

# Louth Town Council

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

01507 355895

[clerk@louthtowncouncil.gov.uk](mailto: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 8<sup>th</sup> October 2024 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](mailto:clerk@louthtowncouncil.gov.uk) in advance of the meeting to discuss attendance arrangements. Written representation can also be considered 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 3<sup>rd</sup> Day of October 2024

## AGENDA

### PLANNING COMMITTEE

(Chairman: Cllr. P. Starsmore, 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 17<sup>th</sup> September 2024.

#### 4. 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 10-08-24). (Attached).

#### 5. Planning Correspondence

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

#### 6. Proposed Works to Trees

Committee to consider supporting the following proposed works to trees:

- Location:** 5 Temple Terrace **Proposals:** T1 – Apple – Remove. **Reasons:** Leaning at a 45 degree angle.
- Location:** 24 Horncastle Road **Proposals:** T21 – Cherry – (Lime in application) crown lift to a final height of 6m from pavement and remove dead wood. **Reasons:** Clearance.
- Location:** 4 Old Chapel Mews **Proposals:** T1 – Pear – Remove. **Reasons:** Too large for location, blocking light, shedding branches in high winds.

**7. Proposed Zebra Crossing and Relocation of Bus Stop**

Committee to consider supporting the above proposals. Documentation attached.

**8. Next Meeting**

Committee to note that the date of the next scheduled Planning Committee meeting is 29<sup>th</sup> October 2024.

**GOVERNANCE AND FINANCE COMMITTEE**  
**(Chairman: Cllr. Mrs. E. Ballard, 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 6<sup>th</sup> August 2024.

**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 3, 4 and 5****i. Month 3**

1. Cash Book 1	Receipts	£1,592.94	Payments	£23,833.00
2. Cash Book 2	Receipts	£0.00	Payments	£76.60

**ii. Month 4**

1. Cash Book 1	Receipts	£4,384.36	Payments	£26,468.42
2. Cash Book 2	Receipts	£0.00	Payments	£32.79

**iii. Month 5**

1. Cash Book 1	Receipts	£2,422.83	Payments	£18,533.41
2. Cash Book 2	Receipts	£250.00	Payments	£102.90

**b) Detailed Income and Expenditure Report (Budget Variance Report) as at Month 5 to 31<sup>st</sup> August 2024.****c) Earmarked Reserves Report as at 31<sup>st</sup> August 2024.****d) Balance Sheet to 31<sup>st</sup> August 2024 and Cash Book 1 and 2 Bank Reconciliations which reconcile to account statements showing balances as follows:**

- i. Lloyds Treasurers Account (balance at 31/8/24 on statement 5) – £314,521.72
- ii. Petty Cash (balance as at 31/8/24) – £ 194.88
- iii. Lloyds Deposit Account (balance on statement 5 printed 1<sup>st</sup> October 2024) – £166,652.51
- iv. NS and I Account (balance on last statement received (no. 12) as at 1/1/24) – £112,300.42

**5. Reserves Policy**

Committee to receive a recommendation from FOG regarding the above. (To be tabled).

**6. Budget Setting**

Councillors to note that ideas for inclusion in the budget for 2025/26 should be submitted to the Town Clerk by 31<sup>st</sup> October 2023 along with costings.

**7. Council Debit Card**

Committee to receive details regarding the above for familiarisation, receive a recommendation from FOG and consider resolving to recommend to Town Council on 19<sup>th</sup> November that a Council Debit Card be obtained.

**8. Annual Governance and Accountability Return (AGAR) 2023/24**

- a) Committee to note that the Council's External Auditor has completed its limited assurance review of Louth Town Council for the year ended 31<sup>st</sup> March 2024.
- b) Committee to receive and note the Notice of Conclusion of Audit.
- c) Committee to receive and note Section 3 – External Auditor Report and Certificate 2023/24 and note that the Council has received an unqualified audit, the external auditor having found no issues on which to make comment.

**9. Internal Audit 2024/25**

Committee to approve continuation of current quadripartite arrangement. (See attached).

**10. Closed Session Item**

Council to resolve to move into closed session in accordance with the Public Bodies (Admission to Meetings) Act 1960 due to the business to be discussed in the following item, information being of a confidential, commercial and third party nature in relation to:

- a) Grants

**Cllrs. are STRONGLY urged to familiarise themselves with the grant applications online or in hard copy at the office prior to discussion.**

**11. Next Meeting**

Committee to note that the date of the next scheduled Governance and Finance Committee meeting is 10<sup>th</sup> December 2024.

09-17-24 PLAN MINS

**MINUTES OF THE LOUTH TOWN COUNCIL PLANNING COMMITTEE  
HELD IN THE OLD COURT ROOM, THE SESSIONS HOUSE, LOUTH  
ON TUESDAY 17<sup>th</sup> SEPTEMBER 2024**

Councillor P. Starsmore (PS) (in the chair).

**Present Councillors:** M. Barnes (MB), J. Drake (JD), G.E. Horton (GEH), D. Hobson (DH), Mrs. J. Makinson-Sanders (Mrs. JMS), D. Moore (DM), Mrs. K. Parsons (Mrs. KP), Mrs. P.F. Watson (Mrs. PFW).

**Councillors not present:** Mrs. E. Ballard (Mrs. EB), J. Baskett (JB), L.M. Cooney (LMC), H. Filer (HF), J. Simmons (JS), D.E. Wing (DEW).

The Town Clerk Mrs. L.M. Phillips and the Town Clerk's Assistant, Miss. S. Chitauro were also present.

**P56. Apologies for Absence**

Apologies for absence were received from Cllrs. Mrs. EB, JB, LMC, HF, JS and DEW.

**P57. Declarations of Interest / Dispensations**

The following declarations of interest were made:

- a. Cllr. DH – Items 4, 5 and 6 as a member of East Lindsey District Council (ELDC).
- b. Cllr. GEH – Items 4, 5 and 6 as a member of ELDC.
- c. Cllr. Mrs. JMS – Items 4, 5 and 6 as a member of ELDC.
- d. Cllr. PS – Planning Application 1 as nearby resident of area of the application.

**P58. Minutes**

It was **RESOLVED** that the notes of the Planning Committee Meeting held on 27<sup>th</sup> August 2024 be approved as the minutes.

**P59. Applications received by the Local Planning Authority**

The Committee considered all planning applications received, including those listed in the schedule (PA/Schedule 09-17-24) and **RESOLVED** as follows:

- a. N/105/00957/24 – To object on the grounds of: 1) Loss of ecological habitats. It is known that there are shrews living in the field and other wildlife such as pheasants, bats, birds including birds of prey and the occasional deer also frequent the area. Their environs and population should be protected. 2) Adequate parking and servicing. Fanthorpe Lane is a narrow, unadopted, grass edged lane which has been maintained by the residents since it was cut in half by the A16. The character of this lane and its essential components such as the grass edge, must be protected. It should be conditioned that upon completion of the development the developer make good the road surface. 3) Design and appearance. This is an ancient trackway into Louth and the proposed houses are not in keeping with those in existence. Concern was raised about the vicinity of the proposed development to the bypass. Councillors thought that there was supposed to be a buffer between the bypass and any development which has not been accounted for here.
- b. PL/0089/24 – To object on the grounds of residents in the vicinity of Keily House have not been informed of the proposals either individually or by way of public notices in the area.
- c. To support all other applications.

**P60. Planning Correspondence**

The Committee noted the following planning correspondence:

**a. ELDC Planning Decisions**

- i. ELDC Approved – N/105/00271/24 – Section 73 Application – Phase 3 Land Adjacent to Playing Field, Julian Bower, Louth – LTC Objected 27/08/24.
- ii. ELDC Approved – N/105/00461/24 – Planning Permission – 181 Eastgate, LN11 8DB – LTC Objected 28/05/24.
- iii. ELDC Approved – N/105/00303/24 – Planning Permission – Land Adjacent 38, Alexander Drive, Louth – LTC Supported 30/04/24.
- iv. ELDC Approved – N/105/01064/24 – Planning Permission – 3 Buttercup Lane, LN11 0FQ – LTC Supported 06/08/24.

