

Louth Town Council

The Sessions House, Eastgate,
Louth, Lincolnshire, LN11 9AJ

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clerk@louthtowncouncil.gov.uk



To the Members of the Town Council of Louth:

You are hereby summoned to attend a meeting of Louth Town Council's Planning Committee and Governance and Finance Committee which will be held on Tuesday 8th August 2023 in The Old Court Room, The Sessions House, Eastgate, Louth at 7pm. The business to be dealt with at the meeting is listed in the agenda below.

There will be a 15 minute public forum between 6.45pm and 7.00pm when members of the public may ask questions or make short statements to the Council, and your attendance is requested during this period.

Please note, any public, wishing to speak in the public forum may do so on items which appear on the agenda or may 'sit in' on the meeting(s). It would be much appreciated if any member of the public wishing to speak would please contact the Town Clerk, by emailing clerk@louthtowncouncil.gov.uk in advance of the meeting to discuss attendance arrangements. If possible, please provide written representation rather than attending in person.

Members of the public should note that they will not be allowed to speak during the formal meeting.


Mrs. L.M. Phillips

Town Clerk

Dated this 3rd Day of August 2023

AGENDA

PLANNING COMMITTEE

(Chairman: Cllr. Mrs. S. Crew, Membership: All Cllrs.)

1. Apologies for Absence

To receive and note apologies where valid reasons for absence have been given to the Town Clerk at least one hour prior to the meeting.

2. Declarations of Interest / Dispensations

To receive declarations of interest in accordance with the Localism Act, 2011 – being any pecuniary interest in agenda items not previously recorded on Members' Register of Interests and any written requests for dispensation received by the Proper Officer under section 22 of the Localism Act.

3. Minutes

To approve as a correct record the notes of the Planning Committee Meeting held on 11th July 2023.

4. Morrisons

Committee to receive a presentation from Morrisons on its application for a 'new and improved' store.

5. Applications received by the Local Planning Authority

To consider and make observations on all planning applications received including those listed in the schedule (PA/Schedule 08-08-23). (Attached).

6. Planning Correspondence

Committee to receive planning decisions, enforcement complaints, appeal decisions, temporary road closures etc., as advised by the District and County Council. (Attached).

7. Proposed Works to Trees

Committee to consider the following proposed works to trees (details circulated by email 2nd August 2023):

- a) **Location:** 2 St. Mary's Park. **Proposal:** G3 – 3 Common Lime, 3 Scots Pine, 1 Norway Spruce, 3 Copper Beech, 2 Sycamore, 1 European Larch, 4 Silver Birch, 1 Western Red Cedar and 2 Horse Chestnut – Cedar marked on plan – remove. **Reasons:** G3 – restricting light to, and hindering development of adjacent Birch tree.

- b) **Location:** Kidgate Primary Academy. **Proposal:** T1 - Ash - Crown lift to 3 metres, to a maximum of 3 cm diameter to suitable growth point or removal. Remove dead wood exceeding 3 cm. T2 - Turkey Oak - Crown lift to 3 metres, to a maximum of 3 cm diameter to suitable growth point or removal. Remove dead wood exceeding 3 cm. T3 - Purple Plum - Crown lift to 2.5 metres, to a maximum of 3 cm diameter to suitable growth point or removal. Remove dead wood exceeding 3 cm. T4 - English Oak - Crown lift to 2.5 metres, to a maximum of 3 cm diameter to suitable growth point or removal. Remove dead wood exceeding 3 cm. Crown reduction and re-shape of lateral spread to a maximum finished tree height of 6 metres, and no pruning to exceed 3 cm diameter. T5 - Field Maple - Prune back leaders and reshape the crown to a minimum tree height of 6 metres. Crown lift to 3 metres, to a maximum of 3 cm diameter to suitable growth point or removal. Remove dead wood exceeding 3 cm. T6 - English Oak - Crown lift to 2.5 metres, to a maximum of 3 cm diameter to suitable growth point or removal. Remove dead wood exceeding 3 cm. T8 - Sycamore - Remove dead wood exceeding 3 cm. Crown reduction and sympathetic re-shape of lateral spread to a maximum finished tree height of 9 metres to suitable secondary/tertiary growth points. G7 - Silver Birch x 4 - Tallest tree to be reduced by 1.5-2 metres by removing main leader and gently and sympathetically reshaping. Remaining 3 trees to be reducing marginally in line with the group by around 0.5-1 metres. Trees to be reduced to a maximum of 8 metres.

8. Highways Maintenance Works – Eastgate/Church Street, Louth

Committee to note that maintenance will take place on 9 working nights between the hours of 10pm and 6am between 29th August 2023 and 14th September 2023 on Eastgate/Church Street. See attached for details.

9. NHT Survey

Committee to receive draft corporate response compiled by the Planning Working Group and consider ratifying this for submission.

10. Licensing Act 2003 – Consultation Regarding Review of ELDC Licensing Policy

Further to circulation of the above by email on 20th July 2023 and subsequent responses from Councillors. Committee to resolve that no corporate response is required.

11. Next Meeting

Committee to note that the date of the next scheduled Planning Committee meeting is 29th August 2023.

GOVERNANCE AND FINANCE COMMITTEE

(Chairman: Membership: All Cllrs.)

1. Apologies for Absence

To receive and note apologies where valid reasons for absence have been given to the Town Clerk at least one hour prior to the meeting.

2. Declarations of Interest / Dispensations

To receive declarations of interest in accordance with the Localism Act, 2011 – being any pecuniary interest in agenda items not previously recorded on Members' Register of Interests and any written requests for dispensation received by the Proper Officer under section 22 of the Localism Act.

3. Minutes

To approve as a correct record the notes of the Governance and Finance Committee Meeting held on 20th June 2023.

4. Finance

Committee to receive a recommendation from FOG that the following be noted/approved/authorised:

a) Receipts and Payments – Cashbooks 1 and 2 – Months 1 - 3

i. Month 1

1.	Cash Book 1	Receipts	£151,935.47	Payments	£34,522.74
2.	Cash Book 2	Receipts	£0.00	Payments	£68.36

ii. Month 2

1.	Cash Book 1	Receipts	£1,058.74	Payments	£13,721.73
2.	Cash Book 2	Receipts	£200.00	Payments	£126.23

iii. Month 3

1.	Cash Book 1	Receipts	£5,877.16	Payments	£46,958.95
2.	Cash Book 2	Receipts	£250.00	Payments	£214.49

b) Detailed Income and Expenditure Report (Budget Variance Report) as at Month 3 to 30th June 2023.

- c) Earmarked Reserves Report as at 30th June 2023.
- d) Balance Sheet to 30th June 2023 and Cash Book 1 and 2 Bank Reconciliations which reconcile to account statements showing balances as follows:
 - i. Lloyds Treasurers Account (balance at 30/6/23 on statement 79) – £473,713.27
 - ii. Petty Cash (balance as at 30th September 2022) – £-53.59
 - iii. Lloyds Deposit Account (balance on statement 5) – £166,652.51
 - iv. National Savings and Investment Account (balance on statement 10) – £111,438

5. Training and Development Policy

Committee to receive a recommendation from FOG that the attached draft Training and Development Policy be adopted for use by Louth Town Council.

6. Online Banking

Councillors to receive details of the arrangements which can be obtained through Lloyds in relation to Online Banking and note that they should familiarise themselves with these and submit any comments or questions to the Town Clerk by 8th September in order that FOG may resolve any queries and discuss a recommendation to make to Committee at its next meeting on 10th October 2023.

7. Council Utility Service Providers

Committee to receive a recommendation from FOG that the Town Clerk be given delegated authority to compare offers and switch providers, if required.

8. Next Meeting

Committee to note that the date of the next scheduled Governance Finance Committee meeting is 10th October 2023.

07-11-23 PLAN MINS

**MINUTES OF THE LOUTH TOWN COUNCIL PLANNING COMMITTEE
HELD IN THE OLD COURT ROOM, THE SESSIONS HOUSE, LOUTH
ON TUESDAY 11th JULY 2023**

Councillor Mrs. S. Crew (SC) (in the chair).

Present

Councillors: Mrs. E. Ballard (EB), M. Barnes (MB), J. Baskett (JB), L. M. Cooney (LMC), J. Drake (JD), H. Filer (HF), L. Frost (LF), D. Hobson (DH), G. E. Horton (GEH), M. Lamb (ML), Mrs. J. Makinson-Sanders (JMS), Mrs. K. Parsons (KP), J. Simmons (JS), P. Starsmore (PS).

Councillors not present: Mrs. P. F. Watson (PFW) and Mrs. E. Ballard (EB).

The Town Clerk, Mrs. L.M. Phillips, the Town Clerk's Assistant Miss S. Chitauru and 11 members of the public were also present.

NB. Councillor EB arrived at 7.17pm.

Members of the public spoke in the public forum as follows:

- One member of the public spoke regarding the proposals for a new Morrisons store, stating that they had been present during an online public consultation held by Morrisons. They believed that the plans are largely detrimental to the area, particularly visually. They worried that the agreement residents have with Morrisons regarding their usage of the current Morrisons car park will no longer be upheld. They also stated that they found the cladding proposed for the supermarket to be unattractive.
- A lady also voiced concerns over parking, stating that in 2018 Morrisons had fined people for parking in her own property along Orme Lane.
- A man stated that he had asked the transport department for designated resident parking along the road of Eastgate, or whether they would consider lowering the limit of cars allowed to park along the road but was told by the department that they could not do this. He raised concerns about pedestrianisation and said that the roundabout proposed for the supermarket were not a good idea. He also stated that he was worried about Priory Lane becoming a 'rat run'.
- A representative of Morrisons stated that Morrisons had launched a consultation website and leaflet about the proposals for a new and improved store. They had also written to the District and Town Council about their plans. He stated that Morrisons had written to every property in the area and held an online meeting with residents to discuss the plans, an application for which will be submitted in the coming days. The representative confirmed that Morrisons own the property adjacent to the store, No. 160, and that they had commissioned cleaning of the garden and a structural survey of the building to be conducted.
- A woman mirrored previously mentioned comments, and said she felt strongly about No. 160 Eastgate and was devastated about the state of the property given David Robinson's contributions to Louth.

P20. Apologies for Absence

Apologies for absence were received from Cllrs. Mrs. PFW and Mrs. EB, who sent apologies that she would be late.

P21. Declarations of Interest / Dispensations

The following declarations of interest were made:

- a. Cllr. DH – PA6 as an acquaintance of the applicant.
- b. Cllrs. Mrs. JMS, DH and GEH – Items 4, 5, 6 and 7 as members of ELDC.

P22. Minutes

It was **RESOLVED** that the notes of the Planning Committee Meeting held on 20th June 2023 should be amended to add Cllrs. JS and PS in attendance and the removal of one sentence in P18.

P23. Applications received by the Local Planning Authority

The Committee considered all planning applications received, including those listed in the schedule (PA/Schedule 07-11-23) and **RESOLVED** as follows:

- a. N/105/00213/23 – 00213/23 - To object again, reiterating its comments of 12th June and 21st February as follows: *Traffic Generation, Access and Highway Safety*. Eastfield Road is a vital road into and out of the Town Centre. It is already extremely busy, it is very narrow in places due to parked cars along its length at all times of the day and any increase in regular users, especially those accessing or exiting onto it regularly will inevitably have a detrimental effect on infrastructure that already struggles to cope and on the safety of residents, general users and pedestrians. *Vitality and Viability of Town Centres*. Louth Town Council believes that the existing building has a wealth of historical importance having been a private school, factory and home of former two times Mayor, Robert Norfolk in its past. The building features in many articles and exhibits produced by Louth Museum. The Town Council strongly believes that the front façade which is three-storeys high and originates from the 19th Century holds substantial architectural and historic significance and should be saved at all costs. It contributes to the character, social, environmental and cultural value of the town and benefits the economy in the form of tourism. Demolition of such historic assets can have severe detrimental effects and as such the Town Council would implore ELDC to ensure that the front façade is retained at the very least. Louth Town Council note that comments dated 1st June, support and enhance LTC's previous comments confirming that the "primary architectural elevation is intact. The building is not unsafe. It is likely that the repairs can be achieved without demolition." Thus, the economic argument forming the largest part of the applicant's case could be disregarded.
- b. N/105/01181/23 – To object on the grounds of: *Vitality and Viability of Town Centre*. Councillors were concerned that this edge of town development would draw residents away from the Town Centre to shop and relax, thereby causing businesses and shops to close in the Town Centre. The Council also did not feel that visitors to the Northfields site from outside of the Town's boundary would venture into town as well as visit the site. All would visit the site and then go home. The Council felt an S.106 agreement was required and that part of these monies should provide a free shuttle bus from the Northfields site into the Town Centre and back. District Councillors were asked to ensure that the town received some help from S.106 monies in this case. *Traffic generation / Access and highway safety*. Councillors were concerned about the increase in traffic that these proposals would generate both at the junction of Grimsby Road and North Holme Road (an already very difficult junction to traverse) and at an already small, very busy and dangerous roundabout (Northfields). The Council felt this would have a serious effect on the safety of both drivers and pedestrians in the area. The Council is also concerned about proposals for pedestrian and cycle access over the bypass, a very busy trunk road. It does not feel that this would be safe. There have been at least 3 accidents and a number of deaths just up from the roundabout in the last few months. The Council felt that such issues needed to be addressed and mitigated before permission considered. *Design and appearance*.
- c. To support all other applications.

P24. Planning Correspondence

The Committee noted the following planning correspondence:

- a. **ELDC Planning Decisions**
- i. ELDC Approved – N/105/00851/23 – Listed Building Consent – 1 Market Place, Louth – LTC Supported.
 - ii. ELDC Approved – N/105/00882/23 – Planning Permission – Units 5-6 Meridian Centre, Louth – LTC Supported.
 - iii. ELDC Approved – N/105/00571/23 – Planning Permission – 31 St. Mary's Lane, Louth – LTC Supported.
 - iv. ELDC Approved – N/105/00630/23 – Planning Permission – 6 Waterside, Louth – LTC Supported
 - v. ELDC Approved – N/105/00855/23 – Listed Building Consent – 24 Mercer Row, Louth – LTC Supported.
 - vi. ELDC Approved – N/105/00991/23 – Listed Building Consent – 13 Market Place, Louth – LTC Supported.
- b. **Temporary Traffic Restrictions**
- i. ORGANISATION RESPONSIBLE FOR RESTRICTION: LCC
 REASON FOR RESTRICTION: Emergency – Bridge repairs
 LOCATION AND NATURE OF RESTRICTION: Emergency Road Closure Order in place on Bridge Street (Between Westgate and Cisterngate)
 PERIOD OF RESTRICTION: 25/06/2023 – 06/07/2023 (Closure to be removed at weekends)

(Restrictions to be implemented for 10 days as and when required during this period, signage will be displayed on site in advance).

- ii. **ORGANISATION RESPONSIBLE FOR RESTRICTION:** LCC
REASON FOR RESTRICTION: Emergency – Carriageway repairs
LOCATION AND NATURE OF RESTRICTION: Emergency Road Closure Order in place on Nichol Hill
PERIOD OF RESTRICTION: 14/06/2023 – 04/07/2023 (Restrictions to be implemented for 9 days as and when required during this period, signage will be displayed on site in advance).
- iii. **ORGANISATION RESPONSIBLE FOR RESTRICTION:** DTSM Ltd.
REASON FOR RESTRICTION: Emergency – Public safety during school event.
LOCATION AND NATURE OF RESTRICTION: Emergency Road Closure Order in place on Crowtree Lane (Between Edward Street and Irish Hill).
PERIOD OF RESTRICTION: 06/07/2023 16:00 to 21:00 (Restrictions to be implemented for 1 day as and when required during this period, signage will be displayed on site).

c. Enforcement

- i. Westville, Irish Hill, Louth, LN11 9YL – Please note that a full investigation into a potential breach of planning control caused by untidy land and building at the aforementioned address.
- ii. 18 – 20 Westgate, Louth, LN11 9YH – Please note that a full investigation into a potential breach of planning control by unauthorised works to grade II listed building, including replacement brick work below ground floor window and two replacement doors will be taking place at the aforementioned address.

P25. Proposed Works to Trees

It was **RESOLVED** that the Committee had no comment to make on the following proposed tree work:

- a. **Location:** 8 St. Mary's Park. **Proposal:** A1 – Ash, Beech, Birch, Cedar, Chestnut, Elm, Fir, Oak, Sycamore – T1 and T2 on plan (Sycamore) – Fell. **Reasons:** A1 – To allow more room for adjacent Chestnut.

P26. Tree Preservation Order

It was noted that a Tree Preservation Order had been made by ELDC on a Holm Oak. This order had taken effect on 22nd June and would last for 6 months or indefinitely if it were confirmed by ELDC. The Committee **RESOLVED** to support the Tree Preservation Order.

P27. Highways Maintenance Works – Newbridge Hill, Louth

The Committee noted that night-time works only between the hours of 10pm and 6pm would commence between 10th August and 26th August on Newbridge Hill.

P28. Morrisons

The Planning Committee received an update for proposals for a 'new and improved' Morrisons store for Louth and **RESOLVED** to invite representatives of Morrisons to attend the next scheduled Planning Meeting on the 8th August 2023 to discuss their proposal.

P29. Shop Signage Survey

It was noted by the Committee that the Civic Trust had sent a shop signage survey to ELDC Planning Department and the Conservation Officer. It was **RESOLVED** to support the Civic Trust's efforts in this area.

P30. Next Meeting

It was noted that the date of the next scheduled Planning Committee meeting was 8th August 2023.

