MINUTES OF KERSEY PARISH COUNCIL ORDINARY MEETING HELD ON MONDAY 12 SEPTEMBER 2016 IN KERSEY VILLAGE HALL AT 7.30 PM

PRESENT

John Hume – Chair, John Maltby, Veronica Partridge, Ian Fidell, Giles Hollingworth, Iqbal Alam, 7 members of the public and the Clerk – Sarah Partridge. Jenny Antill and Alan Ferguson attended for part of the meeting.

The Chair opened the meeting and thanked all those involved with the Village Produce Association Show at the weekend; it was an excellent and successful village event.

125/16 APOLOGIES – were received and accepted from Yvonne Martin.

126/16 ACCEPT MEMBERS' DECLARATIONS OF INTEREST - None

127/16 CONSIDER ANY DISPENSATION REQUESTS FOR PECUNIARY INTERESTS RECEIVED FROM COUNCILLORS – None received

128/16 REPORTS - The meeting was adjourned to receive reports.

- a) **Suffolk County Councillor Jenny Antill** gave her report and answered questions from the floor. Her report is appended to these minutes.
- **b) Babergh District Councillor Alan Ferguson** gave his report and answered questions from the floor. Alan also noted that the Parish Council were considering whether to complete a Neighbourhood Plan. He advised the Council to think carefully before embarking on a plan for Kersey. He said he doesn't believe they are appropriate for small villages. They are hugely time consuming for a large number of people, take years to complete, need continual updating and considerable costs involved to produce. Having a neighbourhood plan doesn't prevent development. His report is appended to these minutes.

Jenny and Alan then gave their apologies and left the meeting. The meeting was reconvened.

129/16 MINUTES OF THE PREVIOUS MEETING

The minutes of the meeting held on 1 August 2016 were signed and dated as being correct.

130/16 CLERK'S REPORT

The Clerk had sent a series of emails and a letter to SCC highways, Jenny Antill and the portfolio holder for highways regarding the overgrown verges in the Parish; these were eventually mown by the SCC contractor but some have not been cut to a satisfactory standard.

Many potholes in the parish seem to have been repaired. If residents come across potholes they are encouraged to report them via the SCC website, there is a link from the Kersey website on the useful information page.

131/16 CORRESPONDENCE

All correspondence for the Parish Council had been circulated to Councillors. Items of note were: a) The Environment Agency responded to the Parish Council letter asking them to take full responsibility for the river gates at Toppesfield in Hadleigh and operate them appropriately to ensure there is no adverse impact up stream. The EA responded to state that they can no longer justify their continued involvement in the operation and maintenance of private mill gates. The mill gates at Toppesfield are no exception. At this precise moment in time the EA are unable to identify a landowner who is responsible. The Clerk had contacted Kersey Mill who provided information as to a possible owner and this information has been forwarded to the EA.

b) Babergh is carrying out their annual canvas to confirm names on the electoral register. All households should receive a form to complete and return.

- c) Suffolk Police and Crime Commissioner Public meetings. The PCC and Chief Constable will attend public meetings linked to the 18 SNT areas. No need to book, just turn up to hear a policing update for your area and ask questions if you wish. All meetings start at 6.30pm. Mon 21 November, Hadleigh Town Hall, The Guildhall.
- d) UK Power Networks has launched a new contact number. 105 is a new three-digit number that people can call to report or get information about power cuts. You can also call 105 with any welfare concerns related to a power cut, or if you are worried about the safety of over or underground electricity cables or substations. 105 is free of charge and will put you through to your electricity network operator. You can call 105 from most landlines and mobile phones.
- e) The Kersey website hosted by One Suffolk was offered via Suffolk County Council but due to financial constraints they are no longer going to offer this service. The One Suffolk website hosting service is now being taken over by Community Action Suffolk. In order to ensure ongoing sustainability of the service they are introducing a small annual cost of £50 plus VAT. Councillors agreed to continue to use this web hosting service as the website was essential for the Parish Council to meet the terms of the Transparency Code. (*Power: LGA 1972 s142*)

There were no other items of note which are not already on the agenda to discuss later in the meeting.

