



**CORRESPONDENCE FILE 1**

**(Pages 1 – 40)**

**Ordinary Meeting**

**17eg Hydref / 17<sup>th</sup> October 2024**

**Mayor's Diary October 2024**

Date	Fee	Start Time	Expected End Time	Name of	Details	Venue	Invitation Sent	Mayor
				Organisation				
21/10/2024	N/A	18:45	19:30	Abergele Town Council	Events Sub-Committee Meeting	Town Hall	Y	Y
22/10/2024								
23/10/2024								
24/10/2024	N/A	18:45	19:30	Abergele Town Council	Placeplan Meeting	Town Hall	Y	Y
25/10/2024								
26/10/2024								
27/10/2024								
28/10/2024								
29/10/2024								
30/10/2024								
31/10/2024								

**Mayor's Diary November 2024**

01/11/2024								
02/11/2024		18:00	21:00	Abergele Town Council	Firework Display	Pensarn Promenade	Y	Y
03/11/2024								
04/11/2024								
05/11/2024								
06/11/2024								
07/11/2024								
08/11/2024								
09/11/2024								
10/11/2024	N/A	10am	12.30pm	Abergele Town Council	Remembrance Sunday Parade & Service	Peel St / St Michaels Church	Y	Y
11/11/2024	N/A	11am	11:30	Abergele Town Council	Armistice Day Remembrance	Market Street Centre	Y	Y
12/11/2024								
13/11/2024								
14/11/2024	N/A	18:45	19:30	ATC	GP&P Meeting	Town Hall	Y	Y
15/11/2024								
16/11/2024								



## Cyngor Tref Abergele Town Council

### FORTHCOMING MEETINGS - OCTOBER/NOVEMBER

04/10/23

All meetings will be held in the Town Hall and Council Offices, Llanddulas Road unless otherwise stated below.

<b>Date</b>	<b>Time / Venue</b>	<b>Meeting</b>
Thursday 17 <sup>th</sup> October	6:45pm Main Chamber, Town Hall & Zoom	Ordinary Meeting
Monday 21 <sup>st</sup> October	6:45 p.m. By Remote attendance	Events Sub Committee
Thursday 24 <sup>th</sup> October	6:45pm Main Chamber, Town Hall and Zoom	Place Plan Committee
Monday 4 <sup>th</sup> November	6:45pm Via remote attendance	Marketing & Promotion Sub Committee
Thursday 14 <sup>th</sup> November	6:45pm Main Chamber, Town Hall and Zoom	General Purpose & Planning Committee
*Monday 18 <sup>th</sup> November	6:45pm Via remote attendance	Events Sub Committee
Thursday 21 <sup>st</sup> November	6:45pm Main Chamber, Town Hall and Zoom	Ordinary Meeting & Policy & Finance Committee
Thursday 28 <sup>th</sup> November	6:45pm Main Chamber, Town Hall and Zoom	Place Plan Committee

\* Date/time to be confirmed.

**Other meetings:**

- Wednesday 23<sup>rd</sup> October 2024 - Remembrance Sunday pre meeting 4pm at St. Michael's Church
- Saturday 2<sup>nd</sup> November 2024 - Abergele Fireworks - Volunteer Briefing Pensarn Beach at 5:30pm
- Sunday 10<sup>th</sup> November 2024 - Remembrance Sunday - St. Michael's Church

*CRP2*



## ATC Clerk

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**From:** Wendi Patience <wpatience@onevoicewales.wales>  
**Sent:** 20 September 2024 14:15  
**To:** Wendi Patience  
**Cc:** Wendi Patience  
**Subject:** TRAINING DATES - SEPTEMBER -DECEMBER 2024 - DYDDIADUA HYFFORDDIANT - MEDI - RHAGFYR 2024  
**Attachments:** Bursary letter up to Feb 2024-25 £100.docx; Free Places Form 2024-2025.docx; Overview Modules 2024.pdf; Bursary letter up to Feb 2024-25 £100 Cym.docx; Free Places Form 2024-2025 Cym.docx; Overview Modules 2024 CYM.pdf  
**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

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**Mae'r Neges hon Gan Anfonwr Allanol / This Message Is From an External Sender**

Daeth y neges hon o'r tu allan i'ch sefydliad / This message came from outside your organization.

Dear Colleagues,

Please find below details of Remote training sessions that are taking place in September - December 2024 please bring this to the attention of your council.

The cost of the training is £40 for members or £63 per person for non-members. You will be invoiced after the training has taken place.

There is a bursary available to eligible councils.

Session times are listed against the module date – Please note all training sessions are in English unless otherwise stated.

Date	Day	Module	Time
30/09/2024	Monday	New Councillor Induction	6.30-8.00pm
22/10/2024	Tuesday	New Councillor Induction	6.30-8.00pm
31/10/2024	Thursday	New Councillor Induction	6.30-8.00pm
06/11/2024	Wednesday	New Councillor Induction	6.30-8.00pm
05/12/2024	Thursday	New Councillor Induction	6.30-8.00pm

09/10/2024	Wednesday	The Council - Module 1	6.30-8.00pm
24/10/2024	Thursday	The Council - Module 1	6.30-8.00pm
26/11/2024	Tuesday	The Council - Module 1	6.30-8.00pm



18/09/2024	Wednesday	The Councillor - Module 2	6.30-8.00pm
23/10/2024	Wednesday	The Councillor - Module 2	6.30-8.00pm
13/11/2024	Wednesday	The Councillor - Module 2	6.30-8.00pm
09/12/2024	Monday	The Councillor - Module 2	6.30-8.00pm

17/09/2024	Tuesday	The Council as an Employer - Module 3	6.30-8.00pm
01/10/2024	Tuesday	The Council as an Employer - Module 3	6.30-8.00pm
17/10/2024	Thursday	The Council as an Employer - Module 3	6.30-8.00pm
06/11/2024	Wednesday	The Council as an Employer - Module 3	6.30-8.00pm
20/11/2024	Wednesday	The Council as an Employer - Module 3	6.30-8.00pm
26/11/2024	Tuesday	The Council as an Employer - Module 3	6.30-8.00pm
11/12/2024	Wednesday	The Council as an Employer - Module 3	6.30-8.00pm

11/09/2024	Wednesday	Understanding the Law - Module 4	6.30-8.00pm
01/10/2024	Tuesday	Understanding the Law - Module 4	6.30-8.00pm
10/10/2024	Thursday	Understanding the Law - Module 4	6.30-8.00pm
23/10/2024	Wednesday	Understanding the Law - Module 4	6.30-8.00pm
14/11/2024	Thursday	Understanding the Law - Module 4	6.30-8.00pm
27/11/2024	Wednesday	Understanding the Law - Module 4	6.30-8.00pm
11/12/2024	Wednesday	Understanding the Law - Module 4	6.30-8.00pm

16/10/2024	Wednesday	The Council Meeting - Module 5	6.30-8.00pm
29/10/2024	Tuesday	The Council Meeting - Module 5	6.30-8.00pm
28/11/2024	Thursday	The Council Meeting - Module 5	6.30-8.00pm

23/09/2024	Monday	Local Government Finance - Module 6	6.30-8.00pm
03/10/2024	Thursday	Local Government Finance - Module 6	6.30-8.00pm
15/10/2024	Tuesday	Local Government Finance - Module 6	6.30-8.00pm

30/10/2024	Wednesday	Local Government Finance - Module 6	6.30-8.00pm
07/11/2024	Thursday	Local Government Finance - Module 6	6.30-8.00pm
21/11/2024	Thursday	Local Government Finance - Module 6	6.30-8.00pm
04/12/2024	Wednesday	Local Government Finance - Module 6	6.30-8.00pm

25/09/2024	Wednesday	Health & Safety - Module 7	6.30-8.00pm
15/10/2024	Tuesday	Health & Safety - Module 7	6.30-8.00pm
12/11/2024	Tuesday	Health & Safety - Module 7	6.30-8.00pm
18/11/2024	Monday	Health & Safety - Module 7	6.30-8.00pm

25/09/2024	Wednesday	Introduction to Community Engagement - Module 8	6.30-8.00pm
09/10/2024	Wednesday	Introduction to Community Engagement - Module 8	6.30-8.00pm
05/11/2024	Tuesday	Introduction to Community Engagement - Module 8	6.30-8.00pm
27/11/2024	Wednesday	Introduction to Community Engagement - Module 8	6.30-8.00pm

11/09/2024	Wednesday	Code of Conduct - Module 9	6.30-8.00pm
23/09/2024	Monday	Code of Conduct - Module 9	6.30-8.00pm
24/09/2024	Tuesday	Code of Conduct - Module 9 - In Welsh	6.30-8.00pm
02/10/2024	Wednesday	Code of Conduct - Module 9	6.30-8.00pm
10/10/2024	Thursday	Code of Conduct - Module 9	6.30-8.00pm
16/10/2024	Wednesday	Code of Conduct - Module 9 - In Welsh	6.30-8.00pm
21/10/2024	Monday	Code of Conduct - Module 9	6.30-8.00pm
30/10/2024	Wednesday	Code of Conduct - Module 9	6.30-8.00pm
13/11/2024	Wednesday	Code of Conduct - Module 9	6.30-8.00pm
28/11/2024	Thursday	Code of Conduct - Module 9	6.30-8.00pm
12/12/2024	Thursday	Code of Conduct - Module 9	6.30-8.00pm

25/09/2024	Wednesday	Chairing Skills - Module 10	6.30-8.00pm
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09/10/2024	Wednesday	Chairing Skills - Module 10	6.30-8.00pm
31/10/2024	Thursday	Chairing Skills - Module 10	6.30-8.00pm
04/11/2024	Monday	Chairing Skills - Module 10	6.30-8.00pm
12/11/2024	Tuesday	Chairing Skills - Module 10	6.30-8.00pm
05/12/2024	Thursday	Chairing Skills - Module 10	6.30-8.00pm

