

Correspondence File 1

Policy & Finance Committee

15 July 2021

RECEIVED Business Banking

11 JUN 2021

Barclays
Leicester
LE87 2BB

APF

J31B6800MDFMBA000001186000100332700A000

Abergele Town Council
Abergele Town Hall
Llanddulas Road
Abergele
LL22 7BT**BY ATC**0345 605 2345*
+44 2476 842 091*

07 June 2021

Our Ref: BC4/20210608042922011222

Dear Customer

Changes to our terms and conditions for business accounts

We're making some changes to our terms and conditions (T&Cs) to keep them up to date. We've explained these changes in a summary below. All the changes will come into effect on **11 September 2021**.

Please read through them carefully and let us know if you have any questions. The T&Cs that are changing are:

- The T&Cs in the 'Barclays Business Customer Agreement' (our terms and conditions for business customers)
- The Barclays Tariffs and Price Plans for business customers.

Summary of changes

Making things simpler

We've reorganised things and changed some of the wording to make our T&Cs easier to read and as clear as possible. To do this, we've divided the 'Barclays Business Customer Agreement' into two parts.

Being with Barclays contains the T&Cs that are central to how we provide our services. For example, they explain how we'll stay in touch.

The Banking terms contain T&Cs that are more specific to how your current or savings account works. For example, they include how you can make a payment out of your account.

Where can I find the revised terms online?

- 'Barclays Business Customer Agreement': barclays.co.uk/business-banking/manage/terms-and-conditions
- Barclays Tariffs and Price Plans: barclays.co.uk/business-banking/accounts/rates-and-charges

What do you need to do?

If you're happy with the changes, you don't need to do anything.

If you're not happy with the changes, you're free to close your account without charge. You'll need to let us know if you want to do this by **10 September 2021**. We'd be sorry to see you go.

If we haven't heard from you by this date, we'll assume you accept the changes.

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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

*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.

HPBCA004 06/21
CSID/6691188343

How the terms apply to different types of customer

- The Payment Services Regulations 2017 require us to treat our Micro-enterprise and Charity customers in a certain way. We can agree different terms with our Larger Corporate customers. The updated terms explain what is meant by Micro-enterprise, Charity and Larger Corporate on page 2. Once the changes come into effect, the following terms are being amended for Larger Corporates. If you become a Larger Corporate in the future, then by continuing to use the account or service, you agree to the terms that apply to Larger Corporates. If you become a Micro-enterprise or Charity, then the terms applying to those customers will apply to you.

1 How much notice we need to give you of changes

We've amended the terms to explain that if you're a Larger Corporate, we'll give you at least 30 days' notice of changes we need to tell you about in advance. The terms used to explain we'd give you two months' notice. The exception is where your account is a restricted access account (your additional conditions will say if so). In this scenario, the amount of notice we'll give you is not changing.

In addition, we're opting out of the information requirements that would otherwise apply in the Payment Services Regulations 2017 when providing notice if you're a Larger Corporate. However, we will provide notice electronically, by post, or on your statement. The new terms are found in section 4 of 'Being with Barclays' ('Changes we can make to this agreement').

2 Charges

If you're a Larger Corporate, we may charge for payment services that you request from us that aren't set out in the tariff or price plan, but we'll always tell you (orally or in writing) how much the charge will be before we provide the service to you. We explain this on page 3 of the new terms.

3 If something goes wrong with a payment

For Larger Corporates, we've increased the standard we expect you to meet in terms of keeping your payment tools safe in order to qualify for a refund of an unauthorised payment.

We've also updated the terms explaining when we'll refund you if we make a mistake. However, so long as you tell us within 13 months, you may still be due a refund, so do let us know as soon as possible.

The updated terms are found in section 6 of the Banking terms ('If something goes wrong').

Changes to the way services work

- **Faster cheque clearing:** We've previously told you that, where possible, we'd start processing cheques using cheque imaging, which means cheques clear more quickly. We're updating section 2 of the Banking terms ('Payments into your account') to explain that all sterling cheques drawn on banks in the UK, Channel Islands or Isle of Man are now processed using the Image Clearing System. If we get the cheque on a working day (except bank holidays) and before the cut-off time, we tell you the money will be available before midnight on the next working day. That's also when you'll start earning interest if you have an interest-bearing account. If a cheque is paid in to the Post Office®, we'll start the process when we receive it, which is normally the next working day.
- **Open Banking:** This affects you if you use authorised account information service providers (AISPs) or authorised payment initiation service providers (PISPs). We explain what these terms mean in section 2 of 'Being with Barclays' ('Keeping your money safe'). The T&Cs now say that:
 - You shouldn't share your banking security credentials with any third party – this includes AISPs and PISPs. Instead of sharing your details with them, Open Banking now means that you can confirm if you want to share your data or make payments through the Barclays app, Online Banking or other applicable Electronic Banking Services. This is designed to keep your account secure.
 - If you ask a PISP to request a payment and they don't do this, we won't be responsible for your payment not being made.
- **Cost of card payments and cash withdrawals in a currency other than sterling:** We've updated section 4 of the Banking terms ('International payments') to make it clearer that if we perform the currency conversion (rather than if you've asked the ATM or card terminal provider to do it) our exchange rate is made up of the relevant card scheme reference exchange rate (this will depend on whether there is a Visa or Mastercard logo on your card) plus our non-sterling transaction fee. Remember, you can find details of the non-sterling transaction fee in the tariff or price plan applicable to your account. You can now see the cost of the currency conversion as a percentage mark-up against the European Central Bank rates for several currencies at our webpage: [barclays.co.uk/travel/using-debit-card-abroad](https://www.barclays.co.uk/travel/using-debit-card-abroad). This page allows you to compare our rates with the rates issued by the ECB. You can also use the

Changes to the way services work

information to compare rates offered by other providers. Because it might take a day or two for your payment to be processed, our rate might be different at that time.

- **If you're concerned about the security of your account:** We're updating the number to call if you're concerned about your account security. The numbers to use are **0800 151 0155*** or **+44 2476 842 091*** if calling from outside the UK.
- **Complaints:** We've updated the phone number you should ring if you wish to make a complaint. The number to use is **0800 282 390*** (or **+44 207 116 7488*** from abroad). You can also write to us at FREEPOST, Barclays Customer Relations. We now explain that if you're not eligible to complain to the Financial Ombudsman Service, you may be able to take your complaint to the Business Banking Resolution Service. To see if you're eligible to do so, you can contact them at **thebbrs.org** or email **contactus@thebbrs.org** or call **0345 646 8825**. Alternatively, you can write to them at: 70 Fleet Street, London EC4Y 1EU. We explain that you might also be able to take a complaint to the Financial Conduct Authority.

Changes because of the new relationship between the UK and the EU

As the relationship between the UK and the EU is changing, we've removed any reference in all our T&Cs to the UK being part of the EU.

- **Payments to the European Economic Area (EEA):** We can no longer guarantee how a bank in the EEA will treat payments they receive, and how long these will take. This affects what we say in the T&Cs about late payments, so we've updated this wording in section 6 of the Banking terms ('If something goes wrong').
- **Closing your account:** We've updated section 5 of 'Being with Barclays' ('When we can close an account or end a service') to explain that we can close your account and stop providing services if you move your place of incorporation or where you do a material part of your business to a country outside the UK.

Protecting your money

- **If something goes wrong with a payment:**
 - i. We'll no longer make an automatic refund of an unauthorised payment simply because it was made online or at distance. However, we'll normally still refund you (so long as you aren't acting fraudulently and have met the required standard for keeping your payment tools safe). So, tell us as soon as possible (and within at least 13 months of the unauthorised payment).
 - ii. If you're a sole trader, unincorporated entity or certain type of partnership, we've updated the terms dealing with unauthorised payments made from an overdraft. We now make clear that we won't refund you if money is taken by someone you gave your payment tools to. If you're owed a refund, we are allowed by law to take slightly longer to refund you. The 13-month timeframe for you to tell us about the unauthorised payment will not apply.
 - iii. In order to qualify for a refund, we now require you to tell us within 13 months of the payment date if you think we've made a mistake with a payment.
 - iv. See section 6 of the Banking terms ('If something goes wrong') for the new terms.
- **Payment name checks:** In April 2020, to help prevent fraud and payments being sent to the wrong account, for some payments UK banks started checking the name of the person you're paying against the sort code and account number you give. This is called 'Confirmation of Payee'. This check either gives you a match, a close match, no match, or that a check wasn't possible. If it's a close match, we'll show you the name of the account holder that's linked to the sort code and account number you gave. If you choose to go ahead with the payment when it's not a match, then you're accepting the risk that we might not be able to get the money back if it goes to the wrong account. However, if you're told it's a match and go ahead with a payment, and the information you were given turns out to have been wrong, you may be entitled to recover any loss. We've updated section 1 and section 6 of the Banking terms ('Making payments from your account' and 'If something goes wrong') to reflect this.
- **Scam protection:** Since May 2019, we've been part of an industry code called the Contingent Reimbursement Model Code. This code can help to protect you if you're a Charity or Micro-enterprise

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① Protecting your money

customer and have been the victim of a type of scam called an Authorised Push Payment (APP) Scam. This scam is where you make a payment between sterling accounts in the UK but are tricked, either into paying a different person (like if you thought you were paying your bank, but it turned out to be a fake account), or paying someone for what you thought was a legitimate purpose which turns out to be fraudulent. APP Scams are usually made by Faster Payments, CHAPS, or transfer between accounts at the same bank. Section 6 of the Banking terms ('If something goes wrong') explains what this kind of scam is, and the situations where we may be able to help you get your money back.

- **Authentication:** We've improved the ways we check your identity before you make payments on websites or through apps, when you access your Online Banking or when you make online payments.
- **Card replacements:** We've updated section 2 of 'Being with Barclays' ('Keeping your money safe') to say that, if you haven't used your card for a significant period of time, we won't automatically replace it when it expires.