The Meeting Closed at 8.10pm

Signed _____ (Chairman) Dated _____

Our Ref	Author-ity	Application No	Type	Applicant	Proposal	Location / Ward	Conserva-tion Area?	Previous LTC Comments	Planning Working Group	Expiry Date for LTC Comments
1	ELDC	N/105/00484/23	Planning Permission	Mr. P. Grower	Change of use existing premises used under Class B2 to food preparation and distribution (Class E) (Amended description as of 21st July 2023)	Unit 6A, Louth Trading Estate, North Holme Road, Louth, LN11 0JQ - North Holme Ward	No	Louth Town Council supported this application on 25th April 2023.	Support.	04/08/2023
2	ELDC	N/105/00596/23	Planning Permission	Mr. & Mrs. Stainton	Extension to an existing dwelling to provide additional living accommodation, erection of a summer house, provision of an outdoor swimming pool and construction of a vehicular access (works started).	24 Grosvenor Road, Louth, LN11 0BB - St. Margaret's Ward	No	Louth Town Council supported this application on 25th April 2023 and again on 23rd May 2023 but believe that a condition should be added that any vehicular access be made of permeable materials	Support but neighbour objections to slow pace of work, mess and chaos. Immediate neighbour has their boundary removed by applicant and wants a 6 foot replacement for safety and privacy. Summerhouse to be of an appropriate design?	04/08/2023
3	ELDC	N/105/00943/23	Consent to Display	Principle Signs & Graphics Ltd.	Consent to display 2no. non-illuminated fascia signs and 1no. non-illuminated double sided projecting sign.	23 Queen Street, Louth, LN11 9BJ - Priory Ward	Yes	Louth Town Council objected to this application on 23rd May 2023 on the grounds that the proposed materials are not suitable in the Conservation Area.	Support.	16/08/2023
4	ELDC	N/105/01121/23	Listed Building Consent	Coopland & Son (Scarborough) Ltd.	Alterations to the existing shop front to form a separation doorway to the upper floors and internal alterations to an existing flight of stairs.	80 Eastgate, Louth, LN11 9PG - Priory Ward	Yes	New	Not seen by PWG.	09/08/2023
5	ELDC	N/105/01271/23	Planning Permission	WellSpring Academy Trust	Installation of 2no. air source heat pumps enclosed with a secure compound at existing school.	Lacey Gardens Junior School, Lacey Gardens, Louth, LN11 8DH - Priory Ward	No	New	Not seen by PWG.	23/08/2023
6	ELDC	N/105/01349/23	Consent to Display	Loungers UK Ltd.	Consent to Display 2no. non illuminated fascia signs and 1no. internally illuminated menu board.	1 Market Place, Louth, LN11 9NT - Priory Ward	Yes	New	Support.	09/08/2023
7	ELDC	N/105/01351/23	Planning Permission	Mr. S. Benson	Extension to existing dwelling to provide additional living accommodation.	25 Southlands Avenue, Louth, LN11 8EW - St. Mary's Ward	No	New	Not seen by PWG.	23/08/2023
8	ELDC	N/105/01352/23	Listed Building Consent	Loungers UK Ltd.	Installation of new signage on existing premises.	1 Market Place, Louth, LN11 9NT - Priory Ward	Yes	New	Support.	09/08/2023
9	ELDC	N/105/01376/23	Planning Permission	Mr. D & Mrs. N. Haxby	Extensions and alterations to existing bungalow to provide additional living accommodation including first floor bedroom, dressing room and bathroom, existing attached garage and detached garage to be demolished.	Eversley, Bridge Street, Louth, LN11 0DR - St. James' Ward	Yes	New	Object. Request full heritage assessment. Proposed extension much taller than neighbouring properties and site in the Conservation Area	08/08/2023
10	ELDC	N/105/01385/23	Planning Permission	Mr. & Mrs. West	Installation of solar panels to existing dwelling.	16 Kidgate, Louth, LN11 9HN - Priory Ward	Yes	New	Object. Request heritage assessment.	09/08/2023
11	ELDC	N/105/01398/23	Planning Permission	Mrs. L. Mitchell	Change of use and alterations to existing building formerly used as a climbing gym into a car valeting and tyre fitting centre, erection of spray screening anels and construction of a vehicular access (works commenced).	Louth Car Wash, North Holme Road, Louth, LN11 0HQ - North Holme Ward		New	Support.	16/08/2023
12	ELDC	N/105/01407/23	Planning Permission	Mrs. A. Southwood	Rear first floor extension and alterations to existing dwelling to provide additional living accommodation.	8 Priory Road, Louth, LN11 9AL - Priory Ward	Yes	New	Support.	09/08/2023
13	ELDC	N/105/01409/23	Planning Permission	WM Morrisons Supermarkets Ltd.	Demolition of existing foodstore and redevelopment of site to provide larger, new replacement foodstore with associated access, parking and servicing arrangements.	Morrisons Supermarket, 156-158, Eastgate, Louth, LN11 9AB - Priory Ward	Yes	New	Support.	14/08/2023

Our Ref	Author-ity	Application No	Type	Applicant	Proposal	Location / Ward	Conserva-tion Area?	Previous LTC Comments	Planning Working Group	Expiry Date for LTC Comments
14	ELDC	N/105/ 01410/23	Planning Permission	WM Morrisons Supermarkets Ltd.	Demolition of existing foodstore and former garage building.	Morrisons Supermarket, 156-158, Eastgate, Louth, LN11 9AB - Priory Ward	Yes	New	Support.	14/08/2023
15	ELDC	N/105/ 01419/23	Planning Permission	Mr. J. Ramsden	Change of use, conversion of and alterations to existing stables into 1no. Dwelling.	Land adjacent Rathby Water Treatment Works, Horncastle Road, Louth - St. Mary's Ward	No	New	Object. In AONB and nearby applications have been refused. Site is on a busy main road and this will increase the amount of traffic on it.	11/08/2023
16	ELDC	N/105/ 01439/23	Planning Permission	Mr. T. Nicholson	Replace existing roof pantries on existing dwelling with terracotta red concrete pantries.	16 Little Lane, Louth, LN11 9DU - Priory Ward	Yes	New	Object. Concur with Heritage Lincolnshire's assessment that replacement of the existing clay pantries with concrete pantries would not be sympathetic in the Conservation Area.	11/08/2023
17	ELDC	N/105/ 01440/23	Planning Permission	Dr. H & Mrs. D. Campbell	Extension to existing dwelling to provide additional living accommodation. Erection of structure to rear of garage and erection of front boundary fence and security gate.	Aswell Lodge, 65 Crowtree Lane, Louth, LN11 0QW - St. Mary's Ward	Yes	New	Support.	18/08/2023
18	ELDC	N/105/ 01456/23	Section 73 Application		Section 73 application in relation to condition no. 2 (approved plans), condition no. 3 (archaeology), condition no. 4 (archaeology), condition 5 (construction management), condition 6 (agricultural), condition 7 (foul water), condition 8 (surface water drainage), condition 9 (external materials), condition 10 (landscaping), condition 11 (boundary treatments), condition 18 (mitigation), condition 19 (estate road phasing), condition 21 (footpath details) and condition 22 (external landscaping) as previously imposed on N/105/01436/18 for the erection of 11no. houses with attached double garages and 3no. houses with detached double garages, construction of vehicular/pedestrian accesses and internal access roads and the provision of public open space and compensatory habitat area.	Phase 3 land adjacent playing field, Julian Bower, Louth - St. Mary's Ward	No	In relation to application N/105/01436/18 Louth Town Council objected on the 14th August 2018 and voided again to reiterate and extend those objections on the 5th February 2019 as follows: Over-Intensification of the Town of Louth - According to the local plan Louth already has sufficient housing and does not need to approve this development. Loss of Ecological Habitats / Adequacy of Drainage / Flood Risk - The 'watercourse / ditch at the south of the site is the start of Stewton Beck. Any development on this site might have serious flooding repercussions further down the watercourse which directly goes against NPPF Paragraph 155 which states that..... "the development should be made safe for its lifetime without increasing flood risk elsewhere". There is no other existing drainage on site into which sewage or foul water can drain. Louth Town Council is concerned, what will happen to the sewage, how many houses could be adversely affected by flooding, if the drains on Hunter Place are to be utilised and are unable to cope with this increase in use. The residents of Hunter Place have already witnessed that the drain in Hunter Place is unable to cope in heavy rain. The infrastructure in this area is clearly already overstretched. Therefore, expecting it to also deal with the requirements of extra houses is illogical. Louth Town Council are also concerned that the suggestions to maintain the functioning of the sites complex drainage strategy are inadequate. Archaeological Importance - There is some evidence in the form of 'lumps and bumps' visible to the naked eye in the lay of the land to suggest that this may be a site of archaeological importance. Louth Town Council would wish to see a thorough assessment and archaeological survey of the site prior to any permissions being granted, to establish this fact. Access and Highway Safety - The application, added to those already granted permission, which will all use the access via Meridian Way / Bluestone Rise, will give rise to a significant increase in the volume of traffic using this access and this will make the road dangerous for users and residents. Relevant and Previous Planning History - There is significant evidence to suggest that this site should not be used for development. LTC have been made aware that it has appeared on ELDC's list of 'Discounted Sites' as it was 'not suitable'. Public Visual Amenity - This site and that adjacent provide panoramic views of the AONB not just for residents but for the general public using the area e.g., walking. These proposals will not protect and enhance the quality and distinctiveness of the area's landscape or prevent aspects/amenity being compromised as contained in ELDC's own Core Strategy Sustainability Appraisal and as such this application should be refused. Further, the great expanse of huge glass windows proposed on the new dwellings will invite light pollution into the AONB.	Support, as long as the plans are adhered to.	16/08/2023
19	ELDC	N/105/ 01485/23	Planning Permission	Lloyds Banking Group	Erection of gate to rear wall with anti climb spikes on the top of the existing rear and side walls at existing bank premises (works already completed).	15a Commarket, Louth, LN11 9QJ - Priory Ward	Yes	New	Object. Works are not in keeping with the Conservation Area and should not have been undertaken without prior permission.	18/08/2023

PLANNING COMMITTEE 8th AUGUST 2023
PLANNING CORRESPONDENCE TO NOTE

1. ELDC Planning Decisions

- a. ELDC Approved – N/105/01135/23 – Planning Permission – 13 Virginia Drive, Louth – LTC Supported 20/06/23.
- b. ELDC Approved – N/105/01069/23 – Section 73 Application – 127 Eastgate, Louth – LTC Supported 20/06/23.
- c. ELDC Approved – N/105/01099/23 – Full Planning Permission – 62 Crowtree Lane, Louth – LTC Supported 11/07/23.
- d. ELDC Approved – N/105/01879/22 – Outline Planning Permission – 39 Crowtree Lane, Louth – LTC Supported 14/03/23.
- e. ELDC Approved – N/105/00845/23 – Prior Approval – Development by Telecommunications Code System Operators – North Holme Road, Louth – LTC requested prior approval 23/05/23.
- f. ELDC Approved – N/105/01189/23 – Planning Permission – 89 Monks Dyke Road, Louth – LTC Supported 20/06/23.

2. Temporary Traffic Restrictions

- a. ORGANISATION RESPONSIBLE FOR RESTRICTION: LCC
REASON FOR RESTRICTION: Major carriageway resurfacing.
LOCATION AND NATURE OF RESTRICTION: Road Closure Order – Newbridge Hill (Between Keddington Road & Ramsgate). No waiting and no loading at any time Order – Newbridge Hill (Between Keddington Road & Ramsgate).
PERIOD OF RESTRICTION: 10/08/2023 – 31/08/2023, 22.00 – 06.00 (Restrictions to be implemented for 10 days as and when required during this period, signage will be displayed on site in advance).
- b. ORGANISATION RESPONSIBLE FOR RESTRICTION: LCC
REASON FOR RESTRICTION: Emergency – Public safety due to sink hole.
LOCATION AND NATURE OF RESTRICTION: Emergency Road Closure Order – Nicholl Hill.
PERIOD OF RESTRICTION: 13/07/2023 – 02/08/2023 (Restrictions to be implemented for 21 days as and when required during this period, signage will be displayed on site in advance).
- c. ORGANISATION RESPONSIBLE FOR RESTRICTION: LCC
REASON FOR RESTRICTION: Emergency – Public safety due to sink hole.
LOCATION AND NATURE OF RESTRICTION: Emergency Road Closure Order – Nicholl Hill.
PERIOD OF RESTRICTION: 03/08/2023 – 31/08/2023 (Restrictions to be implemented for 28 days as and when required during this period, signage will be displayed on site in advance).
- d. ORGANISATION RESPONSIBLE FOR RESTRICTION: Anglian Water
REASON FOR RESTRICTION: Emergency – Burst main.
LOCATION AND NATURE OF RESTRICTION: Emergency Road Closure Order – Love Lane.
PERIOD OF RESTRICTION: 19/07/23 – 25/07/23 (Restrictions to be implemented for 5 days as and when required during this period, signage will be displayed on site in advance).
- e. ORGANISATION RESPONSIBLE FOR RESTRICTION: LCC
REASON FOR RESTRICTION: Carriageway micro surfacing.
LOCATION AND NATURE OF RESTRICTION: Road Closure Order on – Holmes Close (Between Mill Land & End); Welbeck Way (Between Mill Lane & End), Mill Lane (Between High Home Road & End); Havelock Close (Between Hawker Drive & End); Simons Close (Between Pasture Drive & End); Beck Way (Between Pasture Drive & End); Hawker Drive/Pasture Drive (Between Stewton Lane & Graye Drive); Alder Close (Between Pasture Drive & End);

- Brookside Close (Between Bartongate & End); Albany Road (Between Kenwick Road & End).
PERIOD OF RESTRICTION: 21/08/2023 – 30/09/2023, 7.30 – 18.00 (Restrictions to be implemented for various days as and when required during this period, signage will be displayed on site in advance).
- f. ORGANISATION RESPONSIBLE FOR RESTRICTION:** LCC
REASON FOR RESTRICTION: Major carriageway resurfacing works.
LOCATION AND NATURE OF RESTRICTION: No Parking Restriction – Eastgate and Church Street (Eastgate Phase 1 to be completed before work starts on Church Street Phase 2). Temporary 2 Way Traffic Signals to be installed on the Roundabout with Eastgate and Church Street to allow resurfacing of the Roundabout to be completed (Temporary traffic signals to be removed off site outside stated working hours). During Phase 2 Church Street resurfacing, Kidgate, Louth to have a temporary suspension of 1 Way System in place. Access/egress for Kidgate will be via Upgate only during planned working hours. Road Closure Order on Queens Street from the junction with Church Street to Burnt Hill Lane, with residential/business access/egress only.
PERIOD OF RESTRICTION: 29/08/23 – 14/09/23, 22.00 – 6.00 (Restrictions to be implemented for 16 days for night works only. Signage will be displayed on site in advance and all main approaches 2 weeks prior to start date).
- g. ORGANISATION RESPONSIBLE FOR RESTRICTION:** Anglian Water
REASON FOR RESTRICTION: New water connection.
LOCATION AND NATURE OF RESTRICTION: Road Closure Order – Priory Road (Between Eastgate and Priory Close).
PERIOD OF RESTRICTION: 22/08/2023 – 24/08/2023 (Restrictions to be implemented for 3 days as and when required during this period. Signage detailing accurate dates and times will be displayed on site in advance).
- h. ORGANISATION RESPONSIBLE FOR RESTRICTION:** LCC
REASON FOR RESTRICTION: Event – EOH001054 – British Super Bikes (BSB) Weekend.
LOCATION AND NATURE OF RESTRICTION: Road Closure Order – A153 Horncastle Road (Between Highfield Lane & Bluestone Heath Road – Access for BSB Traffic Only); Bluestone Heath Road (Between Highfield Lane & A153); Bluestone Heath Road (Between Cadwell Park Camping entrance & A153); Highfield Lane. Clearway Order – A153 (Between New Lane, Tathwell & Old Main Road, Scamblesby); Bluestone Heath Road (Between Rowgate Hill & a point 1100m Northwest of A153); Highfield Lane. No Waiting & No Loading At Any Time Order – A153 (Between New Lane, Tathwell & Old Main Road, Scamblesby); Bluestone Heath Road (Between Rowgate Hill & a point 1100m Northwest of A153); Highfield Lane. 40mph Speed Limit Order – A153 (Between Ranyard Lane, Goulceby & a point 900m North of New Lane, Tathwell). 30mph Speed Limit Order – A153 (Between Old Main Road, Scamblesby & a point 250m North of Highfield Lane); Bluestone Heath Road (Between Rowgate Hill & a point 1100m Northwest of A153); Highfield Lane. No Right Turn Order – From Bluestone Heath Road onto Highfield Lane; From A153 Horncastle Road onto A16 Louth Bypass. No Left Turn Order – From Bluestone Heath Road onto Highfield Lane; From Highfield Lane onto Bluestone Heath Road.
PERIOD OF RESTRICTION: 25/08/2023 – 28/08/2023 (Restrictions to be implemented for 3 days as and when required during this period. Signage will be displayed on site in advance).
- i. ORGANISATION RESPONSIBLE FOR RESTRICTION:** Anglian Water
REASON FOR RESTRICTION: Remedial repairs
LOCATION AND NATURE OF RESTRICTION: Road Closure Order – High Holme Road (Between Half Acre & North Holme Road)
PERIOD OF RESTRICTION: 29/08/2023 – 31/08/2023 (Restrictions to be implemented for 3 days as and when required during this period. Signage will be displayed on site in advance).
- j. ORGANISATION RESPONSIBLE FOR RESTRICTION:** LCC
REASON FOR RESTRICTION: Major resurfacing
LOCATION AND NATURE OF RESTRICTION: Road Closure Order – Eastgate (Between Northgate & Priory Road); Church Street (Between Eastgate & Newmarket); Queen Street (Between Burnt Hill Lane & Church Street); Kidgate (Between Cinder Lane & Church Street). No Waiting and No Loading at Any

Time Order – Eastgate (Between Northgate and Priory Road); Church Street (Between Eastgate & Newmarket); Queen Street (Between Burnt Hill Lane & Church Street); Kidgate (Between Cinder Lane & Church Street). Suspension of One-Way Order – Kidgate (Between Cinder Lane & Church Street).
 PERIOD OF RESTRICTION: 29/08/2023 – 18/09/2023, various nights (Restrictions to be implemented for 12 days and when required during this period. Signage will be displayed on site in advance).

k. ORGANISATION RESPONSIBLE FOR RESTRICTION: Anglian Water

REASON FOR RESTRICTION: Remedial repairs

LOCATION AND NATURE OF RESTRICTION: Road Closure Order – High Holme Road (Between Half Acre & North Holme Road).

PERIOD OF RESTRICTION: 29/08/2023 – 31/08/2023 (Restrictions to be implemented for 3 days as and when required during this period. Signage will be displayed on site in advance).

l. ORGANISATION RESPONSIBLE FOR RESTRICTION: Anglian Water

REASON FOR RESTRICTION: Emergency – Burst main.

LOCATION AND NATURE OF RESTRICTION: Emergency Road Closure Order – Union Street.

PERIOD OF RESTRICTION: 31/07/2023 – 04/08/2023 (Restrictions to be implemented for 5 days as and when required during this period. Signage will be displayed on site in advance).

3. Enforcement

a. 94 Mount Pleasant Avenue, Louth, LN11 9DJ.

Nature of Investigation: Without planning permission the erection of a porch.

ELDC: Complaint has been investigated and it has been established that the current planning regulations have not been complied with and planning permission is required. ELDC have written to the owner informing them that planning permission is required and have invited them to submit a retrospective planning application, to regularise the breach of planning control, within the next 28 days.

4. Withdrawn Applications

a. N/105/01385/23 – Planning Permission: Instillation of solar panels to existing dwelling – 16 Kidgate, Louth, LN11 9HN – Withdrawn 28/07/2023.



Environmental Health Department
East Lindsey District Council
The Hub
Mareham Road
Horncastle
Lincolnshire
LN9 6PH

Lincolnshire County Council
Place Directorate
Highways Asset Management
Surfacing and Patching
County Offices
Newland
Lincoln LN1 1YL

Tel: 01522 782070

Email: cschighways@lincolnshire.gov.uk

Ref: EAST/ABAX/DP/S&P

Date: 24/07/2023

Dear Sir/Madam

RE: Highway Maintenance Works, Highways Act 1980

Location: Eastgate/Church Street, Louth

Dates 29/08/2023 – 14/09/2023. Working 22.00 hrs – 06.00 hrs (Night -Time Works Only)

This is to inform you that Lincolnshire County Council as local highway authority will be undertaking highway maintenance works in accordance with our statutory duty at the above location, and within the dates as stated above (this can be subject to alter due to circumstances outside of our control e.g., adverse weather conditions)

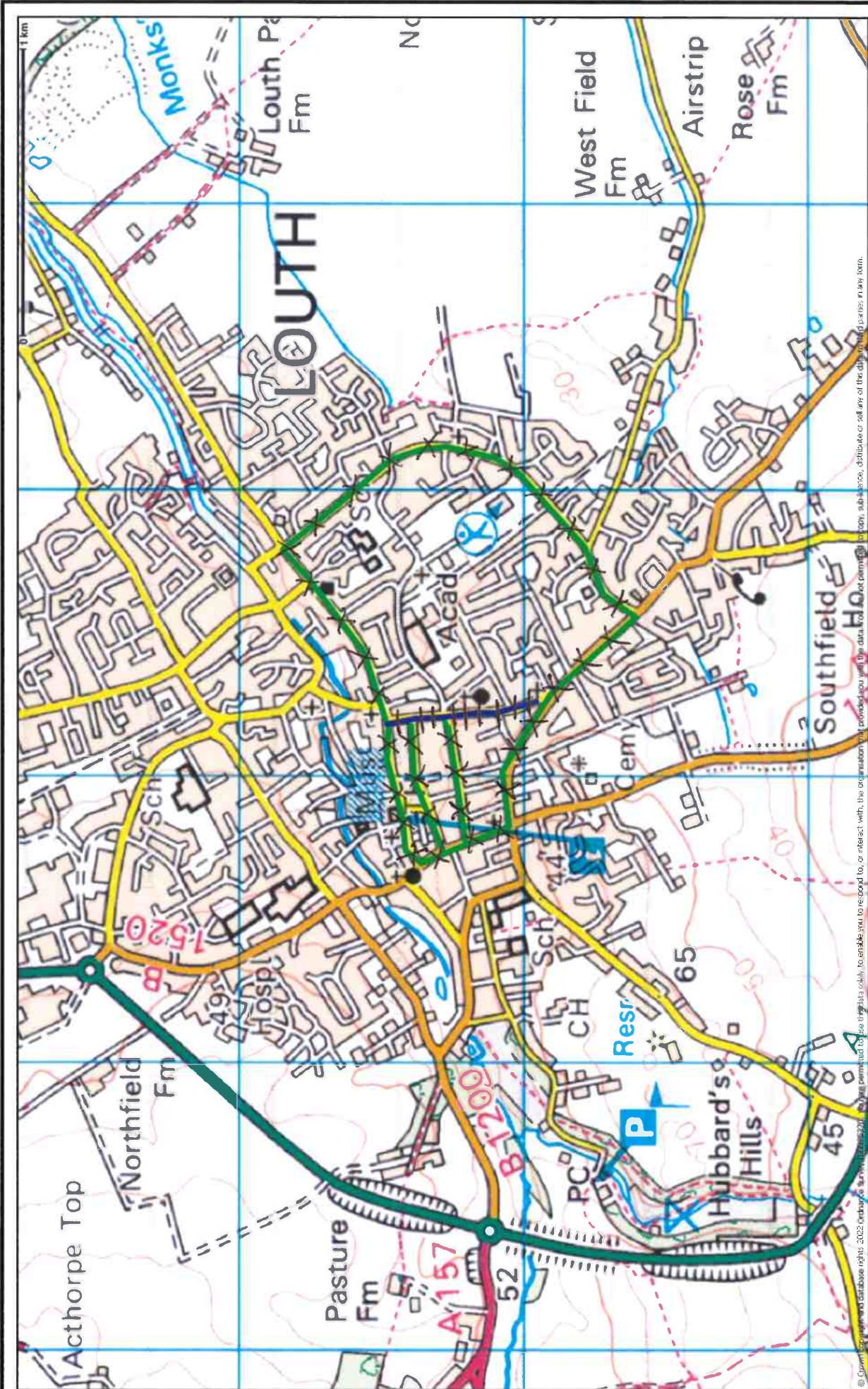
This notice is to inform you of these works which could have an impact on the services that you provide e.g., Refuse collection, whilst we will always try to accommodate bin collection due to health and safety reasons there may be delays or the road will be fully closed. We therefore request that you consider this as part of your planned operations.