10/09/2024	Tuesday	Creating a Community Place Plan - Module 12	6.30-8.00pm
22/10/2024	Tuesday	Creating a Community Place Plan - Module 12	6.30-8.00pm
13/11/2024	Wednesday	Creating a Community Place Plan - Module 12	6.30-8.00pm
02/12/2024	Monday	Creating a Community Place Plan - Module 12	6.30-8.00pm

18/09/2024	Wednesday	Community Engagement Part 2 - Module 13	6.30-8.00pm
17/10/2024	Thursday	Community Engagement Part 2 - Module 13	6.30-8.00pm
20/11/2024	Wednesday	Community Engagement Part 2 - Module 13	6.30-8.00pm
10/12/2024	Tuesday	Community Engagement Part 2 - Module 13	6.30-8.00pm

24/09/2024	Tuesday	Equality & Diversity - Module 14	6.30-8.00pm
11/11/2024	Monday	Equality & Diversity - Module 14	6.30-8.00pm
04/12/2024	Wednesday	Equality & Diversity - Module 14	6.30-8.00pm

24/09/2024	Tuesday	Information Management - Module 15	6.30-8.00pm
02/10/2024	Wednesday	Information Management - Module 15	6.30-8.00pm
12/11/2024	Tuesday	Information Management - Module 15	6.30-8.00pm
14/11/2024	Thursday	Information Management - Module 15 - in Welsh	6.30-8.00pm
03/12/2024	Tuesday	Information management - Module 15	6.30-8.00pm

26/09/2024	Thursday	Use of IT, Websites and Social Media - Module 16	6.30-8.00pm
07/10/2024	Monday	Use of IT, Websites and Social Media - Module 16	6.30-8.00pm



22/10/2024	Tuesday	Use of IT, Websites and Social Media - Module 16 - In Welsh	6.30-8.00pm
14/11/2024	Thursday	Use of IT, Websites and Social Media - Module 16	6.30-8.00pm
04/12/2024	Wednesday	Use of IT, Websites and Social Media - Module 16	6.30-8.00pm

17/09/2024	Tuesday	Making Effective Grant Applications - Module 17	6.30-8.00pm
23/10/2024	Wednesday	Making Effective Grant Applications - Module 17	6.30-8.00pm
19/11/2024	Tuesday	Making Effective Grant Applications - Module 17	6.30-8.00pm
28/11/2024	Thursday	Making Effective Grant Applications - Module 17	6.30-8.00pm

08/10/2024	Tuesday	Effective Staff Management - Module 18	6.30-8.00pm
11/11/2024	Monday	Effective Staff Management - Module 18	6.30-8.00pm
03/12/2024	Tuesday	Effective Staff Management - Module 18	6.30-8.00pm

11/09/2024	Wednesday	Devolution of Services / Community Asset Transfer - Module 19	6.30-8.00pm
10/10/2024	Thursday	Devolution of Services / Community Asset Transfer - Module 19	6.30-8.00pm
05/11/2024	Tuesday	Devolution of Services / Community Asset Transfer - Module 19	6.30-8.00pm
04/12/2024	Wednesday	Devolution of Services / Community Asset Transfer - Module 19	6.30-8.00pm

19/09/2024	Thursday	Wellbeing of Future Generations Act 2015 / Sustainability - Module 20	6.30-8.00pm
24/10/2024	Thursday	Wellbeing of Future Generations Act 2015 / Sustainability - Module 20	6.30-8.00pm
19/11/2024	Tuesday	Wellbeing of Future Generations Act 2015 / Sustainability - Module 20	6.30-8.00pm

18/09/2024	Wednesday	Advanced Understanding Local Government Finance - Module 21	6.30-8.00pm
17/10/2024	Thursday	Advanced Understanding Local Government Finance - Module 21	6.30-8.00pm
28/10/2024	Monday	Advanced Understanding Local Government Finance - Module 21	6.30-8.00pm
21/11/2024	Thursday	Advanced Understanding Local Government Finance - Module 21	6.30-8.00pm
27/11/2024	Wednesday	Advanced Understanding Local Government Finance - Module 21	6.30-8.00pm

11/09/2024	Wednesday	Community Asset Transfer - Module 23	6.30-8.00pm
09/10/2024	Wednesday	Community Asset Transfer - Module 23	6.30-8.00pm
13/11/2024	Wednesday	Community Asset Transfer - Module 23	6.30-8.00pm

17/09/2024	Tuesday	Finance & Governance Toolkit - Module 24	6.30-8.00pm
23/09/2024	Monday	Finance & Governance Toolkit - Module 24	6.30-8.00pm
03/10/2024	Thursday	Finance & Governance Toolkit - Module 24	6.30-8.00pm
14/10/2024	Monday	Finance & Governance Toolkit - Module 24	6.30-8.00pm
06/11/2024	Wednesday	Finance & Governance Toolkit - Module 24	6.30-8.00pm
25/11/2024	Monday	Finance & Governance Toolkit - Module 24	6.30-8.00pm
10/12/2024	Tuesday	Finance & Governance Toolkit - Module 24	6.30-8.00pm

10/09/2024	Tuesday	Biodiversity Part 1 - Module 25	6.30-8.00pm
26/09/2024	Thursday	Biodiversity Part 1 - Module 25	6.30-8.00pm
23/10/2024	Wednesday	Biodiversity Part 1 - Module 25	6.30-8.00pm
12/11/2024	Tuesday	Biodiversity Part 1 - Module 25	6.30-8.00pm
09/12/2024	Monday	Biodiversity Part 1 - Module 25	6.30-8.00pm

26/09/2024	Thursday	Biodiversity Part 2 - Module 26	6.30-8.00pm
08/10/2024	Tuesday	Biodiversity Part 2 - Module 26	6.30-8.00pm
07/11/2024	Thursday	Biodiversity Part 2 - Module 26	6.30-8.00pm
11/12/2024	Wednesday	Biodiversity Part 2 - Module 26	6.30-8.00pm

15/10/2024	Tuesday	Nature Project Management - Module 27	6.30-8.00pm
20/11/2024	Wednesday	Nature Project Management - Module 27	6.30-8.00pm
12/12/2024	Thursday	Nature Project Management - Module 27	6.30-8.00pm

Please don't hesitate to contact me via email to make a booking.

Kind regards,  
Wendi



## ATC Clerk

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**From:** Sara.Rees@gov.wales on behalf of IRPMailbox@gov.wales  
**Sent:** 04 October 2024 11:34  
**To:** IRPMailbox@gov.wales  
**Subject:** Adroddiad Blynyddol Drafft Panel Annibynnol Cymru ar Gydabyddiaeth Ariannol 2025-2026 / Independent Remuneration Panel for Wales – Draft Annual Report 2025-2026  
**Attachments:** Panel Annibynnol Cymru ar Gydabyddiaeth Ariannol adroddiad blynyddol drafft 2025 i 2026.pdf; Independent Remuneration Panel for Wales - Draft Annual Report - 2025 to 2026.pdf

### Mae'r Neges hon Gan Anfonwr Allanol / This Message Is From an External Sender

Daeth y neges hon o'r tu allan i'ch sefydliad / This message came from outside your organization.

Bore da

Good morning

Yn unol â gofynion Adran 147 o Fesur Llywodraeth Leol (Cymru) 2011, rwy'n atodi dolen at Adroddiad Blynyddol drafft 2025-2026 Panel Annibynnol Cymru ar Gydabyddiaeth Ariannol.

In accordance with the requirements of Section 147 of the Local Government (Wales) Measure 2011, I attach a link to the Independent Remuneration Panel for Wales's draft Annual Report 2025 to 2026.

Fe'i hanfonwyd hefyd at Ysgrifennydd y Cabinet dros Lywodraeth Leol a Thai, yn ogystal ag eraill sydd â diddordeb.

This has also been sent to the Cabinet Secretary for Housing and Local Government and other interested parties.

Mae'r adroddiad ar gael drwy'r ddolen ganlynol:

You can find the report by using the following link:

[Panel Annibynnol Cymru ar Gydabyddiaeth Ariannol: adroddiad blynyddol drafft 2025 i 2026 | LLYW.CYMRU](#)

[Independent Remuneration Panel for Wales: draft annual report 2025 to 2026 | GOV.WALES](#)

Mae copi o'r adroddiad drafft hefyd ynghlwm, er hwylustod.

A copy of the draft report is also attached, for ease.

Mae'r holl Benderfyniadau eraill a nodwyd yn 2022 i 2023, 2023 i 2024, a 2024 i 2025 yn ddilys o hyd, a dylid eu rhoi ar waith.

All other Determinations set out in 2022 to 2023, 2023 to 2024 and 2024 to 2025 remain valid and should be applied.

Byddai'r Panel yn ddiolchgar pe gallech sicrhau bod eich aelodau'n ymwybodol o gynnwys yr adroddiad.

The Panel would appreciate if you could make your members aware of the content of the report.

**Daw'r ymgynghoriad i ben ar 29 Tachwedd 2024.**

**The consultation will close on 29 November 2024.**



Os oes gennych unrhyw gwestiynau,  
cysylltwch â [irpmailbox@llyw.cymru](mailto:irpmailbox@llyw.cymru).

Any queries, please contact  
[irpmailbox@gov.wales](mailto:irpmailbox@gov.wales).