132/16 FINANCE

- a) A copy of the accounts to date and a financial statement, showing bank balances, income and expenditure for approval were tabled by the Clerk; these are appended to the minutes. Payments were all approved. The Transparency Fund grant for 2016/17 has been approved and £344.33 has been received at the bank. Babergh has paid the second 50% of the precept £3393.
- b) Councillors looked at the budget comparison to see actual spending against the budget, appended.
- c) Giles Hollingworth confirmed that he had checked the latest monthly bank reconciliations and bank statements. These were all in order and he had signed to confirm they had been checked.
- d) BDO has completed the external audit of the Parish Council accounts. On the basis of their review no matters have come to their attention giving cause for concern that relevant legislation and regulatory requirements have not been met. The requisite information confirming conclusion of audit has been displayed on the noticeboard and is published on the Kersey website

133/16 TO CONFIRM DATE OF INTERIM INTERNAL AUDIT

Natalie Blyth the internal auditor will complete an interim internal audit in October.

134/16 PLANNING APPLICATIONS

B/16/00940 Land Adjacent to Woodbine Cottage, Church Hill – To fell a group of poplar trees. Babergh has granted permission for this work.

B/16/00833 Agricultural building adjacent Red house Farm, Wickerstreet Green – Conversion and alterations to agricultural building to form 1 dwelling. Babergh has refused permission for this development.

B/16/00633 and B/16/00634 Wickerstreet House, Wickerstreet Green Application for listed building consent and full permission for the erection of single storey garden room (following demolition of existing conservatory and erection of replacement outbuildings (following demolition of existing outbuildings) Babergh has granted permission for these proposals.

No new planning applications to consider had been received.

135/16 KCPC WORKING GROUP

RoSPA will be carrying out their annual inspection of the playground at some point in September. Ian Fidell reported that the Working Group met recently to discuss the bark replacement project. Plans are progressing and it is hoped to get a team of volunteers together to complete the project in the next month or so.

136/16 FOOTPATH WORKING GROUP

John Maltby reported that there were no known problems on the footpath network, both mowers were running well. A query was raised about who was responsible for stiles; it was confirmed that this is the responsibility of the landowner. A Councillor commented that the Bildeston Road corner is

looking very scruffy at the moment. There was a long debate about keeping areas of grass tidy around the village. There are a number of areas such as near the Splash, village pump, village sign, Vale Lane Triangle, the Bildeston Road corner and near all the benches which have been kept tidy by volunteers. These areas are not maintained by the Footpath Working Group. It was suggested that perhaps the Parish Council should pay somebody to keep these areas tidy. It was commented this would add a financial burden to the Parish Council which would increase Council Tax and may upset some of the many volunteers who help around the parish. It was agreed to continue using volunteers to help with these areas.

137/16 TO DISCUSS SUBMITTING A TREE APPLICATION TO BABERGH TO CARRY OUT WORK ON THE OAK TREE AT THE VALE LANE TRIANGLE TO REMOVE THE LOWER BRANCHES FOR SAFETY REASONS

A concern had been raised by residents that some of the lower branches of the Oak Tree at the Vale Lane triangle are now hanging rather low and hit cars parking or passing near the Oak Tree; this is a safety concern. The Clerk had sought the advice of a local tree surgeon who kindly offered to apply for permission from Babergh and carry out the work during the winter when the tree is dormant. Councillors agreed this should be done.

138/16 TO CONFIRM ARRANGEMENTS FOR THE DROP IN EVENT ON 24 SEPTEMBER 10AM – 12.30 TO PUBLICISE ALL VILLAGE ORGANISATIONS

All village organisations including the school and pub are to be invited to have a presence at this event in the village hall to showcase their work. A final planning meeting for this event is on Tuesday 20 September. The Chair said he is going to produce a small booklet about the work of the Parish Council using information from the website. It will also include population and housing data and current issues the Parish Council is working on. The opportunity will also be taken to promote how to get involved with the Parish Council.

Ways to promote the event further were discussed. All Councillors are to promote the event by word of mouth, it was agreed the personal approach works the best. Posters will be displayed around the parish. This event should be a very sociable occasion to meet other residents and find out what goes on in Kersey.

139/16 UPDATE ON THE PROGRESS TO INSTALL A DEFIBRILLATOR IN KERSEY

The defibrillator has been ordered. The Clerk has completed a number of forms for the Community Heartbeat Trust and a cheque has been approved for signature for the defibrillator and cabinet. The unit should arrive within the next two to four weeks. Once the unit has been installed at the back of the Bell Inn a public training session will be arranged so all residents can find out how to use the defibrillator.