Due to the nature of the works, we will need to use equipment that can be noisy, and that night-time works may be required. I can confirm that all our contractor's equipment is fitted with noise suppressants and will not be left running when not in use.

Should you wish to discuss any of the above further please do not hesitate to contact this office.

Yours faithfully

For Programme Leader Surfacing and Patching

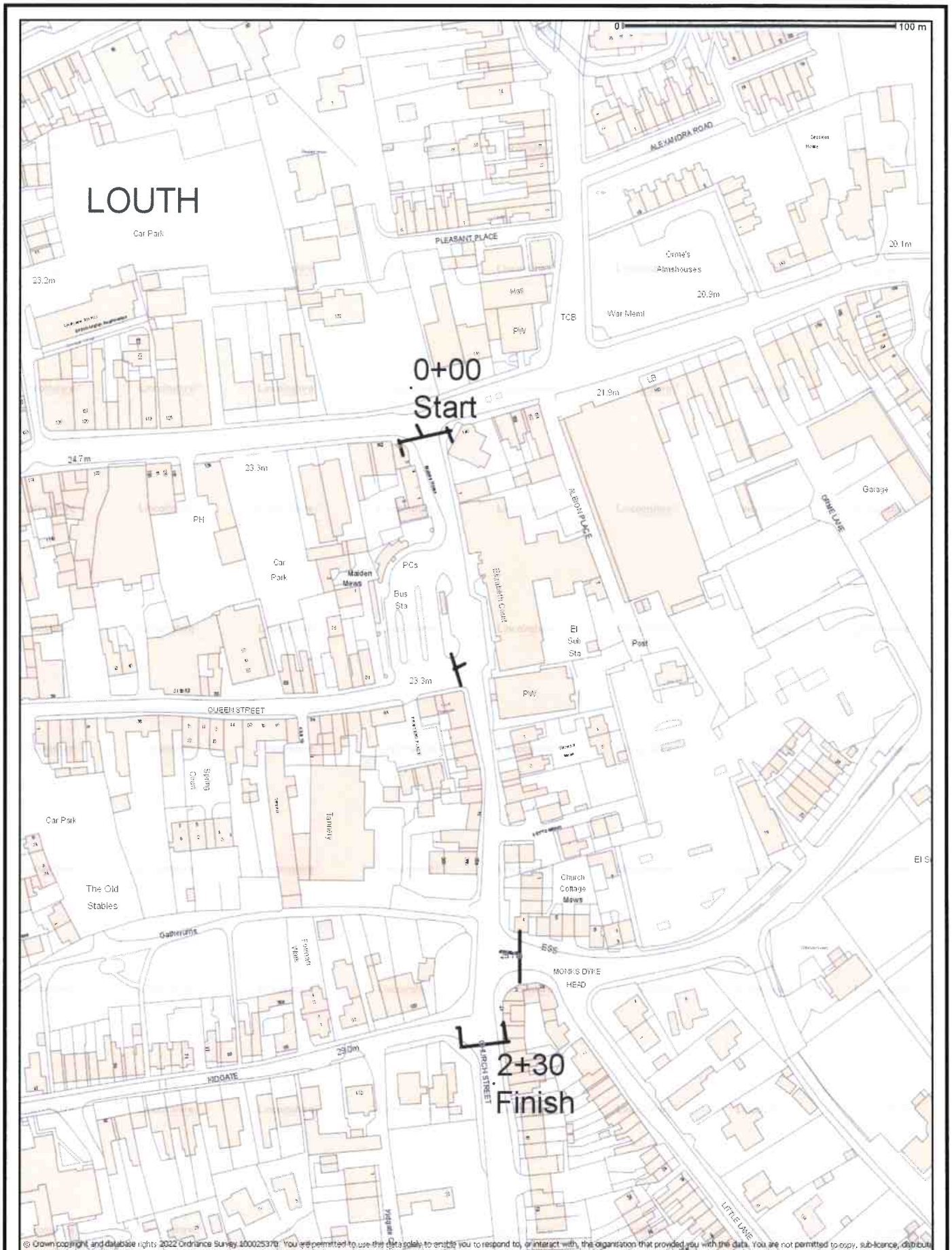


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Road Closure and Diversion Route Plan
Scale 1:17687

44114580 Church Street, Louth Phase 2
 Road Closure
 Diversion Route

Lincolnshire
 COUNTY COUNCIL
Working for a better future



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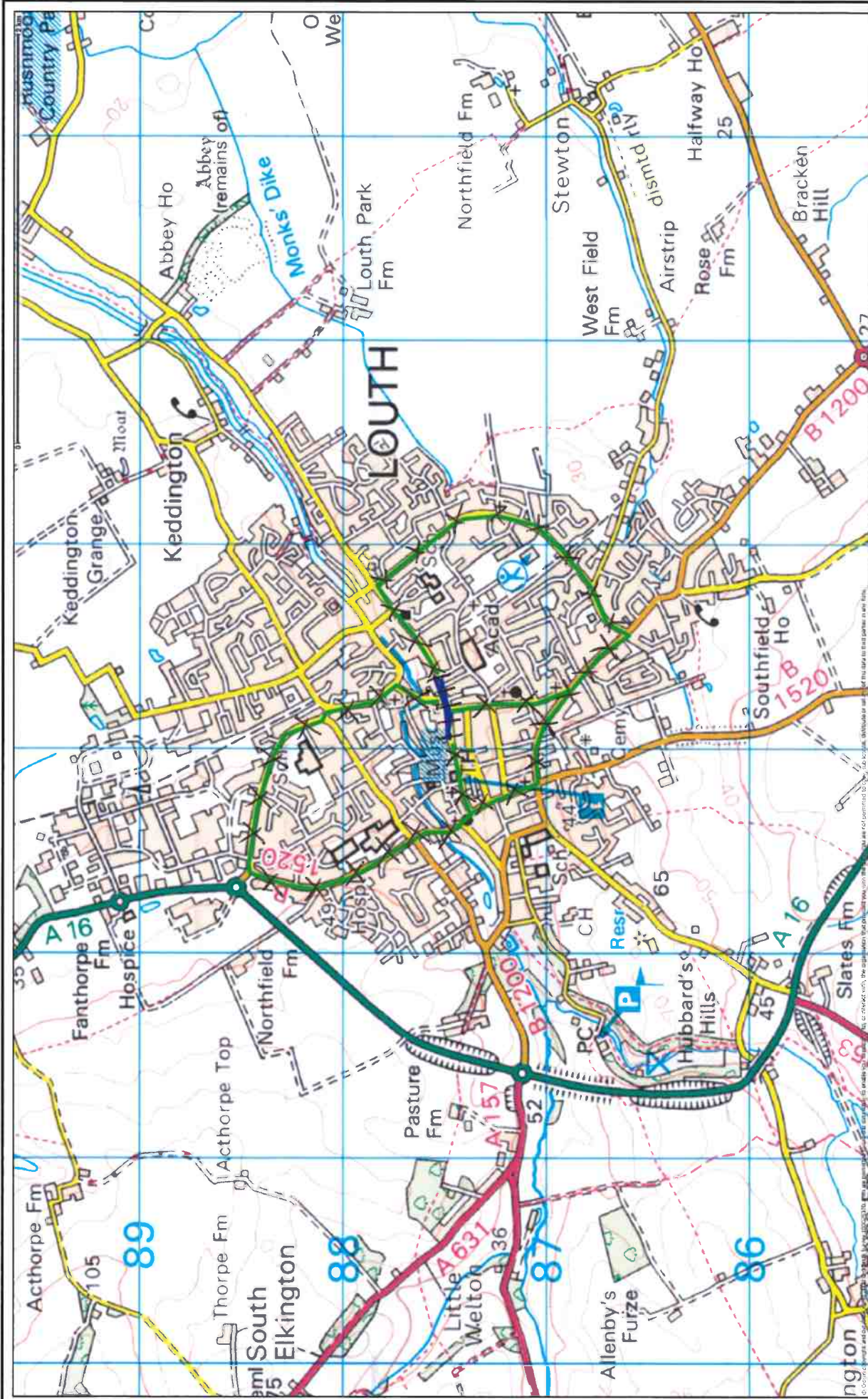


Scale 1:1786

Church Street, Louth Phase 2 Working Area Plan

44114580





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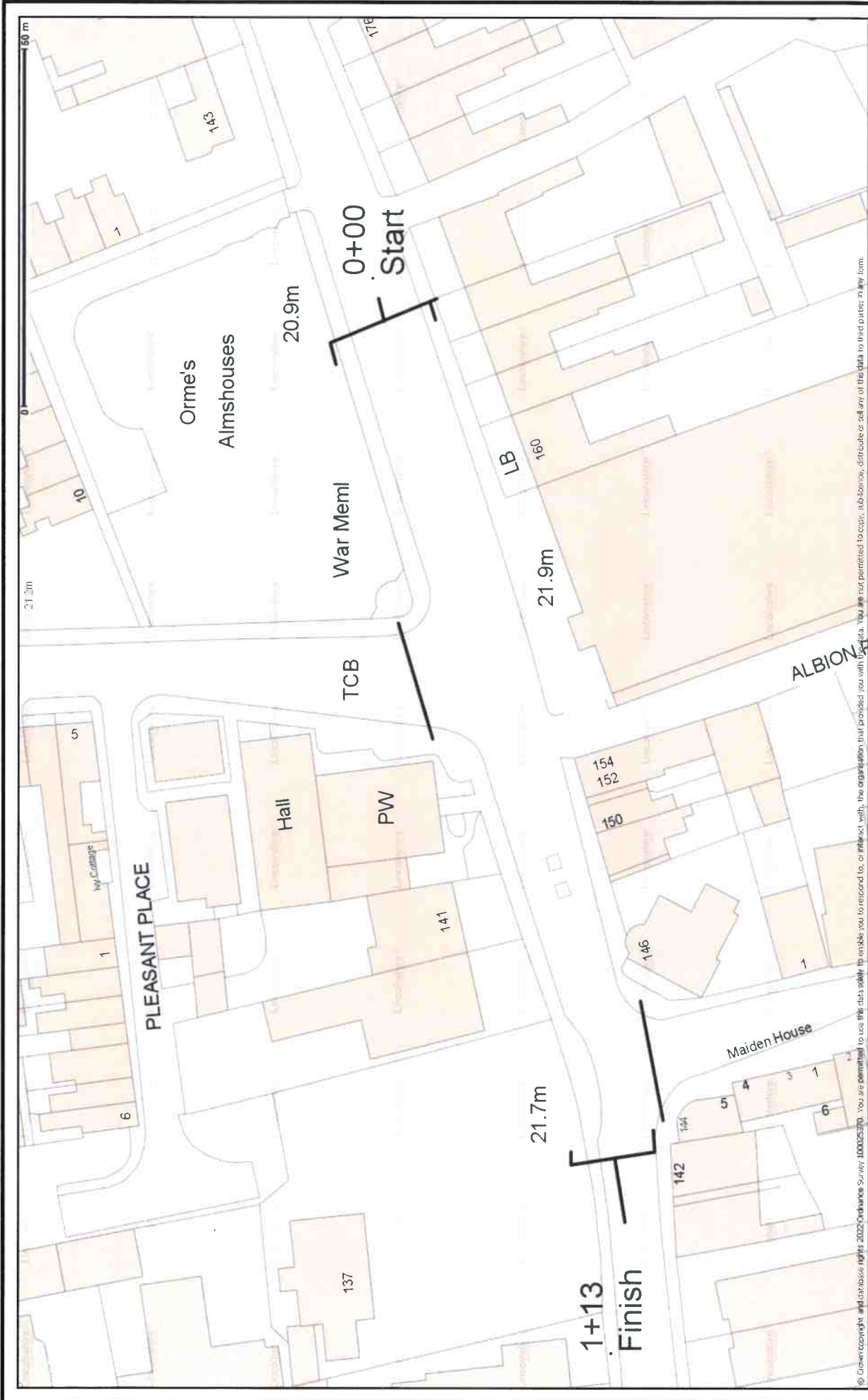
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44114580 Eastgate, Louth Phase 1



Lincolnshire
COUNTY COUNCIL
Working for a better future



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N
Scale 1:714

Eastgate, Louth Phase 1 Working Area Plan
44114580



NHT Public Representative Survey 2023

LCC need help with a survey that will give it vital information about the Lincolnshire road network. Historically, this survey has been issued to a sample of residents within Lincolnshire (approximately 3000) but this year it is also targeting an additional response from LCC Councillors and each of the Parish / Town Councils as separate groups.

It will use the results to improve its Highways and Transport services. The information provided to the survey is hugely important and will tell LCC vital details about what it has done right, and what it can do better. In a time where unprecedented funding pressures are faced, with a quarter of LCC's road maintenance money being cut every year by Government, it's daily efforts need to be as accurate and efficient as possible in order to make it's reduced money go as far as possible.

QUESTION 1.

How important, if at all, do you consider each of the following?

Good pavements

Very Important	Fairly Important	Not Very Important	Not at All Important	Does Not Apply
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Good cycle routes/lanes

Very Important	Fairly Important	Not Very Important	Not at All Important	Does Not Apply
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Good Local bus services

Very Important	Fairly Important	Not Very Important	Not at All Important	Does Not Apply
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Good local taxi (or mini cab) services

Very Important	Fairly Important	Not Very Important	Not at All Important	Does Not Apply
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Community Transport, e.g. not-for-profit transport for particular groups or communities

Very Important	Fairly Important	Not Very Important	Not at All Important	Does Not Apply
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Demand Responsive Transport, i.e. bus services using flexible routes/timetables

Very Important	Fairly Important	Not Very Important	Not at All Important	Does Not Apply
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Safe Roads

<input checked="" type="radio"/> Very Important	<input type="radio"/> Fairly Important	<input type="radio"/> Not Very Important	<input type="radio"/> Not at All Important	<input type="radio"/> Does Not Apply
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Low levels of traffic congestion

<input type="radio"/> Very Important	<input checked="" type="radio"/> Fairly Important	<input type="radio"/> Not Very Important	<input type="radio"/> Not at All Important	<input type="radio"/> Does Not Apply
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Low levels of local traffic pollution

<input type="radio"/> Very Important	<input checked="" type="radio"/> Fairly Important	<input type="radio"/> Not Very Important	<input type="radio"/> Not at All Important	<input type="radio"/> Does Not Apply
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Good Street lighting

<input type="radio"/> Very Important	<input checked="" type="radio"/> Fairly Important	<input type="radio"/> Not Very Important	<input type="radio"/> Not at All Important	<input type="radio"/> Does Not Apply
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Roads being in good condition

<input checked="" type="radio"/> Very Important	<input type="radio"/> Fairly Important	<input type="radio"/> Not Very Important	<input type="radio"/> Not at All Important	<input type="radio"/> Does Not Apply
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A good Rights of Way network (Rights of Way are paths or bridleways in the countryside/towns which the public are legally allowed to use as pedestrians or cyclists)

<input checked="" type="radio"/> Very Important	<input type="radio"/> Fairly Important	<input type="radio"/> Not Very Important	<input type="radio"/> Not at All Important	<input type="radio"/> Does Not Apply
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QUESTION 2.

Thinking about roads and transport locally, how satisfied or dissatisfied are you with the following?

Pavements

<input checked="" type="radio"/> Very Satisfied	<input type="radio"/> Fairly Satisfied	<input type="radio"/> Neither Nor	<input type="radio"/> Fairly Dissatisfied	<input type="radio"/> Very Dissatisfied	<input type="radio"/> Does Not Apply
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Cycle routes/lanes

<input type="radio"/> Very Satisfied	<input type="radio"/> Fairly Satisfied	<input type="radio"/> Neither Nor	<input checked="" type="radio"/> Fairly Dissatisfied	<input type="radio"/> Very Dissatisfied	<input type="radio"/> Does Not Apply
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Local bus services

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Local taxi (or mini cab) services

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Community Transport, e.g. not-for-profit transport for particular groups or communities

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Demand Responsive Transport. i.e. bus services using flexible routes/timetables

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Safety on roads

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Traffic congestion

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Levels of local traffic pollution

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Street lighting

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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The condition of roads

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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The local Rights of Way network

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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And taking everything into account, how satisfied or dissatisfied are you overall with transport and highways services?

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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QUESTION 3.

Still thinking about the local situation and about the last few years or so, do you think that each of the following has got better, got worse or stayed about the same?

Pavements

Got a Lot Better	Got a Little Better	Stayed the Same	Got a Little Worse	Got a Lot Worse	Doesn't Apply Or Don't Know
------------------	---------------------	-----------------	--------------------	-----------------	-----------------------------

Cycle routes/lanes

Got a Lot Better	Got a Little Better	Stayed the Same	Got a Little Worse	Got a Lot Worse	Doesn't Apply Or Don't Know
------------------	---------------------	-----------------	--------------------	-----------------	-----------------------------

Local bus services

Got a Lot Better	Got a Little Better	Stayed the Same	Got a Little Worse	Got a Lot Worse	Doesn't Apply Or Don't Know
------------------	---------------------	-----------------	--------------------	-----------------	-----------------------------

Local taxi (or mini cab) services

Got a Lot Better	Got a Little Better	Stayed the Same	Got a Little Worse	Got a Lot Worse	Doesn't Apply Or Don't Know
------------------	---------------------	-----------------	--------------------	-----------------	-----------------------------

Community Transport, e.g. not-for-profit transport for particular groups or communities

Got a Lot Better	Got a Little Better	Stayed the Same	Got a Little Worse	Got a Lot Worse	Doesn't Apply Or Don't Know
------------------	---------------------	-----------------	--------------------	-----------------	-----------------------------

Demand Responsive Transport, i.e. bus services using flexible routes/timetables

Got a Lot Better	Got a Little Better	Stayed the Same	Got a Little Worse	Got a Lot Worse	Doesn't Apply Or Don't Know
------------------	---------------------	-----------------	--------------------	-----------------	-----------------------------

Safety on roadsGot a Lot
BetterGot a Little
BetterStayed the
SameGot a Little
WorseGot a Lot
WorseDoesn't Apply
Or Don't Know**Traffic congestion**Got a Lot
BetterGot a Little
BetterStayed the
SameGot a Little
WorseGot a Lot
WorseDoesn't Apply
Or Don't Know**Levels of local traffic pollution**Got a Lot
BetterGot a Little
BetterStayed the
SameGot a Little
WorseGot a Lot
WorseDoesn't Apply
Or Don't Know**Street lighting**Got a Lot
BetterGot a Little
BetterStayed the
SameGot a Little
WorseGot a Lot
WorseDoesn't Apply
Or Don't Know**The condition of roads**Got a Lot
BetterGot a Little
BetterStayed the
SameGot a Little
WorseGot a Lot
WorseDoesn't Apply
Or Don't Know**The local Rights of Way network**Got a Lot
BetterGot a Little
BetterStayed the
SameGot a Little
WorseGot a Lot
WorseDoesn't Apply
Or Don't Know**QUESTION 4.**

In principle, do you think the Council should spend more, less, or about the same on each of the following in the next few years?