## b. Temporary Traffic Restrictions

- i. ORGANISATION RESPONSIBLE FOR RESTRICTION: Anglian Water  
REASON FOR RESTRICTION: Emergency – Water supply maintenance  
NATURE AND LOCATION OF RESTRICTION: Emergency Road Closure Order (Between High Holme Road and Cisterngate).  
PERIOD OF RESTRICTION: 01/09/24 – 01/09/24 (Restrictions to be implemented for 1 day as and when required during this period. Signage will be displayed on site in advance).
- ii. ORGANISATION RESPONSIBLE FOR RESTRICTION: Anglian Water  
REASON FOR RESTRICTION: Emergency – Repair leak  
NATURE AND LOCATION OF RESTRICTION: Emergency Road Closure Order – B1200 Edward Street (Between Gospelgate and a point 50m South).  
PERIOD OF RESTRICTION: 28/08/24 – 03/09/24 (Restrictions to be implemented for 7 days as and when required during this period. Signage will be displayed on site in advance).
- iii. ORGANISATION RESPONSIBLE FOR RESTRICTION: Lincolnshire County Council  
REASON FOR RESTRICTION: Carriageway remedial resurfacing.  
NATURE AND LOCATION OF RESTRICTION: Road Closure Order – Newbridge Hill (Between Keddington Road and Ramsgate); Church Street (Between Eastgate and Newmarket). No Loading At Any Time Order – Newbridge Hill (Between Keddington Road and Ramsgate); Church Street (Between Eastgate and Newmarket).  
PERIOD OF RESTRICTION: 26/09/24 – 01/10/24, overnight only. (Restrictions to be implemented for 2 days as and when required during this period. Signage will be displayed on site in advance).
- iv. ORGANISATION RESPONSIBLE FOR RESTRICTION: Lincolnshire County Council  
REASON FOR RESTRICTION: Event – RAE000185 – Food & Drink.  
NATURE AND LOCATION OF RESTRICTION: Road Closure Order – Mercer Row, Market Place, Cornmarket, Burnt Hill, Eastgate (Between Upgate and Northgate).  
PERIOD OF RESTRICTION: 29/09/24 – 29/09/24, 05:00 to 20:00 (Restrictions to be implemented for 1 day as and when required during this period. Signage will be displayed on site in advance).
- v. ORGANISATION RESPONSIBLE FOR RESTRICTION: MDR Groundworks Ltd  
REASON FOR RESTRICTION: Install storm outfall and connect to existing culvert on Brackenborough Road.  
NATURE AND LOCATION OF RESTRICTION: Road Closure Order – Brackenborough Road.  
PERIOD OF RESTRICTION: 23/09/24 – 30/09/24 (Restrictions to be implemented for 7 days as and when required during this period. Signage will be displayed on site in advance).
- vi. ORGANISATION RESPONSIBLE FOR RESTRICTION: Lincolnshire County Council  
REASON FOR RESTRICTION: Emergency – Vegetation/tree trimming and collapsed wall investigation.  
NATURE AND LOCATION OF RESTRICTION: Emergency Road Closure Order – Spaw Lane/Grays Court.  
PERIOD OF RESTRICTION: 13/09/24 – 13/09/24 (Restrictions to be implemented for 1 day as and when required during this period. Signage will be displayed on site in advance).
- vii. ORGANISATION RESPONSIBLE FOR RESTRICTION: Sunbelt Rentals UK Ltd  
REASON FOR RESTRICTION: Pole testing.  
NATURE AND LOCATION OF RESTRICTION: Road Closure Order – Halfpenny Lane (Between Horncastle Road and a point 350m west).  
PERIOD OF RESTRICTION: 07/10/24 – 07/10/24 (Restrictions to be implemented for 1 day as and when required during this period. Signage will be displayed on site in advance).

## c. Appeals

- i. **N/105/01419/23 – Location:** Land Adjacent to Raithby Water Treatment Works, Horncastle Road, Louth, LN11 9QT. **Nature of Appeal:** An appeal was submitted to the Planning Inspectorate for costs in relation to the refusal of planning permission for change of use, conversion and alterations to the existing stables into 1no. dwelling. **Outcome:** The application for an award of costs has been refused.

## d. Enforcement

- i. **Location:** Former Workshop Buildings, Spring Gardens, Louth, LN11 9AU. **Nature of Investigation:** Untidy Land. **Outcome:** An inspection of the aforementioned land confirmed that the landowner had conformed in full to the formal s215 Untidy Land Notice and Community

Protection Warning Notice served. The site was tidied and improved, therefore, no further action is to be taken, and the investigation is to be closed.

**P61. Proposed Work to Trees**

The Committee considered the following proposed works to trees, and it was **RESOLVED** to support the following:

- a. **Location:** Land adjacent to 5 Primrose Hollow. **Proposals:** G1 – Sycamore, Common Ash, Common Holly, Common Yew, Wych Elm – Ash marked on plan – trim bough back to house boundary. Holly marked on plan – reduce to leave a finished height of approx. 6m. **Reasons:** G1 – Ash – For safety reasons (ash die back). Holly – to maintain stability.

**P62. Next Meeting**

It was noted that the next scheduled Planning Committee meeting would take place on 8<sup>th</sup> October 2024.

The Meeting Closed at 10.13pm.

Signed \_\_\_\_\_ (Chairman)

Dated \_\_\_\_\_

Our Ref	Authority	Application No	Type	Applicant	Proposal	Location / Ward	Conservation Area?	Previous LTC Comments
1	ELDC	N/105/ 01186/24	Planning Permission	Magna Vitae	Alterations to existing eastern end of the all weather pitches fencing to raise the height to 5m.	All Weather Sports Pitches, London Road, Louth - St. Mary's Ward	No	New
2	ELDC	N/105/ 01366/24	Planning Permission	Mr. J. Bakewell	Alterations to existing dwelling to provide bi-fold doors to the rear elevation.	38 St. Michael's Road, Louth, LN11 9DA - Priory Ward	Yes	New
3	ELDC	N/105/ 01385/24	Planning Permission	Tolsa UK Ltd.	Extensions to existing factory to provide a housing unit for 4no. silos and to include raising of part of the existing roof.	D S Smith Converters, Windsor Road, Fairfield Industrial Estate, Louth, LN11 0YG - North Holme Ward	No	New
4	ELDC	N/105/ 01403/24	Listed Building Consent	Mr. R. Oddie	Internal and external alterations to existing dwelling to include installation of fitted cupboards, w.c., fire surrounds, 2no. doors and replace handrail to stairs. Repair existing masonry and replace existing annex door/window with french doors/windows and installation of rooflights to annex roof (works already started).	137 Eastgate, Louth, LN11 9QE - St. James' Ward	Yes	New
5	ELDC	N/105/ 01418/24	Planning Permission	Mr. K. Coupland	Alterations to 2no. windows on the first floor and 2no. windows on the front elevation of existing property which is a listed building.	17 Mercer Row, Louth, LN11 9JG - Priory Ward	Yes	New
6	ELDC	N/105/ 01419/24	Listed Building Consent	Mr. K. Coupland	Alterations to 2no. windows on the first floor and 2no. windows on the second floor on the front elevation of existing property	17 Mercer Row, Louth, LN11 9JG - Priory Ward	Yes	New
7	ELDC	N/105/ 01421/24	Planning Permission	Mrs. E. Grey	Extensions and alterations to existing dwelling to provide additional living accommodation, erection of a boundary wall, provision of a sun terrace with the conversion of, extension and alterations to existing garden room to provide an annex.	50 Crowtree Lane, LN11 9LN, St. Mary's Ward	Yes	New
8	ELDC	N/105/ 01436/24	Planning Permission	Couplands Caravans	Erection of a storage building (works completed).	Couplands Caravans, Tattershall Way, Fairfield Industrial Estate, Louth, LN11 0YZ - North Holme Ward	No	New