140/16 TO DISCUSS SETTING UP A VILLAGE EMERGENCY TELEPHONE SYSTEM WITH AN ANNUAL COST OF £100

The Community Heartbeat Trust now provides a service to help villages install and run a Village Emergency Telephone System, or VETS. A third of all 999 calls are from lone rescuers, so getting help to them quickly is important. VETS is a community run system, and enables up to 10 neighbours to assist pending the arrival of the emergency services. VETS uses a simple memorable number unique for the village. The system can also be used for any emergency where additional help is required from neighbours, whether Cardiac Arrest of not. It could be linked to the Emergency Plan the Parish Council is working on for Kersey. The availability of VETS helps villages whether or not they are using a CHT provided defibrillator project, and gives a level of reassurance to the elderly, those living alone, and to the infirmed, that there is always help on hand. There is an initial set up cost of £45 and then the service costs £100 per year but is free for the first year. It was agreed this was a great service and the Parish Council should get this set up. (*Power: LGA 1972 s137*)

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141/16 COMMUNITY LED PLANNING INCLUDING A POSSIBLE NEIGHBOURHOOD DEVELOPMENT PLAN FOR KERSEY - TO DISCUSS WHAT STEPS TO TAKE NEXT FOLLOWING THE PRESENTATION IN JULY

The Chair said he like the idea of taking control of neighbourhood planning but was now disenchanted because it seems that even after a significant amount of work has been done to complete a Neighbourhood Plan it can be overridden. The comments of Alan Ferguson our District Councillor who said the Parish Council should think carefully before embarking on a NP were acknowledged. Councillors discussed and were not sure if it is worth doing, it may be that some of the other community led planning options such as a Village Design Statement may be worth considering. Iqbal Alam will ask at the next SALC meeting how many parishes are working on a NP.

142/16 ARRANGE CLERK'S JOB APPRAISAL AND SALARY REVIEW IN OCTOBER

It was agreed the Chair and Clerk would meet for an appraisal in October.

143/16 TRAINING

Information about training courses is regularly circulated to all Councillors.

144/16 REPORTS FROM MEETINGS

Police and Parish Forum 27 July – Giles Hollingworth had attended this meeting but there was nothing of particular relevance for Kersey. He said that having now attended a few of these meetings he could see no value in attending these on a regular basis. It was agreed to continue to receive the minutes of these meetings and to attend if there is a specific area of concern.

SALC/Babergh Area meeting 5 September – Iqbal Alam attended this meeting. During the meeting there were four items of concern raised. There seems to be general dissatisfaction across the District with policing, transport, broadband and parking. Parking is going to be passed from police to Local Council control and decriminalised. The SALC/Babergh meeting agreed to circulate a survey to all Parish Councils about these concerns. The other item of note from the meeting was the election of a new Chair. The meeting could not make an agreement as to who should be the Chair so all parishes will be asked to nominate candidates.

145/16 FORTHCOMING MEETINGS

Footpath Working Group 20 Sept 7.30 The Bell Village Organisations Drop In Event Sat 24 Sept 10-12.30 Village Hall Police and Parish Forum Wed 28 Sept 7.30 Brantham

146/16 ANY OTHER BUSINESS - None

The meeting was adjourned for 'Parish Time'

A question was asked if there were any positive ideas to address the problems raised at the SALC meeting. Ideas were to invite the Police and Crime Commissioner to the SALC/Babergh area meeting and to ask BT to improve their mapping to help residents see who can access high speed broadband and when it will be offered in new areas.

A concern was raised that the hedge in Vale Lane will no longer be cut by the Babergh maintenance team. The hedge will become overgrown and a problem if it is not maintained. It was agreed the Parish Council will write to Babergh to query this decision.

The meeting was reconvened.

There being no further business, the meeting closed at 9.19 pm.

Appended to these minutes are 6 sheets:

SCC report from Jenny Antill

Babergh report from Alan Ferguson

Kersey Parish Council receipts and payments to date (2 sheets)

Kersey Parish Council finance sheet for 11 July 2016

Kersey Parish Council budget comparison

County Councillor's Report to Kersey Parish Council. Monday September 12th 2016

Devolution community engagement.