PavementsSpend a
Lot MoreSpend a
Little MoreSpend The
SameSpend a
Little LessSpend a
Lot LessDoesn't Apply
Or Don't Know**Cycle routes/lanes**Spend a
Lot MoreSpend a
Little MoreSpend The
SameSpend a
Little LessSpend a
Lot LessDoesn't Apply
Or Don't Know**Local bus services**Spend a
Lot MoreSpend a
Little MoreSpend The
SameSpend a
Little LessSpend a
Lot LessDoesn't Apply
Or Don't Know

Community Transport, e.g. not-for-profit transport for particular groups or communities

Spend a Lot More	Spend a Little More	Spend The Same	Spend a Little Less	Spend a Lot Less	Doesn't Apply Or Don't Know
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Demand Responsive Transport, i.e. bus services using flexible routes/timetables

Spend a Lot More	Spend a Little More	Spend The Same	Spend a Little Less	Spend a Lot Less	Doesn't Apply Or Don't Know
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Safety on roads

Spend a Lot More	Spend a Little More	Spend The Same	Spend a Little Less	Spend a Lot Less	Doesn't Apply Or Don't Know
---------------------	------------------------	-------------------	------------------------	---------------------	--------------------------------

Traffic congestion

Spend a Lot More	Spend a Little More	Spend The Same	Spend a Little Less	Spend a Lot Less	Doesn't Apply Or Don't Know
---------------------	------------------------	-------------------	------------------------	---------------------	--------------------------------

Levels of local traffic pollution

Spend a Lot More	Spend a Little More	Spend The Same	Spend a Little Less	Spend a Lot Less	Doesn't Apply Or Don't Know
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Street lighting

Spend a Lot More	Spend a Little More	Spend The Same	Spend a Little Less	Spend a Lot Less	Doesn't Apply Or Don't Know
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The condition of roads

Spend a Lot More	Spend a Little More	Spend The Same	Spend a Little Less	Spend a Lot Less	Doesn't Apply Or Don't Know
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The local Rights of Way network

Spend a Lot More	Spend a Little More	Spend The Same	Spend a Little Less	Spend a Lot Less	Doesn't Apply Or Don't Know
---------------------	------------------------	-------------------	------------------------	---------------------	--------------------------------

QUESTION 5.

Thinking about the local area, how satisfied or dissatisfied are you with each of these?

The provision of pavements where these are needed

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
-------------------	---------------------	----------------	------------------------	----------------------	-------------------

The condition of pavements

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Speed of repair to damaged pavements

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Quality of repair to damaged pavements

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Weed killing on pavements

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

The cleanliness of pavements

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Direction signposts for pedestrians

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Provision of safe crossing points

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Drop kerb crossing points (e.g. for pushchairs or wheelchairs)

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Pavements being kept clear of obstructions (e.g. parked cars, advertising boards)

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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QUESTION 6.**How satisfied or dissatisfied are you with each of these locally?****Condition of road surfaces**

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Cleanliness of roads

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Condition of road markings (e.g. white lines)

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Condition of road signs

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Cleanliness of road signs

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

The provision of street lighting where this is needed

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Speed of repair to street lights

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Speed of repair to damaged roads

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Quality of repair to damaged roads

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Maintenance of highway verges, trees and shrubs

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Weed killing on roads

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

The provision of drains along the sides of roads where these are needed

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Keeping drains clear and working

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	--------------------------	----------------

QUESTION 7.

Still thinking about the local area...

7a.

Would you say that compared to a year ago there are more potholes and damaged roads, there are fewer, or has there been no change in the number?

More

No Change

Fewer

Don't Know

7b.

From what you know or have heard and compared to a year ago, would you say that the Council is doing more to repair local roads, doing less, or about the same?

More

About the Same

Less

Don't Know

QUESTION 8.

How satisfied or dissatisfied are you with the way the local Council...

Deals with potholes and damaged roads

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	--------------------------	----------------

Undertakes cold weather gritting (salting)

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	-------------------------	-------------	---------------------	-------------------	----------------

Undertakes snow clearance

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Provides information to residents on cold weather gritting (salting) and snow clearance)

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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Cuts back overgrown/overhanging hedges or trees next to roads and pavements

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	--------------------------	----------------

Deals with mud on the roads

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
----------------	------------------	-------------	---------------------	-------------------	----------------

Deals with flooding on roads and pavements

Very Satisfied	Fairly Satisfied	Neither Nor	Fairly Dissatisfied	Very Dissatisfied	Does Not Apply
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QUESTION 9.**How well informed, if at all, do you feel about the following?****Local transport highways services in general**

Very Well Informed	Fairly Well Informed	Not Very Well Informed	Not at All Informed	Does Not Apply
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Public transport services

Very Well Informed	Fairly Well Informed	Not Very Well Informed	Not at All Informed	Does Not Apply
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The transport and highways services provided by the Council

Very Well Informed	Fairly Well Informed	Not Very Well Informed	Not at All Informed	Does Not Apply
--------------------	----------------------	------------------------	---------------------	----------------

The actions the Council is taking to maintain or improve the condition of local roads

Very Well Informed	Fairly Well Informed	Not Very Well Informed	Not at All Informed	Does Not Apply
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The quality of air alongside local roads

Very Well Informed	Fairly Well Informed	Not Very Well Informed	Not at All Informed	Does Not Apply
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QUESTION 10.**How well informed, if at all, do you feel about the following?****Climate change – sometimes known as global warming**

Very Well Informed	Fairly Well Informed	Not Very Well Informed	Not at All Informed	Does Not Apply
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The level of pollution caused by traffic in the local area

Very Well Informed	Fairly Well Informed	Not Very Well Informed	Not at All Informed	Does Not Apply
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The actions the Council is taking to help tackle climate change

Very Well Informed	Fairly Well Informed	Not Very Well Informed	Not at All Informed	Does Not Apply
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The actions you can take personally to help tackle climate change

Very Well Informed	Fairly Well Informed	Not Very Well Informed	Not at All Informed	Does Not Apply
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General comments – if you have any specific comments you would like to pass on, please comment below.

There needs to be a full review of dropped kerbs throughout the town, not just the town centre. The disabled, mums with prams and pushchairs find it difficult the length and breadth of Louth, not least because cars park over them so they can't be used. In the town centre "A boards", and a cafe in the centre, block paths making life very difficult for so many.

Street works also seem to take forever to complete. Days pass and no work is seen to be done; workmen are not on the job. It is extremely frustrating trying to get round the town.

Greenery covers road signs, particularly on the by-pass. Signs which have been hit by vehicles are not put back for months.

06-20-23 G&F MINS

**MINUTES OF THE LOUTH TOWN COUNCIL GOVERNANCE AND FINANCE COMMITTEE
HELD IN THE OLD COURT ROOM, THE SESSIONS HOUSE, LOUTH
ON TUESDAY 20th JUNE 2023**

Present Councillor J. Simmons (JS) (in the chair).

Councillors: Mrs. E. Ballard (EB), M.R. Barnes (MRB), L.M. Cooney (LMC), Mrs. S. Crew (SC), J. Drake (JD), L. Frost (LF), D. Hobson (DH), G.E. Horton (GEH), M. Lamb (ML). Mrs. J. Makinson-Sanders (JMS) and P. Starsmore (PS).

Councillors not present: J. Baskett (JB) and H. Filer (HF).

The Town Clerk, Mrs. L.M. Phillips, the Town Clerk's Assistant, Miss S. Chitauro, East Lindsey District Councillors D. Hall and R. Jackson and three members of the public were also present.

Public Forum

- Ros Jackson, District Councillor for Trinity Ward, gave an update from East Lindsey District Council (ELDC). She confirmed that District Councillors each have grants of £2000 available for potential community projects and that District Councillors can also match fund for community projects in some cases. She mentioned that the Kingfisher Caravan Park was not meeting its targets which would have an impact on the Council's overall finances, and that ELDC are trying to investigate the issue. She said that ELDC will be scrutinising Magna Vitae and it was also considering scrutiny of its public toilet facilities, investigating the buildings rather than hygiene and cleanliness. She stated that there would be a £5 million cultural investment which would be Skegness based. LTC might need to bear these things in mind when setting its precept. She noted that the planning documents for Northfields were now available to view on the ELDC Planning Portal, and finished by saying that the Navigation Trust would be conducting work on Ticklepenny Lock in August.

G1. Election of Governance and Finance Committee Chairman

It was **RESOLVED** that Cllr. Mrs. EB should be elected as Chairman to hold office until 2024. Cllr. Mrs. EB took the Chair.

G2. Election of Governance and Finance Committee Vice Chairman

It was **RESOLVED** that Cllr. LF should be elected as Vice Chairman to hold office until 2024.

G3. Apologies for Absence

Apologies for absence were received from Cllrs. JB and HF.

G4. Declarations of Interest / Dispensations

Cllr. Mrs. JMS – Agenda item 6 as a member of Hubbard's Hills Trust.

G5. Minutes

It was **RESOLVED** that the notes of the Governance and Finance Committee meeting held 2nd May 2023 be approved as the minutes.

G6. Finance

It was **RESOLVED** to note/approve/authorise the following:

- a) Receipts and Payments – Cashbooks 1 and 2 – Month 12

i. Cash Book 1	Receipts	£3,104.53	Payments	£29,265.25
ii. Cash Book 2	Receipts	£0.00	Payments	£ 63.00
- b) Detailed Income and Expenditure Report (Budget Variance Report) as at Month 12 to 31st March 2023.
- c) Earmarked Reserves Report as at 31st March 2023.
- d) Cashbook 1 and 2 Bank Reconciliations which reconciled to account statements showing balances as follows:
 - i. Lloyds Treasurers Account (balance on statement 76) - £369,450.88
 - ii. Petty Cash (balance as at 31st March 2023) - £155.49
 - iii. Lloyds Deposit Account (balance on statement 7 as at 31st March 2023) - £166,652.51

iv. National Savings and Investment Account (balance on statement 10 as at 31st March 2023 - £111,438.22

G7. Annual Governance and Accountability Return (AGAR) 2022/23

- a) The Council received the Balance Sheet for the year ended 31st March 2023 and it was **RESOLVED** to recommend to the Town Council that it approve it and that it be signed by the Chairman and Responsible Financial Officer.
- b) It was **RESOLVED** to recommend to the Town Council that the Annual Governance Statement (Section 1 of the AGAR) for the financial year 2022/23 be completed by the placement of ticks in all boxes except number 9 where n/a should be placed and that the chairman and the Town Clerk should sign it.
- c) It was **RESOLVED** to recommend to the Town Council that the Accounting Statements (Section 2 of the AGAR) for the financial year 2022/23 be signed by the Chairman.
- d) It was noted that the period for the exercise of public rights must include the first 10 working days of July, must be at least 30 consecutive working days long, must commence as soon as reasonably possible after approval of the AGAR and with this in mind, recommend to the Town Council that the period for the exercise of public rights should be set from Thursday 22nd June to Wednesday 2nd August 2023.

G8. Review of Notices, Policies and Procedures

The Committee noted that the following had been reviewed and it was **RESOLVED** to approve them for continued use:

- a) Cemetery Privacy Notice.
- b) Staff and Councillor Privacy Notice.
- c) Email Contact Privacy Notice.
- d) General Privacy Notice.
- e) Remote Meeting Privacy Notice.
- f) Data Protection Policy.
- g) Information Security Incident Policy.
- h) Subject Access Requests Policy.
- i) Removable Media Policy.
- j) Retention of Documents Policy.
- k) Secure Disposal of Information Policy.
- l) Publication Scheme.
- m) Policy on Handling of Freedom of Information Requests.
- n) LTC Vehicle Usage and Driving at Work Policy.
- o) Members Allowance Policy.

G9. Working Group

It was **RESOLVED** that the Financial Overview Group (FOG) be re-established as a working group to the Committee, with its remit to: oversee financial transactions of Louth Town Council; make recommendations to the Council regarding the appointment of internal and external auditors; assess and make recommendations to GF Committee regarding applications for grants; to review standing orders, financial regulations, internal controls and insurance requirements and; to ensure that the statement of assurance on Annual Report can be approved by the Full Council was approved, and that its membership should consist of: Cllrs. Mrs. EB (Chair), LF (Vice Chair), JD, PS, ML, HF and the Town Clerk.

G10. Next Meeting

It was noted that the next meeting of the Governance and Finance Committee was scheduled to take place on 8th August 2023.

The Meeting Closed at 7.25pm.

Signed _____ (Chairman) Dated _____

Date: 27/07/2023

Louth Town Council Current Year

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Time: 10:34

Cashbook 1

User: LMP

Lloyds TSB Current/Deposit

For Month No: 1

Receipts for Month 1

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Balance Brought Fwd :		534,102.39					534,102.39	
FPI	Banked: 03/04/2023	101.00						
FPI	Leakes Memorials	101.00			1011	401	101.00	Add Ins D. Stephenson
FPI	Banked: 06/04/2023	150,041.00						
FPI	East Lindsey District Council	150,041.00			1176	101	150,041.00	Precept
INT	Banked: 11/04/2023	105.47						
INT	Lloyds Bank	105.47			1190	101	105.47	Interest Received
500865	Banked: 28/04/2023	1,687.00						
500865	Mr/s Tyas	966.00			1012	401	966.00	EX/RT's 1070,1071,1072 Gardner
500865	Arnolds	322.00			1010	401	322.00	Inter Harvey
500865	Mr. C. Hopkinson	146.00			1012	401	146.00	EX/RT 1069
500865	Mr. Reeve	107.00			1010	401	107.00	Inter Mrs. Reeve
500865	Mrs. S. Padbury/Kirk	146.00			1012	401	146.00	EX/RT 1073
DEP	Banked: 28/04/2023	1.00						
DEP	Mrs. L. Phillips	1.00			1002	401	1.00	Generating Statement
Total Receipts for Month		151,935.47	0.00	0.00			151,935.47	
Cashbook Totals		686,037.86	0.00	0.00			686,037.86	

Continued on Page 366

Date: 27/07/2023

Louth Town Council Current Year

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Time: 10:34

Cashbook 1

User: LMP

Lloyds TSB Current/Deposit

For Month No: 1

Payments for Month 1

Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
04/04/2023	Lincolnshire Assoc Local Counc	9660	2,729.97		49.00	4026	101	2,435.97	Annual Subscription
						4026	101	185.00	ATS
						4027	401	60.00	1st Aid Training
04/04/2023	Zurich Municipal	9661	5,317.12			4025	101	5,317.12	Insurance
04/04/2023	Post Office	9662	9,352.51			4306	401	5,894.44	SH
						4501	401	3,458.07	Cem
04/04/2023	The Little Cleaning Co	9663	306.24		51.04	4285	401	255.20	SH & Cem Cleaning
04/04/2023	KRL Group Ltd	9664	40.57		6.76	4304	401	33.81	Photocopying
04/04/2023	Tudor Grounds Maintenance	9665	1,756.78		292.80	4223	401	1,463.98	Amenity Grass
04/04/2023	Mrs. J. Simmons	9666	31.55			4102	601	31.55	Mayor's Mileage Expenses
04/04/2023	Siemens Financial Services Ltd	9667	204.00		34.00	4304	401	170.00	Photocopier Lease
04/04/2023	Onecom Ltd	9668	86.24		14.37	4304	401	71.87	Wifi & 2 Tel Lines
04/04/2023	Thomson & Smith	9669	516.95		86.16	4533	401	430.79	Van Repair
04/04/2023	GBM Waste Management	9670	120.00		20.00	4532	401	100.00	Cem Skip
04/04/2023	John Darke Ltd	9671	90.01		15.00	4533	401	75.01	Van Fuel
04/04/2023	HM Revenue and Customs	9672	1,906.55			4001	401	659.28	Staff Costs
						4002	401	374.30	Staff Costs
						4001	501	570.35	Staff Costs
						4002	501	302.62	Staff Costs
04/04/2023	LCC Pension Fund	9673	1,383.31			4001	401	108.12	Staff Costs
						4002	401	419.42	Staff Costs
						4001	501	191.81	Staff Costs
						4002	501	663.96	Staff Costs
13/04/2023	E.ON Next	DDEONCH1	1,672.14		79.62	4200	401	1,592.52	Clock/Floodlights
14/04/2023	EDF Energy	DDEDFSH1	1,000.00			4303	401	1,000.00	SH Gas
18/04/2023	E.ON Next	DDEONSH1	420.97		70.16	4303	401	350.81	SH Electric
21/04/2023	Anglian Water	DDAWSH1	8.00			4303	401	8.00	SH Water
21/04/2023	Anglian Water	DDAWCEM1	37.00			4505	401	37.00	Cem Water
21/04/2023	E.ON Next	DDEONCEM1	95.37		4.54	4505	401	90.83	Cem Electric
24/04/2023	Staff Costs	9674	1,944.30			4001	401	1,944.30	Staff Costs
24/04/2023	Staff Costs	9675	1,516.63			4001	401	1,516.63	Staff Costs
24/04/2023	Staff Costs	9676	2,188.76			4001	501	2,188.76	Staff Costs
25/04/2023	Louth Building Supplies	9677	241.62		36.11	4520	401	124.32	Cem Supplies
						4540	401	81.19	Cem PPE
25/04/2023	Information Commissioners Of	9678	40.00			4751	401	40.00	Registration Fee
25/04/2023	Allinson Print and Supplies	9679	79.20			4020	101	79.20	Stationery
25/04/2023	ICCM	9680	95.00			4026	101	95.00	Annual Subs
25/04/2023	Alpha Memorials	9681	55.00		9.17	4520	401	45.83	Cem Supplies
25/04/2023	Royal British Legion	9682	45.00			4023	101	45.00	ATM Room Hire
25/04/2023	Rural Services P'ship	9683	146.40		24.40	4026	101	122.00	Rural Mkt Towns Annual Subs
25/04/2023	KRL Group Ltd	9684	24.05		4.01	4304	401	20.04	Photocopies
25/04/2023	The Little Cleaning Co	9685	306.24		51.04	4285	401	255.20	SH & Cem Cleaning
25/04/2023	Aford Awards Ltd	9686	95.92		15.99	4100	601	79.93	Civic Expenses
25/04/2023	Onecom Ltd	9687	113.87		18.98	4304	401	94.89	Wifi & 2 x tel lines
25/04/2023	ACB Machinery Ltd	9688	180.86		30.14	4520	401	150.72	Cem Supplies
25/04/2023	Macdonalds Engineers	9689	30.00		5.00	4551	401	25.00	Cem Gen Repair/Maint
25/04/2023	Rialtas Business Solutions	9690	338.61		56.43	4020	101	282.18	Finance Software Licence

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Date: 27/07/2023

Louth Town Council Current Year

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Cashbook 1

User: LMP

Lloyds TSB Current/Deposit

For Month No: 1

Payments for Month 1

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
25/04/2023	GBM Waste Management	9691	6.00		1.00	4532	401	5.00	Cem Waste
Total Payments for Month			34,522.74	0.00	975.72			33,547.02	
Balance Carried Fwd			651,515.12						
Cashbook Totals			686,037.86	0.00	975.72			685,062.14	