Regards  
Sara

Sara Rees  
E-bost / E-mail: [IRPMailbox@gov.wales](mailto:IRPMailbox@gov.wales)

Sganiwyd y neges hon am bob feirws hysbys wrth iddi adael Llywodraeth Cymru. Mae Llywodraeth Cymru yn cymryd o ddifrif yr angen i ddiogelu eich data. Os cysylltwch â Llywodraeth Cymru, mae ein [hysbysiad preifatrwydd](#) yn esbonio sut rydym yn defnyddio eich gwybodaeth a sut rydym yn diogelu eich preifatrwydd. Rydym yn croesawu gohebiaeth yn Gymraeg. Byddwn yn anfon ateb yn Gymraeg i ohebiaeth a dderbynnir yn Gymraeg ac ni fydd gohebu yn Gymraeg yn arwain at oedi. ----- On leaving the Welsh Government this email was scanned for all known viruses. The Welsh Government takes the protection of your data seriously. If you contact the Welsh Government then our [Privacy Notice](#) explains how we use your information and the ways in which we protect your privacy. We welcome receiving correspondence in Welsh. Any correspondence received in Welsh will be answered in Welsh and corresponding in Welsh will not lead to a delay in responding.

009330 BBMU648A 709C801W100041 32700 A 70186

Barclays  
Leicester  
LE87 2BB

0345 605 2345\*

Abergele Town Council  
Abergele Town Hall  
Llanddulas Road  
Abergele  
LL22 7BT



20 September 2024



## We're reducing the interest rate on your business account

We regularly review the interest rates across our business savings accounts. We need to let you know that from **19 December 2024**, we'll be reducing the interest rates. Here are the details of the change for your account:

### Business Premium Account

Balance	Current standard rates	Rates from 19 December 2024	Change in rates
Less than £999,999	1.50%	<b>1.40%</b>	Reduced by 0.10%
£1,000,000 to £9,999,999	1.75%	<b>1.70%</b>	Reduced by 0.05%
More than £10,000,000	1.95%	<b>1.90%</b>	Reduced by 0.05%

These interest rates aren't directly linked to the Bank of England base rate. We'll always give you two months' notice before we lower your interest rates.

We calculate interest daily, in line with your account terms and conditions. If you'd like a copy of them, please visit [barclays.co.uk/business-banking/manage/terms-and-conditions](https://barclays.co.uk/business-banking/manage/terms-and-conditions)

### What happens next

You don't need to do anything. The changes will happen automatically on **19 December 2024**. To find out more, please visit [barclays.co.uk/business-banking/accounts/compare-accounts](https://barclays.co.uk/business-banking/accounts/compare-accounts)

If you're unhappy with these changes, you always have the option to close your account free of charge before the changes take place – although we hope you'll continue to bank with us.

Thanks for choosing to bank with Barclays

Your Barclays Business team

You can request this in Braille, large print or audio. For information about all of our accessibility services or ways to contact us, visit [barclays.co.uk/accessibility](https://barclays.co.uk/accessibility)

\*Call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record phone calls.

Barclays Business is a trading name of Barclays Bank UK PLC. Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

HPBBR003 03/24  
CSID/6691188343

CAPU

009330 009330 BBMU648A

1/1

27 September 2024



LLOYDS BANK  
RECEIVED  
4 OCT 2024  
BY ATC

Lloyds Bank plc  
PO Box 1000  
BX1 1LT

Mrs M Evans  
Abergele Town Council  
Abergele Town Hall & Town Coun  
Llanddulas Road  
Abergele  
Clwyd  
LL22 7BT



01/327 /00352/00149063/A



## We're lowering the interest rate on your business account

Dear Mrs Evans

We regularly review our business account rates, which means they can go up or down at any time. We've made the decision to lower your interest rate on your account from **3 December 2024**. This letter explains what this means for you and your options.

### You'll earn less interest

I've included your account that will have an interest rate change on the back of this letter. We've also shown what your rates are today, and what they'll change to on 3 December 2024.

### We have other accounts that may pay more interest

We have a range of other accounts available, including our notice and term accounts, which could mean your money earns more interest depending on your business needs. You can compare it at [lloydsbank.com/business](https://lloydsbank.com/business) or by scanning the QR code.

You don't need to do anything to accept your new interest rate. If you don't want to accept it and would prefer to close your account, or move to another provider, please get in touch before your rate changes and we can help you with that.

### We're here to help

Please contact us on the number opposite if you have any questions about this letter, we'll be happy to help.

Yours sincerely

John Ramage  
Head of Commercial Savings

Your interest rate will change on 3 December 2024

- Your account and rates are on the back
- Scan the QR code to compare our range of accounts



If you have any questions:

Call us on **0345 072 5555**  
Lines are open from 7am to 8pm Monday to Friday, and from 9am to 2pm Saturday, excluding UK public holidays.



Turn over for more details

CAP12



## ATC Clerk

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**From:** ERF Service Requests and Enquiries  
**Sent:** 04 October 2024 10:38  
**To:**



**Subject:** Sachau newydd ar gyfer ailgylchu cardfwrdd // New cardboard recycling bags  
**Attachments:** Sach ar gyfer ailgylchu cardfwrdd - Cwestiynau Cyffredin Cardboard recycling bag  
FAQs.pdf; Cardboard leaflet BIL.pdf

Annwyl Glercod,

Rydym yn cyflwyno sach newydd ar gyfer ailgylchu cardfwrdd, er mwyn gwneud ailgylchu cardfwrdd brown yn haws i bawb. Mae'r sachau newydd ar gyfer ailgylchu cardfwrdd yn cael eu danfon i aelwydydd ym mis Hydref, a gall preswylwyr eu defnyddio ar unwaith.

Mae gan y sachau, sydd wedi eu trymhau, gaead sy'n ei gau ei hun i gadw'r cynnwys yn sych, ac maent yn dal 72 litr. Bydd y sachau'n cael eu gwagio'n wythnosol gan griwiau ailgylchu ar yr un pryd â'r trolibocsys a'r biniau gwastraff bwyd.

### **Pam ydych wedi cyflwyno sach newydd ar gyfer ailgylchu cardfwrdd?**

Mae swm y cardfwrdd yr ydym yn ei gasglu ar gyfer ei ailgylchu wedi cynyddu. Yn 2019, casglwyd 2213 tunnell fetrig gennym. Erbyn 2023, roedd hyn wedi cynyddu i 2427.43 tunnell fetrig.

Cyflwynwyd cerbydau a gyrwyr ychwanegol i gasglu darnau mawr o gardfwrdd nad oedd yn ffitio i'r lori ailgylchu. Byddai'r criw ailgylchu yn casglu'r cardfwrdd ac yn ei adael mewn pentyrrau ar gyfer y cerbydau ychwanegol. Nid oeddem bob tro'n gallu casglu'r cardfwrdd hwn ar yr un diwrnod. Dywedodd preswylwyr wrthym nad oeddynt yn hoffi gweld pentyrrau o gardfwrdd ar y stryd, yn mynd yn wlyb yn y glaw.

Mae'r sach newydd ar gyfer ailgylchu cardfwrdd yn golygu bod preswylwyr yn gwybod faint o gardfwrdd y gallant ei roi allan ar ddiwrnod ailgylchu, ac maent yn gwybod y bydd yn cael ei gymryd. Mae gan ein criwiau le ar eu lorïau ar gyfer y swm penodol hwn o gardfwrdd, felly nid oes angen cerbydau ychwanegol arnom. Bydd hyn yn gwneud y gwasanaeth yn fwy costeffeithiol.

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Dear Clerks

We're introducing a new cardboard recycling bag, to make recycling brown cardboard easier for everyone. The new cardboard recycling bags are being delivered to households in October, and residents can use them straight away.

The weighted bags have a self-fastening lid to keep the contents dry, and a capacity of 72 litres. The bags will be emptied weekly by recycling crews at the same time as trolibocses and food waste bins.

### **Why have you introduced a new cardboard recycling bag?**

The amount of cardboard we collect for recycling has increased. In 2018/19, we collected 2213 tonnes. By 2023 this had gone up to 2427.43 tonnes.

We introduced extra vehicles and drivers to collect large cardboard that wouldn't fit on the recycling truck. The recycling crew would collect up cardboard and leave it in piles for the extra vehicles. We weren't always able to collect this cardboard on the same day. Residents told us they didn't like these piles of cardboard in the street, which got wet in the rain.

The new cardboard recycling bag means that residents know how much cardboard they can put out on recycling day, and they know it will be taken away. Our crews have space on their trucks for this set amount of cardboard, so we don't need extra vehicles. This will make the service more cost effective.

Cofion cynnes // Kind regards

**Jim Espley**  
**Rheolwr Gwastraff / Waste Manager**

### **AFFCH / ERF**

Yr Amgylchedd, Ffyrdd a Chyfleusterau / Environment, Roads & Facilities  
Cyngor Bwrdeistref Sirol CONWY County Borough Council

Ffoniwch/Call 01492 575337

[affch@conwy.gov.uk](mailto:affch@conwy.gov.uk) / [erf@conwy.gov.uk](mailto:erf@conwy.gov.uk)

[www.conwy.gov.uk](http://www.conwy.gov.uk)



Peidiwch â phrintio'r neges yma os nad oes angen Please don't print this e-mail unless you really need to

*Lleihau Ailddefnyddio Ailgylchu* ✓ *Reduce Re-use Recycle* ♻️



## **Cardboard recycling bag – FAQs**

### **Why have you introduced a new cardboard recycling bag?**

The amount of cardboard we collect for recycling has increased. In 2018/19, we collected 2213 tonnes. By 2023 this had gone up to 2427.43 tonnes.

We introduced extra vehicles and drivers to collect large cardboard that wouldn't fit on the recycling truck. The recycling crew would collect up cardboard and leave it in piles for the extra vehicles. We weren't always able to collect this cardboard on the same day. Residents told us they didn't like these piles of cardboard in the street, which got wet in the rain.