The Community engagement exercise for the Suffolk/Norfolk devolution deal officially closed on 23rd August. However it is still possible to express your opinion directly to Suffolk County Council prior to a decision on the matter by councillors in early November.

Over 2500 submissions have been made as part of the consultation by people completing the online survey. Ipsos-Mori has also been carrying out more than 6000 phone surveys across the two counties to ensure decision makers have a representative sample of views. To my mind the way in which the questions were framed in the on line survey was unsound, and led people towards a positive response. Also only a small proportion of those questioned claimed to have much knowledge of the issues involved.

I did not vote for the deal last time around, and, unless I feel that there is overwhelming real support for the proposals from the public, or something unexpected comes to light, will not do so in November.

I am happy to discuss this further with anyone who would like to contact me.

A level and GCSE results.

In August we received preliminary A level and GCSE results for Suffolk students.

As far as GCSE's were concerned more of Suffolk's 16 year olds achieved expected levels of GCSE attainment in English and maths this year.

Provisional results collated in Suffolk suggest a 4% rise in the number of students reaching the threshold in English and maths (currently a C grade or above). Self-reported statistics from Suffolk schools show 63% have achieved the threshold in English and maths compared with 59% of these schools achieving this in 2015.

The results also saw a significant improvement for disadvantaged pupils – these are looked after children and pupils eligible for free school meals.

The overall pass-rate for A-levels has also continued to rise.

Almost 3000 pupils were entered in Suffolk, although yet to be verified the figures show that 98.5% of pupils achieved A*- E, in comparison to 98% in 2015. 76% of pupils achieved A*- C, in comparison to 77% in 2015. A lower figure here reflects results across the country. Early indications show that our academic average points per entry at 32.9 is above the national average figure and an improvement on last year, although direct comparisons are difficult due to a change in the Government's score system.

Kersey

Steve Merry, who has been our Highways Manager for some years has been promoted and his place is to be taken by John Simpson.

I will be meeting with Mr Simpson and his Manager, David Stiff, in October and will take the opportunity to complain about the poor quality and lateness of the verge cutting programme this year.

Jenny Antill September 2016

REPORT TO KERSEY PARISH COUNCIL MEETING – MONDAY 12th SEPTEMBER 2016 ALAN FERGUSON (DISTRICT COUNCILLOR FOR SOUTH COSFORD)

Devolution:

- Consultation process July Aug 2016 now completed
- Submission to Secretary of State on Friday 9th September
- Devolution signed off (if it's agreed) in May 2017 STAGE 1 of many. Opportunity.
- Impact of new PM ???

A short report today. Five key updates

Appointment of New Chief Executive

The current joint Chief Executive (Charlie Adan) left for her now appointment as planned in July. Points:

- Deborah Cadman (Chief Exec Suffolk CC) appointed on 4 Aug 16. About 1 day a week at Babergh Mid-Suffolk.
- Expected to be acting Chief Exec for 6-9 months (no cost to Babergh)
- September 16 Applications close this week. Long list to short list before Councils approve the appointment
- Early/mid 2017 appointment assumed 3 months notice min by selected candidate.

Boundary Commission

Mid Suffolk had to call in the Boundary Commission due to imbalance of Ward Members to parish numbers. Babergh has taken the opportunity to ask them to look at us too. The outcome is likely to impact on the current number of District Councillors and re-designation of current Ward boundaries. There will be another Consultation Exercise in 2017 with the intention of implementing the new structure before the local government elections in 2019.

Future of Babergh DC Corks Lane

Joint meeting of Babergh & MS took place in August and agreed in principle that we cannot sustain the current Council buildings (half empty) and inefficient on Officers' time. New location not yet selected but Endeavour House, Ipswich strong candidate. If it happens, likely to be implemented in Q1 2017 but it is not a licence to merge Babergh & MS.

Housing

Call for sites as part of development of the new Joint Local Plan. Development needs to 2026+. We need to build (year on year) about 50% more houses that we have built in the last few years. Challenging! I am aware that you had a presentation on Neighbourhood Plans from Nick Ward. A word of caution: you should be aware that the process is complicated, very time consuming and expensive. Strongly recommend that you speak to Lavenham Parish Council before embarking on this option.

"Foundation brick" for new council flats (12) in Lavenham tomorrow.