**PLANNING COMMITTEE 8<sup>th</sup> OCTOBER 2024**  
**PLANNING CORRESPONDENCE TO NOTE**

**1. ELDC Planning Decisions**

- a. ELDC Approved – N/105/01104/24 – Planning Permission – The Old Wool Mart, LN11 9EZ – LTC Supported 06/08/24.
- b. ELDC Approved – N/105/01105/24 – Listed Building Consent – The Old Wool Mart, LN11 9EZ – LTC Supported 06/08/24.
- c. ELDC Approved – N/105/01152/24 – Planning Permission – 37 Upgate, LN11 9HD – LTC Supported 27/08/24.
- d. ELDC Approved – N/019/02336/23 – Section 73 Application – The Brackenborough Hotel, LN11 0SZ – LTC Objected 12/12/23.
- e. ELDC Approved – N/105/00207/24 – 68-72 Eastgate, LN11 9PG – LTC Approved 20/02/24.

**2. Temporary Traffic Restrictions**

- a. ORGANISATION RESPONSIBLE FOR RESTRICTION: Highway Safety Management Ltd.  
REASON FOR RESTRICTION: Drainage (Anglian Water).

NATURE AND LOCATION OF RESTRICTION: Road Closure Order – Northgate (Between Cannon Street and Nicholl Hill).

PERIOD OF RESTRICTION: 14/10/24 – 15/10/24, 20:00 to 05:00 (Restrictions to be implemented for 1 day as and when required during this period.  
Signage will be displayed on site in advance).

- b. ORGANISATION RESPONSIBLE FOR RESTRICTION: Anglian Water

REASON FOR RESTRICTION: Emergency – repair leak.

NATURE AND LOCATION OF RESTRICTION: Chequergate (Between Upgate and Nicholl Hill).

PERIOD OF RESTRICTION: 25/09/24 – 01/10/24 (Restrictions to be implemented for 7 days as and when required during this period. Signage will be displayed on site in advance).



To whom this may concern

Lincolnshire County Council  
Place Directorate  
Highways Services  
Minor Works & Traffic Team  
County Offices  
Newland  
Lincoln LN1 1YL

Ref: KF/3032 FAO Katie Fraser  
Date: 18<sup>th</sup> September 2024

Tel: 01522 782070  
Email: TRO@lincolnshire.gov.uk

Dear Sir/Madam

**RE: ST BERNARDS AVENUE, LOUTH– PROPOSED ZEBRA CROSSING AND RELOCATION OF BUS STOP**

Lincolnshire County Council is proposing to install a new zebra crossing on St Bernards Avenue, Louth to improve crossing facilities. This will also involve relocating the current bus stop and removing the current bus shelter. The operational times on the bus stop will remain as Mon-Sat 7am-7pm.

The proposal is shown on the attached plan and I look forward to receiving any comments you may wish to make. If I do not receive a response by **Monday 18<sup>th</sup> November 2024** I will assume that you have no objections to the proposal.

If your comments are in the form of an objection to the proposals and if they cannot be resolved, they will be reported to the County Council's Planning & Regulation Committee at the appropriate time.

Yours Faithfully

K Fraser

For Programme Leader Minor Works & Traffic



08-06-24 G&amp;F MINS

**MINUTES OF THE LOUTH TOWN COUNCIL GOVERNANCE AND FINANCE COMMITTEE  
HELD IN THE OLD COURT ROOM, THE SESSIONS HOUSE, LOUTH  
ON TUESDAY 6<sup>th</sup> AUGUST 2024**

Councillor Mrs. E. Ballard (Mrs. EB) (in the chair).

**Present Councillors:** J. Baskett (JB), L.M. Cooney (LMC), J. Drake (JD), D. Hobson (DH), Mrs. J. Makinson-Sanders (Mrs. JMS), J. Simmons (JS), P. Starsmore (PS), Mrs. P.F. Watson (Mrs. PFW), D.E. Wing (DEW).

**Councillors not present:** M. Barnes (MB), G.E. Horton (GEH), D. Moore (DM), Mrs. K. Parsons (Mrs. KP).

The Town Clerk, Mrs. L.M. Phillips and the Town Clerk's Assistant, Miss S. Chitauro were also present.

**G11. Apologies for Absence**

Apologies were received from Cllrs. HF, GEH, DM, Mrs. KP.

**G12. Declarations of Interest / Dispensations**

There were no declarations of interest or dispensations made.

**G13. Minutes**

It was **RESOLVED** that the notes of the Governance and Finance Committee meeting held on 18<sup>th</sup> June 2024 be approved as the minutes.

**G14. Finance**

On a recommendation by FOG, it was **RESOLVED** to note/approve/authorise the following:

i. Month 1

1. Cash Book 1	Receipts	£159,938.13	Payments	£58,691.34
2. Cash Book 2	Receipts	£250.00	Payments	£51.54

ii. Month 2

1. Cash Book 1	Receipts	£3,427.07	Payments	£24,080.90
2. Cash Book 2	Receipts	£0.00	Payments	£95.37

b) Detailed Income and Expenditure Report (Budget Variance Report) as at Month 2 to 31<sup>st</sup> May 2024.

c) Earmarked Reserves Report as at 31<sup>st</sup> May 2024.

d) Balance Sheet and Cash Book 1 and 2 Bank Reconciliations as at 31<sup>st</sup> May 2024 which reconcile to account statements showing balances as follows:

i. Lloyds Treasurers Account (balance at 31/05/24 on statement 2) - £374,956.42.

ii. Petty Cash (balance as at 31/05/24 - £157.17.

iii. Lloyds Deposit Account (balance on statement 2 printed 30<sup>th</sup> July 2024) - £166,652.51.

iv. National Savings and Investment Account (shown on last statement no.12) - £112,300.42.

**G15. Investment Policy**

The Committee received a draft Investment Policy and it was agreed that Cllrs. would take the document home to peruse before voting on its adoption, after a recommendation by FOG, at the next scheduled Town Council meeting taking place on 27<sup>th</sup> August 2024.

**G16. Grants**

The Committee noted that the Council's Grant Application Process for 2024/25 had opened, the details and application for which could be found on the Town Council's website.

**G17. Next Meeting**

It was noted that the date of the next scheduled Governance and Finance Committee meeting was 8<sup>th</sup> October 2024.

The Meeting Closed at 10.05pm.