The new cardboard recycling bag means that residents know how much cardboard they can put out on recycling day, and they know it will be taken away.

Our crews have space on their trucks for this set amount of cardboard, so we don't need extra vehicles. This will make the service more cost effective.

### **Can I still put cardboard in the bottom of my trolibocs?**

We'd prefer you to use the new cardboard recycling bag. It's easier, quicker and safer for our crews if they don't have to separate out glass and cardboard in the bottom box.

### **I've got more cardboard than will fit in the cardboard recycling bag. What can I do?**

We recommend breaking down boxes and tearing them up to fit as much as possible in the bag. If you have too much to fit in the bag, you can hold onto some boxes until the next week's collection day, make an appointment to take your cardboard to a Household Recycling Centre for free, or book a bulky waste collection.

### **When should I start using my new cardboard recycling bag?**

You can start using it straight away on your next collection day.

### **Why have the items I should put in the paper box changed?**

We have changed the company we use for reprocessing paper and cardboard. Brown cardboard boxes and packaging are good quality, useful recyclable materials. Items in the top box – paper, grey and coloured card, toilet rolls and egg boxes are usually a lower quality, and are used to make different paper and card products.



# Your new reusable cardboard bag

## How to use your cardboard recycling bag - please start using it straight away

### ✓ Yes please

Brown cardboard /  
Brown cardboard packaging /  
Brown cardboard shoeboxes



**Flatten and break up your boxes to fit in the bag**  
**Cardboard left outside the bag won't be collected**

### ✗ No thanks

Toilet rolls / White, grey or coloured card / Egg boxes /  
Plastic bags / Tetrapaks / Glass

**Put toilet rolls, white, grey and coloured card and egg boxes in the top box of your trolibocs**

### Got a lot of cardboard?



- Put it out over a few weeks
- Use the Household Recycling Centres for free
- Book a bulky waste collection

For more information:  
[www.conwy.gov.uk/recycle](http://www.conwy.gov.uk/recycle)  
[erf@conwy.gov.uk](mailto:erf@conwy.gov.uk)  
01492 575337

CP116

## ATC Clerk

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**From:** Wendi Patience <wpatience@onevoicewales.wales>  
**Sent:** 09 October 2024 13:25  
**To:** Wendi Patience  
**Cc:** Wendi Patience  
**Subject:** FW: Pension Credit Subgroup (Income Maximisation in Wales)  
**Attachments:** PC sub group - 08 Oct 2024 - DWP presentation - english.pptx

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### Mae'r Neges hon Gan Anfonwr Allanol / This Message Is From an External Sender

Daeth y neges hon o'r tu allan i'ch sefydliad / This message came from outside your organization.

For your information and attention // Er eich gwybodaeth a'ch sylw

Please note this email is from a third party that One Voice Wales is forwarding on. We accept no responsibility for any errors or if there are no Welsh versions of documents provided. Please contact the sender of the original email if you wish to make a complaint.

Sylwer y daw'r e-bost hwn oddi wrth drydydd parti y mae Un Llais Cymru yn ei ddanfôn ymlaen. Nid ydym yn derbyn cyfrifoldeb am unrhyw gamgymeriadau nac os na ddarparwyd fersiynau Cymraeg o ddogfennau. Dylech gysylltu â'r sawl a ddanfônodd yr e-bost gwreiddiol os ydych eisiau gwneud cwyn.

---

**From:** [Nik.Cilia@gov.wales](mailto:Nik.Cilia@gov.wales) <[Nik.Cilia@gov.wales](mailto:Nik.Cilia@gov.wales)>  
**Sent:** 09 October 2024 11:45  
**To:** [Nik.Cilia@gov.wales](mailto:Nik.Cilia@gov.wales)  
**Subject:** Pension Credit Subgroup (Income Maximisation in Wales)

You don't often get email from [nik.cilia@gov.wales](mailto:nik.cilia@gov.wales). [Learn why this is important](#)

Bore da,

Grateful if this presentation, DWP: Wales group pension credit campaign, be circulated within your groups and networks please.

Cofion,

Nik Cilia

[Swyddog Polisi, Cangen Hawliau Pobl Hŷn](#) / Policy Officer, Older People's Rights Branch  
[Grŵp Iechyd, Gofal Cymdeithasol a'r Blynyddoedd Cynnar](#) / Health, Social Care and Early Years.  
[Llywodraeth Cymru](#) / Welsh Government

Sganiwyd y neges hon am bob feirws hysbys wrth iddi adael Llywodraeth Cymru. Mae Llywodraeth Cymru yn cymryd o ddifrif yr angen i ddiogelu eich data. Os cysylltwch â Llywodraeth Cymru, mae ein [hysbysiad preifatrwydd](#) yn esbonio sut rydym yn defnyddio eich gwybodaeth a sut rydym yn diogelu eich preifatrwydd. Rydym yn croesawu gohebiaeth yn Gymraeg. Byddwn yn anfon ateb yn Gymraeg i ohebiaeth a dderbynnir yn Gymraeg ac ni fydd gohebu yn Gymraeg yn arwain at oedi. ----- On leaving the Welsh Government this email was scanned for all known viruses. The Welsh Government takes the protection of your data seriously. If you contact the Welsh Government then our [Privacy Notice](#) explains how we use your information and the ways in which we protect your privacy. We welcome receiving

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CA(PI)



# NORTH AND MID WALES ASSOCIATION OF LCOAL COUNCILS

Chair Cllr Ian Hodge Vice Chair Cllr Norma Davies  
Town Clerk Robert A. Robinson MBE FRICS FSLCC  
Crown House High Street Llanfair Caereinion SY21 0QY  
Tel 01938 811378 Mob 07767 267830  
Email Llanfairtownclerk@mail.com

1<sup>st</sup> August 2024

**To**  
Abergele Town Council

**From**  
Robert Robinson  
Secretary

**Regarding**  
Membership of the North and Mid Wales Association of Local Councils

**Membership fees**  
Population under 4,999 - £70  
Population between 5,000 to 9,999 - £85  
Population over 10,000 - £110

**To renew** your membership please pay the following remittance for the year August 2024 to July 2025. Thank you.

Amount due	£110.00
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Pay by:  
Cheque to North Wales Association of Town Councils  
or by BACS  
Bank HSBC  
Branch Shotton  
Sort Code 30-18-03  
Acct no 00520668

Kind regards

*Robert*

Robert A Robinson  
MBE FRICS FSLCC  
Secretary





**Gwasanaethau Rheoleiddio / Regulatory Services**

*Pennaeth Gwasanaeth / Head Of Service – Peter Brown*

**Adain Rheoli Datblygu ac Adeiladu / Development & Building Control Section**

*Rheolwr Rheoli Datblygu ac Adeiladu / Development & Building Control Manager – Paula Jones*

**Cyfeiriad Post / Postal Address:** Blwch Post 1, CONWY / PO Box 1, CONWY, LL30 9GN;

**[Dolen i'r Hysbysiadau Preifatrwydd:** <http://www.conwy.gov.uk/cy/YCyngor/Mynediad-at-Wybodaeth/Hysbysiadau-Preifatrwydd/Hysbysiadau-Preifatrwydd.aspx>.

**Link to Privacy Notices:** <http://www.conwy.gov.uk/en/Council/Access-to-Information/Privacy-Notices/Privacy-Notices.aspx>]

Cyngor Tref Abergele Town Council  
FAO M Evans  
Town Hall and Council Offices  
Llandulas Road  
Abergele  
Conwy  
LL22 7BT

Gofynnwch am / Please ask for: **Kieron Tidswell**

 **01492574636**



 **kieron.tidswell@conwy.gov.uk**

Ein Cyf / Our Ref: **0/52020**

Eich Cyf / Your Ref:

Dyddiad / Date: **07/10/2024**

**Cais Rhif / Application No: 0/52020**

Annwyl Syr/Fadam

Rwyf wedi cael y cais uchod a fydd efallai o ddiddordeb i chi. Mae manylion byr ynghylch y cais ar y rhybudd cyfreithiol sydd ynghlwm (Rhybudd dan Erthygl 12). Darllenwch y rhybudd er mwyn cael gwybodaeth ar sut i weld a rhoi sylwadau ar y cais.

Rwy'n ysgrifennu i ofyn a oes gennych unrhyw sylwadau arno yr hoffech i'r Cyngor ei ystyried wrth wneud penderfyniad.

Os byddwch yn dymuno gwneud unrhyw sylwadau ar y cais, yn ysgrifenedig trwy e-bost neu trwy'r post, dyfynnwch rif y cais. Os na chlywaf gennych erbyn **28/10/2024**, byddaf yn cymryd nad oes gennych sylwadau.

Mae'r gyfraith yn mynnu bod unrhyw sylwadau a geir ynghlŷn â chais cynllunio yn dod yn ddogfennau cyhoeddus. Mae hyn yn golygu gall aelodau o'r cyhoedd a'r ymgeisydd weld sylwadau o'r fath a gellir eu gweld ar-lein.

Dear Sir/Madam

I have received the above planning application which may be of interest to you. Brief details of the application are shown on the attached legal notice (Notice Under Article 12). Please read the notice for information on how to view and comment on the application.

I am writing to ask you if you have any views on it which you would like the Council to take into account when a decision is made.

If you wish to make any comments on the proposal in writing either via email or post, please quote the application number. If I do not hear from you by **28/10/2024**, I will assume you have no comment to make.

The law requires that any comments received regarding a planning application become public documents. This means that such comments may be seen by members of the public, the applicant and can be viewed online.