Alan Ferguson

KERSEY PARISH COUNCIL 1 April 2016 - 31 March 2017

RECEIPTS

									Other			Total		
Date	Credit ref	Detail	Precept		KCPC	F	ootpath	F	Receipts	VAT	R	Receipts	,	Sub total
1-Apr-16		Balance brought forward		£	4,479.47	£ 1	,654.87	£	9,692.30		£′	15,826.64		
25-Apr-16	Direct C	Babergh 50% Precept	£ 3,393.00								£	3,393.00		
25-Apr-16	Direct C	Babergh Council Tax Grant						£	43.08		£	43.08	£	19,262.72
6-Jun-16	bank	Bank interest 7 Mar-5 Jun						£	2.07		£	2.07	£	19,264.79
9-Aug-16	Direct C	SCC - Footpath Mowing Inv 13				£	207.70				£	207.70		
31-Aug-16	Direct C	SALC - Transparency Grant						£	344.33		£	344.33	£	19,816.82

,	3,393.00	£	<i>4 4</i> 70 <i>4</i> 7	£ 1,862.57	£ 10.081.78	£	 £ 10.816.82
2	. 0,000.00	~	4,473.47	L 1,002.01	2 10,001.70	~	£ 19,010.0Z

KERSEY PARISH COUNCIL 1 April 2016- 31 March 2017

PAYMENTS

	01				0	Traini	٠.	•						_							
	Cheque		General		Clerks	exterr		Street						O	ther				Total		
Date	No	Detail	Admin		Salary	meetin	ngs L	₋ighting	K	CPC	Fo	ootpath	S137	Pay	ments		VAT	Pa	yments	S	ub total
9-May-16	101089	c SALC - Annual Subscription	£ 168.2	1														£	168.21		
9-May-16	101090	c Suffolk Preservation Soc-Training				£ 40.	.00											£	40.00	£	208.21
21-Jun-16	101091	c WJ Green - Footpath									£	11.73				£	2.35	£	14.08		
21-Jun-16	101092	c SALC - Training Clerk				£ 25.	.00									£	5.00	£	30.00	£	252.29
11-Jul-16	101093	c P Gibbons - KCPC bin							£	15.73						£	3.15	£	18.88		
11-Jul-16	101094	c Kersey Playing Field Assoc												£	39.01			£	39.01		
11-Jul-16		c S Partridge - Clerk's Salary		£	970.32													£	970.32		
11-Jul-16		c S Partridge - Home Working exp	£ 52.00	0														£	52.00		
11-Jul-16	101097	c S Partridge - Clerk's exp				£ 28.	.34											£	28.34	£	1,360.84
1-Aug-16	101098	c SALC - Training Clerk				£ 15.	.00									£	3.00	£	18.00	£	1,378.84

£ 220.21 £ 970.32 £ 108.34 £ - £ 15.73 £ 11.73 £ - £ 39.01 £ 13.50 £ 1,378.84

KERSEY PARISH COUNCIL FINANCE

Details for Parish Council Meeting, 12 September 2016

Business Premium Account Current Account	£17,244.40 £1,193.58 £18,437.98
Transfers between Business Premium and Current account since the last m	_
13-Jul-16 Transfer from Business Premium to current account	£1,200.00
Income received since the last meeting	
Footpath mowing Invoice 13	£207.70
Transparency Fund Grant	£344.33 £552.03
Payments made since the last meeting	
Date Chq no.	
1-Aug-16 101098 SALC - Training Clerk's networking	£18.00 £18.00
Payments Due	
Chq no. 101099 BDO - External Audit	C420.00
101100 MR Sargeant - Glebe hedgecut	£120.00 £90.00
101101 J Maltby - Footpath Working Group expenses	£10.00
101102 Kersey Village Hall - Hire	£45.00
101103 Community Heartbeat Trust - Defibrillator	£1,650.00
101104 S Partridge - Clerk's Salary	£970.32
101105 S Partridge - Home working expenses	£52.00
	£2,937.32