Signed \_\_\_\_\_ (Chairman)                      Dated \_\_\_\_\_

Date: 24/09/2024

## Louth Town Council Current Year

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Time 11:08

## Cashbook 1

User: LMP

## Lloyds TSB Current/Deposit

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>
<b>Balance Brought Fwd :</b>		<b>541,608.93</b>					<b>541,608.93</b>	
BGC Banked	<b>04/06/2024</b>	<b>333.00</b>						
2289	Ministry of Justice	333.00			1012	401	333.00	EX/RT 1126
FPI Banked	<b>10/06/2024</b>	<b>189.94</b>						
Int	Lloyds Bank	189.94			1190	101	189.94	Interest Received
FPI Banked	<b>13/06/2024</b>	<b>409.00</b>						
2293	Leakes Memorials	409.00			1011	401	409.00	Mem Permission x 2 re. Rance
FPI Banked	<b>18/06/2024</b>	<b>164.00</b>						
2294	Leakes Memorials	164.00			1011	401	164.00	Memorial re. Swaby
FPI Banked	<b>20/06/2024</b>	<b>164.00</b>						
2295	Leakes Memorials	164.00			1011	401	164.00	Memorial re. Wilson
FPI Banked	<b>28/06/2024</b>	<b>333.00</b>						
2292	Children's Funeral Fund	333.00			1012	401	333.00	EX/RT re. CP5, GS 2
<b>Total Receipts for Month</b>		<b>1,592.94</b>	<b>0.00</b>	<b>0.00</b>			<b>1,592.94</b>	
<b>Cashbook Totals</b>		<b>543,201.87</b>	<b>0.00</b>	<b>0.00</b>			<b>543,201.87</b>	

Continued on Page 398

Date: 24/09/2024

## Louth Town Council Current Year

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Time 11:08

## Cashbook 1

User: LMP

## Lloyds TSB Current/Deposit

For Month No: 3

## Payments for Month 3

## Nominal Ledger

<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>
10/06/2024	EDF Energy	DDEDFCEM2	8.55			4505	401	8.55	Cem Gas
14/06/2024	ACB Machinery Ltd	OP106	969.00		161.50	4600	401	807.50	New Strimmer
14/06/2024	Thomas Fattorini Ltd	OP107	1,190.10		198.35	9349	103	991.75	Social chain repairs
						349	0	-991.75	Social chain repairs
						6000	103	991.75	Social chain repairs
14/06/2024	GBM Waste Management	OP108	225.00		37.50	4532	401	187.50	Cem Skip
14/06/2024	Mrs. S.E. Dykes	OP109	179.00			4750	101	179.00	Mayor's Serjeant Coat
14/06/2024	Institute of Cem & Crem Manage	OP110	100.00			4026	101	100.00	Annual Membership
14/06/2024	Tudor Grounds Maintenance	OP111	2,172.58		362.10	4223	401	1,248.60	Amenity Grass
						4530	401	561.88	Cem Grass
14/06/2024	Louth Building Supplies	OP112	385.36		64.23	4520	401	321.13	Cem Supplies
14/06/2024	John Darke Ltd	OP113	180.67		30.11	4531	401	150.56	Cem Fuel
14/06/2024	KRL Group Ltd	OP114	17.99		3.00	4304	401	14.99	Copier support
14/06/2024	Rialtas Business Solutions	OP115	1,041.60		173.60	4020	101	868.00	Financial Year End Closedown
20/06/2024	Anglian Water	DDAWSH3	8.00			4303	401	8.00	SH Water
20/06/2024	Anglian Water	DDAWCEM3	17.00			4505	401	17.00	Cem Water
21/06/2024	E.ON Next	DDEONCH3	136.11			4200	401	136.11	Clock/Floodlights
21/06/2024	E.ON Next	DDEONCH3	-136.11			4200	401	-136.11	Correcting VAT
21/06/2024	E.ON Next	DDEONCH3	136.11		6.48	4200	401	129.63	Clock/Floodlights
25/06/2024	Raymond Johnson	OP116	450.00			4003	401	450.00	Grave Digging 19/6/24
25/06/2024	Raymond Johnson	OP117	450.00			4003	401	450.00	Grave Digging 24/6/24
25/06/2024	Louth Building Supplies	OP118	99.98		16.66	9338	603	83.32	Supplies for Beacon Lighting
						338	0	-83.32	Supplies for Beacon Lighting
						6000	603	83.32	Supplies for Beacon Lighting
25/06/2024	Siemens Financial Services Ltd	OP119	204.00		34.00	4304	401	170.00	Copier Lease
25/06/2024	Keith Angel	OP120	200.00			9338	603	200.00	Sound for Beacon Lighting
						338	0	-200.00	Sound for Beacon Lighting
						6000	603	200.00	Sound for Beacon Lighting
25/06/2024	GRS Electrical	OP121	79.18		13.20	4312	601	65.98	Repair to WM lighting
25/06/2024	B.A. Bush & Son Ltd	OP122	20.00		3.33	4520	401	16.67	Cem Mtce/Supplies
25/06/2024	KRL Group Ltd	OP123	240.47		40.08	4304	401	200.39	Photocopies
25/06/2024	ACB Machinery Ltd	OP124	125.99		21.00	4520	401	104.99	Cem Equip Mtce
25/06/2024	Tudor Grounds Maintenance	OP125	674.26		112.38	4530	401	561.88	Cem Grass
25/06/2024	The Little Cleaning Co	OP132	320.08		53.36	4285	401	266.72	Cleaning
25/06/2024	ADRIP Plumbing & Heating	OP133	198.00		33.00	4307	401	165.00	Repair to toilet
25/06/2024	Tudor Grounds Maintenance	OP134	1,498.32		249.72	4223	401	1,248.60	Amenity Grass
25/06/2024	Aquavita Catering Ltd	OP135	859.80		143.30	4100	601	160.00	JS Mayor Making
						4100	601	556.50	JS civic Service
25/06/2024	Staff Costs	OP126	2,112.14			4001	401	2,112.14	Staff Costs
25/06/2024	Staff Costs	OP127	1,657.16			4001	401	1,657.16	Staff Costs
25/06/2024	Staff Costs	OP128	2,421.23			4001	501	2,421.23	Staff Costs
25/06/2024	Staff Costs	OP129	1,271.26			4001	501	1,271.26	Staff Costs
25/06/2024	LCC Pension Fund	OP130	2,081.40			4001	501	286.60	Superannuation
						4002	501	1,167.20	Superannuation
						4001	401	117.42	Superannuation

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Date: 24/09/2024

## 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

<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>
						4002	401	510.18	Superannuation
25/06/2024	HM Revenue and Customs	OP131	2,163.66			4001	401	662.45	PAYE/NIC
						4002	401	418.58	PAYE/NIC
						4001	501	652.66	PAYE/NIC
						4002	501	429.97	PAYE/NIC
28/06/2024	Onecom Ltd	DD1COMSH3	75.11		12.52	4304	401	62.59	2 x Tel & Wifi
<b>Total Payments for Month</b>			23,833.00	0.00	1,769.42			22,063.58	
<b>Balance Carried Fwd</b>			519,368.87						
<b>Cashbook Totals</b>			543,201.87	0.00	1,769.42			541,432.45	

Date: 24/09/2024

## Louth Town Council Current Year

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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 :	157.17					157.17	
	Banked	0.00						
			0.00					0.00
<b>Total Receipts for Month</b>		0.00	0.00	0.00			0.00	
<b>Cashbook Totals</b>		<u>157.17</u>	<u>0.00</u>	<u>0.00</u>			<u>157.17</u>	

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Date: 24/09/2024

## Louth Town Council Current Year

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## Cashbook 2

User: LMP

## Petty Cash

For Month No: 3

## Payments for Month 3

## Nominal Ledger

<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>
04/06/2024	Lights4Fun	15	20.99		3.50	9338	603	17.49	D-Day 80 Batt Pillar Candles
04/06/2024	Morrisons	16	6.50			9338	603	6.50	Batteries for D-Day 80
						338	0	-6.50	Batteries for D-Day 80
						6000	603	6.50	Batteries for D-Day 80
04/06/2024	Lights4Fun	15	-20.99		-3.50	9338	603	-17.49	Correcting code error
04/06/2024	Lights4Fun	15	20.99		3.50	9338	603	17.49	D-Day 80 Batt Pillar Candles
						338	0	-17.49	D-Day 80 Batt Pillar Candles
						6000	603	17.49	D-Day 80 Batt Pillar Candles
04/06/2024	Morrisons	17	5.50			4285	401	5.50	Bin liners
04/06/2024	YTC	18	5.96		1.00	4110	601	4.96	D-Day 80 Tealights
						338	0	-4.96	D-Day 80 Tealights
						6000	601	4.96	D-Day 80 Tealights
17/06/2024	Louth Auctions	19	15.40			4520	401	15.40	Cem Supplies
19/06/2024	Post Office	20	18.95			4022	101	18.95	Postage
19/06/2024	Post Office	21	2.10			4022	101	2.10	Postage
28/06/2024	Morrisons	22	1.20			4020	101	1.20	Office Supplies
<b>Total Payments for Month</b>			76.60	0.00	4.50			72.10	
<b>Balance Carried Fwd</b>			80.57						
<b>Cashbook Totals</b>			157.17	0.00	4.50			152.67	