② Other changes to the T&Cs

- **Bringing a claim:** We've updated 'Barclays and you' to make it clear that, if you want to bring a claim against us in the courts, you can do so using the courts of England and Wales.
- **Maximum balances:** We've updated section 2 of the Banking terms ('Payments into your account') to let you know we might introduce a cap on the amount you can have in individual accounts or across all the accounts you hold with us. We'll let you know the amount of the cap for each of your accounts before we introduce it. If your balance exceeds that amount, we might apply a charge on the balance that exceeds the cap, or we might refuse to accept the payment into your account and may return it to you.
- **When we might change the T&Cs:** Where we explain when we can make changes to our T&Cs, we've removed 'because we're changing the agreement to be in line with the banking industry and our competition'. We wouldn't make changes just for this reason.
- **Changes to non-core banking products and services:** It may be that we've offered you additional services and/or features as part of you having a bank account with us which aren't payment services and not part of our core banking products or services. We've updated section 4 of 'Barclays and You' ('Changes we can make to this agreement') to explain that in these circumstances, if we want to make changes to, or even withdraw, any of these services and/or features, we'll give you an amount of notice that we think is reasonable.
- **Unpaid fees:** If we refuse a payment because there aren't enough funds in your account, we'll no longer charge for this.
- **Right to cancel:** The Business Customer Agreement governs any bank accounts you have with us including any new accounts you take out. We've updated section 5 of 'Being with Barclays' ('Closing an account or service, or leaving Barclays') to explain your cancellation rights on the opening of any new account.
- **Tax:** We've removed the wording explaining that we normally deduct tax at the appropriate rate before we pay interest to you as this is no longer the case. You may be required by law to deduct tax from certain payments that you make to us and we've included wording on how you must 'gross up' these payments to us.
- **Data Protection:** We've updated section 6 of 'Being with Barclays' to clarify our use of personal information after account closure. Section 6 has also been updated to explain that the processing of data not only relates to the account holders, but individuals related to the business and financial associates of the account holders. We've explained who these individuals are and the purpose(s) for which we process their personal information. We've also included an obligation on the account holders to notify such individuals of this processing.
- **When we can take money out of your account:** Section 2 of the Banking terms now explains that rarely, a payment comes into your account but the paying bank realises it was made fraudulently. Or it may be that the person paying it doesn't have enough money. If this happens, we can take the money back out of your account. If we have a legal duty to do so, we can also send money from your account to a government body such as HMRC. We can only do this if the organisation asking us has the legal power.
- **Cut-off times:** You can now find our cut-off times in our Tariffs and Price Plans (as well as on the website and by asking us in a branch or on the phone). We've clarified and updated some of these cut-off times.

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Other changes to the T&Cs

- **Who can give us instructions:** We've made clear in section 3 of 'Barclays and You' ('Who can use your account') that if you're a sole trader, you'll have authority without restriction to give us instructions. Otherwise, we'll accept instructions from people named in the mandate as authorised signatories. Unless you've provided otherwise in the mandate, each authorised signatory has individual authority without any restriction to operate all of your accounts. The terms now explain that if we know there's a dispute between partners/directors/members/authorised signatories, we have the right to insist on alternative instruction arrangements. The terms now explain that if the account is held by more than one individual and one individual dies, you must notify us of that person's death.
- **Relevant Financial Institution (RFI):** We've made clear that you must notify us as soon as reasonably possible if you are, become or intend to become a RFI. A RFI means a financial institution which meets the definition of a RFI within Article 2 of the Financial Services and Markets Act 2000 (Excluded Activities and Prohibitions) Order 2014. If you are, become, or intend to become a RFI we don't have to carry out your instructions if we reasonably consider that we'll incur a prohibited exposure to you under ring-fencing legislation.
- **Client money:** We've added wording to make clear that you must only hold client money with us in a designated client account product.
- **When we can close an account or end a service:** We've explained that we can close an account or end a service on less than two months' notice if you give us materially misleading information.
- **Clarification of wording:** We're clarifying our T&Cs in many places to make them easier to understand. Here are some examples.
 - We've made it clearer how to use all the different methods to authorise payments
 - We've clarified the frequency with which we'll provide you with account statements and how you'll receive these
 - We've made it clearer how we'll contact you, including about your account or other products and services
 - We make clear that your account must be used solely for business purposes and not for any personal use
 - We've made it clearer that it may be that a payment instruction or us taking an amount from your account would result, without prior arrangement in the account becoming overdrawn, or the agreed overdraft limit being exceeded. If so, we may in our sole discretion and without contacting you, allow an overdraft to be created or allow the agreed overdraft limit to be exceeded. In these circumstances, the new or excess overdraft is an unarranged overdraft and you'll be charged at the applicable rate for unarranged borrowing. For details of our unarranged borrowing rate please see the tariff or price plan applicable to your account
 - We make clear that we won't always tell you when charges in the applicable tariff or price plan are changed. However, they are kept up to date on our website and in our branches
 - We've made it clearer that if there hasn't been any activity on your account for at least 15 years (or any other period specified by law in the UK) and we haven't been able to contact you, we might transfer any money in your account to the Unclaimed Assets Scheme. You still have a right to the money
 - You've always been required to notify us of any changes that are relevant to us. We now provide additional examples of the sorts of changes you must tell us about
 - We've made it clearer that if there's a change to branch opening hours, we'll put posters up in branch explaining this four weeks in advance and we may personally notify you
 - We've made it clearer who's normally responsible for paying back any money you borrow
 - We now call our mobile banking service 'the Barclays app' – so we're making sure it's called this everywhere.

We're here to help

If you have any questions about the changes, or anything about your banking with us, get in touch with your Relationship team or call us on **0345 605 2345*** or **+44 2476 842 091*** if calling from abroad.

Thanks for choosing to bank with Barclays

Your Business Banking team

CP/PS



DTF



LLOYDS BANK

June 2021

Lloyds Bank plc
Business Banking
BX1 1LT

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



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RECEIVED
2 JUN 2021
BY ATC

The Financial Services Compensation Scheme

Dear Mrs Evans

The Financial Services Compensation Scheme (FSCS) is an independent compensation fund which protects most depositors, including large and small companies, small local authorities and individuals.

The FSCS limit is £85,000, so a depositor's combined eligible deposits are protected up to this amount if anything happens to their bank, building society or credit union.

Please take time to read the enclosed information sheet and share with anyone else that needs to be aware. It includes information on protection limits, eligibility and exclusions that apply. You can also find further information about the FSCS at www.fscs.org.uk

If you hold third party funds in Client Money accounts or Pension accounts, details on how the FSCS protection applies to these arrangements can be found on the back of this letter.

Your business may be excluded from FSCS protection

The FSCS has a list of exclusions which mean some deposits do not qualify for FSCS protection. We believe your own business may come under one of the categories in the exclusions list.

Please review the exclusions list on the FSCS information sheet and if you agree your business is excluded, you don't need to do anything. If you think your business is eligible, or if you have any questions, please call us on the number opposite. We're supporting many customers at the moment and call waiting times are longer, but we'll answer as quickly as we can.

Yours sincerely

Joanne Overton
Head of Business Banking

In summary

- The FSCS limit for combined eligible deposits is £85,000
- Please read the enclosed and share with anyone else who needs to know.

If you have any questions:

- Call your Business Management team on **0345 072 5555**
Lines are open between 7am-8pm, Monday to Friday, and from 9am-2pm on Saturdays, excluding UK public holidays

Turn over for more detail



CFIP6
BUSINESS BANKING

How the FSCS protects Client Money accounts

Any deposits held with us in Client Money accounts on behalf of underlying clients are protected by FSCS, subject to eligibility of the client. These deposits would be combined with all other eligible deposits that the underlying client holds with us and the total would be subject to the £85,000 limit.

Deposits held in Client Money accounts are considered separately and do not affect the protection limit for eligible deposits belonging to your own business.

How the FSCS protects your clients' pension money

Any pension money you hold with us on behalf of a client, as a trustee for that pension, may be eligible for deposit protection, subject to the criteria in the FSCS information sheet.

Pension money is considered separately and does not affect the protection limit for eligible deposits belonging to your own business.

Let your clients know

Please share the information enclosed with your clients, so they are aware of the limit that applies to the combined eligible deposits they hold with us, including any client money or pension money they are entitled to.



Don't get scammed – Fraudsters can call and pretend to be your bank, the police or other well-known companies and organisations. If you get a call that tells you to move money to another account, or asks for your banking details – **HANG UP**. This is a scam. You could lose your money. If you need to call us, use the number on the back of your bank card. To call a company, use a number you trust, not one a caller has used or may give you. Fraudsters can copy genuine telephone numbers, so don't trust your caller ID. Find out how to stay safe from fraud: lloydsbank.com/fraud



Our Service Promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at lloydsbank.com/business/contactus



If you need extra help

If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio.

If your hearing or speech is impaired – you can use Relay UK. More information on the Relay UK Service can be found at: relayuk.bt.com



If you need to tell us something

When you call us – your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.



Things you need to know

While all reasonable care has been taken to ensure that the information provided is correct, no liability is accepted by Lloyds Bank for any loss or damage caused to any person relying on any statement or omission. This is for information only and should not be relied upon as offering advice for any set of circumstances. Specific advice should always be sought in each instance.

Keeping your money protected – eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.



Protected

FINANCIAL SERVICES COMPENSATION SCHEME INFORMATION SHEET



Protected



Basic information about the protection of your eligible deposits	
Eligible deposits in Lloyds Bank plc are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of your bank: Lloyds Bank, Mayfair Private Banking, Lloyds Bank Private Banking and Scottish Widows Bank. Some savings accounts under the Charities Aid Foundation brand name are also deposits with Lloyds Bank plc.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000 ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately ³
Reimbursement period in case of bank's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Lloyds Bank plc for enquiries relating to your account:	You can visit one of our branches, call us, go online or write to us at the address below: 25 Gresham Street, London, EC2V 7HN
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional Information

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. Lloyds Bank plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

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continued overleaf...

³ Limit of protection for joint accounts

In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: **0800 678 1100** or **020 7741 4100**, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

EXCLUSIONS LIST

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund¹, public authority, other than a small local authority.
4. It is a deposit of a credit union to which the credit union itself is entitled.
5. It is a deposit which can only be proven by a financial instrument² (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
6. It is a deposit of a collective investment scheme which qualifies as a small company.³
7. It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
8. It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ - refer to the FSCS for further information on this category.
9. It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

² As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule.

³ Under the Companies Act 1985 or Companies Act 2006.

⁴ See footnote 3.

⁵ See footnote 3.

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From: Deryck Evans <Deryck.Evans@audit.wales>
Sent: 17 June 2021 10:56
To: Undisclosed recipients:
Subject: Archwilio 2021 / Audit 2021
Attachments: AC254 - Letter to Community and Town Councils - cym.pdf; AC254 - Letter to Community and Town Councils in Wales.pdf; Annual_Return_2021_Electronic_FINAL_English.docx; Annual_Return_2021_Electronic_Final_Welsh.docx; Annual_Return_2021_Print_FINAL_English.docx; Annual_Return_2021_Print_Final_Welsh.docx; AUDIT NOTICE 2344A2021-22_Town_Community_Councils_2021_Audit_Accounts_Letter_Eng.docx; AUDIT NOTICE 2344A2021-22_Town_Community_Councils_2021_Audit_Accounts_Letter_Welsh.docx; Additional Information Proforma Welsh.pdf; Additional information proforma.pdf; Annual_Return_2021_Print_FINAL_English.pdf; Annual_Return_2021_Print_Final_Welsh.pdf; Delayed approval notice- cym Word2003.docx; Delayed approval NOTICE.docx

Although it is lengthy, please read this email carefully as it contains important information to help you with the audit process this year.