Expenditure Agreed

Prepared by the Clerk for Kersey Parish Council

KERSEY PARISH COUNCIL Budget to 31 Mar 2017 and Precept for 2017/2018

	2016/17	2016/17	2016/17	2016/17	2017/18						
VAT not included in budget figures	Budget/ Precept 2016/2017	Actual to 31 Aug 2016	Estimated balance to 31 March 2017	total to 31 March 2017	Budget/ Precept 2017/2018	Notes:					
Post/Tel/Stationery/copier cartridge	£135.00		£135.00			16/17 copier cartridge to be included here					
Clerk's computer/working from home	£208.00	£52.00	£156.00			£4/week agreed Oct 15 at appraisal & review					
Hall Hire:Parish Council 10 @ £5	£50.00		£50.00	£50.00							
Annual Parish Assembly @ £10	£10.00		£10.00	£10.00							
SALC subscription	£166.00	£168.21	£0.00	£168.21		16/17 estimate (actual notified 1 Feb 16 as £168.54)					
Community Action Suffolk subs	£30.00		£0.00	£0.00		2016/17 membership now free					
Audit	£100.00		£100.00	£100.00		14/15 to 16/17 no fee if income/exp below £10,000					
ICO Data Protection registration	£35.00		£35.00								
Sub total for Admin			£486.00		£0.00						
Clerks Salary	£3,920.00	£970.32		£3,920.00		15/16 SCP27 £12.317/hour 16/17 est 2% inc					
Training/External Meetings	£250.00	£108.34	£141.66			LCPAS whole cl £120 Clerk netwk x2 £20+mileage					
Street Lighting	£210.00		£210.00								
CAS Suffolk Insurance	£480.00		£480.00			3 year long term undertaking from Oct 2014					
Glebe Insurance	£50.00	£39.01	£0.00	£39.01							
Hedge Cut - The Glebe	£83.00		£83.00	£83.00							
Playground Safety Inspection	£85.00		£85.00	£85.00							
Dog Litter Bin emptying charge	£44.00		£44.00	£44.00							
St Mary's Church	£400.00		£400.00	£400.00							
Chairman's Allowance	£0.00		£0.00	£0.00							
Election costs	£25.00		£25.00	£25.00		Routine elections every 4 years, next election in May 2019					
Church Walk future maintenance	£130.00		£130.00	£130.00							
Footpath Map printing reserve	£75.00		£75.00	£75.00		Build up reserve for reprint £75/year (approx 1,000 maps/yr)					
Contingencies:	£300.00		£300.00								
Tax base fluctuation allowance	£0.00		£0.00			Introduced to protect the PC from having to increase council					
	£6,786.00	£1,337.88	£5,409.34	£6,747.22	£0.00	In recent years changes to the way tax bases are calculated					
Transparency Fund Grant	£344.33					with the potential of precept capping it was felt best to keep of	council tax at the same level				
Agreed spending from reserves:											
	£7,130.33	£1,337.88	£5,409.34	£6,747.22	£0.00	Precept for 2016/17 £6,786 plus Council Tax Support Gra	nt from Babergh £43.08				
						Tax Base 181.25 = £37.44 for a band D property					
						Budget approved 25 Jan 16 minute ref 18/16					
				Estimated							
Reserves (Cash at Bank)	As at 1.4.16			at 31.3.17		Precept for 2015/16 £6,700 plus a Council Tax Support Gran	t from Babergh £86.17				
Footpath Working Group	£1,654.87					Tax Base 180.31 = £37.16 for a band D property					
KCPC Working Group (Ring fenced)											
Jubilee Steps	£771.56			001		Precept for 2014/15 £6604 plus a Council Tax support grant	from Babergh £129.25				
Election provision	£787.50			£812.50		Tax Base 177.72 = £37.16 for a Band D property	Estimated PC Income 2016/17				
Church Walk Maintenance Fund	£1,300.00	,		£1,430.00							
Admin photocopier reserve	£35.00			£0.00		Precept for 2013/14 £6375.00 plus CTax support grant £471	Drocont (6796 00 E09/ roald				
Training reserve	£217.97			0445 75		Tax Base 171.55 = £37.16 for a Band D property	Precept £6786.00 50% rec'd				
Footpath Map printing reserve	£38.50			£113.50			Babergh Tax grant £43.08 rec'd				
Fixed Asset Reserve	£564.63			0700.50			VAT repayment £240.70				
Council Tax Support grant money	£686.42			£729.50			Bank Interest £5				
General Parish Council Reserve	£5,290.72										
Conord BC recommendation in the	£15,826.64			(00.750)	244.000)		Total £7074.78				
General PC reserves - advice is to hold	a between 3-1	ı∠ montns gr	oss expendi	ure (£2,/50 - £	11,000)						