Date: 24/09/2024

## Louth Town Council Current Year

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## Cashbook 1

User: LMP

## Lloyds TSB Current/Deposit

For Month No: 4

## Receipts for Month 4

## 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>
<b>Balance Brought Fwd :</b>		<b>519,368.87</b>					<b>519,368.87</b>	
BGC Banked <b>04/07/2024</b>		<b>444.00</b>						
2305	Walkers LnCS Co op	444.00			1012	401	333.00	EX/RT re. Wilson
					1010	401	111.00	Inter Wilson
500881 Banked <b>09/07/2024</b>		<b>1,612.98</b>						
2276	Mr/Mrs. Vines	666.00			1012	401	666.00	EX/RT's 1124 & 1125
2290	Louth Cottage Gdns and Allots	881.98			1001	401	881.98	Allotment Rent
2291	Alpha Memorials	65.00			1011	401	65.00	Add Ins re. Crunkhurn
Int Banked <b>09/07/2024</b>		<b>172.13</b>						
Int	Lloyds Bank	172.13			1190	101	172.13	Interest Received
BGC Banked <b>16/07/2024</b>		<b>474.00</b>						
2298	Kettles	474.00			1010	401	474.00	Inter Ellerby
BGC Banked <b>17/07/2024</b>		<b>474.00</b>						
2299	Kettles	474.00			1010	401	474.00	Inter Hobson
FPI Banked <b>17/07/2024</b>		<b>151.00</b>						
2296	Miss Hempstock	151.00			1012	401	151.00	EX/RT 1128
BGC Banked <b>18/07/2024</b>		<b>65.00</b>						
2300	Kettles	65.00			1011	401	65.00	Add Ins re. Heywood
BGC Banked <b>18/07/2024</b>		<b>406.25</b>						
2301	East Lindsey District Council	406.25			1000	401	406.25	Use SH for GE Polling Station
BGC Banked <b>25/07/2024</b>		<b>474.00</b>						
2302	Walkers LnCS Co op	474.00			1010	401	474.00	Inter Wade
BGC Banked <b>26/07/2024</b>		<b>111.00</b>						
2303	Kettles	111.00			1010	401	111.00	Inter Milson
<b>Total Receipts for Month</b>		<b>4,384.36</b>	<b>0.00</b>	<b>0.00</b>			<b>4,384.36</b>	
<b>Cashbook Totals</b>		<b>523,753.23</b>	<b>0.00</b>	<b>0.00</b>			<b>523,753.23</b>	

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Date: 24/09/2024

## Louth Town Council Current Year

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## Cashbook 1

User: LMP

## Lloyds TSB Current/Deposit

For Month No: 4

## Payments for Month 4

## Nominal Ledger

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
10/07/2024	EDF Energy	DDDEFSH1	7.88			4303	401	7.88	SH Gas
19/07/2024	GBM Waste Management	OP136	675.00		112.50	4532	401	187.50	Skip
						4750	401	375.00	Removal of Shed Waste
19/07/2024	Louth Building Supplies	OP137	34.49		5.75	4520	401	28.74	Cem Supplies
19/07/2024	Tudor Grounds Maintenance	OP138	2,172.58		362.10	4223	401	1,248.60	Amenity Grass Cut 3
						4530	401	561.88	Cem Grass Cut 5
19/07/2024	Chubb Electronic Security	OP139	1,128.66		188.11	4302	401	940.55	Annual Contract re. Security
19/07/2024	KRL Group Ltd	OP140	35.98		6.00	4304	401	29.98	Copier Support (July & Aug)
19/07/2024	Rodden and Cooper Ltd	OP141	1,172.10		195.35	4222	401	976.75	Refurb Mkt PI Benches x 4
19/07/2024	John Darke Ltd	OP142	243.04		40.51	4533	401	58.42	Van Fuel
						4531	401	144.11	Cem fuel
19/07/2024	Foxhall Construction Ltd	OP143	696.00		116.00	9338	603	580.00	D-Day Traffic Management
						338	0	-580.00	D-Day Traffic Management
						6000	603	580.00	D-Day Traffic Management
19/07/2024	ACB Machinery Ltd	OP144	189.13		31.52	4551	401	157.61	Cem Gen Mtce
19/07/2024	D Salkeld	OP145	180.00			4280	401	180.00	Watering
19/07/2024	Thomas Fattorini Ltd	OP146	791.54		131.92	9349	103	297.55	Velvet Backing
						349	0	-297.55	Velvet Backing
						6000	103	297.55	Velvet Backing
						9349	103	362.07	Bespoke Carry Case
						349	0	-362.07	Bespoke Carry Case
						6000	103	362.07	Bespoke Carry Case
19/07/2024	Wilkin Chapman llp	OP147	7,200.00		1,200.00	9611	403	6,000.00	OMH Legal Advice - Barrister
						327	0	-6,000.00	OMH Legal Advice - Barrister
						6000	403	6,000.00	OMH Legal Advice - Barrister
19/07/2024	Staff Costs	OP148	2,112.34			4001	401	2,112.34	Staff Costs
19/07/2024	Staff Costs	OP149	1,657.16			4001	401	1,657.16	Staff Costs
19/07/2024	Staff Costs	OP150	2,421.23			4001	501	2,421.23	Staff Costs
19/07/2024	Staff Costs	OP151	1,271.46			4001	501	1,271.46	Staff Costs
19/07/2024	LCC Pension Fund	OP152	2,081.40			4001	401	117.42	Superannuation
						4002	401	510.17	Superannuation
						4001	501	286.60	Superannuation
						4002	501	1,167.21	Superannuation
19/07/2024	HM Revenue and Customs	OP153	2,163.26			4001	401	662.25	PAYE/NIC
						4001	501	652.46	PAYE/NIC
						4002	401	418.58	PAYE/NIC
						4002	501	429.97	PAYE/NIC
22/07/2024	Anglian Water	DDAWSH4	8.00			4303	401	8.00	SH Water
22/07/2024	Anglian Water	DDAWCEM4	17.00			4505	401	17.00	Cem Water
22/07/2024	E.ON Next	DDEONCH4	134.56		6.41	4200	401	128.15	Clock/Floodlights
31/07/2024	Onecom Ltd	DD1COMSH4	75.61		12.60	4304	401	63.01	2 x Tel & Wifi

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**Cashbook 1****User: LMP****Lloyds TSB Current/Deposit****For Month No: 4**

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<b>Total Payments for Month</b>	26,468.42	0.00	2,408.77	24,059.65
<b>Balance Carried Fwd</b>	497,284.81			
<b>Cashbook Totals</b>	<u>523,753.23</u>	<u>0.00</u>	<u>2,408.77</u>	<u>521,344.46</u>

Date: 24/09/2024

## Louth Town Council Current Year

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Cashbook 2

User: LMP

Petty Cash

For Month No: 4

## Receipts for Month 4

## 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 :	80.57					80.57	
	Banked	0.00						
			0.00				0.00	
<b>Total Receipts for Month</b>		0.00	0.00	0.00			0.00	
<b>Cashbook Totals</b>		<u>80.57</u>	<u>0.00</u>	<u>0.00</u>			<u>80.57</u>	