Yn gywir / Yours faithfully

**Paula Jones**

**Rheolwr Rheoli Datblygu ac Adeiladu / Development and Building Control Manager**

Rydym yn croesawu gohebiaeth yn Gymraeg / We welcome correspondence in Welsh.  
Byddwn yn ymateb i unrhyw ohebiaeth yn Gymraeg ac ni fydd hyn yn arwain at unrhyw oedi /  
We will respond to any correspondence in Welsh which will not lead to a delay.

Prif Switswrdd / Main Switchboard: 01492 574000  
[www.conwy.gov.uk/cynllunio](http://www.conwy.gov.uk/cynllunio) [www.conwy.gov.uk/planning](http://www.conwy.gov.uk/planning)  
BT Cyfnewid Testun / BT Text Relay Service 18001 01492 574000



CAF19



**Gwasanaethau Rheoleiddio / Regulatory Services**  
*Pennaeth Gwasanaeth / Head Of Service – Peter Brown*

**Adain Rheoli Datblygu ac Adeiladu / Development & Building Control Section**  
*Rheolwr Rheoli Datblygu ac Adeiladu / Development & Building Control Manager – Paula Jones*

**Cyfeiriad Post / Postal Address:** Blwch Post 1, CONWY / PO Box 1, CONWY, LL30 9GN;

[Dolen i'r Hysbysiadau Preifatrwydd: <http://www.conwy.gov.uk/cy/YCyngor/Mynediad-at-Wybodaeth/Hysbysiadau-Preifatrwydd/Hysbysiadau-Preifatrwydd.aspx>.  
Link to Privacy Notices: <http://www.conwy.gov.uk/en/Council/Access-to-Information/Privacy-Notices/Privacy-Notices.aspx>]

## Gorchymyn Cynllunio Gwlad a Thref (Gweithdrefn Rheoli Datblygu) (Cymru) 2012

### Rhybudd o Gais am Ganiatâd Cynllunio

**Cyfeirnod:** 0/52020  
**Ymgeisydd:** Mr Geraint Roberts  
**Dwyrain:** 296487 **Gogledd:** 376363  
**Cynllun:** Codi Adeilad Amaethyddol (Cymeradwyaeth Amaethyddol Ymlaen Llaw)  
**Safle:** Seren Y Mor  
St George's Road  
St George  
LL22 9BN

Mae Cyngor Bwrdeistref Sirol Conwy wedi derbyn cais am y datblygiad uchod. Gallwch archwilio'r cais llawn a'r dogfennau cefnogol ar-lein yn:

<http://www.conwy.gov.uk/poryddcynllunio>

Os hoffwch drafod y cais hwn gyda Swyddog Cynllunio, ffoniwch Kieron Tidswell ar 01492574636.

Dylai unrhyw un sydd am fynegi sylwadau wneud hynny'n ysgrifenedig gan ddefnyddio'r cyfeiriad e-bost canlynol; [cynllunioplanning@conwy.gov.uk](mailto:cynllunioplanning@conwy.gov.uk) neu ataf fi i'r cyfeiriad post uchod, gan ddyfynnu rhif y cais bob amser, erbyn **28/10/2024** fan bellaf, neu mae'n bosibl nad fydd y sylwadau'n cael eu hystyried cyn i'r cais gael ei benderfynu. Dim ond sylwadau sydd yn berthnasol i faterion cynllunio gaiff eu hystyried.

## Town and Country Planning (Development Management Procedure) (Wales) Order 2012

### Notice of Application for Planning Permission

**Reference:** 0/52020  
**Applicant:** Mr Geraint Roberts  
**Easting:** 296487 **Northing:** 376363  
**Proposal:** Erection of Agricultural Building (Agricultural Prior Approval)  
**Location:** Seren Y Mor, St George's Road, St George, LL22 9BN

Conwy County Borough Council has received an application for the above mentioned development. You can inspect the full application and supporting documents online at:

<http://www.conwy.gov.uk/planningexplorer>

If you wish to discuss this application with a Planning Officer, please ring Kieron Tidswell on 01492574636.

Anyone wishing to make representations should do so in writing by using the following email address: [cynllunioplanning@conwy.gov.uk](mailto:cynllunioplanning@conwy.gov.uk) or to me at the above postal address, quoting the application number at all times, not later than **28/10/2024**, otherwise comments may not be considered before the application is determined. Only remarks relating to planning matters will be taken into consideration.

Rydym yn croesawu gohebiaeth yn Gymraeg / We welcome correspondence in Welsh.  
Byddwn yn ymateb i unrhyw ohebiaeth yn Gymraeg ac ni fydd hyn yn arwain at unrhyw oedi /  
We will respond to any correspondence in Welsh which will not lead to a delay.



Prif Switsfwrdd / Main Switchboard: 01492 574000  
[www.conwy.gov.uk/cynllunio](http://www.conwy.gov.uk/cynllunio) [www.conwy.gov.uk/planning](http://www.conwy.gov.uk/planning)  
BT Cyfnewid Testun / BT Text Relay Service 18001 01492 574000



C. M. P. 20



September 2024



Lloyds Bank plc  
PO Box 1000  
BX1 1LT

Mrs M Evans  
Abergele Town Council  
Abergele Town Hall & Town Coun  
Llanddulas Road  
Abergele  
Clwyd  
LL22 7BT



RECEIVED  
19 SEP 2024  
BY ATC

22/327 /00047/00006662/A

## We're making changes to your accounts

Dear Mrs Evans

From **12 December 2024** we're making changes to your accounts which means some of your charges and account terms and conditions will change. Your accounts will also have a new product name.

I've summarised what's happening when and included everything you need to know, along with your affected accounts in the enclosed Guide to Changes. Your sort codes and account numbers will stay the same.

### What's changing

- We're making the structure of our terms and conditions simpler so they're easier to read.

You can find a full set of the new account terms and conditions at [lloydsbank.com/business-account-terms](https://lloydsbank.com/business-account-terms) or scan the QR code opposite.

### A summary of key changes to your Business Account

- The Account Maintenance Fee will change to **£8.50** per month.
- We've added a new feature, which means you'll have **100 free** electronic payments a month - this includes Direct Debits, standing orders and faster payments debits you make.
- It will be cheaper to deposit cash using a self-service Immediate Deposit Machine than at a branch counter.
- Some of your other account charges may be changing. You can find more details in the Guide. We won't charge you for UK debit card payments or payments you receive from third parties. Use our calculator to see what you could pay each month at [lloydsbank.com/bccalculator](https://lloydsbank.com/bccalculator)

### A summary of changes to your savings account

- You'll no longer be able to use your savings account to make certain types of payment. You can find more details in the Guide.

### Check your accounts are still right for you

Whenever we make changes, you should check your accounts are still right for you. If you don't want to accept them, you can ask us to close your accounts without any charge before the changes take effect. You'll still need to pay any remaining charges in full on your accounts before you close them. If you're happy with the changes, you don't need to do anything, we'll take this to mean you accept them if we don't hear from you before 30 November 2024.

### What you need to know

- Some of your charges on your accounts are changing.
- Our terms and conditions are changing.
- Your accounts will have a new product name.
- Read the enclosed **Guide to Changes** to see how you may be affected.
- View your new account terms and conditions at



### If you have any questions

- 📞 Call us on **0345 982 5349**  
Lines are open between 7am and 8pm,  
Monday to Friday, 9am to 2pm on  
Saturday. Closed UK public holidays.



Turn over for  
more details

Plus how to find support  
on managing rising  
business costs



CP1P21



# Guide to Changes



We've included everything you need to know about what's changing from **12 December 2024**. Please take some time to read this information, keep it safe in case you need to refer to it in the future and share with anyone else in your organisation who needs to be aware of the changes.

**We'll apply any changes to your account charges from your December billing period.**

## Your affected accounts



We've shown your affected accounts including those accounts with a new product name below. Your sort codes and account numbers will stay the same.

Sort code	Account number ending	Your new product name
77-48-19	0360	Commercial Instant Access Account
77-48-19	8060	Business Account

## The key changes we're making to the structure of our terms and conditions

### Your Agreement with us

We're changing the structure of our Business Account and Commercial Instant Access Account terms and conditions. They're now in three sections which together form Your Agreement with us.

- 1. General Conditions** – these terms and conditions contain key information about your relationship with us.
- 2. Account Charges and Processing Times** – this covers our charges and provides information about payments such as how long they'll take to reach the person you want to pay.
- 3. Product Specific Conditions** – these are additional terms and conditions that apply to the particular type of account you hold.