Over the last few weeks, I have received many queries regarding the audit for 2020-21 (and earlier years if applicable).

This email addresses these questions. However, many of the questions are covered by previous documents issued to councils.

Er ei fod yn hir, darllenwch yr e-bost hwn yn ofalus gan ei fod yn cynnwys gwybodaeth bwysig i'ch helpu gyda'r broses archwilio eleni.

Dros yr wythnosau diwethaf, rwyf wedi derbyn llawer o ymholiadau ynghylch yr archwiliad ar gyfer 2020-21 (a blynyddoedd cynharach os yw'n berthnasol).

Mae'r e-bost hwn yn mynd i'r afael â'r cwestiynau hyn. Fodd bynnag, mae llawer o'r cwestiynau wedi'u cynnwys mewn dogfennau blaenorol a roddwyd i gynghorau.

Cwblhau gwaith archwilio'r flwyddyn flaenorol

1. Mae Grant Thornton wedi rhoi eu ffeiliau archwilio i ni ar gyfer pob cyngor lle'r oedd ffurflen flynyddol 2019-209 wedi'i chyflwyno iddynt. Mae BDO wrthi'n cwblhau eu gwaith a bydd yn rhoi eu ffeiliau archwilio i ni cyn bo hir.
2. Rydym wedi gohirio cyflwyno'r dull archwilio newydd am flwyddyn. Bydd hyn yn ein helpu i ddal i fyny ar yr archwiliadau rhagorol ar gyfer 2019-20 a'r archwiliadau cynharach. Blwyddyn gyntaf y dull newydd felly fydd 2021-22. Byddwn mewn cysylltiad yn ddiweddarach eleni i egluro i chi sut y bydd hyn yn gweithio i gynghorau unigol.

Completion of prior year audit work

1. Grant Thornton have provided us with their audit files for all councils where the 2019-209 annual return had been submitted to them. BDO are in the process of finalising their work and will shortly provide us with their audit files.
2. We have deferred the introduction of the new audit approach for one year. This will help us to catch up on the outstanding 2019-20 and earlier audits. The first year of the new approach will therefore be 2021-22. We will be in touch later this year to explain to you how this will work for individual councils.

- Rydym wedi derbyn sawl cais am ddiweddariadau ar gynnydd yr archwiliadau anghyflawn. Bydd Archwilio Cymru yn cwblhau unrhyw archwiliadau sy'n ddyledus o 2019-20 neu'n gynharach, ochr yn ochr ag archwiliadau 2020-21. Rydym am roi'r wybodaeth ddiweddaraf i bob cyngor eleni fel bod holl archwiliadau 2020-21 ac archwiliadau cynharach wedi'u cwblhau erbyn 31 Rhagfyr 2021. Bydd hyn yn caniatáu i'r sector cyfan ddechrau'r dull archwilio newydd gyda thaflen lân yn 2021-22.

Ffurflen flynyddol 2020-21

- Oherwydd COVID, caeodd ein swyddfeydd ym mis Mawrth 2020 a dim ond yn ddiweddar y maent wedi agor ond gyda mynediad cyfyngedig. O ganlyniad, nid oedd yn bosibl cael a dosbarthu'r ffurflenni blynyddol copi caled fel yr ydym wedi'i wneud mewn blynyddoedd blaenorol.
- Am y rheswm hwn, cyhoeddais fersiynau Word a PDF o'r ffurflenni blynyddol ddiwedd mis Mawrth.
- Ni fydd Archwilio Cymru yn cyhoeddi copïau caled o ffurflen flynyddol 2020-21. Bydd angen i gynghorau argraffu un o'r copïau rwyf wedi'i anfon atoch.

Cyngor yn cymeradwyo cyfrifon

- Mae cynghorau wedi cysylltu â ni eleni yn gofyn i ni ymestyn y dyddiad cau ar 30 Mehefin ar gyfer cymeradwyo'r cyfrifon. Ni all Archwilio Cymru ganiatáu estyniad o'r fath gan fod y dyddiad wedi'i bennu mewn deddfwriaeth!
- Mae Rheoliadau Cyfrifon ac Archwilio (Cymru) 2014 yn nodi bod yn rhaid i gynghorau gymeradwyo'r ffurflen flynyddol erbyn 30 Mehefin 20 Mehefin.
- Fodd bynnag, mae'r Rheoliadau hefyd yn gwneud darpariaeth ar gyfer amgylchiadau lle nad yw hyn yn bosibl. Os na all cynghorau fodloni'r dyddiad cau ar 30 Mehefin, rhaid iddynt gyhoeddi hysbysiad (mewn man amlwg yn y gymuned **AC** ar eu gwefan) yn nodi'r rhesymau pam nad ydynt wedi cymeradwyo'r cyfrifon erbyn 30 Mehefin.
- Amgaeir hysbysiad enghreifftiol. **Bydd angen i gynghorau ddiwygio'r hysbysiad fel y bo'n briodol** ar gyfer eu hamgylchiadau.
- Os byddwch yn methu'r dyddiad cau ar 30 Mehefin, dylech amgáu copi o'r hysbysiad gyda'ch papurauarchwilio.

Hysbysiad archwilio

- Rydym wedi darparu ar gyfer negeseuon e-bost blaenorol, Mae'r hysbysiad archwilio yn pennu'r dyddiad ar gyfer arfer hawliau etholwyr i ofyn cwestiynau a gwneud gwrthwynebiadau yn ystod

- We have received several requests for updates on progress of the incomplete audits. Audit Wales will complete any audits outstanding from 2019-20 or earlier, alongside the 2020-21 audits. We want to bring all councils up to date this year so that all 2020-21 and earlier audits are completed by 31 December 2021. This will allow the sector as a whole to begin the new audit approach with a clean sheet in 2021-22.

2020-21 annual return

- Due to COVID, our offices closed in March 2020 and have only recently opened but with restricted access. As a result, it was not possible to obtain and distribute the hard copy annual returns as we have done in previous years.
- For this reason, I issued Word and PDF versions of the annual returns at the end of March.
- Audit Wales will not be issuing hard copies of the 2020-21 annual return. Councils will need to print off one of the copies I have sent you.

Council approval of accounts

- Councils have contacted us this year asking us to extend the 30 June deadline for approval of the accounts. Audit Wales cannot grant such an extension as the date is set in legislation!
- The Accounts and Audit (Wales) Regulations 2014 set out that councils must approve the annual return by 30 June.
- However, the Regulations also make provision for circumstances where this is not possible. If councils cannot meet the 30 June deadline, they must publish a notice (in a prominent place in the community **AND** on their website) setting out the reasons why they have not approved the accounts by 30 June.
- An example notice is attached. **Councils will need to amend the notice as appropriate** for their circumstances.
- If you do miss the 30 June deadline you should enclose a copy of the notice with your audit papers.

Audit notice

- We have provided under cover of previous emails, The audit notice sets the date for the exercise of electors' rights to ask questions and make objections at audit, as 20 September 2021. This date has been set to provide councils with some flexibility on

archwiliad, fel 20 Medi 2021. Mae'r dyddiad hwn wedi'i bennu i roi rhywfaint o hyblygrwydd i gynghorau gymeradwyo'r cyfrifon tra'n parhau i allu cyflwyno'r ffurflen flynyddol i'w harchwilio a rhoi amser i'r archwiliad gael ei gwblhau mewn pryd i gynghorau gyhoeddi'r ffurflen ardystiedig erbyn 30 Medi.

- Er bod yr Archwilydd Cyffredinol yn pennu'r dyddiad i etholwyr ofyn cwestiynau a gwneud gwrthwynebiadau, mae'r dyddiadau ar gyfer y cyfnod arolygu yn fwy hyblyg. Rydym wedi cynnwys amserlen yn yr hysbysiad archwilio sy'n bodloni'r gofynion cyfreithiol. Gallwch symud y dyddiadau hyn yn eu blaen os dymunwch **ond eich cyfrifoldeb chi yw sicrhau bod y dyddiadau'n dal i fodloni'r Rheoliadau**. Ni allwn gytuno ar ddyddiadau diwygiedig gyda chynghorau unigol.
- Ni fydd Archwilio Cymru ond yn diwygio'r dyddiadar gyfer cwestiynau a gwrthwynebiadau etholwyr yn ystod archwiliad (h.y. 20 Medi 2021) lle na all y Cyngor gymeradwyo ei gyfrifon cyn 20 Awst 2021. Os ydych yn y sefyllfa hon, rhowch wybod i ni.

I ble ydw i'n anfon y papurau archwilio?

- O hyn ymlaen, bydd archwiliad o'r holl gynghorau cymuned a thref ledled Cymru yn cael ei gynnal gan Archwilio Cymru. Mae hyn yn cynnwys cwblhau'r holl archwiliadau sy'n weddill o 2019-20 a blynyddoedd cynharach. Felly, rhaid i gynghorau gyflwyno'r ffurflenni blynyddol ar gyfer 2020-21 (a blynyddoedd blaenorol os nad ydynt eisoes wedi'u cyflwyno) i Archwilio Cymru. **Rhaid i gynghorau beidio** ag anfon y **ffurflenni blynyddol a'r dogfennau archwilio i'r BDO na Grant Thornton**.
- Anfonwch y papurau ategol tywod dychwelyd blynyddol cyn gynted â phosibl ar ôl iddynt gael eu cymeradwyo. Peidiwch ag aros tan ar ôl i'r cyfnod arolygu ddod i ben ar 17 Medi. Os byddwch yn aros, ni fyddwn yn gallu cwblhau'r archwiliad mewn pryd i chi gyhoeddi'r ffurflen flynyddol archwiliedig erbyn 30 Medi. Ein nod yw cwblhau cymaint o waith archwilio â phosibl cyn 20 Medi fel y gallwn gyhoeddi barn archwilio yn fuan wedi hynny.
- Diolch yn fawr i'r cynghorau hynny sydd eisoes wedi cyflwyno eu ffurflenni blynyddol i'w harchwilio. Byddwn yn dechrau ein gwaith archwilio ddechrau mis Awst mewn trefn dyddiadau llym – po gynharaf y byddwn yn derbyn y ffurflen flynyddol, gorau po gyntaf y byddwn yn dechrau eich archwiliad.

approving the accounts while still being able to submit the annual return for audit and provide time for the audit to be completed in time for councils to publish the certified return by 30 September.

- While the Auditor General sets the date for electors to ask questions and make objections, the dates for the inspection period are more flexible. We have included a timetable in the audit notice that meets the legal requirements. You can move these dates forward if you wish but **it is your responsibility to ensure that the dates still satisfy the Regulations**. We are not able to agree amended dates with individual councils.
- Audit Wales will only amend the date for electors' questions and objections at audit (i.e. 20 September 2021) where the Council is unable to approve its accounts before 20 August 2021. If you are in this position, please let us know.

