reserves are kept. There are relatively few transactions on this account, activity being confined to transfers in of the bulk of the precept payments when received and transfers out to keep the current account at the required funding level. In principle interest is payable on funds deposited in this account but in practice only very small payments are currently made. With effect from December 2023 the interest rate is 1.500% gross delivering £1 per £999,999 deposited per annum. The gratuity account was set up to transfer money into yearly to cover clerks gratuity payment as per her contract on retiring/leaving, there has only ever been one amount deposited with a small amount of interest accruing, current balance £893.65.

Disadvantages with current banking arrangements

The present banking arrangements used by Council are almost identical to services offered by all

High Street retail banks. These are large scale, “one size fits all” services designed to meet the needs of business users and generally work well for such users. However, Parish Councils, and to some extent all other public bodies, do not function in the same way as limited companies or partnerships. Banking staff trained to deal with companies/partnerships have no knowledge of public sector finance and in any case do not have authority to vary the standard arrangements to accommodate public sector organizations. Examples of these problems include-

- The bank has no understanding that the clerk or Responsible Finance Officer cannot spend anything without explicit Council authority.
- The bank assumes that since the clerk has no authority then the Councillors are the responsible finance functionaries and the bank will only engage with councillors.

- Should the clerk/RFO change, the bank is unable to create a seamless transition mainly because the clerk/RFO has no formal standing with regards to the account.
- With increasing controls to minimise money laundering, fraud, etc. banks are required to prove to financial regulators that their customers are engaged in legitimate business. For BARCLAYS the customer had to submit photographic identification and confirmation of address. I assume this has been carried out at some point last year for Arthuret.

Alternative banking arrangements

Other organisations have seen the poor services offered to Councils by High Street banks as an opportunity. Banking arrangements for “social enterprises” have been created focused on parish councils, charities, trade unions and similar “not for profit” social undertakings. Unity Trust bank came to notice as an award-winning ethical bank, their savings deposits and lending help organisations to grow and make a positive difference to their communities. They work with organisations that deliver social impact, and has also been recommended by other parish councils. CALC recently moved from HSBC to Unity Trust bank. A summary of the survey results is in appendix 1 and Unity Trust shows well in all relevant questions.

Banking Charges

A disadvantage of the smaller niche banks is that generally they charge for their services, whereas High Street banks are often free of charges while the account is in credit. Unity Trust have standing charges although there are no transaction charges so long as fairly generous limits are not breached.

For a current account suitable for APC (based on turnover) the charges are-

Turnover per annum	Under £100k
Fee	£6 per month Charged Quarterly
Opening deposit	Minimum £500
† Interest	No credit interest paid

Paying in of cash or cheques is free of charge up to (per month) £1500 cash or 15 cheques. A Freepost service is available for cheque paying in – an important factor in rural Cumbria.

Authorising Procedures

For all transactions Unity Trust operates a flexible one, two or three signature authorisation system. As previously advised, a system of initial set up by the RFO and online authorisation by 2 councillors would be best and would comply with Financial Regulations and the Accounts and Audit Regulations 2015.

Savings Account

Until such time that APC has a buildup of reserves, I feel there isn't a need for a separate savings account.

Recommendation

Although there are some additional costs, Unity Trust emerges as a bank which is much more in tune with the needs of Parish Councils. Overall banking arrangements would be smoother and more transparent if APC used Unity Trust for banking. So, it is recommended that APC Council engage Unity Trust bank to provide Council banking services using one current account only. Unity Trust will manage the changeover and the existing BARCLAYS accounts will be closed. According to Unity Trust's website changeovers are completed within one week of their receiving the required documentation.