You can find **Your Agreement** at [lloydsbank.com/business-account-terms](https://lloydsbank.com/business-account-terms)



## The key changes we're making to our Account Charges and Processing Times

Payment type	What's changing	Your affected accounts	Account number ending
<b>Monthly account fee</b> is now called <b>Monthly Account Maintenance Fee</b> . It's a fixed fee we apply for operating your account.	£8.50 per month	Business Account	8060
<b>Electronic payments (in or out)</b>	Each month, your first 100 of the payment types below are free. After 100 payments, you'll pay the following charges:	Business Account	8060

	<p><b>Direct debits</b></p> <p><b>Faster payment debits</b></p> <p><b>Internet bulk payments -</b> these are regular online payments, such as wages and expenses, and payments to suppliers <b>£0.20</b></p> <p><b>Internet/Phonebank payments</b></p> <p><b>Standing orders</b></p>		
<p><b>Cash payments (in or out)</b></p> <p>This fee is for cash you pay into or withdraw from your account in a branch or Post Office®.</p> <p>We won't charge you for cash machine withdrawals.</p>	<p><b>Cash</b></p> <p>Cash paid in – branch counter, cash machine, depositpoint™, Nightsafe, Post Office® or other third-party deposit method <b>£1.50 for every £100</b></p> <p><b>Cash paid in</b></p> <p>Immediate Deposit Machine or Automated Deposit Machine <b>£0.85 for every £100</b></p> <p><b>Cash paid out</b></p> <p>Cash withdrawn at branch counter or Post Office® <b>£1.50 for every £100</b></p>	Business Account	8060
<p><b>Cash Exchange fee</b></p> <p>This fee is for exchanging cash in branch, for example coins into notes.</p>	<b>£2.50 for every £100</b>	Business Account	8060
<p><b>Cheques (in or out)</b></p> <p>This fee is for cheques written or paid in to your account at a branch counter, Immediate Deposit Machine, or other cheque deposit service. This includes cheque imaging through the Business Mobile Banking app.</p>	<p><b>Cheque paid in</b></p> <p>branch counter, cash machine, depositpoint™, Nightsafe, Post Office® or other third-party deposit method <b>£1.00</b></p> <p><b>Cheque paid in</b></p> <p>Immediate Deposit Machine or Business Mobile Banking app <b>£0.85</b></p> <p><b>Cheque paid out</b> <b>£1.00</b></p>	Business Account	8060
<p><b>Credit in fee</b></p> <p>A 'credit in' fee is charged when you pay in cheques or cash at a branch counter or through other deposit services. You'll pay one fee per credit transaction, which may include multiple items.</p>	<p><b>Payments you receive</b></p> <p>Credit paid in – branch counter, cash machine or depositpoint™ <b>£0.85</b></p> <p><b>Credit paid in</b></p> <p>Credit paid in through Immediate Deposit Machine, Automated Deposit Machine, Night Safe, Business Mobile Banking app, cheque imaging, Post Office® counters or other third-party deposit method <b>Free</b></p>	Business Account	8060



### Bacs and payment files

Secure, electronic UK Sterling payments directly from one account to another.

<b>Bacs – Files</b> For batches of payments	<b>£5.50</b>
<b>Bacs</b> For each single payment distributed	<b>£0.15</b>

Business Account 8060

### Foreign cheque processing times

When you use a branch to deposit foreign cheques, it may take longer to process, so you should allow up to six business days after we receive it before you'll see it in your account.

Business Account 8060

### Making payments

We're including more detail about making payments and updating the information about how long it will take us to make payments out of your account. Our processes haven't changed so payments will take the same amount of time as they always have.

Business Account 8060

### Automated Deposit Machines

You'll be able to use self-service Automated Deposit Machines, where available, to pay in cash.

Business Account 8060

depositpoint™ is a trademark of Lloyds Bank plc.

The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.

Business Mobile Banking app – Use of Mobile Banking is subject to our Online for Business Terms and Conditions - registration required. You will need a smartphone running a recent version of iOS or Android operating system. Services may be affected by phone signal and functionality.

## The key changes we're making to the ways you can pay from your savings account.

	What's changing	Your affected account	Account number ending
Making payments from your account	You'll no longer be able to make payments from your account.  In future, to make payments you'll need to use your Business Account. You'll still be able to move money to other accounts you hold with us.	Commercial Instant Access Account	0360
Bank cards	Your account will no longer come with a bank card. Please destroy any bank cards you have for your account securely.	Commercial Instant Access Account	0360

## The key changes we're making to our General Conditions

We'll apply the following to your Business Account and Commercial Instant Access Account.

### When we will and won't be responsible for money you lose

We're including information about when we will and won't be responsible for money you lose. If you're making a claim against us because you've lost money, we won't be responsible for:

- money you lose which isn't directly linked to the incident leading you to claim against us. This applies whether or not we could have reasonably foreseen that you would lose that money; and
- any loss of profit, loss of business, loss of goodwill or any form of special damages.

### Letting you know about changes to interest rates

When there's a change to an interest rate because of a reference rate change, we'll let you know by updating our website within 5 business days.

CF1PL4



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## Customers that aren't micro-enterprises

A micro-enterprise is a business that employs less than ten people and has an annual turnover and/or balance sheet of two million Euros or less, or equivalent value.

The Payment Services Regulations contain lots of protections for you as our customer, but we don't need to give all the protections to customers that aren't micro-enterprises.

We're now giving all these protections to you, apart from full refund rights for unauthorised payments. The **General Conditions** explains more about what a micro-enterprise is.

We're also updating our **General Conditions** to say which protections apply to small and large charities. If you're a large charity, you'll have all these protections under the Payment Services Regulations apart from full refund rights for unauthorised payments. The **General Conditions** explain what a large charity is.

---

## Refunds and what happens if something goes wrong

We're including a section called 'What happens if something goes wrong?' This covers how we can help you and what you need to do if something goes wrong with a payment. Your right to a refund will depend on lots of things, such as what has gone wrong and whether you're a micro-enterprise or not.

Where the position is different for micro enterprises, you'll see a clear section covering this.

---

## What happens when cheque payments go wrong

We're updating the wording about what happens if a cheque payment goes wrong and how we'll refund you if we make a mistake.

---

## Ending Your Agreement

We now make it clear that we can end Your Agreement for additional reasons. For example, where there are anti-money laundering reasons, where a pension scheme is wound up, where you cease to be a corporate entity or where you don't tell us about a change in the ownership of your business in advance.

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## The key changes we're making to our Product Specific Conditions

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### What to do when you pledge funds in your Account

We'll apply the following changes to your Business Account.

If you use your account to pledge funds to a third party, for example as security against a loan, you'll need to contact us in the usual way to let us know. Once we've acknowledged the funds have been pledged, the Pledged Account terms, credit interest rate and charges will apply.

#### Changes to Charges

The charge for Pledged Accounts will be £20 per month.

#### Changes to Interest

The interest rate paid on Pledged Accounts will depend on the balance held in your account.

Commercial Pledged Account	AER %	Gross %
£100,000,000+	3.40	3.35
£50,000,000+	1.83	1.81
£10,000,000+	0.75	0.75
£1+	0.00	0.00

The interest rates shown are variable, which means they can go up or down at any time. This is correct from **26 February 2024**. Interest rates aren't linked to the Bank of England Bank Rate, so if they change, we'll let you know.

**AER stands for Annual Equivalent Rate** and illustrates what the interest rate would be if the interest was paid and compounded once each year. As every advert for a savings product, which quotes an interest rate, will contain an AER you will be able to compare more easily what return you can expect from your savings over time.

**Gross rate** means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue and Customs (HMRC).

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## Town & County Forum Meeting – 02/10/24

### **2. CCBC Financial situation update**

There has been some negative press regarding the continuing approach to offset services to TCC's.

There has been unprecedented demand in recent years, especially with the older generation.

Agreed Pay awards were out of CCBC's control.

£24M shortfall by inflation

£30M shortfall – WG only gave £14M

There are a number of authorities in England that have been declared bankrupt, this has not happened in Wales yet.

It is not an easy task to close toilets etc, officers & councillors want to provide decent services for the community.

### **3. 25/26 asks**

CCBC are still anticipating challenges, and significant pressures due to increased pay estimated at £22M with no additional Government funding, this is bridged by Council Tax and Budget Reduction.

£22M in savings required – obliged to only do statutory services and next year will be no better.

There is a paper going to the Finance & Resources Overview and Scrutiny Committee meeting on Monday 7<sup>th</sup> October 2024 (report to follow).

CCBC want to work effectively with Town and Community Councils.

The situation is unsustainable at present. No provision for non-statutory items, some councils are closing Libraries, Leisure Centres etc.

It is not an overspend but underfunding. Letters to Town and Community Councils will be out, end of this month.

CCBC will be looking for similar support to last year giving adequate time for TCC's to consider and there may be decisions that need to be taken at a later date.

The outcome of a S114 would strip out all the non-statutory services to see what can be delivered. There will be no revenue commitment for some services moving forward.

CF1P26



CCBC is disadvantaged as they receive £200 less per person than Denbighshire, and are always at the bottom end of the table, cuts get deeper and deeper.

CIPFA have been in to assist. All services have been advised as to what the statutory minimum is.

Place based services to non-statutory services – clarity is required on the terminology.

A breakdown of how the figures are arrived at to explain the operating cost was requested.

A group discussion with relevant councils has taken place last year to discuss relevant service delivery i.e. paddling pools.

Cllr Dilwyn Roberts is happy to attend any Council meetings and will keep officers in the loop.

For access to grants and funding contact the Funding Governance team for information.