Where do I send the audit papers to?

- From now on, the audit of all community and town councils across the whole of Wales will be undertaken by Audit Wales. This includes completion of all outstanding audits from 2019-20 and earlier years. Therefore, councils must submit the annual returns for 2020-21 (and previous years if not already submitted) to Audit Wales. **Councils must not send the annual returns and audit documents to BDO or Grant Thornton**.
- Please send in the annual return and supporting papers as soon as possible after they are approved. Please do not wait until after the inspection period ends on 17 September. If you do wait, we will not be able to complete the audit in time for you to publish the audited annual return by 30 September. We are aiming to complete as much audit work as possible before 20 September so that we can issue audit opinions shortly thereafter.
- Many thanks to those councils that have already submitted their annual returns for audit. We will begin our audit work in early August in strict date order – the earlier we receive the annual return, the earlier we will start your audit.
- In order to manage expectations, it may be helpful to explain when we will undertake our audit work. We are not able to start audit work until early August due to staff being allocated to our other audit work. Also we cannot sign

18. Er mwyn rheoli disgwyliadau, efallai y byddai'n ddefnyddiol esbonio pryd y byddwn yn ymgymryd â'n gwaith archwilio. Ni allwn ddechrau gwaith archwilio tan ddechrau mis Awst oherwydd bod staff yn cael eu dyrannu i'n gwaith archwilio arall. Hefyd, ni allwch lofnodi unrhyw archwiliadau tan ar ôl y dyddiad yr ydym wedi'i benodi ar gyfer arfer hawliau etholwyr i ofyn cwestiynau a gwneud gwrthwynebiadau.
19. Gallwch gyflwyno eich ffurflen flynyddol a'ch dogfennau ategol drwy'r post. Gweler y llythyr hysbysiad archwilio ar gyfer y cyfeiriad. Gallwch hefyd gyflwyno'r ffurflen flynyddol a'r dogfennau yn archwiliadcynqorcymunedol@archwilio.cymru. Bydd y cyfeiriad e-bost hwn yn fyw o 21 Mehefin 2021.

Dogfennau sy'n ofynnol i'w harchwilio

20. Y dogfennau y gofynnwyd amdanynt yw'r gofynion sylfaenol ar gyfer eleni. Darperir rhestr lawn yn y llythyr hysbysiad archwilio. Yn y rhan fwyaf o achosion, bydd y dogfennau hyn yn ddigon i ni gwblhau'r archwiliad.
21. Fodd bynnag, os bydd unrhyw faterion archwilio yn codi e.e. o'n hadolygiad o'r dogfennau hyn neu o ohebiaeth a dderbyniwn neu wybodaeth arall y deuw'n ymwybodol ohoni e.e. adroddiadau yn y wasg, efallai y byddwn yn gofyn am esboniad, gwybodaeth neu ddogfennaeth bellach gan gynghorau unigol. **Mae hyn yn rhan arferol o'r broses archwilio.**
- 22. Cyfrifoldeb yr archwilydd yn unig yw penderfynu pa wybodaeth sy'n ofynnol ar gyfer yr archwiliad. Nid oes gan y cyngor rôl o ran penderfynu pa wybodaeth sydd ei hangen i gwblhau'r archwiliad.**
23. Mae'n ofynnol i gynghorau baratoi adroddiad ar eu cyfraniadau at les yn eu hardal os yw eu hincwm a/neu eu gwariant yn fwy na £200,000. Nid yw'n ofynnol i gynghorau sy'n is na'r lefel hon baratoi adroddiad.
24. Prif thema ein hadolygiad o lywodraethu eleni yw cyflogi staff.
- Fel cyflogwyr, rhaid i gynghorau ddarparu telerau ac amodau cyflogaeth i'w gweithwyr. Mae'n arfer da i hyn fod ar ffurf contract ysgrifenedig. Os nad oes contract ysgrifenedig, anfonwch dystiolaeth atom o'r telerau cyflogaeth ar ba ffurf bynnag y maent ar gael. Gall hyn fod yng ngofnodion y cyfarfod lle penodwyd y staff.
 - Mae swyddogion y Cyngor yn gyflogeion ac felly mae'n rhaid i bob cyngor

off any audits until after the date we have appointed for the exercise of electors' rights to ask questions and make objections.

19. You may submit your annual return and supporting documents by post. Please see the audit notice letter for the address. You may also submit the annual return and documents electronically to CommunityCouncilAudits@audit.wales. This email address will be live from 21 June 2021.

Documents required for audit

20. The documents we requested are the basic requirements for this year. A full list is provided in the audit notice letter. In most cases, these documents will be sufficient for us to complete the audit.
21. However, if any audit issues arise eg from our review of these documents or from correspondence we receive or other information we become aware of e.g. press reports, we may ask for further explanation, information or documentation from individual councils. **This is a normal part of the audit process.**
- 22. It is solely the responsibility of the auditor to determine what information is required for the audit. The council has no role in determining what information is required to complete the audit.**
23. Councils are required to prepare a report on their contributions to well being in their area if their income and/or expenditure exceeds £200,000. Councils below this level are not required to prepare a report.
24. The main theme for our review of governance this year is the employment of staff.
- As employers, councils must provide their employees with the terms and conditions of employment. It is good practice for this to be in the form of a written contract. If there is no written contract, please send us evidence of the terms of employment in whatever form they are available. This may be in the minutes of the meeting at which staff were appointed.
 - Council officers are employees and therefore, every council must operate PAYE unless certain conditions are satisfied. These conditions apply to all councils including the small councils. The conditions are set out in the Practitioners' Guide (available from

weithredu TÂL oni bai bod amodau penodol wedi'u bodloni. Mae'r amodau hyn yn berthnasol i bob cyngor gan gynnwys y cyngorau bach. Nodir yr amodau yn y Canllaw Ymarferwyr (sydd ar gael gan Un Llais Cymru a'r SLCC). Rydym wedi gofyn am dystiolaeth bod y cyngor yn gweithredu TÂL. Os na thalwyd cyflog ym mis Hydref 2020, rhowch y dogfennau perthnasol ar gyfer diwedd y flwyddyn. Gall hyn gynnwys tystiolaeth o gyflwyniadau TSEM i CThEM a/neu ffurflenni diwedd blwyddyn a ffurflenni e.e. ffurflenni P60 ar gyfer cyflogaion.

25. Mae'r Canllaw i Ymarferwyr yn rhoi arweiniad ar baratoi'r cysoniad banc. Cyfeiriwch at y Canllaw i Ymarferwyr yn y lle cyntaf. Yr wyf wedi atodi cysoniad profforma yw bod cyngorau am ddefnyddio hyn. Fodd bynnag, nid yw'r defnydd o'r profforma penodol hwn wedi'i orfodi.
26. Fel rhan o'r archwiliad, rydym wedi gofyn am esboniad o amrywiannau. Dylai'r esboniadau fod yn ddigon manwl i esbonio'r symudiadau mewn incwm neu wariant o un flwyddyn i'r llall. Ni fyddai'n dderbyniol esbonio bod taliadau eraill wedi cynyddu oherwydd bod y Cyngor wedi gwario mwy yn 2020-21 o'i gymharu â 2019-209. Mae angen inni ddeall beth oedd y gwariant ychwanegol. Yr wyf wedi darparu profforma i gynghorau ei ddefnyddio os dymunant, ond unwaith eto nid yw hyn wedi'i orfodi.
27. Disgwyliwn weld adroddiad archwilio mewnol yn ystod yr archwiliad. Os nad yw'r archwilydd mewnol wedi cwblhau'r datganiad blynyddol ond wedi darparu adroddiad ar wahân, anfonwch gopi o'r adroddiad hwnnw.

Dogfennau ynghlwm

28. Er hwylustod, rwyf wedi cysylltu â'r e-bost hwn set lawn o'r holl ddogfennau yr wyf wedi'u cyhoeddi o'r blaen.

Ac yn olaf!

29. Fel rhan o'n paratoadau ar gyfer ymgymryd â'r archwiliad o gynghorau cymuned a thref, rydym wedi bod yn casglu data ar gynghorau e.e. manylion cyswllt clerod, cyfeiriadau gwefannau ac ati.
30. Wrth wneud hynny rydym wedi nodi'r materion canlynol sy'n effeithio ar nifer fawr o gynghorau ar draws y sector:
 - Nid oes gan rai cynghorau wefan o hyd tua 8 mlynedd ar ôl pasio Deddf

One Voice Wales and SLCC). We have asked for evidence that the council operates PAYE. If no salary was paid in October 2020, please provide the relevant documents for the year end. This can include evidence of PAYE submissions to HMRC and/or year end returns and forms eg P60 forms for employees.

25. The Practitioners' Guide provides guidance on preparation of the bank reconciliation. Please refer to the Practitioners' Guide in the first instance. I have attached a proforma reconciliation is councils wish to use this. However, use of this specific proforma is not mandated.
26. As part of the audit, we have asked for an explanation of variances. The explanations should be detailed enough to explain the movements in income or expenditure from one year to another. It would not be acceptable explain that other payments have increased because the Council spent more in 2020-21 compared to 2019-209. We need to understand what the additional expenditure was. I have provided a proforma for councils to use if they wish to, but again this is not mandated.
27. We expect to see an internal audit report during the audit. If the internal auditor has not completed the reverse of the annual return but has provided a separate report, please send in a copy of that report.

Documents attached

28. For ease of reference, I have attached to this email a full set of all documents I have previously issued.

And finally!

29. As part of our preparations for taking on the audit of community and town councils we have been gathering data on councils e.g. clerks' contact details, website addresses etc.
30. In doing so we have noted the following issues that affect a large number of councils across the sector:
 - Some councils still do not have a website some 8 years after the Local Government (Democracy) (Wales) Act 2013 (the 2013 Act) was passed.
 - Many councils do not publish on their websites all of the documents they are required to publish by the 2013 Act.

Llywodraeth Leol (Democratiaeth)
(Cymru) 2013 (Deddf 2013).

- Nid yw llawer o gynghorau yn cyhoeddi ar eu gwefannau yr holl ddogfennau y mae'n ofynnol iddynt eu cyhoeddi erbyn Deddf 2013.
- Nid yw cynghorau eraill wedi cynnal eu gwefan ac nid ydynt wedi cyhoeddi dogfennau ers sawl blwyddyn.