Date: 24/09/2024

## Louth Town Council Current Year

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## Cashbook 2

User: LMP

## Petty Cash

For Month No: 4

## Payments for Month 4

## Nominal Ledger

<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>
09/07/2024	Morrisons	23	10.80			4022	101	10.80	Stamps
16/07/2024	Humber Bridge Board	24	1.50			4102	601	1.50	Humber Bridge Toll
16/07/2024	Humber Bridge Board	25	1.50			4102	601	1.50	Humber Bridge Toll
16/07/2024	Spar Fairfield Blakemore Retl	26	10.00		1.67	4102	601	8.33	Fuel re. Hull Uni Limo Journey
23/07/2024	WHSmith retail Ltd	27	6.49			4020	101	6.49	Stationery
30/07/2024	Morrisons	28	2.50			4020	101	2.50	Bin liners
<b>Total Payments for Month</b>			32.79	0.00	1.67			31.12	
<b>Balance Carried Fwd</b>			47.78						
<b>Cashbook Totals</b>			80.57	0.00	1.67			78.90	

Date: 01/10/2024

## Louth Town Council Current Year

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## Cashbook 1

User: LMP

## Lloyds TSB Current/Deposit

For Month No: 5

## Receipts for Month 5

## 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>
<b>Balance Brought Fwd :</b>		<b>497,284.81</b>					<b>497,284.81</b>	
FPI Banked <b>01/08/2024</b>		<b>262.00</b>						
2304	Jason Rocks Funeral Services	262.00			1010	401	111.00	Inter Gaskins
					1012	401	151.00	EX/RT Gaskins
FPI Banked <b>05/08/2024</b>		<b>111.00</b>						
2297	L. Hempstock	111.00			1010	401	111.00	Inter K Hempstock
BGC Banked <b>08/08/2024</b>		<b>111.00</b>						
2310	Walkers LnCS Co op	111.00			1010	401	111.00	Inter D. Overton
Int Banked <b>09/08/2024</b>		<b>164.83</b>						
Int	Lloyds Bank	164.83			1190	101	164.83	Interest Received
FPI Banked <b>14/08/2024</b>		<b>151.00</b>						
2301/1	Mr. and Mrs. Brooks	151.00			1012	401	151.00	EXRT 1132
BGC Banked <b>15/08/2024</b>		<b>474.00</b>						
2312	Walkers LnCS Co op	474.00			1010	401	474.00	Inter JE Adlard
FPI Banked <b>21/08/2024</b>		<b>221.00</b>						
2307	Mr. Brooks	221.00			1010	401	221.00	Inter D. Wylie
500881	Banked <b>29/08/2024</b>	<b>928.00</b>						
2306	Mrs. Barker	778.00			1012	401	667.00	EXRT 1133
					1010	401	111.00	Inter C. Barker
2308	Mr. Tacey	150.00			1000	401	150.00	JB Grazing
<b>Total Receipts for Month</b>		<b>2,422.83</b>	<b>0.00</b>	<b>0.00</b>			<b>2,422.83</b>	
<b>Cashbook Totals</b>		<b>499,707.64</b>	<b>0.00</b>	<b>0.00</b>			<b>499,707.64</b>	

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Date: 01/10/2024

## Louth Town Council Current Year

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## Cashbook 1

User: LMP

## Lloyds TSB Current/Deposit

For Month No: 5

## Payments for Month 5

## Nominal Ledger

<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>
01/08/2024	E.ON Next	DDEONSH1	495.05		23.57	4303	401	471.48	SH Electric
08/08/2024	EDF Energy	DDEDFCEM3	7.61		0.36	4505	401	7.25	Cem Gas
12/08/2024	Tudor Grounds Maintenance	OP154	2,172.58		362.10	4223	401	1,248.60	Amenity Grass cut 4
						4530	401	561.88	Cem Grass
12/08/2024	ACB Machinery Ltd	OP155	738.10		123.02	4551	401	615.08	Cem Maintenance
12/08/2024	Allinson Print and Supplies	OP156	59.58		9.93	4020	101	49.65	Stationery
12/08/2024	John Darke Ltd	OP157	193.53		32.26	4531	401	111.22	Cem Fuel
						4533	401	50.05	Van Fuel
12/08/2024	Louth Building Supplies	OP158	206.89		19.13	4520	401	187.76	Cem Supplies
12/08/2024	The Little Cleaning Co	OP159	360.09		60.03	4285	401	300.06	Cleaning
12/08/2024	KRL Group Ltd	OP160	28.48		4.75	4304	401	23.73	Photocopying
12/08/2024	Foxhall Construction Ltd	OP161	288.00		48.00	9611	403	240.00	OMH Fence Repairs
						327	0	-240.00	OMH Fence Repairs
						6000	403	240.00	OMH Fence Repairs
12/08/2024	GBM Waste Management	OP162	225.00		37.50	4532	401	187.50	Cem Skip
12/08/2024	Simon Rance	OP163	16.00			4104	401	16.00	Mayor's Board Signwriting
12/08/2024	D Salkeld	OP164	380.00			4280	401	380.00	Planter Watering
12/08/2024	London Road Sports Partnership	OP165	80.00			4023	101	80.00	Public Mtg re. 3G @ Leisure Ce
12/08/2024	SCIS	OP166	880.73		146.79	9348	103	733.94	New Laptop
						348	0	-733.94	New Laptop
						6000	103	733.94	New Laptop
12/08/2024	Mrs. S. Dykes	OP167	325.00			4103	601	325.00	1st Instalment of MS Expenses
12/08/2024	Petty Cash	OP168	250.00			220		250.00	Petty Cash
20/08/2024	Anglian Water	DDAWSH5	8.00			4303	401	8.00	SH Water
20/08/2024	Anglian Water	DDAWCEM5	17.00			4505	401	17.00	Cem Water
20/08/2024	E.ON Next	DDEONCH5	19.81		0.94	4200	401	18.87	Clocks/Floodlights Electric
23/08/2024	Staff Costs	OP169	2,112.14			4001	401	2,112.14	Staff Costs
23/08/2024	Staff Costs	OP170	1,657.16			4001	401	1,657.16	Staff Costs
23/08/2024	Staff Costs	OP171	2,421.23			4001	501	2,421.23	Staff Costs
23/08/2024	Staff Costs	OP172	1,271.26			4001	501	1,271.26	Staff Costs
28/08/2024	LCC Pension Fund	OP173	2,081.40			4001	401	117.42	Superannuation
						4001	501	286.60	Superannuation
						4002	401	510.17	Superannuation
						4002	501	1,167.21	Superannuation
28/08/2024	HM Revenue and Customs	OP174	2,163.66			4001	401	662.45	PAYE/NIC
						4002	401	418.58	PAYE/NIC
						4001	501	652.66	PAYE/NIC
						4002	501	429.97	PAYE/NIC
30/08/2024	Onecom Ltd	DD1COMSH5	75.11		12.52	4304	401	62.59	2 x tel & wifi
<b>Total Payments for Month</b>			18,533.41	0.00	880.90			17,652.51	
<b>Balance Carried Fwd</b>			481,174.23						
<b>Cashbook Totals</b>			499,707.64	0.00	880.90			498,826.74	

Date: 01/10/2024

## Louth Town Council Current Year

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## Cashbook 2

User: LMP

## Petty Cash

For Month No: 5

## Receipts for Month 5

## 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>
<b>Balance Brought Fwd :</b>		<b>47.78</b>					<b>47.78</b>	
	Banked 12/08/2024	<b>250.00</b>						
OP168	Lloyds TSB Current/Deposit	250.00			201		250.00	Petty Cash
<b>Total Receipts for Month</b>		250.00	0.00	0.00			250.00	
<b>Cashbook Totals</b>		<u>297.78</u>	<u>0.00</u>	<u>0.00</u>			<u>297.78</u>	