CIP27



# Abergele Town Council



## Monthly Budget Monitoring Report

**30<sup>th</sup> September 2024**

*CAFLB*

## Detailed Income &amp; Expenditure by Budget Heading 30/09/2024

Month No: 6

## Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<b>100 Staff Costs</b>								
1008 Income - Grant	25,000	28,482	0	(28,482)			0.0%	
1009 Income - Misc	0	5,000	0	(5,000)			0.0%	
<b>Staff Costs :- Income</b>	<b>25,000</b>	<b>33,482</b>	<b>0</b>	<b>(33,482)</b>				<b>0</b>
4000 Staff Salaries	125,683	75,514	163,505	87,991		87,991	46.2%	
4001 Paye/NI	12,031	7,506	24,523	17,017		17,017	30.6%	
4002 Pensions	15,769	7,995	24,607	16,612		16,612	32.5%	
4011 Recruitment	3,034	0	2,000	2,000		2,000	0.0%	
4012 Other Staff Costs	0	0	1,000	1,000		1,000	0.0%	
4015 Agency Staff	11,728	0	0	0		0	0.0%	
4130 Misc Costs	580	0	0	0		0	0.0%	
<b>Staff Costs :- Indirect Expenditure</b>	<b>168,824</b>	<b>91,016</b>	<b>215,635</b>	<b>124,619</b>	<b>0</b>	<b>124,619</b>	<b>42.2%</b>	<b>0</b>
<b>Net Income over Expenditure</b>	<b>(143,824)</b>	<b>(57,534)</b>	<b>(215,635)</b>	<b>(158,101)</b>				
<b>101 Administration</b>								
1002 Income - Bank Interest	5,445	1,731	1,500	(231)			115.4%	
1009 Income - Misc	15	0	0	0			0.0%	
1176 Precept	332,552	232,192	348,286	116,094			66.7%	
<b>Administration :- Income</b>	<b>338,012</b>	<b>233,923</b>	<b>349,786</b>	<b>115,863</b>			<b>66.9%</b>	<b>0</b>
4003 Training - Staff	1,105	415	1,500	1,085		1,085	27.7%	
4004 Training - Members	500	38	1,500	1,462		1,462	2.5%	
4005 Travel - Staff	194	112	600	488		488	18.7%	
4006 Travel - Members	0	0	300	300		300	0.0%	
4007 Translation Fees	359	196	1,000	804		804	19.6%	
4008 IT Costs	4,255	0	4,000	4,000	6,180	(2,180)	154.5%	
4009 Phone/Broadband	2,056	0	3,000	3,000	6,678	(3,678)	222.6%	
4010 Members Allowance	2,704	3,204	4,328	1,124		1,124	74.0%	
4037 Tree Warden	0	0	2,000	2,000		2,000	0.0%	
4046 Photocopying	1,017	474	1,000	526	526	0	100.0%	
4047 Consumeables	1,521	690	2,000	1,310	55	1,256	37.2%	
4048 Postages	179	41	700	659	172	487	30.5%	
4049 Risk Assessments	1,870	0	1,250	1,250	1,200	50	96.0%	
4055 Audit Fee - External	900	(1,800)	900	2,700	900	1,800	(100.0%)	
4056 Audit Fee - Internal	680	(298)	650	948		948	(45.8%)	
4085 Conference Expenses	60	130	500	370	65	305	39.0%	
4086 Elections	8,208	0	5,500	5,500		5,500	0.0%	
4120 Professional & Legal Fees	0	0	2,000	2,000		2,000	0.0%	
4121 Bank Charges	138	48	150	102	102	0	100.0%	
4125 Contingency	0	0	1,350	1,350		1,350	0.0%	

## Detailed Income &amp; Expenditure by Budget Heading 30/09/2024

Month No: 6

## Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4216 Finance Software	1,790	1,221	1,500	279		279	81.4%	
4818 Payroll Support costs	785	433	800	367	367	0	100.0%	
4819 IT Software & Hardware	2,769	1,917	500	(1,417)	50	(1,467)	393.4%	
Administration :- Indirect Expenditure	<u>31,088</u>	<u>6,822</u>	<u>37,028</u>	<u>30,206</u>	<u>16,294</u>	<u>13,912</u>	<u>62.4%</u>	<u>0</u>
Net Income over Expenditure	<u>306,925</u>	<u>227,101</u>	<u>312,758</u>	<u>85,657</u>				
<b>102 Civic Expenses</b>								
1004 Income - Mayors	371	895	0	(895)			0.0%	
Civic Expenses :- Income	<u>371</u>	<u>895</u>	<u>0</u>	<u>(895)</u>				<u>0</u>
4020 Mayors Allowance	1,500	1,500	1,500	0		0	100.0%	
4021 Other Civic Costs	1,507	627	1,500	873		873	41.8%	
4022 Expenditure - Mayors	256	311	0	(311)		(311)	0.0%	
4023 Council Regalia	112	44	1,000	956		956	4.4%	
4024 Honours Board	751	77	150	73		73	51.2%	
4025 Town Memorabilia	0	0	200	200		200	0.0%	
Civic Expenses :- Indirect Expenditure	<u>4,126</u>	<u>2,559</u>	<u>4,350</u>	<u>1,791</u>	<u>0</u>	<u>1,791</u>	<u>58.8%</u>	<u>0</u>
Net Income over Expenditure	<u>(3,755)</u>	<u>(1,664)</u>	<u>(4,350)</u>	<u>(2,686)</u>				
<b>103 Premises</b>								
1000 Income - Hall Hire	8,429	2,216	4,000	1,785			55.4%	
Premises :- Income	<u>8,429</u>	<u>2,216</u>	<u>4,000</u>	<u>1,785</u>			<u>55.4%</u>	<u>0</u>
4030 Rates	8,159	5,143	10,672	5,530	2,575	2,955	72.3%	
4031 Heat/Light/Water	34,632	(4,477)	25,000	29,477		29,477	(17.9%)	
4035 General Maintenance	7,615	1,190	3,000	1,810	3,022	(1,211)	140.4%	
4036 Grounds Maintenance	421	680	1,000	320	360	(40)	104.0%	
4041 Office Equipment	0	0	600	600		600	0.0%	
4042 Furniture	108	0	500	500		500	0.0%	
4043 Hearse House	0	0	200	200		200	0.0%	
4044 Waste Disposal	373	305	700	395	428	(33)	104.7%	
4045 Insurance	1,925	0	2,800	2,800		2,800	0.0%	
Premises :- Indirect Expenditure	<u>53,233</u>	<u>2,841</u>	<u>44,472</u>	<u>41,631</u>	<u>6,384</u>	<u>35,247</u>	<u>20.7%</u>	<u>0</u>
Net Income over Expenditure	<u>(44,804)</u>	<u>(625)</u>	<u>(40,472)</u>	<u>(39,847)</u>				
<b>104 Subscriptions</b>								
4060 SLCC	1,067	526	1,000	474		474	52.6%	
4061 OVW	2,266	2,395	2,500	105		105	95.8%	
4062 NWATC	0	0	120	120		120	0.0%	



## Detailed Income &amp; Expenditure by Budget Heading 30/09/2024

Month No: 6

## Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4063 CVSC	0	0	15	15		15	0.0%	
4064 Clerks & Councils Direct	0	0	60	60		60	0.0%	
4066 Data Protection	35	0	40	40		40	0.0%	
4068 Parish Online	0	0	250	250		250	0.0%	
Subscriptions :- Indirect Expenditure	<u>3,368</u>	<u>2,921</u>	<u>3,985</u>	<u>1,064</u>	<u>0</u>	<u>1,064</u>	<u>73.3%</u>	<u>0</u>
Net Expenditure	<u>(3,368)</u>	<u>(2,921)</u>	<u>(3,985)</u>	<u>(1,064)</u>				
<u>106 Community Schemes</u>								
1001 Income - Newsletter/Advert	0	0	150	150			0.0%	
1009 Income - Misc	3,318	150	0	(150)			0.0%	
Community Schemes :- Income	<u>3,318</u>	<u>150</u>	<u>150</u>	<u>(0)</u>			<u>100.2%</u>	<u>0</u>
4036 Grounds Maintenance	0	0	3,000	3,000		3,000	0.0%	
4076 War Memorials	0	0	500	500		500	0.0%	
4080 The Mount	1,478	0	1,600	1,600	1,460	140	91.3%	
4082 Planters	0	3,615	10,000	6,385	4,489	1,895	81.0%	
4083 Noticeboards	0	42	1,250	1,208		1,208	3.3%	
4084 Floodlighting	349	35	1,000	965		965	3.5%	
4087 Events	3,114	12,246	3,000	(9,246)		(9,246)	408.2%	
4088 Toilet financial support/hire	2,300	765	2,750	1,985	1,095	890	67.6%	
4091 Street Furniture	300	(300)	2,000	2,300	300	2,000	0.0%	
4092 Play Schemes	2,000	1,850	2,200	350		350	84.1%	
4093 MUGA/Play Equip	0	160	500	340	133	207	58.7%	
4094 Traffic Calming	0	0	4,500	4,500		4,500	0.0%	
4096 Footpaths Maintenance	880	0	6,000	6,000	880	5,120	14.7%	
4098 Pensarn Promenade	150	150	2,000	1,850		1,850	7.5%	
4099 Hanging Baskets	485	1,126	3,000	1,874		1,874	37.5%	
4101 Free Parking	20,000	0	25,000	25,000		25,000	0.0%	
4103 Bus Shelters Maintenance	0	0	3,000	3,000	576	2,424	19.2%	
4104 Newsletter	2,570	1,660	2,500	840		840	66.4%	
4105 Website	50	0	5,000	5,000	2,667	2,333	53.3%	
4107 Notices - Other	0	0	500	500		500	0.0%	
4115 CCTV	2,520	2,940	3,300	360		360	89.1%	
4117 Match Funding - Toilets	0	0	10,000	10,000		10,000	0.0%	
Community Schemes :- Indirect Expenditure	<u>36,196</u>	<u>24,289</u>	<u>92,600</u>	<u>68,311</u>	<u>11,601</u>	<u>56,710</u>	<u>38.8%</u>	<u>0</u>
Net Income over Expenditure	<u>(32,878)</u>	<u>(24,139)</u>	<u>(92,450)</u>	<u>(68,311)</u>				
<u>107 Grants/Donations</u>								
4108 S 137	11,000	10,500	10,500	0		0	100.0%	