31. Mae enghreifftiau penodol o'r hepgoriadau hyn yn cynnwys:

- Ni chyhoeddir cofrestr buddiannau'r Cyngor.
- Cyhoeddir y cyfrifon blynyddol(h.y. y datganiad cyfrifyddu o'r ffurflen flynyddol) ond ni chyhoeddir y Datganiad Llywodraethu Blynyddol a'r farn archwilio. Mae'n ofynnol yn benodol i'r rhain gael eu cyhoeddi ochr yn ochr â'r datganiad cyfrifyddu. Mae'n edrych braidd yn amheus pan fydd cyngor yn cyhoeddi ei ddatganiad cyfrifyddu ond nid ei farn archwilio amodol!
- Dylid cyhoeddi'r agendâu a'r cofnodion ar gyfer cyfarfodydd. Dylai cynghorau hefyd gyhoeddi unrhyw bapurau a gyflwynir i aelodau mewncyfarfodydd. Dim ond cofnodion y mae llawer o gynghorau yn eu cyhoeddi
- Dylid cyhoeddi'r dogfennau hyn ar gyfer holl gyfarfodydd y cyngor gan gynnwys pwyllgorau.

- Other councils have not maintained their website and have not published documents for **several years**.

31. Specific examples of **these omissions** include:

- The Council's **register of interests** is not published.
- The annual accounts are published (i.e. the accounting statement from the annual return) but the Annual Governance Statement and the audit opinion is not published. These are specifically required to be published alongside the accounting statement. It looks rather **suspicious** when a council publishes its **accounting statement** but not its **qualified audit opinion**!
- Both the **agendas and minutes** for meetings should be published. Councils should also publish any papers presented to members at meetings. Many councils only publish minutes
- These documents should be published for **all council meetings** including committees.

CAI P14

Community and town councils in Wales

By email

Reference: AC/254/caf
Date issued: 26 March 2021

24 Cathedral Road / 24 Heol y Gadeirlan
Cardiff / Caerdydd
CF11 9LJ
Tel / Ffôn: 029 2032 0500
Fax / Ffacs: 029 2032 0600
Textphone / Ffôn testun: 029 2032 0660
info@audit.wales / post@archwilio.cymru
www.audit.wales / www.archwilio.cymru

Dear Clerk/RFO

Audit of Accounts 2020-21

In October 2020, I announced changes to my audit arrangements for community and town councils across Wales. Details of the new arrangements can be found at <https://audit.wales/publication/future-audit-arrangements-community-and-town-councils-wales>. These new arrangements include a new form of audit that includes a more detailed review of councils' financial transactions on a three-year cyclical basis. In December 2020, I informed councils when these new requirements would be applied to their audits.

Since December, my audit suppliers have brought to my attention a significant backlog in completion of the 2019-20 audits across Wales.

2020 has been a difficult year due to the COVID-19 pandemic and the sector has been particularly hard hit. Many councils were unable to meet for a considerable length of time and this caused significant delays in the preparation of the 2019-20 accounts. These delays had a knock-on effect on the completion of audit work. Councils were informed in December 2020.

In early January, my audit suppliers reported that the 2019-20 audits for almost 200 councils had not been completed with a significant number of these having not provided accounts for audit by the end of December 2020.

The primary reason for the delayed submission of accounts is the COVID-19 pandemic and closure of councils. However, the legal requirement for councils to prepare accounts remains even though activities have been curtailed. Furthermore, the publication of audited accounts is an important part of the public accountability framework for all councils.

CFIPIS

Given the current ongoing restrictions, I consider it to be unlikely that many of the outstanding councils will be in a position to provide 2019-20 accounts for audit before the summer of 2021.

Therefore, there will be an increased burden for these councils to prepare accounts for both 2019-20 and 2020-21 in the next few months.

Furthermore, the introduction of new arrangements at this time is causing some concern amongst clerks. The concerns expressed include concerns over the amount of additional work they will have to undertake to clear multiple audits and additional procedures they will have to follow for the new arrangements.

While, in my view, the new arrangements should not result in any significant additional work by clerks, this is a concern that has been expressed a number of times and will need to be addressed by further communications with the sector.

In order to help the sector as a whole to get up to date, I have decided to defer the introduction of the new arrangements for one year. The new arrangements will therefore apply for the audit of the 2021-22 accounts.

In my previous annual reports on financial management and governance in the sector, I have highlighted a backlog in accounts submitted for audit. Due to the issues noted above, this ongoing issue has escalated significantly.

Deferring the introduction of the new audit arrangements will reduce the pressure on councils, and provide a breathing space for Audit Wales to work with councils where accounts are overdue and to further explain and allay fears over the new arrangements.

Over the next few months, my audit teams will contact individual councils to make arrangements for the completion of 2019-20 and prior-year audits alongside the audit of the 2020-21 accounts. It is important for all affected councils to use this time to catch up. It is my intention to have completed up to and including the 2020-21 audits for all councils in Wales by the end of December 2021.

Yours sincerely



ADRIAN CROMPTON
Auditor General for Wales

CF1616

Can you leave it with me and I will check it out?

Kind regards

Mandy

This email, created by adele.evans@conwy.gov.uk, has been securely delivered using Egress Switch and was decrypted on 06 July 2021 15:01:26+01:00

Good afternoon Mandy

I hope this email finds you well?

Last year, the town council put some round benches outside the health clinic. They are lovely but seem to be attracting youngsters in the evening who are leaving large amounts of rubbish around. We are trying to get a rubbish bin put close to the benches and have spoken to the Health Board but unfortunately, they are not in a position to supply one.

Would there be a chance the Town Council will be able to supply one?

Kind regards

Adele

Adele Evans

Swyddog Cyswllt Gweinyddol / Administration Liaison Officer

Ar gyfer Cefnogaeth Oedolion a Chymuned Integredig / For Integrated Adults & Community Support

Busnes a Thrawsnewid/Business and Transformation

Gwasanaethau Gofal Cymdeithasol ac Addysg / Social Care and Education Services

Cyngor Bwrdeistref CONWY Borough Council

Ebost / Email adele.evans@conwy.gov.uk

Ffon / Tel: 01492 575110

Gwe / Web: www.conwy.gov.uk

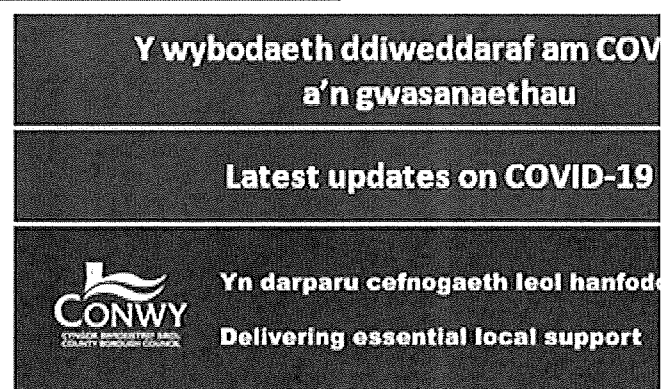
Peidiwch â phrintio'r neges yma os nad oes angen / Please don't print this e-mail unless you really need to

Lleihau Ailddefnyddio Ailgylchu / Reduce Re-use Recycle

Cydweithio â'n cymunedau i alluogi pawb i gael y gorau allan o fywyd.

Working together with our communities to enable everyone to get the best out of life.

Sefyllfa Bresennol Gwasanaethau'r Cyngor | Council Services Current Situation



From: Adele Evans

Sent: 06 October 2020 13:33

CF1017

Mandy Evans

From: Adele Evans
Sent: 08 July 2021 09:38
To: Mandy Evans
Subject: RE: RE: FW: Health Centre

Switch-MessageId: f939451418b348d08a08faa87d833272

Good Morning Mandy

Yes of course, that's great, thank you.

Kind regards

Adele

Adele Evans

Swyddog Cyswllt Gweinyddol / Administration Liaison Officer

Ar gyfer Cefnogaeth Oedolion a Chymuned Integredig / For Integrated Adults & Community Support

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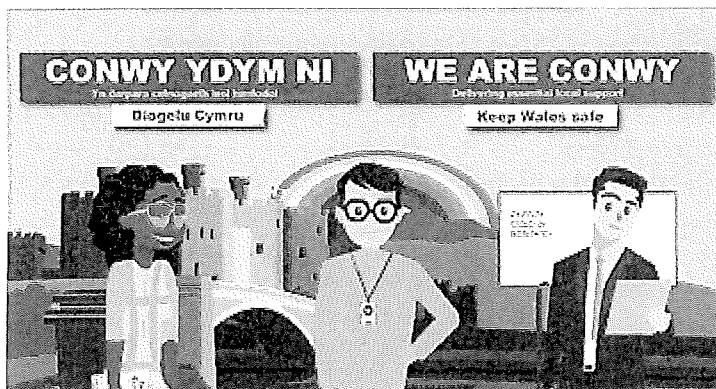
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Working together with our communities to enable everyone to get the best out of life.

Sefyllfa Bresennol Gwasanaethau'r Cyngor | Council Services Current Situation



Y wybodaeth ddiweddaraf am COVID-19 a'n gwasanaethau

Latest updates on COVID-19

Yn darparu cefnogaeth teol hanfodol
Delivering essential local support

From: Mandy Evans
Sent: 08 July 2021 09:16
To: Adele Evans <adele.evans@conwy.gov.uk>
Subject: RE: FW: Health Centre

Hi Adele

I would need to liaise with ERF to get a cost for the Council to consider and also to ensure that if it is installed that the team will empty on their rounds.

10/10/21

Transforming Towns

The Clerk attended a meeting with CCBC and other Clerks to discuss the Transforming Towns funding on the 6th July, 2021. The notes below are from the meeting and should be considered in conjunction with the presentation attached to this item.

Formerly Targeted Regeneration (TRI)

Placemaking Programmes have been allocated £8m in the North Wales Region

£4m is for Strategic programmes

£4m Placemaking (grants) to revitalise Town Centres

Wrexham is the fund manager and an expression of Interest for a project should be submitted in the first instance, but it is for CCBC to make a case for the funding. This is capital funding and no revenue projects, 70% funding is from the grant and 30% from match funding. Up to 5% can be included for expertise

This year's allocation for funding must be spent by March 2022.

There are three identified areas:

Abergele
Colwyn Bay
Llandudno

To apply a Town will require either a Town Plan, Master Plan, Place Plan to support and the application must include objectives and priorities.

CCBC has been allocated £250k to commence, the fund will then have £2.5m for future years the wider strategic will have £4m for the future

Programme deadlines for approval to be confirmed but hoped that they will be June/September/December

1 year's allocation of a 3 year programme

The aim is to think strategically, up to £250,000

Examples of types of grant applications:

- Commercial property Improvement Grant – shop fronts
- Green Infrastructure – Green Town Centre
- Public area – pavement
- Purchase properties
- Bins/Bike racks

CP19

Transforming Towns

Place Making Programme

The Transforming Towns Place Making programme affords Local Authority partners in Wales the broadest and most flexible package of support aimed at revitalising town centres throughout Wales. It is the responsibility of regional partners to decide upon the most appropriate mix of interventions and how they are deployed effectively. This support is available in any town centre prioritised by Local Authority partners.