Date: 01/10/2024

## Louth Town Council Current Year

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## Cashbook 2

User: LMP

## Petty Cash

For Month No: 5

## Payments for Month 5

## Nominal Ledger

<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>
06/08/2024	WHSmith retail Ltd	29	7.00			4020	101	7.00	Stationery
07/08/2024	John Darke Ltd	30	28.36			4531	401	28.36	Cem Fuel
07/08/2024	The Jeweller's Workshop	31	30.00			4210	401	30.00	Trophy Engraving
07/08/2024	The Card Factory	32	0.99			4020	101	0.99	Card for JS
19/08/2024	All Occasions	33	25.00			4750	101	25.00	Flowers for JS
19/08/2024	Post Office	34	3.55			4022	101	3.55	Stamps
27/08/2024	Morrisons	36	8.00			4020	101	8.00	Stationery
<b>Total Payments for Month</b>			102.90	0.00	0.00			102.90	
<b>Balance Carried Fwd</b>			194.88						
<b>Cashbook Totals</b>			<u>297.78</u>	<u>0.00</u>	<u>0.00</u>			<u>297.78</u>	

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## Louth Town Council Current Year

Page 1

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## Detailed Income &amp; Expenditure by Budget Heading 31/08/2024

Month No: 5

## Cost Centre Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<b>101 Governance and Finance</b>								
1002 Miscellaneous	0	0	50	50			0.0%	
1176 Precept	0	154,516	309,032	154,516			50.0%	
1190 Interest Received	165	877	1,000	123			87.7%	
<b>Governance and Finance :- Income</b>	<b>165</b>	<b>155,393</b>	<b>310,082</b>	<b>154,689</b>			<b>50.1%</b>	<b>0</b>
4020 Office Administration Costs	66	1,554	3,500	1,946		1,946	44.4%	
4022 Postage	4	46	300	254		254	15.4%	
4023 Meeting Expenses	80	450	900	450		450	50.0%	
4024 Councillors Expenses	0	0	100	100		100	0.0%	
4025 Insurances	0	5,624	8,000	2,376		2,376	70.3%	
4026 Fees and Subscriptions	0	2,970	3,351	381		381	88.6%	
4028 Audit Fee (Internal & External)	0	0	1,000	1,000		1,000	0.0%	
4750 Contingency	25	204	400	196		196	51.0%	
<b>Governance and Finance :- Indirect Expenditure</b>	<b>174</b>	<b>10,848</b>	<b>17,551</b>	<b>6,703</b>	<b>0</b>	<b>6,703</b>	<b>61.8%</b>	<b>0</b>
<b>Net Income over Expenditure</b>	<b>(9)</b>	<b>144,545</b>	<b>292,531</b>	<b>147,986</b>				
<b>103 Governance and Finance EM Rese</b>								
9348 EMR IT Replacement	734	734	0	(734)		(734)	0.0%	734
9349 EMR Civic Regalia	0	1,651	0	(1,651)		(1,651)	0.0%	1,651
<b>Governance and Finance EM Rese :- Indirect Expenditure</b>	<b>734</b>	<b>2,385</b>	<b>0</b>	<b>(2,385)</b>	<b>0</b>	<b>(2,385)</b>		<b>2,385</b>
<b>Net Expenditure</b>	<b>(734)</b>	<b>(2,385)</b>	<b>0</b>	<b>2,385</b>				
6000 plus Transfer from EMR	734	2,385						
<b>Movement to/(from) Gen Reserve</b>	<b>0</b>	<b>0</b>						
<b>401 Community Resources Day to Day</b>								
1000 Property Income	150	1,136	2,000	864			56.8%	
1001 Allotment Rent Received	0	882	882	0			100.0%	
1002 Miscellaneous	0	1,047	1,500	453			69.8%	
1009 LCC Contribution (Grass)	0	0	5,747	5,747			0.0%	
1010 Interments	1,139	5,464	16,000	10,536			34.1%	
1011 Monuments	0	1,935	8,000	6,065			24.2%	
1012 Exclusive Burial Rights	969	4,228	16,000	11,772			26.4%	
<b>Community Resources Day to Day :- Income</b>	<b>2,258</b>	<b>14,692</b>	<b>50,129</b>	<b>35,437</b>			<b>29.3%</b>	<b>0</b>
4001 Salaries	4,549	22,746	58,000	35,254		35,254	39.2%	
4002 Employers Costs Super / NI	929	4,644	20,000	15,356		15,356	23.2%	
4003 Grave Digging	0	900	2,800	1,900		1,900	32.1%	

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## Louth Town Council Current Year

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## Detailed Income &amp; Expenditure by Budget Heading 31/08/2024

Month No: 5

## Cost Centre Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4027 Training	0	145	1,000	855		855	14.5%	
4104 Civic Property	16	16	250	234		234	6.4%	
4200 Clocks / Floodlights	19	(431)	3,000	3,431		3,431	(14.4%)	
4205 Christmas Lights /Celebrations	0	24	12,500	12,477		12,477	0.2%	
4210 Lovely Louth Competition	30	30	400	370		370	7.5%	
4220 CCTV Maintenance	0	0	4,515	4,515		4,515	0.0%	
4222 Street Furniture Maintenance	0	977	1,500	523		523	65.1%	
4223 Amenity Grass Cutting	1,249	4,994	14,000	9,006		9,006	35.7%	
4280 Floral / In Bloom	380	560	2,500	1,940		1,940	22.4%	
4282 Hubbards Hills Mtce Contrib.	0	24,500	52,500	28,000		28,000	46.7%	
4285 Minor Mtce & Cleaning Services	300	1,372	3,200	1,828		1,828	42.9%	
4302 Security / Fire	0	941	2,600	1,659		1,659	36.2%	
4303 SH Utilities	479	(4,956)	9,500	14,456		14,456	(52.2%)	
4304 SH Communications	86	1,112	2,100	988		988	52.9%	
4306 SH Rates	0	5,988	6,159	171		171	97.2%	
4307 SH Building Maintenance	0	165	1,500	1,335		1,335	11.0%	
4308 SH Statutory Equipment Checks	0	0	230	230		230	0.0%	
4501 Cem Rates	0	3,804	3,614	(190)		(190)	105.3%	
4505 Cem Utilities	24	238	1,800	1,562		1,562	13.2%	
4520 Cem Maintenance-Supplies	188	1,504	2,000	496		496	75.2%	
4530 Cem Grass Cutting / Strimming	562	3,371	6,000	2,629		2,629	56.2%	
4531 Cem Fuel - Equipment	140	596	1,100	504		504	54.2%	
4532 Cem Waste Disposal	188	938	1,850	913		913	50.7%	
4533 Cem Vehicle Running Costs	50	215	2,000	1,785		1,785	10.7%	
4540 Cem Protective Clothing	0	0	550	550		550	0.0%	
4550 Cem Plants, Shrubs, Trees etc	0	0	200	200		200	0.0%	
4551 Cem General Repairs/Maint.	615	1,076	3,000	1,924		1,924	35.9%	
4552 Purchase of Plaques	0	0	60	60		60	0.0%	
4600 Cem Equipment Replacement	0	808	3,000	2,193		2,193	26.9%	
4750 Contingency	0	375	2,000	1,625		1,625	18.8%	
4751 GDPR Compliance	0	40	40	0		0	100.0%	
4752 Trinity Allotment Rent	0	968	1,014	46		46	95.4%	
4754 Community Apiary	0	(833)	0	833		833	0.0%	
4757 London Road Sports P'Ship	0	0	10,000	10,000		10,000	0.0%	
Community Resources Day to Day :- Indirect Expenditure	<b>9,803</b>	<b>76,826</b>	<b>236,482</b>	<b>159,656</b>	<b>0</b>	<b>159,656</b>	<b>32.5%</b>	<b>0</b>
<b>Net Income over Expenditure</b>	<b>(7,545)</b>	<b>(62,133)</b>	<b>(186,353)</b>	<b>(124,220)</b>				