Date: 27/07/2023

Louth Town Council Current Year

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Cashbook 2

User: LMP

Petty Cash

For Month No: 1

Receipts for Month 1

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
	Balance Brought Fwd :	155.49					155.49	
	Banked:	0.00						
			0.00					0.00
Total Receipts for Month		0.00	0.00	0.00			0.00	
Cashbook Totals		<u>155.49</u>	<u>0.00</u>	<u>0.00</u>			<u>155.49</u>	

Continued on Page 292

Date: 27/07/2023

Louth Town Council Current Year

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Cashbook 2

User: LMP

Petty Cash

For Month No: 1

Payments for Month 1

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
11/04/2023	Wilkinsons	1	2.50		0.42	4023	101	2.08	Spoons
11/04/2023	Trotters Traders	2	4.95		0.83	4023	101	4.12	Insulated Cups
17/04/2023	Morrisons	3	23.78			4023	101	23.78	Refreshments
17/04/2023	Morrisons	4	5.25			4100	601	5.25	Mayor Making Supplies
18/04/2023	Wilkinsons	5	3.00		0.50	4020	101	2.50	Office supplies
18/04/2023	East Lindsey District Council	6	1.00			4023	101	1.00	Parking to set up
25/04/2023	Post Office	7	11.15			4022	101	11.15	Postage
25/04/2023	Card Factory	8	5.73			4105	601	5.73	Election Expenses
26/04/2023	Post Office	9	11.00			4022	101	11.00	Postage
Total Payments for Month			68.36	0.00	1.75			66.61	
Balance Carried Fwd			87.13						
Cashbook Totals			155.49	0.00	1.75			153.74	

Date: 28/07/2023

Louth Town Council Current Year

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Cashbook 1

User: LMP

Lloyds TSB Current/Deposit

For Month No: 2

Receipts for Month 2

Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
Balance Brought Fwd :		651,515.12					651,515.12	
FPI	Banked: 05/05/2023	158.00						
FPI	Leakes Memorials	158.00			1011	401	158.00	Memorial for G. Stephenson
Int	Banked: 05/05/2023	94.74						
Int	Lloyds Bank	94.74			1190	101	94.74	Interest Received
500866	Banked: 10/05/2023	806.00						
500866	Mr. J. Padley	292.00			1012	401	292.00	EX/RT 1074
	2158 St. Aethelheard	300.00			1000	401	300.00	St A Rent
500866	Mrs. Towse	107.00			1010	401	107.00	Inter Stephenson
500866	Mrs. S. Padbury	107.00			1010	401	107.00	Inter Kirk
Total Receipts for Month		1,058.74	0.00	0.00			1,058.74	
Cashbook Totals		652,573.86	0.00	0.00			652,573.86	

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Date: 28/07/2023

Louth Town Council Current Year

Page: 369

Time: 10:09

Cashbook 1

User: LMP

Lloyds TSB Current/Deposit

For Month No: 2

Payments for Month 2

Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
15/05/2023	EDF Energy	DDEDFSH2	1,000.00			4303	401	1,000.00	SH Gas
19/05/2023	E.ON Next	DDEONSH2	159.05		7.57	4303	401	151.48	SH Electric
23/05/2023	Smith of Derby	9692	420.00		70.00	4200	401	350.00	Clock Repair
23/05/2023	GBM Waste Management	9693	195.00		32.50	4532	401	162.50	Cem Skip
23/05/2023	KRL Group Ltd	9694	80.07		13.35	4304	401	66.72	Copies & Support
23/05/2023	Spoilt Cheques	9695	0.00						Spoilt Cheques
23/05/2023	GRS Electrical	9696	186.48		31.08	4308	401	155.40	PATs Testing
23/05/2023	Allinson Print and Supplies	9697	44.66		7.44	4020	101	37.22	Stationery
23/05/2023	The Flag Shop	9698	613.20		102.20	9338	603	511.00	Coronation Bunting
						338	0	-511.00	Coronation Bunting
						6000	603	511.00	Coronation Bunting
23/05/2023	John Darke Ltd	9699	120.06		20.01	4533	401	25.01	Van Fuel
						4531	401	75.04	Cem Fuel
23/05/2023	SCIS	9700	180.00		30.00	4020	101	150.00	IT Repair
23/05/2023	Louth Building Supplies	9701	97.85		16.31	4551	401	81.54	Cem Gen Repairs
23/05/2023	The Little Cleaning Co	9702	382.80		63.80	4285	401	319.00	SH & Cem Cleaning
23/05/2023	Staff Costs	9703	1,944.10			4001	401	1,944.10	Staff Costs
23/05/2023	Staff Costs	9704	1,516.43			4001	401	1,516.43	Staff Costs
23/05/2023	Staff Costs	9705	2,188.56			4001	501	2,188.56	Staff Costs
23/05/2023	LCC Pension Fund	9706	1,518.13			4001	401	108.12	Staff Costs
						4002	401	445.52	Staff Costs
						4001	501	191.81	Staff Costs
						4002	501	705.27	Staff Costs
						4002	401	67.41	Staff Costs
23/05/2023	HM Revenue and Customs	9707	1,907.15			4001	401	659.68	Staff Costs
						4001	501	570.55	Staff Costs
						4002	401	374.30	Staff Costs
						4002	501	302.62	Staff Costs
23/05/2023	Onecom Ltd	9708	61.32		10.22	4304	401	51.10	Wifi & 2 x Tel lines
23/05/2023	Corido	9710	687.48		114.58	9338	603	572.90	Bench
						338	0	-572.90	Bench
						6000	603	572.90	Bench
23/05/2023	Petty Cash	9709	200.00			220		200.00	Petty Cash
23/05/2023	Anglian Water	DDAWSH2	8.00			4303	401	8.00	SH Water
23/05/2023	Anglian Water	DDAWCEM2	37.00			4505	401	37.00	Cem Water
24/05/2023	E.ON Next	DDEONCEM2	166.39		7.92	4505	401	158.47	Cem Electric
31/05/2023	EDF Energy	DDEDFCEM1	8.00			4505	401	8.00	Cem Gas
Total Payments for Month			13,721.73	0.00	526.98			13,194.75	
Balance Carried Fwd			638,852.13						
Cashbook Totals			652,573.86	0.00	526.98			652,046.88	

Date: 28/07/2023

Louth Town Council Current Year

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Time: 10:09

Cashbook 2

User: LMP

Petty Cash

For Month No: 2

Receipts for Month 2

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
	Balance Brought Fwd :	87.13					87.13	
	Banked: 23/05/2023	200.00						
9709	Lloyds TSB Current/Deposit	200.00			201		200.00	Petty Cash
Total Receipts for Month		200.00	0.00	0.00			200.00	
Cashbook Totals		<u>287.13</u>	<u>0.00</u>	<u>0.00</u>			<u>287.13</u>	

Date: 28/07/2023

Louth Town Council Current Year

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Cashbook 2

User: LMP

Petty Cash

For Month No: 2

Payments for Month 2

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
02/05/2023	CEF (Louth)	10	9.78		1.63	4285	401	8.15	Replacement Light Tube
03/05/2023	YTC	11	5.99		1.00	4020	101	4.99	Paper
10/05/2023	MSR Newsgroup	12	20.90			4022	101	20.90	Stamps
10/05/2023	YTC	13	18.96		3.16	4100	601	15.80	Union Flags
10/05/2023	Morrisons	14	2.50			4100	601	2.50	Paper plates
10/05/2023	Post Office	15	9.95		1.66	4304	401	8.29	Phones Delivery Return
11/05/2023	Louth Garden Centre	16	19.00		3.16	4280	401	15.84	Compost
15/05/2023	YTC	17	7.46			4100	601	7.46	Mayor Making Supplies
15/05/2023	Aldi	18	4.59			4100	601	4.59	Mayor Making Nibbles
17/05/2023	Wilkinsons	19	12.70		2.12	4020	101	10.58	Supplies
19/05/2023	E.ON Next	DDEONSH2	159.05			4303	401	159.05	SH Electric
19/05/2023	E.ON Next	DDEONSH2	-159.05			4303	401	-159.05	SH Electric
23/05/2023	Anglian Water	DDAWCEM2	37.00			4505	401	37.00	Cem Water
23/05/2023	Anglian Water	DDAWCEM2	-37.00			4505	401	-37.00	Cem Water
24/05/2023	Wilkinsons	20	7.25		1.21	4020	101	6.04	Stationery
24/05/2023	Post Office	21	9.90			4022	101	9.90	Stamps
24/05/2023	Wilkinsons	20	-7.25		-1.21	4020	101	-6.04	Stationery
24/05/2023	Wilkinsons	20	4.50		0.75	4020	101	3.75	Stationery
31/05/2023	EDF Energy	DDEDFCEM1	8.00			4505	401	8.00	Cem Gas
31/05/2023	EDF Energy	DDEDFCEM1	-8.00			4505	401	-8.00	Cem Gas
Total Payments for Month			126.23	0.00	13.48			112.75	
Balance Carried Fwd			160.90						
Cashbook Totals			<u>287.13</u>	<u>0.00</u>	<u>13.48</u>			<u>273.65</u>	

Date: 31/07/2023

Louth Town Council Current Year

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Cashbook 1

User: LMP

Lloyds TSB Current/Deposit

For Month No: 3

Receipts for Month 3

Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
Balance Brought Fwd :		638,852.13					638,852.13	
500867	Banked: 07/06/2023	1,270.00						
2159	Mrs. H.A. James	146.00			1012	401	146.00	EX/RT 1075
2160	Mr/s Twigg	644.00			1012	401	644.00	EX/RT 1076
2162	Alpha Memorials	158.00			1011	401	158.00	Monument re. Dows & Thompson
2161	Mrs., Miss and Miss Wraith	322.00			1012	401	322.00	EX/RT 1077
FPI Banked: 08/06/2023		214.00						
FPI Grant		214.00			1010	401	214.00	Exhumation
Int Banked: 09/06/2023		106.16						
Int Lloyds Bank		106.16			1190	101	106.16	Interest Received
FPI Banked: 27/06/2023		1,295.00						
2184	Leakes Memorials	1,295.00			1011	401	158.00	Mem re. Malkinson
					1011	401	158.00	Mem re. Addison
					1011	401	158.00	Mem re. Daff
					1011	401	158.00	Mem re. Hoare
					1011	401	158.00	Mem re. Stephenson
					1011	401	63.00	Add ins re. Parker
					1011	401	63.00	Add ins re. Reeve
					1011	401	63.00	Add ins re. Grice
					1011	401	158.00	Mem re. Kirk
					1011	401	158.00	Mem re. Howard
FPI Banked: 27/06/2023		158.00						
2185	Leakes Memorials	158.00			1011	401	158.00	Mem re. Joiner
500868	Banked: 29/06/2023	2,518.00						
2163	Alpha Memorials	158.00			1011	401	158.00	Mem re. Younger
2164	Mr/s. Twigg	214.00			1010	401	214.00	Inter Twigg
2166	Mr/s. Twigg	1,288.00			1012	401	1,288.00	EX/RT's 1079 & 1080
2168	Mrs. Jacklin & Mr. Milligan	429.00			1010	401	107.00	Inter Milligan
					1012	401	322.00	EX/RT 1083
2165	Mrs. Machin	322.00			1012	401	322.00	EX/RT 1078
2167	Mrs. Hopkinson	107.00			1010	401	107.00	Inter Joiner
BGC Banked: 29/06/2023		316.00						
2169	Walkers LnCs Co op	316.00			1011	401	316.00	Mems re. James & Tero
Total Receipts for Month		5,877.16	0.00	0.00			5,877.16	
Cashbook Totals		644,729.29	0.00	0.00			644,729.29	

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Louth Town Council Current Year

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Cashbook 1

User: LMP

Lloyds TSB Current/Deposit

For Month No: 3

Payments for Month 3

Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
14/06/2023	ACB Machinery Ltd	9711	244.44		40.74	4551	401	203.70	Cem Repairs
14/06/2023	Foxhall Construction Ltd	9712	600.00		100.00	9338	603	500.00	EMR Civic
						338	0	-500.00	EMR Civic
						6000	603	500.00	EMR Civic
14/06/2023	B.A. Bush & Son Ltd	9713	52.80		8.80	4551	401	44.00	Cem Repairs
14/06/2023	Rialtas Business Solutions	9714	906.00		151.00	4020	101	755.00	Year End Closedown
14/06/2023	KRL Group Ltd	9715	17.99		3.00	4304	401	14.99	Copier Support
14/06/2023	John Darke Ltd	9716	220.85		34.40	4533	401	50.04	Van fuel
						4531	401	136.41	Cem fuel
14/06/2023	Dave Skills Traffic Management	9717	5,556.00		926.00	4530	401	1,830.00	Cem Grass x 3
						4223	401	2,800.00	Amenity Grass x 2
14/06/2023	Spoilt Cheques	9718	0.00						Spoilt Cheques
14/06/2023	Lyn Oakes Ltd	9719	573.47		95.58	4750	401	477.89	Mayor's Sejeant Uniform
14/06/2023	Aquavita Catering Ltd	9720	1,007.82		167.97	4100	601	839.85	Mayor Making & Civic Sunday
14/06/2023	Mr. H. Lyon	9721	93.48		15.54	4550	401	77.94	Planting
14/06/2023	Louth Building Supplies	9722	49.80		8.30	4520	401	41.50	Cem Supplies
14/06/2023	GBM Waste Management	9723	195.00		32.50	4532	401	162.50	Cem skip
14/06/2023	Hubbard's Hills Trust	9724	24,500.00			4282	401	24,500.00	Hubbard's Hills
14/06/2023	ISA re. Lakhbir Singh	9725	881.98			4752	401	881.98	Trinity Allotment Rent
14/06/2023	EDF Energy	DDEDFSH3	1,000.00			4303	401	1,000.00	SH Gas
20/06/2023	Staff Costs	9726	1,944.10			4001	401	1,944.10	Staff Costs
20/06/2023	Staff Costs	9727	1,516.43			4001	401	1,516.43	Staff Costs
20/06/2023	Staff Costs	9728	2,188.76			4001	501	2,188.76	Staff Costs
20/06/2023	Staff Costs	9729	918.42			4001	501	918.42	Staff Costs
20/06/2023	HM Revenue and Customs	9730	1,936.66			4001	401	659.68	Staff Costs
						4002	401	374.30	Staff Costs
						4001	501	570.55	Staff Costs
						4002	501	332.13	Staff Costs
20/06/2023	LCC Pension Fund	9731	1,736.44			4001	401	108.12	Staff Costs
						4002	401	445.51	Staff Costs
						4001	501	245.26	Staff Costs
						4002	501	937.55	Staff Costs
20/06/2023	Louth Building Supplies	9732	8.89		1.48	4551	401	7.41	Cem Repairs
20/06/2023	Onecom Ltd	9733	50.32		8.39	4304	401	41.93	Wifi and 2 x tel lines
20/06/2023	ACB Machinery Ltd	9734	88.27		14.71	4551	401	73.56	Cem Repairs
20/06/2023	Mrs. J. Simmons	9735	106.00			4102	601	106.00	Mayoral Expenses
20/06/2023	KRL Group Ltd	9736	32.45		5.41	4304	401	27.04	Copies
20/06/2023	Petty Cash	9737	250.00			220		250.00	Petty Cash
20/06/2023	E.ON Next	DDEONSH3	163.94		7.81	4303	401	156.13	SH Electric
21/06/2023	Anglian Water	DDAWSH3	8.00			4303	401	8.00	SH Water
21/06/2023	Anglian Water	DDAWCEM3	37.00			4505	401	37.00	Cem Water
21/06/2023	E.ON Next	DDEONCEM3	65.64		3.13	4505	401	62.51	Cem Electric
29/06/2023	EDF Energy	DDEDFCEM2	8.00			4505	401	8.00	Cem Gas

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Cashbook 1**User: LMP****Lloyds TSB Current/Deposit****For Month No: 3**

Total Payments for Month	46,958.95	0.00	1,624.76	45,334.19
Balance Carried Fwd	597,770.34			
Cashbook Totals	644,729.29	0.00	1,624.76	643,104.53

Date: 31/07/2023

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Cashbook 2

User: LMP

Petty Cash

For Month No: 3

Receipts for Month 3

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Balance Brought Fwd :		160.90					160.90	
	Banked: 20/06/2023	250.00						
9737	Lloyds TSB Current/Deposit	250.00				201	250.00	Petty Cash
Total Receipts for Month		250.00	0.00	0.00			250.00	
Cashbook Totals		<u>410.90</u>	<u>0.00</u>	<u>0.00</u>			<u>410.90</u>	

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Cashbook 2

User: LMP

Petty Cash

For Month No: 3

Payments for Month 3

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
05/06/2023	Louth Garden Centre	22	75.49		12.57	4280	401	62.92	Supplies
05/06/2023	Louth Garden Centre	23	15.98		2.66	4280	401	13.32	Floral
06/06/2023	GRS Signs	24	53.44		8.91	4750	401	44.53	Church Flower Festival
14/06/2023	YTC	25	11.98		2.00	4020	101	9.98	Paper
21/06/2023	Post Office	27	17.60			4022	101	17.60	Stamps
23/06/2023	Louth Garden Centre	26	40.00		6.67	4280	401	33.33	Plants
Total Payments for Month			214.49	0.00	32.81			181.68	
Balance Carried Fwd			196.41						
Cashbook Totals			410.90	0.00	32.81			378.09	

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Louth Town Council Current Year

Page 1

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Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
101 Governance and Finance								
1002 Miscellaneous	0	0	50	50			0.0%	
1176 Precept	0	150,041	300,082	150,041			50.0%	
1190 Interest Received	106	306	300	(6)			102.1%	
Governance and Finance :- Income	106	150,347	300,432	150,085			50.0%	0
4020 Office Administration Costs	765	1,335	3,500	2,165		2,165	38.2%	
4022 Postage	18	71	500	429		429	14.1%	
4023 Meeting Expenses	0	76	250	174		174	30.4%	
4024 Councillors Expenses	0	0	100	100		100	0.0%	
4025 Insurances	0	5,317	5,000	(317)		(317)	106.3%	
4026 Fees and Subscriptions	0	2,838	2,805	(33)		(33)	101.2%	
4028 Audit Fee (Internal & External)	0	0	1,000	1,000		1,000	0.0%	
4750 Contingency	0	0	400	400		400	0.0%	
Governance and Finance :- Indirect Expenditure	783	9,637	13,555	3,918	0	3,918	71.1%	0
Net Income over Expenditure	(676)	140,710	286,877	146,167				
401 Community Resources Day to Day								
1000 Property Income	0	300	2,200	1,900			13.6%	
1001 Allotment Rent Received	0	0	790	790			0.0%	
1002 Miscellaneous	0	1	1,500	1,499			0.1%	
1009 LCC Contribution (Grass)	0	0	4,960	4,960			0.0%	
1010 Interments	642	155	22,000	21,845			0.7%	
1011 Monuments	2,085	2,344	12,000	9,656			19.5%	
1012 Exclusive Burial Rights	3,044	3,804	12,500	8,696			30.4%	
1013 Plaques	0	0	350	350			0.0%	
1014 Chapel Rent	0	0	300	300			0.0%	
Community Resources Day to Day :- Income	5,771	6,604	56,600	49,996			11.7%	0
4001 Salaries	4,228	12,685	54,000	41,315		41,315	23.5%	
4002 Employers Costs Super / NI	820	2,501	20,000	17,499		17,499	12.5%	
4003 Grave Digging	0	0	2,800	2,800		2,800	0.0%	
4027 Training	0	(12)	1,600	1,612		1,612	(0.8%)	
4104 Civic Property	0	(415)	250	665		665	(166.0%)	
4200 Clocks / Floodlights	0	(882)	2,400	3,282		3,282	(36.8%)	
4205 Christmas Lights / Celebrations	0	0	12,500	12,500		12,500	0.0%	
4210 Lovely Louth Competition	0	0	400	400		400	0.0%	
4220 CCTV Maintenance	0	0	4,515	4,515		4,515	0.0%	
4222 Street Furniture Maintenance	0	0	1,500	1,500		1,500	0.0%	
4223 Amenity Grass Cutting	2,800	2,800	22,000	19,200		19,200	12.7%	
4280 Floral / In Bloom	110	125	2,500	2,375		2,375	5.0%	