Given the broad nature of this new support it is not anticipated that there will be any additional interventions to those detailed in this document. However, should you require support to be allocated to different elements these would need to be approved by Welsh Government.

CF1P20

Intervention	Scheme Detail	Eligible Applicant	Maximum Allocation of grant
Residential Units in Town Centres	<p>To convert vacant floor-space on upper floors into new residential accommodation. The minimum requirement from each scheme is 1 x 1 bedroom self-contained flat. Schemes are expected to be a mix of one and two bedroom units with ratio determined by layout of building and planning consent.</p> <p>Schemes should comply to the minimum floor space as recommended in the most up to date Welsh Housing Quality Standards, currently this is:-</p> <ol style="list-style-type: none"> 1. 46m² per one bedroom flat 2. 59m² per two bedroom flat <p>Student accommodation, bedsits and studios are not eligible for grant funding</p> <p>Where acceptable to Local Planning Authorities potential conversion of ground floor, as well as upper floors may be considered for areas not considered to be core retail, where no alternative commercial use can be found.</p>	<p>Occupiers or property owners of properties within town centres who either:</p> <ul style="list-style-type: none"> • Own the freehold, or • Hold a lease with a seven year minimum period remaining at the planned grant payment date and who have secured their landlords written consent to the proposed works. 	Up to £250,000 per property
Commercial Property Improvement Grants	<p>The Property Improvement Grant is available to commercial building occupiers and owners within town centres. Its purpose is to enhance building frontages together with the upgrade of vacant commercial floor space to bring it back into beneficial business use.</p>	<p>Occupiers or property owners of commercial properties within the designated area who either:</p> <ul style="list-style-type: none"> • Own the freehold, or • Hold a lease with a seven year minimum period remaining at the planned grant payment date and 	Up to £250,000 per property

	<p>New/ upgraded floor space must be for business use, with each scheme determined on its individual merits at the discretion of local officers, and then approved by local and regional project boards. In particular offices, independent leisure, retail, food and drink uses will be considered. Mixed-use schemes will also be considered, but private student lets, will not be considered.</p> <p>Offices or commercial premises above retail units will also be considered for support.</p> <p>WORKS</p> <p>External</p> <p>External works to the building can include work deemed necessary for the structural integrity of the property. Items might include:</p> <ul style="list-style-type: none"> • Shopfronts; • Signage; • Windows & doors; • External lighting; • Roofs and chimneys; • Rainwater goods (guttering and down pipes); • Rendering, stone cleaning and repairs, re-pointing; and • Structural works. 	
<p>who have secured their landlords' written consent to the proposed works.</p>		

	<p>Internal Internal works to the building can include all work, visible or structural, necessary to complete the project to Building Regulations. This might include:</p> <ul style="list-style-type: none"> • Windows & doors; • Improved accessibility; • Walls, ceilings, lighting; • Energy Efficiency measures when included as part of the overall scheme; • Utilities and services, including heating; • Welfare facilities (e.g. essential washroom and cleansing facilities only); and • Structural work <p>New Build New build commercial floor-space could be eligible, where a local need for this has been identified.</p>		
<p>Green Infrastructure</p>	<p>The provision of Green Infrastructure and Biodiversity projects in town centres. Specifically but not exclusively:-</p> <ul style="list-style-type: none"> • Green Walls • Green Roofs • Rain Gardens • Greening. • Pocket Parks <p>Other GI or general greening measures are eligible subject to approval of Welsh Government. Any intervention needs to be strategic and underpinned by a Town Centre Green Infrastructure Audit.</p>	<ul style="list-style-type: none"> • Local Authorities • Business Improvement Districts BIDs • Town and Community Councils • Occupiers or property owners of commercial properties within the designated area who either: <ul style="list-style-type: none"> ○ Own the freehold, or ○ Hold a lease with a seven year minimum period remaining at the planned grant payment date and who have secured their 	<p>Up to £250,000 per project</p>

	<p>This support will not contribute to ongoing maintenance costs in future financial years.</p>	<p>landlord's written consent to the proposed works.</p>	
<p>Public Realm</p>	<p>The provision of small scale public realm enhancements where they are aligned with a natural clustering of regeneration activity in town centres. Where there is demonstrable social and economic impact. Specifically:-</p> <ul style="list-style-type: none"> • The removal or dropping of curbs for access and egress. • The widening of pavement areas so as to provide outdoor seating and amenity areas. • Permanent planters and screening provision. <p>Other measures may be eligible for support subject to approval of Welsh Government.</p>	<ul style="list-style-type: none"> • Local Authorities. • Business Improvement Districts BIDs • Town and Community Councils 	<p>Up to £250,000 per scheme.</p>
<p>Strategic Acquisition</p>	<p>Small Scale acquisitions within town centres. This support should not be used to acquire properties that are subject to, or could benefit from planning enforcement measures. Specifically, this support could be utilised to:-</p> <ul style="list-style-type: none"> • Acquire properties in order to complete land assembly for larger strategic proposals. • Acquire properties for demolition in order to deliver improved connectivity and permeability in town centres. • The acquisition of properties in order to provide green space, play facilities or enhanced public realm. • Demolition costs are eligible. 	<ul style="list-style-type: none"> • Local Authorities • Business Improvement Districts BIDs • Town and Community Councils • Social Businesses and B – Corps 	<p>Up to £250,000 per acquisition.</p>

C F 1 P 2 4

<p>Town Centre Markets</p>	<p>The delivery of the 'Every Town a Market Town' philosophy. The development and enabling of local markets for the provision of produce, craft, food and value added products. This capital only funding will deliver:-</p> <ul style="list-style-type: none"> • The provision of permanent electricity supplies to enable market trading. • The acquisition of trading stalls, stands and platforms. <p>Works must conform and be aligned with the Welsh Government best practice guide for the establishment of local markets. This work should be aligned with any post Covid – 19 Town Centre works and planning.</p>	<ul style="list-style-type: none"> • Local Authorities • Business Improvement Districts (BIDs) • Town and Community Councils • Social Businesses and B – Corps 	<p>Up to £250,000 per location.</p>
<p>Town Centre Meanwhile Uses</p>	<p>The establishment of temporary meanwhile or pop – up uses in currently vacant premises in town centres. The support should be wholly aligned with the Welsh Government Meanwhile Uses Best Practice Guide.</p>	<ul style="list-style-type: none"> • Local Authorities • Business Improvement Districts • BIDs • Town and Community Councils • Social Businesses and B – Corps 	<p>Up to £250,000 per location.</p>
<p>Town Centre External Trading support.</p>	<p>The provision of outdoor seating, planters, coverings, servery areas and building canopies. This support is in line with the Covid – 19 response grant 2020/21.</p>	<ul style="list-style-type: none"> • Local Authorities • Business Improvement Districts • Town Centre Businesses • BIDs • Town and Community Councils 	
<p>Shop Frontage Enveloping Schemes</p>	<p>External shop frontage enhancements whereby no internal modification or redevelopment is undertaken. Adjacent of closely situated properties need to be targeted in a given town so as to achieve a critical mass and greater impact. It is suggested that a minimum of 6 properties should sign up to this support.</p>	<ul style="list-style-type: none"> • Occupiers or property owners of commercial properties within the designated area who either: <ul style="list-style-type: none"> ○ Own the freehold, or ○ Hold a lease with a seven year minimum period remaining at the planned grant payment 	<p>Up to £250,000 per location.</p>

CFIP25

		date and who have secured their landlord's written consent to the proposed works. For projects that request less than £50k in grant a legal charge is not required so a lease with five years remaining at the final grant payment date is acceptable.	
Digital Towns	The furthering of the 'digital towns' agenda through the provision of capital items to support Wi-Fi analytics and Lora Wan networks.	<ul style="list-style-type: none"> • Local Authorities • Business Improvement Districts BIDs • Town and Community Councils. 	Up to £250,000 per town centre.
Active Travel	Provisions supporting or facilitating active travel routes in town centres where this can not be funded through other means. Specifically the provision of bicycle storage, lockers and retrofit of show and hygiene facilities in commercial premises	<ul style="list-style-type: none"> • Local Authorities • Business Improvement Districts BIDs • Town and Community Councils • Social Businesses and B – Corps • Private sector partners 	Up to £250,000 per application.

TRANSFORMING TOWNS PLACE MAKING GRANT EXPRESSION OF INTEREST

Local Authority	Conwy County Borough Council (CCBC)																																			
Lead Officer Name and Contact Details (phone / email) if not the named RROG Member																																				
Project Name																																				
Description of the project and what will be delivered																																				
Target Town (s)	<table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr style="background-color: #cccccc;"> <th style="width: 5%;"></th> <th style="width: 85%;">Town Centres</th> <th style="width: 10%; text-align: center;">✓</th> </tr> </thead> <tbody> <tr><td>1</td><td>Abergele & Pensarn</td><td></td></tr> <tr><td>2</td><td>Colwyn Bay</td><td></td></tr> <tr><td>3</td><td>Llandudno</td><td></td></tr> <tr><td>4</td><td>Conwy</td><td></td></tr> <tr><td>5</td><td>Llanrwst</td><td></td></tr> <tr><td>6</td><td>Llanfairfechan</td><td></td></tr> <tr><td>7</td><td>Penmaenmawr</td><td></td></tr> <tr><td>8</td><td>Towyn & Kinnel Bay</td><td></td></tr> <tr><td>9</td><td>Betws y Coed</td><td></td></tr> <tr><td></td><td></td><td></td></tr> </tbody> </table>				Town Centres	✓	1	Abergele & Pensarn		2	Colwyn Bay		3	Llandudno		4	Conwy		5	Llanrwst		6	Llanfairfechan		7	Penmaenmawr		8	Towyn & Kinnel Bay		9	Betws y Coed				
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9	Betws y Coed																																			
Is there a strategy / plan in place for this town?																																				

Place Making Intervention - please refer to Place making Framework for scheme details/eligibility of works and tick that the works comply	Framework Interventions (please tick ✓)		
	Residential units in Town Centre (up to £250,000 per property)		Commercial Property Improvement Grants (up to £250,000 per property)
	Green Infrastructure (up to £250,000 per project)		Public Realm (up to £250,000 per scheme)
	Strategic Acquisition (up to £250,000 per acquisition)		Town Centre Markets (up to £250,000 per location)
	Town Centre Meanwhile uses (up to £250,000 per location)		Town Centre external Trading Support
	Shop frontages Enveloping Schemes (up to £250,000 per location)		Digital Towns (up to £250,000 per Town Centre)
	Active Travel (Up to £250,000 per application)		
Please identify key stakeholders and level of local need / support			
Intended date to submit full application			
Will project be delivered by 31 March 2022? (please also complete funding package section below)	YES / NO		
Key Milestones	Key Milestone		Date

CAPITAL DELIVERY & FUNDING PROPOSAL

Proposed Spending Package	Total	2021/22	2022/23	2023/24	After this	Comments
Total						

Proposed Funding Package	Total	2021/22	2022/23	2023/24	After this	Comments
Transforming Towns Place Making Grant						
Other - specify						
Other - specify						
Private						
Total						

Smart Towns

The Clerk has been provided with a brief on work that is been carried out by the Menter Môn, on behalf of the County Council. Further information will follow in due course.