## Detailed Income &amp; Expenditure by Budget Heading 30/09/2024

Month No: 6

## Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4109 Sports Clubs	1,250	1,225	10,250	9,025		9,025	12.0%	
4110 Grants - Other	1,250	5,530	1,250	(4,280)		(4,280)	442.4%	
4111 Youth Grants	500	2,000	600	(1,400)		(1,400)	333.3%	
4112 Social/Recreational	1,450	2,500	1,450	(1,050)		(1,050)	172.4%	
4113 Entertain/Culture/Arts	100	29	100	71		71	29.0%	
4114 Donations	1,820	200	5,000	4,800		4,800	4.0%	
4119 Commemoration Grant	2,885	1,943	5,000	3,058		3,058	38.9%	
Grants/Donations :- Indirect Expenditure	<u>20,255</u>	<u>23,927</u>	<u>34,150</u>	<u>10,224</u>	<u>0</u>	<u>10,224</u>	<u>70.1%</u>	<u>0</u>
Net Expenditure	<u>(20,255)</u>	<u>(23,927)</u>	<u>(34,150)</u>	<u>(10,224)</u>				
<u>108 Christmas Decorations</u>								
4035 General Maintenance	0	0	3,000	3,000		3,000	0.0%	
4200 Infrastructure Work(Columns)	0	0	2,000	2,000	502	1,498	25.1%	
4201 Purchase New Motifs	11,393	11,393	12,000	607		607	94.9%	
4202 Timers & Basic Infrastructure	661	0	2,500	2,500		2,500	0.0%	
4204 Purchase of Trees	8,549	6,070	9,000	2,930		2,930	67.4%	
4206 Infrastructure Work(Trees)	0	180	0	(180)		(180)	0.0%	
4207 Installation	13,330	0	14,000	14,000		14,000	0.0%	
4208 Electricity	0	0	2,000	2,000		2,000	0.0%	
4212 Signs,Tags & Engraving	45	0	0	0		0	0.0%	
4214 Printing	181	0	500	500		500	0.0%	
Christmas Decorations :- Indirect Expenditure	<u>34,159</u>	<u>17,644</u>	<u>45,000</u>	<u>27,356</u>	<u>502</u>	<u>26,855</u>	<u>40.3%</u>	<u>0</u>
Net Expenditure	<u>(34,159)</u>	<u>(17,644)</u>	<u>(45,000)</u>	<u>(27,356)</u>				
<u>109 Place Plan</u>								
4131 Place Plan project funding	805	150	3,000	2,850	2,982	(132)	104.4%	
Place Plan :- Indirect Expenditure	<u>805</u>	<u>150</u>	<u>3,000</u>	<u>2,850</u>	<u>2,982</u>	<u>(132)</u>	<u>104.4%</u>	<u>0</u>
Net Expenditure	<u>(805)</u>	<u>(150)</u>	<u>(3,000)</u>	<u>(2,850)</u>				
<u>110 Fireworks</u>								
1009 Income - Misc	500	0	0	0			0.0%	
Fireworks :- Income	<u>500</u>	<u>0</u>	<u>0</u>	<u>0</u>				<u>0</u>
4129 Other Firework costs	0	0	14,500	14,500		14,500	0.0%	
4209 Barrier Hire	250	0	0	0		0	0.0%	
4217 Purchase of Fireworks	3,750	0	0	0	3,750	(3,750)	0.0%	
4218 Traffic Man/Security etc	4,267	0	0	0		0	0.0%	
4219 Events personnel	1,913	0	0	0		0	0.0%	

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## Detailed Income &amp; Expenditure by Budget Heading 30/09/2024

Month No: 6

## Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4220 Hired provisions	1,853	0	0	0		0	0.0%	
Fireworks :- Indirect Expenditure	<u>12,033</u>	<u>0</u>	<u>14,500</u>	<u>14,500</u>	<u>3,750</u>	<u>10,750</u>	<u>25.9%</u>	<u>0</u>
Net Income over Expenditure	<u>(11,533)</u>	<u>0</u>	<u>(14,500)</u>	<u>(14,500)</u>				
Grand Totals:- Income	375,630	270,666	353,936	83,270			76.5%	
Expenditure	364,087	172,168	494,720	322,552	41,512	281,039	43.2%	
Net Income over Expenditure	<u>11,543</u>	<u>98,498</u>	<u>(140,784)</u>	<u>(239,282)</u>				
Movement to/(from) Gen Reserve	<u>11,543</u>	<u>98,498</u>						

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# Abergele Town Council - Clerk's Finance Report

## Sep-24

D

No.	Expenditure Category	Total Budget Required 2024'25	Notes:
E			
100	<b>Staff Costs</b>		
4002	Pensions		
1008	Grant from Gwyn y Mor/Rhyl Flats	28482.00	Place Plan Officer grant
1009	S106 funding from CCBC	5000.00	Place Plan Officer grant
4015	Agency staff		
4011	Recruitment		
101	<b>Administration</b>		
1009	Income - Misc		
4003	Training - staff		
4008	Information Technology		
4008	IT costs		
4819	IT software and hardware	1800.00	overspend approved for new Ipads Min No: 162/24/ (d)
4055	Audit fees		
4056	Audit internal		
4818	Payroll		
102	<b>Civic Expenses</b>		income £895 - £311 to charity £595 in reserves from 2023/4
4020	Mayoral Allocation		
4021	Add. Allowance re: ann mtg / civic service		
4023	Council Regalia etc		
4024	Honours Board/ Picture Gallery		
4025	Town Memorabilia / displays		
	<b>Total Civic Expenses:</b>		
4107	Notices -other		
4086	Elections		
103	<b>Premises - Town Hall &amp; Offices</b>		
4030	National Non-Domestic Rates		
4031	Heat / Light / Water	4477.00	will remain in the balance until year end and then clear
4035	General Maintenance & Decorating	2950.00	TT Drainage work overspend
4096	Footpath maintenance		
4044	waste disposal		
4045	Insurance		
106	<b>Community General Maintenance</b>		
4092	Play schemes		
4088	Toilet financial support/hire		
106	<b>Community Schemes</b>		
1009	Miscellaneous income	150.00	dog show collection to offset grant income
108	Christmas Decorations		
4087	Community Events	2500.00	agreed overspend to Conwy Events also up to £10k grant to be
4115	CCTV		
4084	Floodlighting		
4077	D- Day		
107	<b>Other Grants (see Sep. summary)</b>		
4108	S137		
4109	Sports Clubs	1400.00	overspent on budget heading - offset against overall total
4110	Miscellaneous	1250.00	overspent on budget heading - offset against overall total
4111	Youth		
4112	Social / Recreational	2500.00	overspent on budget heading - offset against overall total
4113	Entertainment/culture/arts		
4114	Donations		
4114	Power of Wellbeing		
101	<b>Additional Matters</b>		
4125	Miscellaneous (Contingency)		
4121	Bank Charges		
4120	Professional / Legal Fees		
d	Contra-Entries (e.g. Mayoral events)		
	<b>Total Additional:</b>		

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**Abergele Town Council**

**Bank - Cash and Investment Reconciliation as at 30 September 2024**

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**Confirmed Bank & Investment Balances**

**Bank Statement Balances**

30/09/2024	Current Bank A/c	22,951.39
30/09/2024	Quarterly Interest A/c	250,231.63
30/09/2024	Swansea Building Society	87,072.06
30/09/2024	Hall & Development A/c	36,858.28
30/09/2024	Petty Cash	150.00

**397,263.36**

**Unpresented Payments**

**22.20**

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**397,241.16**

**Receipts not on Bank Statement**

**0.00**

**Closing Balance**

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**397,241.16**

**All Cash & Bank Accounts**

1	Current Bank A/c	22,929.19
2	Quarterly Interest A/c	250,231.63
3	Swansea Building Society	87,072.06
4	Hall & Development A/c	36,858.28
6	Petty Cash	150.00
	Other Cash & Bank Balances	0.00
	<b>Total Cash &amp; Bank Balances</b>	<b>397,241.16</b>

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*CAIP2835*

Bank Reconciliation Statement as at 30/09/2024  
for Cashbook 1 - Current Bank A/c

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Current Bank A/c	30/09/2024		22,951.39
			<u>22,951.39</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
13/09/2024 CC01 SOS PARTS		22.20	
			<u>22.20</u>
			22,929.19
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			22,929.19
		Balance per Cash Book is :-	22,929.19
		Difference is :-	0.00

Signatory 1:

Name ..... Signed ..... Date .....

Signatory 2:

Name ..... Signed ..... Date .....

CALZAG 36



Bank Reconciliation Statement as at 30/09/2024  
for Cashbook 2 - Quarterly Interest A/c

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Quarterly Interest A/c	30/09/2024		250,231.63
			<u>250,231.63</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			250,231.63
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			250,231.63
		<b>Balance per Cash Book is :-</b>	<b>250,231.63</b>
		<b>Difference is :-</b>	<b>0.00</b>

Signatory 1:

Name ..... Signed ..... Date .....

Signatory 2:

Name ..... Signed ..... Date .....



CAP3037

Bank Reconciliation Statement as at 30/09/2024  
for Cashbook 3 - Swansea Building Society

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Swansea Building Society	30/09/2024		87,072.06
			<u>87,072.06</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			87,072.06
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			87,072.06
		<b>Balance per Cash Book is :-</b>	<b>87,072.06</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Signatory 1:**

Name .....Signed .....Date .....

**Signatory 2:**

Name .....Signed .....Date .....

CAP38

Bank Reconciliation Statement as at 30/09/2024  
for Cashbook 4 - Hall & Development A/c

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Hall & Development A/c	30/09/2024		36,858.28
			<u>36,858.28</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			36,858.28
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			36,858.28
		Balance per Cash Book is :-	36,858.28
		Difference is :-	0.00

**Signatory 1:**

Name ..... Signed ..... Date .....

**Signatory 2:**

Name ..... Signed ..... Date .....

CAP39



Bank Reconciliation Statement as at 30/09/2024  
for Cashbook 6 - Petty Cash

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Petty Cash	30/09/2024		150.00
			<u>150.00</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			150.00
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			150.00
		Balance per Cash Book is :-	150.00
		Difference is :-	0.00

Signatory 1:

Name ..... Signed ..... Date .....

Signatory 2:

Name ..... Signed ..... Date .....

CIP 40