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Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4282 Hubbards Hills Mtce Contrib.	24,500	24,500	49,000	24,500		24,500	50.0%	
4285 Minor Mtce & Cleaning Services	0	582	3,000	2,418		2,418	19.4%	
4302 Security / Fire	0	0	2,500	2,500		2,500	0.0%	
4303 SH Utilities	1,164	3,682	9,500	5,818		5,818	38.8%	
4304 SH Communications	84	510	2,000	1,490		1,490	25.5%	
4306 SH Rates	0	5,894	5,614	(280)		(280)	105.0%	
4307 SH Building Maintenance	0	0	1,500	1,500		1,500	0.0%	
4308 SH Statutory Equipment Checks	0	0	200	200		200	0.0%	
4501 Cem Rates	0	3,458	3,293	(165)		(165)	105.0%	
4505 Cem Utilities	108	439	2,500	2,061		2,061	17.6%	
4520 Cem Maintenance-Supplies	42	362	2,000	1,638		1,638	18.1%	
4530 Cem Grass Cutting / Strimming	1,830	1,830	6,000	4,170		4,170	30.5%	
4531 Cem Fuel - Equipment	136	211	1,100	889		889	19.2%	
4532 Cem Waste Disposal	163	330	1,850	1,520		1,520	17.8%	
4533 Cem Vehicle Running Costs	50	581	2,000	1,419		1,419	29.0%	
4540 Cem Protective Clothing	0	81	550	469		469	14.8%	
4550 Cem Plants, Shrubs, Trees etc	78	78	200	122		122	39.0%	
4551 Cem General Repairs/Maint.	329	435	3,000	2,565		2,565	14.5%	
4552 Purchase of Plaques	0	0	60	60		60	0.0%	
4600 Cem Equipment Replacement	0	0	3,000	3,000		3,000	0.0%	
4750 Contingency	522	92	2,000	1,908		1,908	4.6%	
4751 GDPR Compliance	0	40	40	0		0	100.0%	
4752 Trinity Allotment Rent	882	882	909	27		27	97.0%	
4754 Community Apiary	0	(833)	0	833		833	0.0%	
Community Resources Day to Day :- Indirect Expenditure	37,845	59,957	226,281	166,324	0	166,324	26.5%	0
Net Income over Expenditure	(32,074)	(53,353)	(169,681)	(116,328)				
501 Personnel Day to Day								
4001 Salaries	3,923	9,825	63,000	53,175		53,175	15.6%	
4002 Employers Costs Super / NI	1,270	3,244	25,000	21,756		21,756	13.0%	
4008 Clerk Travel Expenses	0	0	200	200		200	0.0%	
4027 Training	0	0	500	500		500	0.0%	
Personnel Day to Day :- Indirect Expenditure	5,193	13,069	88,700	75,631	0	75,631	14.7%	0
Net Expenditure	(5,193)	(13,069)	(88,700)	(75,631)				
601 Town Council Day to Day								
4052 Tourism/promotions	0	0	1,000	1,000		1,000	0.0%	
4089 Citizens Advice Bureau	0	0	1,000	1,000		1,000	0.0%	

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Louth Town Council Current Year

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Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4090 Grants S137 Open Resource	0	0	4,000	4,000		4,000	0.0%	
4100 Civic Expenses	840	298	1,500	1,202		1,202	19.9%	
4102 Mayoral Allowance	106	138	500	362		362	27.5%	
4103 Mayors Serjeant Expenses	0	0	650	650		650	0.0%	
4105 Election Expenses	0	6	2,000	1,994		1,994	0.3%	
4106 Deputy Mayor's Expenses	0	(32)	100	132		132	(31.6%)	
4111 Remembrance Day Parade Grant	0	0	1,000	1,000		1,000	0.0%	
4311 Flood Schemes Maintenance	0	0	16,446	16,446		16,446	0.0%	
4312 War Memorial	0	0	300	300		300	0.0%	
Town Council Day to Day :- Indirect Expenditure	946	410	28,496	28,086	0	28,086	1.4%	0
Net Expenditure	(946)	(410)	(28,496)	(28,086)				
<u>603 Town Council EM Reserves</u>								
9338 EMR Civic Events	500	1,584	0	(1,584)		(1,584)	0.0%	1,584
Town Council EM Reserves :- Indirect Expenditure	500	1,584	0	(1,584)	0	(1,584)		1,584
Net Expenditure	(500)	(1,584)	0	1,584				
6000 plus Transfer from EMR	500	1,584						
Movement to/(from) Gen Reserve	0	0						
Grand Totals:- Income	5,877	156,951	357,032	200,081			44.0%	
Expenditure	45,266	84,657	357,032	272,375	0	272,375	23.7%	
Net Income over Expenditure	(39,389)	72,294	0	(72,294)				
plus Transfer from EMR	500	1,584						
Movement to/(from) Gen Reserve	(38,889)	73,878						

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Louth Town Council Current Year

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Earmarked Reserves

Account	Opening Balance	Net Transfers	Closing Balance
322 EMR CCTV refurbishment	10,000.00		10,000.00
325 EMR Street Furniture	1,075.00		1,075.00
326 EMR Anniversary of Louth Flood	301.67		301.67
327 EMR Contingency	10,743.56		10,743.56
329 EMR Quality Council / Office	4,245.00		4,245.00
337 EMR Conservation Area	500.00		500.00
338 EMR Civic Events	1,762.56	-1,583.90	178.66
339 EMR War Memorial	8,500.00		8,500.00
340 EMR Grants 137 Reserve	3,066.00		3,066.00
346 EMR Christmas Illuminations	10,436.00		10,436.00
347 EMR Art Trail	1,000.00		1,000.00
348 EMR IT Replacement	4,207.87		4,207.87
349 EMR Civic Regalia	2,000.00		2,000.00
352 EMR TCP Floral Enhancement	2,500.00		2,500.00
353 EMR Capital Expenditure	97,201.80		97,201.80
359 EMR Accommodation	6,162.21		6,162.21
360 EMR Cem External Wall	4,000.00		4,000.00
362 EMR Civic Property	3,045.94		3,045.94
363 EMR Hubbard's Hills	21,500.00		21,500.00
364 EMR Clerks Training	2,540.00		2,540.00
365 EMR Accom OfficeEquip / Stor	4,224.00		4,224.00
366 EMR Cemetery Planting Project	458.00		458.00
370 EMR Cemetery Gates	3,000.00		3,000.00
380 EMR Cem Road Maintenance	4,000.00		4,000.00
381 EMR Cem Equipment Replacement	9,637.00		9,637.00
382 EMR Cem Tree Surgery	5,380.00		5,380.00
383 EMR Cem Workshop/Lodge	8,056.24		8,056.24
385 EMR Vehicle Replacement	14,658.00		14,658.00
386 EMR Cemetery Facilities	3,825.00		3,825.00
390 EMR Accom Roof	9,136.00		9,136.00
391 EMR Accom Boiler	3,750.00		3,750.00
392 EMR Accom Structural	5,000.00		5,000.00
393 EMR Accom Car Park	2,000.00		2,000.00
394 EMR Street Signs / Furniture	15,660.00		15,660.00
395 EMR SH Internal Decorating Foy	3,000.00		3,000.00
396 EMR Speed Awareness	2,012.00		2,012.00
397 EMR Tourism	2,115.00		2,115.00
398 EMR Elections	18,000.00		18,000.00
399 EMR Funding for Sports Assets	5,000.00		5,000.00
	313,698.85	-1,583.90	312,114.95

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Louth Town Council Current Year

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Detailed Balance Sheet - Excluding Stock Movement**Month 3 Date 30/06/2023**

<u>A/c</u>	<u>Description</u>	<u>Actual</u>
<i>Current Assets</i>		
105	VAT Refunds	18,492
201	Lloyds TSB Current/Deposit	597,770
210	National Savings Bank	111,438
220	Petty Cash	196
Total Current Assets		727,897
<i>Represented by :-</i>		
301	Current Year Fund	72,294
310	General Reserve	343,488
322	EMR CCTV refurbishment	10,000
325	EMR Street Furniture	1,075
326	EMR Anniversary of Louth Flood	302
327	EMR Contingency	10,744
329	EMR Quality Council / Office	4,245
337	EMR Conservation Area	500
338	EMR Civic Events	179
339	EMR War Memorial	8,500
340	EMR Grants 137 Reserve	3,066
346	EMR Christmas Illuminations	10,436
347	EMR Art Trail	1,000
348	EMR IT Replacement	4,208
349	EMR Civic Regalia	2,000
352	EMR TCP Floral Enhancement	2,500
353	EMR Capital Expenditure	97,202
359	EMR Accommodation	6,162
360	EMR Cem External Wall	4,000
362	EMR Civic Property	3,046
363	EMR Hubbard's Hills	21,500
364	EMR Clerks Training	2,540
365	EMR Accom OfficeEquip / Stor	4,224
366	EMR Cemetery Planting Project	458
370	EMR Cemetery Gates	3,000
380	EMR Cem Road Maintenance	4,000
381	EMR Cem Equipment Replacement	9,637
382	EMR Cem Tree Surgery	5,380
383	EMR Cem Workshop/Lodge	8,056
385	EMR Vehicle Replacement	14,658
386	EMR Cemetery Facilities	3,825
390	EMR Accom Roof	9,136
391	EMR Accom Boiler	3,750
392	EMR Accom Structural	5,000
393	EMR Accom Car Park	2,000
394	EMR Street Signs / Furniture	15,660
395	EMR SH Internal Decorating Foy	3,000
396	EMR Speed Awareness	2,012
397	EMR Tourism	2,115
398	EMR Elections	18,000
399	EMR Funding for Sports Assets	5,000
Total Equity		727,897

Date: 31/07/2023

Louth Town Council Current Year

Page 1

Time: 15:38

**Bank Reconciliation Statement as at 30/06/2023
for Cashbook 1 - Lloyds TSB Current/Deposit**

User: LMP

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Lloyds TSB Deposit Account	30/06/2023	8	166,652.51
Lloyds TSB Current Account	30/06/2023	79	431,713.27
			<u>598,365.78</u>
<u>Unpresented Payments (Minus)</u>			<u>Amount</u>
13/12/2022 9594	Trinity Centre	500.00	
25/04/2023 9682	Royal British Legion	45.00	
14/06/2023 9715	KRL Group Ltd	17.99	
20/06/2023 9736	KRL Group Ltd	32.45	
			<u>595.44</u>
			597,770.34
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			597,770.34
		Balance per Cash Book is :-	597,770.34
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

Date: 31/07/2023

Louth Town Council Current Year

Page 1

Time: 15:46

**Bank Reconciliation Statement as at 30/06/2023
for Cashbook 2 - Petty Cash**

User: LMP

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Petty Cash	30/06/2023	27	-53.59
			<u>-53.59</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			-53.59
<u>Unpresented Receipts (Plus)</u>			
20/06/2023 9737		250.00	
			<u>250.00</u>
			196.41
		Balance per Cash Book is :-	196.41
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

Louth Town Council

TRAINING AND DEVELOPMENT POLICY

It is the Council's policy to ensure that all employees and councillors will be trained to a high standard, to ensure that the Council's aims and objectives can be delivered as efficiently as possible.

Members of staff and councillors are expected to embrace the ethos of training and the merits of a well-run and pro-active council structure.

Staff Training

- The Council's employees are seen as fundamental to all areas of development and service delivery. It is essential that they are trained to carry out their duties as effectively as possible.
- Each member of staff will receive an appraisal (once a year) and this will be an opportunity to discuss any training needs.
- In addition, members of staff are encouraged to raise at any time the perceived need for further training in any of the areas of work they are required to carry out, if need is identified. Any requests should be submitted to the Town Clerk and those which carry a cost for the course of over £200 should be discussed and agreed with the Chair of the Personnel Committee.
- The Council may request that staff undertake further training at its discretion, where this is deemed necessary, and in view of any specialist activities that the employee is required to undertake on its behalf.
- Full support will be given to all employees undertaking training of any kind in furtherance of the Council's activities.
- It is an aim that the Clerk should be either CiLCA or University of Gloucester Level 4 qualified or be working towards one of these qualifications and the Council will endeavour to support the Clerk in pursuance of this.
- The Council will support the Clerk in their work by encouraging and meeting the cost of their membership of the Society of Local Council Clerks.
- The Clerk will maintain a record of training undertaken.

Councillor Training

- The Council will encourage all members to attend training in relation to the corporate activities of the Council, and its administrative procedures.
- Councillors will also be expected to undertake specialist courses as need arises, and dependent on any specific responsibilities that are allocated.
- The Council is a member of the Lincolnshire Association of Local Councils and has full access to its training programme.
- If additional, specialist training is required on any matter, the Clerk will source an appropriate course and, if possible, arrange for a qualified person to deliver that training in-house to members.
- A record of all training attended by members will be kept.

General

- The Council will set aside an adequate training budget each year to meet training needs for staff and councillors.
- Anyone attending training is required to report back to the Clerk on the value of the training, and if appropriate prepare a written report for Council.
- Any useful training material should be shared between staff and members, either in hard copy or via e-mail, to ensure everyone is made fully aware of important updates relating to law and administration.
- The Council will take note of any matters which should be pursued as a result of training attended, and where best practice procedures should be implemented or updated as a result.

This policy should be used in conjunction with each employee's contract. It will be reviewed annually and subsequently linked into the following year's budget-setting to allow for all contingencies, with regard to training needs.

TERMS AND CONDITIONS

**Online for Business –
Internet Banking, Bulk Payments
and Payment Control Services**



LLOYDS BANK

This agreement (“AGREEMENT”) applies to your use of Online for Business featuring Internet Banking, Bulk Payments Services and Payment Control Services.

The Agreement applies in addition to any terms and conditions for the accounts and services you access through this Service. If there is any conflict, the provisions of this Agreement will apply.

1. Meaning of terms

Meanings of words we use	
Account	any of your business bank accounts with us which may be accessed, viewed or operated through the Service
Business Day	Mondays to Fridays other than public and bank holidays in England and Wales (Internet Banking services are generally available 24 hours a day but most payments can only be made between 9am and 5pm)
Bulk Payment	a batch of simultaneous payments which will be shown on your Account(s) as one debit payment
Bulk Payment Limit	the maximum amount which may be paid in total as one or more Bulk Payments from your Account(s) over any period of two consecutive Business Days. We will tell you your limit when we approve an application to make Bulk Payments
Charges Brochure	any brochure or leaflet we provide or make available to you setting out the charges that apply to your Account. This includes UK and international charges (where applicable)
Charity	a body set up for charitable purposes only (or in Scotland, entered in the Scottish Charity Register) with an annual income of less than £1 million
Cheque Imaging	a facility within the Service which allows any Full Access User or Delegate User to deposit a cheque into an Account through the Lloyds App by submitting images of the cheque taken using the camera on your Mobile Device
Faster Payments Service	the payments service which allows faster electronic payments to be made between accounts in the UK with Sort Codes capable of receiving faster payments held with banks and building societies which are members of, or participants in, the service
Future Dated Payment	an instruction by you to us using the Service, to make a payment on a specific date in the future
Individual Payment Limit	the maximum amount we agree that an individual user can pay out from your Account(s) at any one time as part of any Transaction
Lloyds App	the Lloyds Bank mobile banking app provided by us for use on a Mobile Device that enables you to use the Service
Daily Payment Limit	the maximum amount that can be paid out from your Account in a day by all Users by accumulating all individual payments for all Transactions undertaken on that day
Micro-enterprise	any enterprise, or group of enterprises of which it forms part, which at the time you enter into this Agreement, employs fewer than 10 persons and has an annual turnover and/or balance sheet total of less than EUR2 million (or its equivalent)
Mobile Device	a mobile device on which you access and use the Lloyds App to access and use the Service
Password Information	details or security procedures you must follow or use to give an instruction, confirm your identity or access a device – for example a password, security code (or PIN), memorable information or biometric data such as a fingerprint
Payment Control Service	a facility we offer that can be requested using the Service. This will apply to your Account(s) and allows an individual User to make a payment up to a specified limit or requires a payment instruction to be created by one User, then authorised by another User(s) of the Account before that payment instruction can be processed by the Bank
Service	an online system that allows Users to carry out activities such as: <ul style="list-style-type: none"> ■ access information about your Account(s); ■ make applications for, and amendments to, certain types of products and services that may be available from time to time to you; ■ (depending on the type of your Account) give us electronic instructions to make Transactions (including Bulk Payments) from such accounts. Electronic instructions can be given by computer, digital television, mobile device, WAP phone or any electronic device linked to our system including where we provide you with software and by any other means that we may make available for this purpose; and ■ use Cheque Imaging to deposit a cheque.
Security Device	the equipment you/the Users must use so that we can identify you/the Users before permitting access to the Service for any of the Business's or third party accounts which you/the Users are authorised to access
SEPA	the Single Euro Payments Area and a “SEPA country” means any of the countries or territories listed from time to time on the European Payment Council's website as being part of SEPA
Strong Authentication	verification of a User's identity using two factors based on possession, knowledge or something that is unique to you, like a fingerprint
Third Party Provider	an online service provider authorised by law and acting at your request to access your account information or make payments for you from certain payment accounts
Transaction	any transfer of funds between your Account(s) and another account
User	the individuals named on any application form for this Service which you have completed
User Guide	the guidelines we provide or make available to you about the Service and how you use it
Text Alerts	a service which delivers updates about your Account(s) to a User's mobile telephone as text messages
you/your/Business	the business in whose name the Account is maintained by us
we/us/our/Bank	the Lloyds Banking Group company providing the Account you access using this Service, being one of the following: <ul style="list-style-type: none"> ■ Lloyds Bank plc. Registered in England and Wales No. 2065, 25 Gresham Street, London EC2V 7HN. Telephone: 020 7626 1500; or ■ Lloyds Bank International is the registered business name of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man. ■ Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 10399850.

- 1.1 We will use all reasonable efforts to provide the Service in accordance with this Agreement. You must also follow these terms and conditions.
 - 1.2 What you can use the Service for depends on the type of Account(s) you have opened with us and the type of instructions and Transactions you can make on that Account. Please ask us if you are not sure.
 - 1.3 Details of how to use the Service are set out on screen when you use it. Users should also refer to any terms, conditions or notices we make available to them when they use the Service.
 - 1.4 To access the Service, Users must have access to the internet (your network operator may charge you for using the internet). You don't have to pay us to use the Service but you may have to pay for Transactions and other products and services you can use or apply for through the Service. These are set out in our Charges Brochures and are accessible online using the Service.
 - 1.5 You must ensure that any equipment used to access the Service meets certain minimum requirements as set out on our website. If you are having difficulty accessing the Service from your equipment please contact the Internet Banking Helpdesk on **0345 3000 116**.
 - 1.6 If you use a card reader to access the Service, you can order a replacement or additional card reader by following the instructions on screen when using the Service. We may charge for this but we will tell you what this is when you make a request.
 - 1.7 Not all of the features and/or functionality of the Service will be available or accessible:
 - to all customers; or
 - on certain devices, software or applications.
 - 1.8 If you don't log on to the Internet Banking Service for at least 14 months, we may remove your details from our database and you will be required to re-register for Internet Banking. You can re-register at: lloydsbank.com/business/banking-online/register-for-online-for-business.html
- 2. Business customers of Lloyds Bank Corporate Markets plc**
- 2.1 If any of your Account(s) are provided by Lloyds Bank Corporate Markets plc, your agreement is with Lloyds Bank Corporate Markets plc and Lloyds Bank plc in the United Kingdom will provide and manage the Service.
 - 2.2 All instructions and communications from Users must be given to Lloyds Bank plc.
 - 2.3 You agree to Lloyds Bank Corporate Markets plc sharing information with Lloyds Bank plc which relates to you and your Account(s) and is necessary for the supply of the Service to the Business.
- 2.4** In any case where you have given Lloyds Bank Corporate Markets plc personal information about individuals (including Users) you represent and confirm that you have informed those individuals about how their personal information will be used by Lloyds companies including that their personal information will be transferred abroad. Additionally such individuals have agreed that you may act as their representative to receive any data protection notices on their behalf.
- 3. Appointing Users**
- 3.1 When you appoint a new User:
 - who is a full power account signatory they will be appointed as a "Full Access User"; and
 - who is not a full power account signatory they will be appointed (at your choice) as either:
 - a. a Delegate User; or
 - b. a View Only User.
 - 3.2 Unless you indicate otherwise on the application or a subsequent mandate variation form, the User:
 - may use the Service in relation to all existing and future Accounts held by you and the Bank is authorised to carry out instructions from a User; and
 - will, subject to confirmation by the authorised signatory, become a signatory to any Payment Control Service that applies on your Account(s).
 - 3.3 When you ask to appoint a User, we will carry out checks on that individual using Credit Reference Agencies. If they do not satisfy these checks, we may refuse to appoint an individual as a User.
 - 3.4 Provided that we can identify the User via their use of their Password Information and/or Security Device we will act on the User's instructions without seeking further confirmation from you. You may change any User's level of access or the number of Account(s) which they may access via this Service by completing a change request form.
 - 3.5 When you authorise a User for this Service, you authorise them to use the Service and give instructions as explained under "What can a User do" below, subject to any Payment Control you set up. This means that any other signing restrictions or instructions in your mandate will not apply to the Service if they are inconsistent with this.
 - 3.6 You can cancel a User's authority to use the Service by completing a mandate variation form or by calling the Internet Banking Helpdesk on **0345 3000 116**.