Abergele Town has been provided with free Wi-Fi which captures information on people who tap into the application in the Town. There are 12 Wi-Fi access points in the Town. The system is GDPR compliant as it does not collect personal data, merely a record of where a person has visited, how long they stayed for, where people gather, when are the quiet times and when are peak times, how often they visit etc. It records when they arrive and depart from the area

There are two licences available for this service:

1. The basic licence holds information on how many people came in and out of town and what time – this information is held by Conwy IT
2. The upgraded licence at £800 p.a. follows people around town, logs how long they stayed and where they went, how have they come to town i.e. car, bus etc., are they visitors, or regulars,

The software can also be used to measure how successful an event was, target quiet times and two 4 one offers etc. Accessed via a Town application.

If the Council wish to consider this tool moving forward consideration must be given to what the data would be used for, would the local businesses see a value in the information?

A Digital Champion from the Council would be required to take the project forward and engage with the businesses.

CF1P30

City of Culture

The Clerk attended a meeting on the 28th June 2021 with regard to Conwy hosing the City of Culture for 2025.

The requirement for City of Culture has changed to include areas such as Conwy County, with this in mind CCBC are looking to submit an expression of interest by 19th July 2021 and is seeking support from Town and Community Councils to support the application and take ownership of community projects. The programme will run between 2021 and 2026.

Key dates are as follows:

- Expression of Interest deadline: 19 July 2021
- Announcement of longlist: early September 2021
- Long application deadline: January 2022
- Visits to shortlisted places: March/April 2022
- Winner announced: May 2022

There will need to be an overarching strategic approach, with a proposal on delivery – this should be a community led approach encouraging Town teams/creative alliances. A culture driving force to unpin the strategic vision. Understanding the current situation in an area to ensure that the right people are around the table.

Vision

Culture creates the spark for economic growth wellbeing and connection

Structure for planning, and development projects.

Cultural Projects – Adventures/playful/connected

Bring towns to life.

To get everyone involved.

Organisations leading local action plans, For the Towns and hinterland and develop plans for the City of Culture 2025

Similar plans started in Colwyn Bay in 2019 as a broad place making project with Lottery, Bay life, Imagine Colwyn Bay, a Heritage Trail app and a Creative industry hub

The focus is on Town centres

5 Towns initially identified

- Abergele
- Colwyn Bay
- Conwy
- Llandudno
- Llanrwst

Areas to consider

Ownership and Governance – Town teams

Adequate resources required (dedicated support) – keeping a mistakes diary for future reference

CFIP31

Action Plans/workshops

Funding requested for freelance co-ordinators

Funding and staffing resources implications need to be considered

Who leads/administers/drives the project forward.

CFIP32

Haf Jones
Thu 08/07/2021 10:18
To:
+6 others
Cc:

Bore da

I've received an update re the UK City of Culture bid from Helen this morning (below) which reflects the growing enthusiasm that exists across the County.

I wonder whether your Council would be prepared to provide a letter of support for the bid which Helen, as the bid writer, believes would make a real difference.

I've copied Helen into this email so that the letters, if your Council agrees, could be sent direct and too, if you need clarification or anything further to provide you're Council, she is happy to help.

Hi Haf,

Just a quick update to say that the EOI is coming along nicely for UK City of Culture with some absolutely brilliant suggestions and ideas flowing in from all over the county.

You probably will have seen in the press that the bid is now powered by Penderyn Whiskey!

Seeing this buy-in from businesses really gives us momentum and it's exciting to think of the economic and cultural value UK City of Culture might bring.

It's just so important that we are working with the community on this and bringing everyone along.

I think some letters of support from our town and community council colleagues would make a real difference here.

Regards

Haf

Haf Jones
Uwch Swyddog Datblygu ac Ymgysylltu â Chymunedau/Senior Community Development & Engagement Officer
Ecomoni a Diwylliant/Economy & Culture
Cyngor Bwrdeistref Sirol CONWY County Borough Council
Glasdir, Plas yn Dre, LLANRWST, LL26 0DF.
Ebst/email: haf.jones@conwy.gov.uk
Rhif ffon/Phone 01492 577 831
Symudol/Mobile 07733 012 516
:www.conwy.gov.uk;
:www.ruralconwy.org.uk

Abergele Town Council



Monthly Budget Monitoring Report

30th June 2021

CF1P34

Detailed Income & Expenditure by Budget Heading 30/06/2021

Month No: 3

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
100 Staff Costs								
4000 Staff Salaries	81,331	20,682	114,289	93,607		93,607	18.1%	
4001 Paye/NI	6,756	1,729	15,871	14,142		14,142	10.9%	
4002 Pensions	14,384	3,660	21,828	18,168		18,168	16.8%	
Staff Costs :- Indirect Expenditure	<u>102,472</u>	<u>26,071</u>	<u>151,988</u>	<u>125,917</u>	<u>0</u>	<u>125,917</u>	<u>17.2%</u>	<u>0</u>
Net Expenditure	<u>(102,472)</u>	<u>(26,071)</u>	<u>(151,988)</u>	<u>(125,917)</u>				
101 Administration								
1002 Income - Bank Interest	272	5	200	195			2.7%	
1009 Income - Misc	500	0	0	0			0.0%	
1176 Precept	290,238	99,083	297,249	198,166			33.3%	
Administration :- Income	<u>291,010</u>	<u>99,088</u>	<u>297,449</u>	<u>198,361</u>			<u>33.3%</u>	<u>0</u>
4003 Training - Staff	742	60	1,000	940		940	6.0%	
4004 Training - Members	210	30	1,500	1,470		1,470	2.0%	
4005 Travel - Staff	217	11	600	589		589	1.8%	
4006 Travel - Members	47	0	300	300		300	0.0%	
4007 Translation Fees	327	10	1,000	990		990	1.0%	
4008 IT Costs	1,938	373	4,000	3,627		3,627	9.3%	
4009 Phone/Broadband	3,645	81	3,000	2,919	1,181	1,738	42.1%	
4010 Members Allowance	2,150	0	3,400	3,400		3,400	0.0%	
4037 Tree Warden	0	0	500	500		500	0.0%	
4046 Photocopying	1,166	213	1,900	1,687	1,687	0	100.0%	
4047 Consumables	1,255	275	2,000	1,725	238	1,488	25.6%	
4048 Postages	369	15	350	335	45	291	17.0%	
4049 Risk Assessments	1,200	0	1,250	1,250		1,250	0.0%	
4055 Audit Fee - External	256	(900)	900	1,800		1,800	(100.0%)	
4056 Audit Fee - Internal	573	(273)	546	819	273	546	0.0%	
4085 Conference Expenses	0	0	350	350		350	0.0%	
4086 Elections	0	0	5,000	5,000		5,000	0.0%	
4107 Notices - Other	650	0	0	0		0	0.0%	
4120 Professional & Legal Fees	0	0	1,000	1,000		1,000	0.0%	
4121 Bank Charges	107	29	150	121		121	19.5%	
4125 Contingency	0	0	1,700	1,700		1,700	0.0%	
4216 Finance Software	1,936	256	1,578	1,322	762	560	64.5%	
4818 Payroll Support costs	663	78	700	622	236	386	44.8%	
4819 IT Software & Hardware	3,470	560	0	(560)		(560)	0.0%	
Administration :- Indirect Expenditure	<u>20,922</u>	<u>817</u>	<u>32,724</u>	<u>31,907</u>	<u>4,421</u>	<u>27,486</u>	<u>16.0%</u>	<u>0</u>
Net Income over Expenditure	<u>270,088</u>	<u>98,271</u>	<u>264,725</u>	<u>166,454</u>				

Detailed Income & Expenditure by Budget Heading 30/06/2021

Month No: 3

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
<u>102 Civic Expenses</u>								
4020 Mayors Allowance	1,500	1,500	1,500	0		0	100.0%	
4021 Other Civic Costs	181	0	1,250	1,250	120	1,130	9.6%	
4023 Council Regalia	1,501	0	500	500		500	0.0%	
4024 Honours Board	0	0	100	100		100	0.0%	
4025 Town Memorabilia	0	0	200	200	180	20	90.0%	
Civic Expenses :- Indirect Expenditure	<u>3,182</u>	<u>1,500</u>	<u>3,550</u>	<u>2,050</u>	<u>300</u>	<u>1,750</u>	<u>50.7%</u>	<u>0</u>
Net Expenditure	<u>(3,182)</u>	<u>(1,500)</u>	<u>(3,550)</u>	<u>(2,050)</u>				
6001 less Transfer to EMR	(829)	0						
Movement to/(from) Gen Reserve	<u>(2,353)</u>	<u>(1,500)</u>						
<u>103 Premises</u>								
4030 Rates	8,159	2,447	8,400	5,953	5,712	241	97.1%	
4031 Heat/Light/Water	3,951	(8,000)	8,000	16,000		16,000	(100.0%)	
4035 General Maintenance	1,725	312	3,000	2,688	570	2,118	29.4%	
4036 Grounds Maintenance	33	0	1,000	1,000		1,000	0.0%	
4041 Office Equipment	0	122	500	378		378	24.3%	
4042 Furniture	0	0	500	500		500	0.0%	
4043 Hearse House	0	0	200	200		200	0.0%	
4044 Waste Disposal	234	71	500	429	236	193	61.4%	
4045 Insurance	1,660	0	1,800	1,800		1,800	0.0%	
4081 Grass Cutting	42	0	0	0		0	0.0%	
Premises :- Indirect Expenditure	<u>15,803</u>	<u>(5,049)</u>	<u>23,900</u>	<u>28,949</u>	<u>6,518</u>	<u>22,430</u>	<u>6.1%</u>	<u>0</u>
Net Expenditure	<u>(15,803)</u>	<u>5,049</u>	<u>(23,900)</u>	<u>(28,949)</u>				
<u>104 Subscriptions</u>								
4060 SLCC	491	208	650	442		442	32.0%	
4061 OVW	1,878	1,961	1,950	(11)		(11)	100.6%	
4062 NWATC	65	0	75	75		75	0.0%	
4063 CVSC	0	0	15	15		15	0.0%	
4064 Clerks & Councils Direct	48	12	60	48		48	20.0%	
4066 Data Protection	35	0	40	40		40	0.0%	
4068 Parish Online	203	0	250	250		250	0.0%	
4069 Fields In Trust	65	0	65	65		65	0.0%	
4070 North Wales Play Assoc	0	0	50	50		50	0.0%	
Subscriptions :- Indirect Expenditure	<u>2,785</u>	<u>2,181</u>	<u>3,155</u>	<u>974</u>	<u>0</u>	<u>974</u>	<u>69.1%</u>	<u>0</u>
Net Expenditure	<u>(2,785)</u>	<u>(2,181)</u>	<u>(3,155)</u>	<u>(974)</u>				

Detailed Income & Expenditure by Budget Heading 30/06/2021

Month No: 3

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
<u>106 Community Schemes</u>								
1008 Income - Grant	12,376	5,260	30,000	24,740			17.5%	
Community Schemes :- Income	<u>12,376</u>	<u>5,260</u>	<u>30,000</u>	<u>24,740</u>			<u>17.5%</u>	<u>0</u>
4036 Grounds Maintenance	0	0	1,000	1,000		1,000	0.0%	
4076 War Memorials	0	0	500	500		500	0.0%	
4080 The Mount	1,355	0	11,500	11,500	1,235	10,265	10.7%	
4082 Planters	3,000	0	6,500	6,500	2,300	4,200	35.4%	
4083 Noticeboards	0	0	700	700		700	0.0%	
4084 Floodlighting	3,119	36	800	764		764	4.5%	
4087 Events	199	390	5,000	4,610	25	4,585	8.3%	
4088 Toilet financial support/hire	1,915	305	1,680	1,375	1,400	(25)	101.5%	
4089 Bus Shelters Capital outlay	3,305	0	0	0		0	0.0%	
4090 Pensarn Enhancements	0	0	0	0	8,418	(8,418)	0.0%	
4091 Street Furniture	12,374	0	2,000	2,000	20,791	(18,791)	1039.6%	
4092 Play Schemes	0	0	1,900	1,900	1,390	510	73.2%	
4093 MUGA/Play Equip	0	131	5,000	4,869	394	4,474	10.5%	
4094 Traffic Calming	0	20,000	14,000	(6,000)		(6,000)	142.9%	
4096 Footpaths Maintenance	3,960	0	6,000	6,000	880	5,120	14.7%	
4097 Tourism Signs	0	0	0	0	9,000	(9,000)	0.0%	
4099 Hanging Baskets	2,087	0	2,600	2,600	2,234	366	85.9%	
4101 Free Parking	15,000	20,000	20,000	0		0	100.0%	
4103 Bus Shelters Maintenance	1,208	0	3,000	3,000		3,000	0.0%	
4104 Newsletter	0	0	2,500	2,500		2,500	0.0%	
4105 Website	199	200	1,000	800		800	20.0%	
4106 Town Guide	130	0	500	500		500	0.0%	
4107 Notices - Other	1,130	1,580	500	(1,080)		(1,080)	316.0%	
4115 CCTV	3,452	0	2,352	2,352		2,352	0.0%	
4117 Match Funding - Toilets	0	0	20,000	20,000		20,000	0.0%	
Community Schemes :- Indirect Expenditure	<u>52,434</u>	<u>42,642</u>	<u>109,032</u>	<u>66,390</u>	<u>48,067</u>	<u>18,323</u>	<u>83.2%</u>	<u>0</u>
Net Income over Expenditure	<u>(40,058)</u>	<u>(37,382)</u>	<u>(79,032)</u>	<u>(41,650)</u>				
<u>107 Grants/Donations</u>								
4108 S 137	14,193	9,250	9,400	150		150	98.4%	
4109 Sports Clubs	300	300	300	0		0	100.0%	
4110 Grants - Other	350	1,750	350	(1,400)		(1,400)	500.0%	
4111 Youth Grants	2,300	1,000	1,800	800		800	55.6%	
4112 Social/Recreational	800	0	800	800		800	0.0%	
4113 Entertain/Culture/Arts	7,250	0	1,950	1,950		1,950	0.0%	
4114 Donations	1,150	0	2,000	2,000		2,000	0.0%	
Grants/Donations :- Indirect Expenditure	<u>26,343</u>	<u>12,300</u>	<u>16,600</u>	<u>4,300</u>	<u>0</u>	<u>4,300</u>	<u>74.1%</u>	<u>0</u>
Net Expenditure	<u>(26,343)</u>	<u>(12,300)</u>	<u>(16,600)</u>	<u>(4,300)</u>				

Detailed Income & Expenditure by Budget Heading 30/06/2021

Month No: 3

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
<u>108 Christmas Decorations</u>								
4202 Timers & Basic Infrastructure	0	0	4,150	4,150		4,150	0.0%	
4204 Purchase of Trees	3,895	0	5,000	5,000		5,000	0.0%	
4205 New Tree Lights	0	0	1,500	1,500	335	1,165	22.3%	
4206 Infrastructure Work(Trees)	459	0	500	500		500	0.0%	
4207 Installation	6,898	0	10,000	10,000		10,000	0.0%	
4208 Electricity	691	0	700	700		700	0.0%	
4209 Barrier Hire	60	(60)	0	60		60	0.0%	
4211 Donations/Contributions	500	750	500	(250)		(250)	150.0%	
4212 Signs,Tags & Engraving	54	0	100	100		100	0.0%	
4213 Competition Prizes	0	0	50	50		50	0.0%	
4215 Hire of Motifs	7,180	0	0	0		0	0.0%	
Christmas Decorations :- Indirect Expenditure	<u>19,738</u>	<u>690</u>	<u>22,500</u>	<u>21,810</u>	<u>335</u>	<u>21,475</u>	<u>4.6%</u>	<u>0</u>
Net Expenditure	<u>(19,738)</u>	<u>(690)</u>	<u>(22,500)</u>	<u>(21,810)</u>				
6001 less Transfer to EMR	2,762	0						
Movement to/(from) Gen Reserve	<u>(22,500)</u>	<u>(690)</u>						
<u>109 Place Plan</u>								
1009 Income - Misc	6,533	0	0	0			0.0%	
Place Plan :- Income	<u>6,533</u>	<u>0</u>	<u>0</u>	<u>0</u>				<u>0</u>
4131 Place Plan project funding	6,679	0	2,000	2,000		2,000	0.0%	
Place Plan :- Indirect Expenditure	<u>6,679</u>	<u>0</u>	<u>2,000</u>	<u>2,000</u>	<u>0</u>	<u>2,000</u>		<u>0</u>
Net Income over Expenditure	<u>(146)</u>	<u>0</u>	<u>(2,000)</u>	<u>(2,000)</u>				
Grand Totals:- Income	309,918	104,348	327,449	223,101			31.9%	
Expenditure	250,357	81,152	365,449	284,297	59,641	224,655	38.5%	
Net Income over Expenditure	<u>59,562</u>	<u>23,196</u>	<u>(38,000)</u>	<u>(61,196)</u>				
less Transfer to EMR	1,933	0						
Movement to/(from) Gen Reserve	<u>57,629</u>	<u>23,196</u>						

CFIP38

Abergele Town Council

Bank - Cash and Investment Reconciliation as at 30 June 2021

Confirmed Bank & Investment Balances

Bank Statement Balances

30/06/2021	Current Bank A/c	444.86	
30/06/2021	Quarterly Interest A/c	150,000.00	
31/12/2020	Swansea Building Society	78,669.28	
16/06/2021	Hall & Development A/c	49,527.79	
31/08/2016	Regeneration Reserve	0.00	
31/03/2019	Petty Cash	150.00	
			278,791.93

Receipts not on Bank Statement

0.00

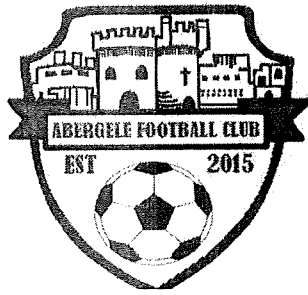
Closing Balance

278,791.93

All Cash & Bank Accounts

1	Current Bank A/c	444.86	
2	Quarterly Interest A/c	150,000.00	
3	Swansea Building Society	78,669.28	
4	Hall & Development A/c	49,527.79	
5	Regeneration Reserve	0.00	
6	Petty Cash	150.00	
	Other Cash & Bank Balances	0.00	
	Total Cash & Bank Balances		278,791.93

CA1P39



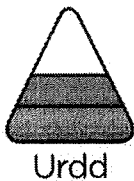
Dear Mrs Evans,

Thank you for your support with our club, the kind donation of £300 landed in our account this week and will be a big help in the coming months as we continue to build for the future.

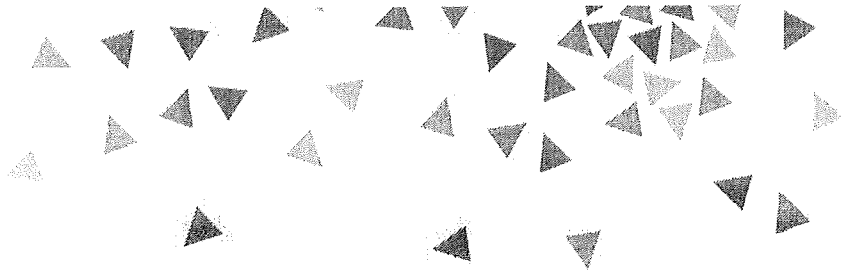
Kind Regards

Nick Holand

CF1940



Urdd



5 Gorffennaf / July

Mandy Evans
Town Hall
Llanddulas Road
Abergele
LL22 7BT

At sylw: Clerc Cyngor Tref Abergele Town Council

Annwyl Gyfaill,

Gair byr a diffuant i ddiolch yn fawr i chi am y cyfraniad o **£500.00** tuag at Eisteddfod Genedlaethol Urdd Gobaith Cymru Sir Ddinbych 2022

Gallaf eich sicrhau bydd y cyfraniad yn cael ei werthfawrogi'n fawr a bydd yn gymorth i sicrhau gwyl lwyddiannus. Diolch yn fawr am eich cefnogaeth a'ch diddordeb yng ngwaith yr Urdd.

Yn gywir iawn

Sian Eirian
Cyfarwyddwr Eisteddfod
a'r Celfyddydau

Dear Friend

Just a brief but sincere note to thank you for your contribution of **£500.00** towards the Urdd Gobaith Cymru National Eisteddfod Sir Ddinbych 2022

I can assure you that your contribution will be appreciated and it will help to create a successful festival. Many thanks for your support and interest in the Urdd movement.

Yours sincerely

Sian Eirian
Director of the Eisteddfod and Arts

Swyddfa'r Eisteddfod
Gwersyll yr Urdd Glan-Ilyn
Llanuwchllyn, Y Bala Ffôn: 01678 541 014
Gwynedd LL23 7ST E-bost: Nesta@urdd.org