4. What can a User do?

Type of User	Examples of what they can do
The following row of the table sets out examples of what a Full Access User can do on their own when using the Service.	
Full Access User	<ul style="list-style-type: none"> ■ apply for Bulk Payments and request an increase of the Bulk Payment Limit; ■ apply for, amend or cancel a Payment Control Service (see clause 5 for further details); ■ apply for (or make changes to) any products or services we provide to you from time to time such as savings accounts, overdrafts or lending products (these products and services will be subject to separate terms and conditions); and ■ carry out any of the functions of a Delegate User (see below). <p>In addition to the examples listed above, Full Access Users will also be able to carry out additional actions which are notified to you by us in writing (including by way of a message provided via the Service) from time to time. Adding to the ways a Full Access User can use the Service will not be treated as a change to this Agreement and we will not be required to give two months' written notice of this to you. If there are certain actions which a Full Access User can take by itself in the table above (or as notified to you in writing in accordance with this clause) which you do not wish to allow, you must take action to change a Full Access User's level of access by completing a change request form or cancel a Full Access User's authority:</p> <ol style="list-style-type: none"> a. by completing a mandate variation form; or b. by calling the Internet Banking Helpdesk on 0345 3000 116. <p>Such action should be taken prior to the relevant functionality being offered via the Service as, without the receipt of any request from you, we will continue to act on the Full Access User's instructions without seeking further confirmation from you.</p>
The following two rows of the table set out all of the actions which a Delegate User and a View Only User can take when using the Service.	
Delegate User	<ul style="list-style-type: none"> ■ make, amend or delete Transactions (including Bulk Payments); ■ use Cheque Imaging to deposit a cheque; ■ as part of a Payment Control Service: <ul style="list-style-type: none"> – create payment instructions – authorise payment instructions created by either a Full Access User or another Delegate User; or – make a payment provided that the payment is within the User's payment limit if applicable; ■ make international payments (subject to separate terms and conditions); ■ apply for Text Alerts service on your behalf (subject to separate terms and conditions); ■ order cheque and credit books; ■ order statements; ■ instruct a Third Party Provider to make payments from your Account(s); and ■ carry out any of the functions of a View Only User (see below).
View Only User	<ul style="list-style-type: none"> ■ check the balance on the Account(s); ■ view Transactions; ■ view the deposits status for cheques paid into Account(s); ■ make any other function related enquiry we may make available as part of this Service from time to time in relation to the Account(s); and

5. Payment Control Service

5.1 Any Full Access User may request, change or end a Payment Control Service.

What is a Payment Control Service?

One of the following restrictions on making payments:

- an Individual Payment Limit for a User;
- subject to clause 5.2, every payment requires:
 - two Users to participate in the control process (one User creates and approves a payment instruction and the second User authorises that instruction); or
 - three Users to participate in the control process (one User creates and authorises a payment instruction and two other Users must also authorise that same payment instruction).

5.2 Any Full Access User may designate an individual Full Access User or Delegate User as a "Creator" who can only create payment instructions. Where this is the case, the designating User can also decide that:

5.2.1 The Creator can also be an authoriser for the purpose of any Payment Control Service; or

5.2.2 Where the Creator is not an authoriser for the purpose of a Payment Control Service, any instruction created by that Creator and subject to a Payment Control Service will require authorisation from two or three other Users, as applicable;

5.3 If we are asked to apply, change or end a three User authorisation process, we will write to the Business requesting authorisation for such a change. The change will not apply until authorisation is received in writing. Other changes will be applied automatically.

5.4 The Payment Control Service you select applies to any transfer of funds to a third party or between your connected business accounts held with us but it does not apply to transfers between your other accounts you could make from the Service.

5.5 If no Payment Control Service is set up, any one of your Full Access Users or Delegate Users will be able to make a payment subject to the limits set out for the Service within Internet Banking.

5.6 If you set up a Payment Control Service and a payment is awaiting authorisation from another User then it is your responsibility to set up internal arrangements within your business to ensure that you are made aware of such pending payments. We will not be liable where a pending payment is delayed because it was not authorised by a User in accordance with any Payment Control Service arrangement you have set up.

5.7 The Payment Control Service does not apply to non-payments related actions which Full Access Users can carry out via the Service.

6. Your obligations

6.1 You must ensure that Users take reasonable care to protect their Password Information and Security Device and prevent unauthorised access to the Service.

For example

Users should:

- not record their Password Information in any form recognisable by others or share it with anyone else, including (but not limited to) other Users, members of your staff, members of their families, Bank staff or anyone on our helpdesk;
- not let anyone else give instructions or access information on your accounts unless that person has a separate arrangement with us or you or a User has authorised them to operate your accounts for you;
- not allow anyone else to use a Security Device;
- use Password Information that meets the requirements we set from time to time and change your Password Information at any time it is suspected that a breach of security has taken place;
- maintain up-to-date virus protection software on any computer or other device through which you or Users access the Service;
- do not leave their computer or device unattended when logged into the Service;
- do not copy or change any software we provide as part of the Service and do not give that software to another person;
- use appropriate security on devices, such as passwords and pin codes; and
- follow any further security guidance or meet any reasonable requirements we tell you about from time to time in relation to any computer or other device through which you or Users access the Service.

6.2 You or the User must notify us immediately by calling Internet Banking Helpdesk on **0345 3000 116** or your Business Management Team/ Relationship Manager if:

- a. you or a User suspects that someone else knows their Password Information;
- b. you or a User thinks someone else has had access to or has used their Security Device, or it has become compromised in some other way;
- c. you or a User loses a Security Device; or
- d. a Security Device is stolen.

6.3 If a User exceeds a specified number of attempts to correctly enter their login credentials, they will be suspended from the Service as well as any personal banking internet banking service they hold with us until they have successfully reset their Password Information.

6.4 We will never telephone, text or email you and ask you for your User ID, Password Information or the details from your Security Device. If you receive any such request you must not provide any of the details requested and you must notify us immediately by calling Internet Banking Helpdesk on **0345 3000 116**.

6.5 If you cancel a User's authority this will not affect any instructions authorised by that User before that time.

6.6 Use of the Service outside the United Kingdom may be subject to local law and regulations. You and any Users are responsible for making sure that such use is permitted.

6.7 Each time a User logs onto the Service a notification will appear at the top of the screen if payments require approval. It is the User's responsibility to click on the link which will display all payments requiring approval from that User.

6.8 Where Individual Payment Limits apply, it is your responsibility to ensure that those limits are sufficient for the running of your business.

7. Recipients

7.1 In order to make a payment we need the following details for the recipient:

Payment Type	Details needed
Bulk Payments	The recipient's account number and Sort Code
Other sterling payments to a sterling account in the UK (other than a Bulk Payment)	Payee's account number and Faster Payments Service enabled Sort Code
Euro payments to an account within a SEPA country	Payee's IBAN number and, if required, payee's full name and address, and the payee bank's SWIFT address or National Clearing Code. Sometimes we will also require the BIC.
Other payments to an international account	The payee bank's BIC number and IBAN number and, if required, payee's full name and address, the payee bank's SWIFT address or National Clearing Code

7.2 We will make payments using these details only, even if you give us other information about the recipient.

8. Making Payments

- 8.1 A payment is authorised if a User's Password Information and/or Security Device is used by the User, or someone they have shared these with.
- 8.2 If any payment instruction requiring authorisation by more than one User is not authorised by the last authoriser within 30 days of its creation, it will automatically expire and we will not make the payment.
- 8.3 We may set limits on the value of Transactions you can make using the Service (in addition to any individual Payment Limits you set).
- 8.4 We may not be able to carry out a Transaction (other than a Bulk Payment) if the bank or building society you are sending the payment to is not a member of the Faster Payments Service or a participant in the Faster Payments Service. If we cannot make a payment using the Faster Payment Service we will notify you or make this information available to you and you can contact us to ask if there is any other way to make the payment. Until we have received an instruction from you that we can properly execute by an alternative method we will not make the payment.
- 8.5 If a payment is delayed due to our error, you can ask us to ensure that the receiving bank credits the payment to the recipient's account as if it had been made on time.
- 8.6 If you receive funds into your Account from the EEA that were not intended to be paid to you, we will share information if it is necessary for the payer to collect the funds as we'll be required to co-operate with other banks and share all relevant information needed so the payer can trace funds sent to the wrong account.
- 8.7 This Agreement deals with outbound Transactions made using the Service. For information on inbound payments to your Account, please see your account terms and conditions.

9. Cheque Imaging

- 9.1 Any Full Access User or Delegate User and (for clause 9.6) View Only User may use Cheque Imaging.
- 9.2 You can use Cheque Imaging to deposit a cheque to your Account(s) into which you are permitted to deposit cheques under the Account terms and conditions, where the cheque is:
 - 9.2.1 in sterling;
 - 9.2.2 payable from a UK bank or authority participating in the Image Clearing System; and
 - 9.2.3 payable to you and the name on the cheque matches the name on the Account you are paying it into.
- 9.3 The following items cannot be deposited using Cheque Imaging:
 - travellers cheques
 - bank giro credit
 - electronic vouchers
 - other non-standard cheques
- 9.4 You cannot deposit a cheque using Cheque Imaging if you have previously tried to deposit it at a branch or elsewhere, or if you have deposited the cheque using Cheque Imaging before and it was rejected for any reason.
- 9.5 The Lloyds App will tell you whether or not a Cheque Imaging deposit succeeded. If the deposit is successful, that means the Lloyds App captured the cheque image and the related details you provided. It does not mean the cheque itself is problem-free or that it will be paid. Once we start processing the information we may still reject the cheque if it does not comply with this Agreement or your Account terms and conditions.
- 9.6 You can see the status of cheques successfully deposited using Cheque Imaging in the "History" tab of the Lloyds App. This will only show cheques deposited using Cheque Imaging on that Mobile Device. It will not show Cheque Imaging deposits made on another device by you or by another User on another device, or cheques paid in at a branch or any other place. Unsuccessful attempts are not recorded or displayed in the Lloyds App.
- 9.7 If the status of a Cheque Imaging deposit is shown as "Pending" or "Funds available" in the "History" tab you must not try to pay the cheque in again using the Lloyds App or any other way (for example, at a branch).
- 9.8 If the status of a Cheque Imaging deposit is shown as "Rejected" in the "History" tab, there will be a brief description explaining why the deposit was rejected. Please contact your Business Management Team/ Relationship Manager to understand what you can do next.
- 9.9 If a Cheque Imaging deposit is not rejected for any reason, it will be processed within the following timeframes:
 - 9.9.1 if you successfully deposit it before 10pm on a Business Day, the funds will be credited to your Account by the end of the next Business Day; or
 - 9.9.2 if you successfully deposit it after 10pm on a Business Day or at any time on a non-Business Day, the funds will be credited to your Account by the end of the second Business Day after you deposited it.

- 9.10 We limit the value of cheques that can be paid in using Cheque Imaging to help reduce the risk of fraud. This means that you can pay in a single cheque up to the value stated in the Lloyds App, or several cheques that add up to that value on the same day. We may change these limits at any time, but you'll always see the current daily limit value displayed in the Lloyds App.
- 9.11 We may have to reject a cheque deposited using Cheque Imaging for any of the reasons set out in your related Account terms and conditions or for any of the following reasons:
 - 9.11.1 the cheque does not comply with clause 9.2 and/or clause 9.3 above; or
 - 9.11.2 the quality of the image of the cheque that you are able to take on your Mobile Device is not good enough for all the details on the cheque to be legible to us.
- 9.12 You must keep the original paper cheque until its status is shown as 'Funds available' in the "History" tab, in case there are queries or you need to resubmit the cheque some other way, such as at a branch.

10. Third Party Providers

- 10.1 A User can instruct a Third Party Provider to provide services in relation to your online Account(s) as long as it is open and transparent about its identity and acts in accordance with the relevant regulatory requirements. We will treat any instruction from a Third Party Provider as if it were from the relevant User.
- 10.2 How a User can use a Third Party Provider will depend on the type of online access you or they have on your Account. A User won't be able to use a Third Party Provider to do anything they cannot do in relation to your Account. For example, if a User has View Only Access, they won't be able to use a Third Party Provider to make payments but could use a Third Party Provider to access information on your Account(s).
- 10.3 If you do not want a User to have access to Third Party Providers, you should ask us to remove that User's access to internet banking.
- 10.4 We may refuse to allow a Third Party Provider to access your Account if we are concerned about unauthorised or fraudulent access by that Third Party Provider. Before we do this, we will tell you and explain our reasons for doing so, unless it is not reasonably practicable, in which case we will tell you immediately afterwards. In either case, we will tell you in the way which we consider most appropriate in the circumstances. We won't tell you where doing so will undermine our reasonable security measures or otherwise be unlawful.
- 10.5 We may make available to a Third Party Provider a specific means of accessing your Account. If we do, and it tries to access your Account by a different way, we may refuse to allow that access.
- 10.6 If you (or a User) provide consent to a Third Party Provider to access your Account data so they can provide account information services or initiate transactions on your behalf, you consent to us sharing your information (which may include personal data relating to Users) with the Third Party Provider as is reasonably required for them to provide their services to you.
- 10.7 If you think a payment may have been made incorrectly or is unauthorised, you must tell us as soon as possible even where you use a Third Party Provider.

11. Payments from your Account

Cut-off times

- 11.1 If we receive a payment instruction after the cut-off time on a Business Day, we will act on it on the next Business Day. The cut-off time for making payments depends on how and where a payment is to be made. You can find details about cut-off times for particular payments in the Charges Brochure.
- 11.2 If you ask us to make a payment on a future date, we will make the payment on that date, unless it is a non-Business Day, in which case we will make the payment on the following Business Day.
- 11.3 If you ask us to make a Future Dated Payment, we will treat it as having been received by us on the date you ask us to make the payment.
- 11.4 When making a Bulk Payment, the User must choose the intended date of receipt by the various payees' banks (the "**Bulk Payment Date**"). We will make the payment so that it is received by that date. We will treat an instruction for Bulk Payments as being received by us on the Business Day before the Bulk Payment Date (the "**Bulk Payment Instruction Date**").
- 11.5 You cannot use the Service to tell us that the time when a Transaction is to be carried out is particularly important. If you need to be sure an instruction has reached us or when it will be carried out, you can contact us. Details on execution times for Transactions are available online and are also set out in the latest Charges Brochure.
- 11.6 For payments outside the EEA and/or in non-EEA currencies different timescales will apply. You can ask us for details.

cancelling a payment

- 11.7 Once a User has consented to the instruction for the Transaction (or series of Transactions), they cannot usually cancel a Transaction.
- 11.8 For Future Dated Payments that aren't international payments or Bulk Payments, a User may cancel the Transaction up until 5.30pm on the Business Day before the date set for the Transaction. In some cases we may still be able to cancel a Transaction after this time if you ask us. If you ask us to cancel a regular payment such as a standing order, we will cancel the whole series of payments.
- 11.9 A User may cancel a Bulk Payment up until 5.30pm on the Business Day immediately before the Bulk Payment Instruction Date.

When we can refuse to process a Transaction

- 11.10 We may refuse to process a Transaction if:
- our internal security controls require you to produce additional identification or prevent us carrying out the transaction (for example, we (or the systems we use) reasonably suspect that the Transaction is fraudulent);
 - you do not have available funds to make the payment or you have exceeded a limit we have applied to your Account or device such as the daily limit for withdrawals from cash machines;
 - the payment amount exceeds any limit we set for the type of payment (we will tell you if this is the case);
 - the payment instruction is not clear or does not contain all the required details;
 - the Account you want to pay is not included in the Faster Payments scheme – you can check this with us in advance;
 - there is a regulatory requirement that tells us to;
 - we reasonably believe that you or someone else has used, is using or obtaining, or may use or obtain a service or money illegally or fraudulently;
 - we reasonably believe that someone else may have rights over money in your Account (in this case we can also ask – or require you to ask – a court what to do, or do anything else we reasonably need to do to protect us); or
 - any other reason set out separately in this Agreement applies.
- 11.11 Unless the law prevents us, we will try to contact you to tell you we are refusing, or are unable, to act. We will do this as soon as we can and before the time any payment should have reached the bank or building society you are sending it to. If you want to check whether a transaction has been accepted, you can contact your Business Management Team/Relationship Manager or the Internet Banking Helpdesk on **0345 3000 116**.

Additional information about failed payments

You can contact us to find out (unless the law prevents us telling you) why we have refused to act on your payment instruction and how you can correct any factual errors that led to our refusal.

- 11.12 If we are unable to make a standing order or Future Dated Payment from your Account because you do not have enough money in your Account on the Business Day that the standing order or Future Dated Payment is due to be made (and we do not agree to any request made by you to use an unauthorised overdraft or increased borrowing limit to make the payment), we will try to make the payment again on that Business Day and on the next Business Day. If we have been unable to make the payment after these attempts, you will be charged an unpaid item fee. A standing order or Future Dated Payment will be cancelled after four consecutive missed payments.

Other important information

- 11.13 All Transactions made using this Service will be listed on the statements for the Account(s).
- 11.14 Payment transactions will be shown on your Account in sterling (GBP) and will be executed in sterling (GBP) unless otherwise agreed.
- 11.15 The terms and conditions for the accounts you access through this Service will set out details of the interest and exchange rates that will apply to payments you make.
- 12. Who is responsible for any loss?**
- 12.1 This section also applies to any payments you make through a Third Party Provider.
- 12.2 You must notify us by telephoning the Internet Banking Helpdesk on **0345 3000 116** or by calling your Business Management Team/Relationship Manager directly as soon as possible after you become aware of any incorrectly executed transaction or any unauthorised transaction on your Account (even where you use a Third Party Provider), and in any case within 13 months of the transaction date.
- 12.3 If we made a payment incorrectly because you gave us the wrong details, we are not responsible but will try to trace and recover the funds if you ask us. We will not charge you for trying to trace the payment but can charge you our reasonable costs for recovering the funds.

- 12.4 If we need to investigate a Transaction on your Account we may require you or a User to co-operate with us and the police, if we need to involve them. We may need you or a User to give us confirmation or evidence that you have not authorised a Transaction.
- 12.5 Except as set out in this Agreement, we will not be liable for:
- any losses not directly associated with the incident that may cause you to claim against us whether or not such losses were reasonably foreseeable; nor
 - any loss of profits, loss of business, loss of goodwill or any form of special damages; nor
 - any losses associated directly or indirectly with our failing to make a payment because you have not provided us with the required or correct details.

We will do this by the end of the next Business Day after we become aware of the incorrect or unauthorised Transaction. Beyond this we have no further liability for such a Transaction.

- 12.6 If we are prevented, hindered, or delayed from or in performing any of our obligations under this Agreement due to abnormal and unforeseeable circumstances beyond our control (including any strike, lock-out, labour dispute, act of God, war, riot, civil commotion, malicious damage, compliance with a law or governmental order, rule, regulation or direction, accident, breakdown or other failure of equipment, software or communications network, fire, flood, or other circumstances affecting the supply of goods or services), we are not liable to you or required to perform our obligations under this Agreement to the extent that we are prevented, hindered or delayed in our performance by the abnormal and unforeseeable circumstances beyond our control.
- 12.7 Nothing in this Agreement excludes our liability for fraudulent misrepresentation by us, our employees or agents, our liability for death or personal injury caused by our negligence or the negligence of our employees or agents, or any other liability on our part that the law says we cannot exclude.

Customers who are Micro-enterprises or Charities

- 12.8 This section explains our obligations if you are a Micro-enterprise or a Charity and:
- we are responsible to you for an incorrectly executed Transaction, or
 - you tell us that there has been an unauthorised Transaction on your Account and we cannot show that the payment was in fact authorised.
- 12.9 If this is the case, we will (unless we have reasonable grounds to suspect fraud or another term of this Agreement says that you are liable for the transaction) refund to your Account the amount of the Transaction. We will also refund any interest and charges:
- directly incurred on the Account because of the Transaction or payment; or
 - which would not have been incurred had we executed the Transaction correctly or had the unauthorised Transaction not been made.
- We will do this by the end of the next Business Day after we become aware of the incorrect or unauthorised Transaction. Beyond this we have no further liability for such a Transaction.
- 12.10 If we can prove you acted fraudulently, you will be liable for all payments from the account that we could not stop.
- 12.11 Otherwise you will not be liable for any unauthorised transactions made using your Password Information or Security Device, unless we can prove you have been grossly negligent with your Password Information or Security Device.
- 12.12 If we can prove this, you will be liable for all payments from the account that we could not stop, but you will not be liable for a payment: (i) after you have told us the Password Information or Security Device have been lost, stolen or could be misused; (ii) if we have failed to tell you how to report your Password Information or Security Device as lost, stolen or capable of being misused; (iii) if you could not have detected that your Password Information or Security Device were liable to misuse (including because you did not receive them), or (iv) if we did not apply Strong Authentication for the payment when a regulatory requirement said we should.
- 12.13 Where a payment instruction is initiated by a payee (e.g., a direct debit) and:
- you are the payee, we are responsible only for correctly transmitting the payment order to the payer's bank. If we have done this incorrectly, we will make immediate efforts to trace the payment transaction if you ask us to and we will notify you of the outcome;
 - you are the payer, we are responsible to you for a failure to execute the payment transaction or for incorrectly executing it only if the payment order has been correctly transmitted to us.

Customers who are Micro-enterprises or Charities

- 12.14 If you are not a Micro-enterprise or Charity, the Payment Services Regulations 2017 do not apply to you to the fullest extent possible.
- 12.15 If we incorrectly execute a payment transaction on your Account, or fail to execute it, we are liable to you for reasonable losses you incur (unless you have not provided us with all of the required information) if:
- they arise directly from our breach of this Agreement or our negligence; and
 - in the ordinary course of events and with the knowledge we had, we might reasonably have expected such loss to result directly from that breach or negligence.

- 12.16 Our liability to refund any incorrectly executed Transaction shall be limited to the total of:
- any amount necessary to reimburse you as required by law regarding the transaction pursuant to which our breach or negligence occurred; and
 - if relevant, any additional amount of interest and charges you directly incur on the Account that you would not have incurred otherwise.

Beyond this we have no further liability to you for a failure to execute properly or a failure to execute at all for any reason.

- 12.17 You will be liable for unauthorised transactions if you or a User has acted fraudulently or has, with intent or gross negligence, failed to take reasonable steps to keep safe any of the Password Information and/or the Security Device. Otherwise, if we are reasonably satisfied that a Transaction was unauthorised we will refund to your Account the amount of the Transaction and any interest and charges directly incurred on the Account because of it. Beyond this we will have no further liability to you for an unauthorised Transaction.

13. Changes to this Agreement

- 13.1 We may at any time and for any reason:
- 13.1.1 change or withdraw any part of the Service;
 - 13.1.2 change your obligations in relation to security measures, including changing the Security Device and/or Password Information;
 - 13.1.3 change any of the provisions of this Agreement; and/or
 - 13.1.4 introduce charges for the Service.
- 13.2 We will tell you in writing at least two months before we make any change to this Agreement. We will treat a change as accepted by you on the day it comes into effect unless you tell us before that date that you refuse to accept the change. If you tell us this, then:
- 13.2.1 you can end your Agreement with us at any time before the change comes into effect; or
 - 13.2.2 if you do not end your Agreement with us before that date, this Agreement will terminate the day before.
- 13.3 We may also change anything in this Agreement at any time to reflect changes in law, regulation or codes of practice that apply to us or the way we are regulated. Wherever possible, we will give you at least two months' notice of such changes. If this is not possible we will give you as much notice as we reasonably can.

14. Termination and suspension of the Service

- 14.1 This Agreement continues until you or we end it. We will normally process any instructions received from any User before termination.
- 14.2 We may cancel or suspend your use of the Service (or part of the Service, for example, accessing the Service via a mobile device) at any time if:
- 14.2.1 we reasonably suspect that there is or could be illegal or fraudulent activity in relation to the Service;
 - 14.2.2 we reasonably believe a regulatory requirement means we have to;
 - 14.2.3 we reasonably believe that it is necessary to protect the security of your Account or the Service;
 - 14.2.4 a device being used to access the Service does not comply with our reasonable security or compatibility requirements; or
 - 14.2.5 you or a User has seriously or repeatedly breached the terms and conditions of this Agreement, your Account or any other product or service held or used by you.
- 14.3 If we cancel or suspend use of the Service, we will tell you as soon as possible unless the law prevents us from doing so or we reasonably believe it would undermine our security measures. You can also ask your Business Banking Team/Relationship Manager for information.
- 14.4 The table on the next column shows how this Agreement can be ended. If we end it, we will act in a manner we think is reasonably appropriate for the circumstances and will try to reduce the inconvenience to you.

By	Reason	Notice
You	Any Reason	None
Us	You or a User has broken this Agreement repeatedly and/ or seriously	None
Us	We de-register you from Internet Banking	None
Us	Any other reason	Two months (in writing)

- 14.5 If you end this Agreement it will be in respect of all your Account(s), not just some of them.

15. Governing law

- 15.1 This Agreement and any non-contractual obligations arising out of or in connection with it shall be governed by the law that applies to the account you're accessing through the Service, (for example, if English law or Jersey law applies to your Account, the same law will apply to your use of the Service). The courts of that jurisdiction will also be able to deal with any legal questions connected with this agreement.

16. Notices and communication

- 16.1 Other than notifications of interest rate changes, any notice that you or we give each other regarding your Account must be written. When we give you a written notice, we will use a letter, email, text, statement, statement insert or message, message provided via the Service, or another way which is sent to you individually. We will always use a way that we reasonably think is likely to come to your attention and satisfies regulatory requirements. Any written notice from you to us must be by post.
- 16.2 Your notices to us must be posted to the branch where the Account is held or where your business management team is based, unless we tell you otherwise. We will send you notices at the address you have given us for correspondence. We or you may change address for communication by giving seven days' written notice to the other party.
- 16.3 The language of this Agreement shall be English and communications and notices between us shall be in English.
- 16.4 We'll never phone, text or email you asking for your online log-on details. If we suspect fraud or other security threats in relation to your account, we will contact you in a fast and secure way (using the contact details we have for you) to tell you what you need to do. This may include SMS, online notifications, post, or any other appropriate messaging service.
- 16.5 You must tell us if your name or contact details change, including any email addresses, mobile phone numbers or other contact details. If you don't tell us, we won't be responsible if we can't contact you or we use outdated contact details.

17. Privacy

- 17.1 Your use of the Service and Lloyds Bank website is also subject to our Privacy Policy and our Website terms and conditions, which are available at lloydsbank.com/business/privacy.asp. In addition, the Service may from time to time also provide further information about how your data is collected and used by us.

18. Use of data for payment services

- 18.1 You explicitly consent (and have obtained the explicit consent of any User) to us accessing, processing and retaining any personal information that you provide to us for the purposes of providing payment services to you. This won't affect any rights any of us have under data protection legislation. You can withdraw your consent by de-registering from the Internet Banking service which will end your Agreement with us.

19. Third Parties

- 19.1 This Agreement does not confer or intend to confer a benefit enforceable by a person who is not a party to it. Such a person has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

20. Help and information

- 20.1 If you have any queries about this Service please call the Internet Banking Helpdesk on **0345 3000 116**. If you require a copy of this Agreement or any document referred in it these can be found on our website at lloydsbank.com/business
- 20.2 We aim to provide the highest level of customer service possible. However, if you experience a problem, we will always seek to resolve this as quickly and efficiently as possible.

If something has gone wrong please bring this to the attention of any member of staff. The complaint procedures are published on our website: lloydsbank.com/business If you disagree with the decision we make, you may be able to refer the matter to the Financial Ombudsman Service free of charge. The Financial Ombudsman Service provides a way of resolving disputes if you're unhappy with something we've done. Details are available from us on request or you can get further information at www.financial-ombudsman.org.uk

Find out more

Go to lloydsbank.com

Visit your local branch

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use the Next Generation Text (NGT) **Service** (previously Text Relay/Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 601 6909 (lines open 7am-8pm, Monday to Friday and 9am-2pm Saturday).

Important Information

Calls 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.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone: 020 7626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 119278.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

Our service promise

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. FSCS cover is not applicable to deposits held in the Channel Islands or Isle of Man. However, customers may be covered by local compensation schemes, depending on the business they do and where it is handled.

Lloyds Banking Group includes companies using brands including Lloyds Bank, Halifax and Bank of Scotland and their associated companies. More information on Lloyds Banking Group can be found at lloydsbankinggroup.com

Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non-ring fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions. Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit international.lloydsbank.com/ringfencing

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc is set out below.

The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business: 9 Broad Street, St. Helier, Jersey JE2 3RR is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998 and has also notified the Jersey Financial Services Commission that it carries on money service business.

Lloyds Bank Corporate Markets plc, Jersey Branch, subscribes to the Jersey Code of Practice for Consumer Lending.

The Guernsey branch of Lloyds Bank Corporate Markets plc, principal place of business: 1 Smith Street, St. Peter Port, Guernsey GY1 2JN is licensed by the Guernsey Financial Services Commission to take deposits and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended), respectively, and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Isle of Man branch of Lloyds Bank Corporate Markets plc, principal place of business: Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and is also registered as an insurance intermediary in respect of general business.

Lloyds Bank International is the registered business name of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.



Online for Business – functionality guide

It's easy to manage your business finances with Online for Business. Discover what you can do online with our list of useful features below.

Updated February 2023

Account administration

Category	Functionality	Description	Link for more info	Available on Mobile App	Full Access User	Delegate User	View Only User
Account signatories	Add/Remove account signatory (mandate variation)	Change who has authority to sign on behalf of your business (mandate variation) For accounts where Any 1 or Any 2 people need to sign and have mobile no. registered This will add/remove the person on all the business accounts related to the company	Change who can sign	X	✓	X	X
	Delegate access to others	Add or remove users that can access your internet banking account	How to delegate access	X	✓	X	X
Access to online banking	Control user permissions	Control the level of access you want to give each user (e.g. view only)	View Guide	X	✓	X	X
	Online payment controls	Set payment limits for each user and which users can approve payments	More Info	✓	✓	✓	✓
Data sharing	Open Banking data sharing	Control which third party services have been granted access to your account data	More Info	X	✓	✓	✓
	Business Finance Assistant	View your BFA dashboard in Online for Business (BFA subscription required)	Forgotten logon details	Change password	✓	✓	✓
Contact details	Change your logon details	Make internet banking User ID, password, memorable information easier to remember	More Info	View only	✓	✓	✓
	Change your personal details	View and update your personal contact details	More Info	View only	✓	X	X
Help and support	Change business details	Change your business address and business contact details	Help	✓	✓	✓	✓
	Change the business email	Update the business email address as part of paper-free settings	More Info	✓	✓	X	X
Account Requests	Virtual Assistant	Ask questions about any aspect of banking with us					
	Track your account requests	You can view and track the status of account requests made online		X	✓	✓	✓

Products and services

Category	Functionality	Description	Link for more info	Available on Mobile App	Full Access User	Delegate User	View Only User
Business Current Accounts	View real-time balances	View real-time balance, forecast balance, transactions, and manage up to 150 accounts	View Guide	✓	✓	✓	✓
	View upcoming payments	View regular payments due to leave your account in the next 31 days		X	✓	✓	✓
	Search your statements	Search for transactions (3 months at a time)	View Guide	X	✓	✓	✓
	Export transactions to a file	Export transactions in CSV/OFX format (max 1000 per export)		X	✓	✓	✓
	PDF transaction summary	Download a monthly summary in PDF format (found in 'Statement Options' menu)		X	✓	✓	✓
	Order replacement card	Order a replacement debit, cashpoint or authentication card, or a card reader		X	✓	✓	✓
	Order new cheque book	Order a new cheque book or paying in book		X	✓	✓	X
	Order copy statement	Order a duplicate paper copy of a bank statement		X	✓	✓	X
	Manage paper-free settings	Manage whether your business receives statements and invoices from us online instead of by post	More Info	✓	✓	X	X
	View paper-free statements	View and download PDF copies of bank statements and invoices in the Digital Inbox	More Info	✓	✓	✓	✓
Overdrafts	Apply for or amend an overdraft	Enquire to open or amend an overdraft facility (<i>subject to eligibility</i>)	More Info	X	✓	X	X
	Apply for a new card account	Apply for a new business credit or business charge card account (<i>subject to eligibility</i>)	More Info	X	✓	X	X
Business Credit & Charge Cards	View card account details	View business credit and charge card details, credit limits and payment information		✓	✓	✓	✓
	See recent card transactions	See transactions by card and a statement summary for the last 6 months		✓	✓	✓	✓
	Manage card account	Request to add or remove a cardholder from your account		X	✓	X	X
	Request limit change	Request a change to your credit limit		X	✓	X	X
	View deposit accounts	View Fixed Term Deposit and 32-Day Notice accounts		✓	✓	✓	✓
	Update maturity instructions	Update maturity instructions online for your Fixed Term Deposit (Treasury) accounts		X	✓	X	X
Savings & Deposit Accounts	Open a Fixed Term Deposit	Apply to open new Fixed Term Deposit and 32-Day Notice accounts	View Guide	X	✓	X	X
	Add or withdraw deposits	Add or withdraw funds from your 32-Day Notice accounts		X	✓	✓	X
	View other savings accounts	View all instant access savings accounts online and transaction history		✓	✓	✓	✓
	Open a savings account	Open and manage an Instant Access Savings account online		X	✓	X	X
Business loans	View loan accounts	View your loan accounts		✓	✓	✓	✓
	Apply for a loan	Apply for new business lending online (<i>subject to eligibility</i>)		X	✓	X	X
Other options	Business Finance Assistant	View your BFA dashboard in Online for Business (subscription required)	More Info	X	✓	✓	✓
	Apply for Asset Finance	Get an indicative quote and decision for funding business assets (<i>subject to eligibility</i>)	More Info	X	✓	X	X

Make and manage Payments

Category	Functionality	Description	Link for more info	Available on Mobile App	Full Access User	Delegate User	View Only User
Faster Payments	Make faster payments	Pay up to £250k per transaction for immediate payments (and up to £250k per day) Note future dated payments are limited to £99,999		✓	✓	✓	X
	Manage your payee list	Add, amend and remove payees online	View Guide	✓	✓	✓	X
	View future dated payments	View future dated payments		✓	✓	✓	✓
Bulk payments (Bacs)	Manage future dated payments	Set up and amend future dated payments (max limit £99,999 per future dated payment)		✓	✓	✓	X
	Create batch payments	Bulk pay 25 transactions per batch via Bacs – cut off 6pm 2 business days before payment	View Guide	X	✓	✓	X
	Manage bulk payments	Request the bulk payment service (a payment limit will be agreed before use of this service)		X	✓	X	X
Cheques	Order new cheque book	Order a new cheque book or paying in book		X	✓	✓	X
	Request to stop a cheque	Request to stop a cheque and track progress via your account requests		X	✓	✓	X
	Deposit cheques remotely	Deposit cheques via mobile app – limit £5,000 per cheque (max £5,000 per day)	Step by Step	✓	✓	✓	X
Direct Debits	View Direct Debits	View Direct Debits		✓	✓	✓	✓
	Cancel Direct Debits	Cancel Direct Debits		✓	✓	✓	X
	Instant account transfers	Transfer funds between your own accounts and businesses (max £250k per transaction)		✓	✓	✓	X
International	Make international payments	Use your sterling account to pay up to £250k per transaction (and up to £250k per day)	View Guide	X	✓	X	X
	View standing orders	View standing orders (note there is a max limit of £99,999 per standing order)		✓	✓	✓	✓
	Manage standing orders	Create and delete standing orders		✓	✓	✓	X
Payment limits	Online payment controls	Set up payment limits for each user and which users can approve the payment	View Guide	X	✓	X	X
	Maximum payment limits	For a full list of limits, click 'View FAQs' link and scroll down to 'Frequently asked questions'	View FAQs				

Click link and scroll down to the FAQ section

Delegating access to Internet Banking

As an account signatory you can choose who has access to your accounts and the level of access they have.

Account Signatory Levels

Signatory Level	Can have access to Online for Business	Make Payments	Talk to us about the business	Authorise changes (e.g. update address)	Apply for products (e.g. loans or savings)	Link for more info
Full Power signatory	✓	✓	✓	✓	✓	How to change account signatory
Limited signatory	✓	✓	✓	X	X	
Not a signatory	✓	X	X	X	X	

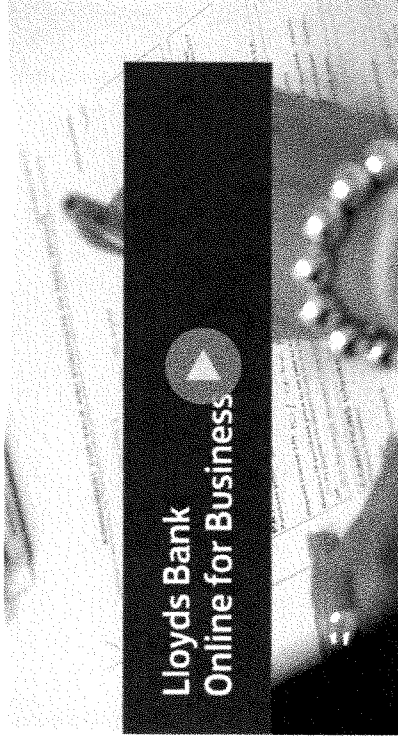
Online for Business User Access Levels

User Access Levels	Account signatory level required	View accounts	Access via Mobile App	Make payments	Open savings	Switch to Paper-Free	Apply for a loan	Link for more info
Full Access User	Must also be Full Power account signatory	✓	✓	✓	✓	✓	✓	
Delegate User	Does NOT need to be an account signatory	✓	✓	✓	X	X	X	How to delegate access
View Only User		✓	✓	X	X	X	X	

Payment Control Limits or approval for Full Access and Delegate Users

Payment Control Options	Create payments but not approve them	Set maximum transaction limits	1 user can create & make the payment	1 user creates & approves + 1 other approves	1 user creates & approves + 2 others approve	1 user creates & approves + 2 others approve	1 user creates + 3 others approve	Link for more info
Set Individual Limits	X	✓	Up to their limit	If above first user's limit	X	X	X	View Guide
2 users to approve all payments	✓	X	X	✓	✓	X	X	View Examples
3 users to approve all payments	✓	X	X	X	X	✓	✓	

Online for Business explainer video



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

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

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We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

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.