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## Louth Town Council Current Year

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## Detailed Income &amp; Expenditure by Budget Heading 31/08/2024

Month No: 5

## Cost Centre Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<b>403 Community Resources EM Reserve</b>								
9611 EMR Contingency	240	6,240	0	(6,240)		(6,240)	0.0%	6,240
Community Resources EM Reserve :- Indirect Expenditure	<u>240</u>	<u>6,240</u>	<u>0</u>	<u>(6,240)</u>	<u>0</u>	<u>(6,240)</u>		<u>6,240</u>
<b>Net Expenditure</b>	<b>(240)</b>	<b>(6,240)</b>	<b>0</b>	<b>6,240</b>				
6000 plus Transfer from EMR	240	6,240						
<b>Movement to/(from) Gen Reserve</b>	<b>0</b>	<b>0</b>						
<b>501 Personnel Day to Day</b>								
4001 Salaries	4,632	23,159	63,000	39,841		39,841	36.8%	
4002 Employers Costs Super / NI	1,597	7,986	25,000	17,014		17,014	31.9%	
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	<u>6,229</u>	<u>31,145</u>	<u>88,700</u>	<u>57,555</u>	<u>0</u>	<u>57,555</u>	<u>35.1%</u>	<u>0</u>
<b>Net Expenditure</b>	<b>(6,229)</b>	<b>(31,145)</b>	<b>(88,700)</b>	<b>(57,555)</b>				
<b>601 Town Council Day to Day</b>								
4052 Tourism/promotions	0	45	1,000	955		955	4.5%	
4089 Citizens Advice Bureau	0	0	1,000	1,000		1,000	0.0%	
4090 Grants S137 Open Resource	0	0	4,000	4,000		4,000	0.0%	
4100 Civic Expenses	0	879	1,500	621		621	58.6%	
4102 Mayoral Allowance	0	(86)	550	636		636	(15.6%)	
4103 Mayors Serjeant Expenses	325	325	650	325		325	50.0%	
4105 Election Expenses	0	0	2,000	2,000		2,000	0.0%	
4106 Deputy Mayor's Expenses	0	63	100	37		37	63.5%	
4110 Civic Events	0	5	0	(5)		(5)	0.0%	5
4111 Remembrance Day Parade Grant	0	0	1,000	1,000		1,000	0.0%	
4311 Flood Schemes Maintenance	0	0	19,077	19,077		19,077	0.0%	
4312 War Memorial	0	66	100	34		34	66.0%	
Town Council Day to Day :- Indirect Expenditure	<u>325</u>	<u>1,298</u>	<u>30,977</u>	<u>29,679</u>	<u>0</u>	<u>29,679</u>	<u>4.2%</u>	<u>5</u>
<b>Net Expenditure</b>	<b>(325)</b>	<b>(1,298)</b>	<b>(30,977)</b>	<b>(29,679)</b>				
6000 plus Transfer from EMR	0	5						
<b>Movement to/(from) Gen Reserve</b>	<b>(325)</b>	<b>(1,293)</b>						
<b>603 Town Council EM Reserves</b>								
9338 EMR Civic Events	0	1,071	0	(1,071)		(1,071)	0.0%	1,056

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## Louth Town Council Current Year

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## Detailed Income &amp; Expenditure by Budget Heading 31/08/2024

Month No: 5

## Cost Centre Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
9362 EMR Civic Property	0	1,575	0	(1,575)		(1,575)	0.0%	1,575
Town Council EM Reserves :- Indirect Expenditure	<u>0</u>	<u>2,646</u>	<u>0</u>	<u>(2,646)</u>	<u>0</u>	<u>(2,646)</u>		<u>2,631</u>
<b>Net Expenditure</b>	<u>0</u>	<u>(2,646)</u>	<u>0</u>	<u>2,646</u>				
6000 plus Transfer from EMR	0	2,631						
<b>Movement to/(from) Gen Reserve</b>	<u>0</u>	<u>(15)</u>						
<b>Grand Totals:- Income</b>	<b>2,423</b>	<b>170,085</b>	<b>360,211</b>	<b>190,126</b>			<b>47.2%</b>	
<b>Expenditure</b>	<b>17,505</b>	<b>131,388</b>	<b>373,710</b>	<b>242,322</b>	<b>0</b>	<b>242,322</b>	<b>35.2%</b>	
<b>Net Income over Expenditure</b>	<u><b>(15,083)</b></u>	<u><b>38,698</b></u>	<u><b>(13,499)</b></u>	<u><b>(52,197)</b></u>				
plus Transfer from EMR	974	11,261						
<b>Movement to/(from) Gen Reserve</b>	<u><b>(14,109)</b></u>	<u><b>49,959</b></u>						

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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
327 EMR Contingency	9,243.06	-6,240.00	3,003.06
329 EMR Quality Council / Office	4,245.00		4,245.00
338 EMR Civic Events	2,128.66	-1,061.15	1,067.51
340 EMR Grants 137 Reserve	3,066.00		3,066.00
346 EMR Christmas Illuminations	10,936.00		10,936.00
347 EMR Art Trail	1,000.00		1,000.00
348 EMR IT Replacement	3,479.60	-733.94	2,745.66
349 EMR Civic Regalia	0.00	-1,651.37	-1,651.37
352 EMR TCP Floral Enhancement	2,500.00		2,500.00
353 EMR Capital Expenditure	90,157.80		90,157.80
359 EMR Accommodation	6,162.21		6,162.21
360 EMR Cem External Wall	4,000.00		4,000.00
362 EMR Civic Property/Regalia	5,045.94	-1,575.00	3,470.94
363 EMR Hubbard's Hills	15,074.08		15,074.08
364 EMR Clerks Training	2,540.00		2,540.00
365 EMR Accom OfficeEquip / Stor	4,224.00		4,224.00
380 EMR Cem Road Maintenance	4,000.00		4,000.00
381 EMR Cem Equipment Replacement	4,247.69		4,247.69
382 EMR Cem Tree Surgery	6,380.00		6,380.00
383 EMR Cem Workshop/Lodge	4,056.24		4,056.24
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	1,000.00		1,000.00
398 EMR Elections	17,610.90		17,610.90
399 EMR Funding for Sports Assets	6,000.00		6,000.00
	<b>276,138.18</b>	<b>-11,261.46</b>	<b>264,876.72</b>

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**Louth Town Council Current Year**

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**Detailed Balance Sheet - Excluding Stock Movement****Month 5 Date 31/08/2024**

<u>A/c</u>	<u>Description</u>	<u>Actual</u>
<i><u>Current Assets</u></i>		
105	VAT Refunds	21,507
201	Lloyds TSB Current/Deposit	481,174
210	National Savings Bank	112,300
220	Petty Cash	195
<b>Total Current Assets</b>		<b>615,177</b>
<i><u>Represented by :-</u></i>		
301	Current Year Fund	38,698
310	General Reserve	311,603
322	EMR CCTV refurbishment	10,000
327	EMR Contingency	3,003
329	EMR Quality Council / Office	4,245
338	EMR Civic Events	1,068
340	EMR Grants 137 Reserve	3,066
346	EMR Christmas Illuminations	10,936
347	EMR Art Trail	1,000
348	EMR IT Replacement	2,746
349	EMR Civic Regalia	(1,651)
352	EMR TCP Floral Enhancement	2,500
353	EMR Capital Expenditure	90,158
359	EMR Accommodation	6,162
360	EMR Cem External Wall	4,000
362	EMR Civic Property/Regalia	3,471
363	EMR Hubbard's Hills	15,074
364	EMR Clerks Training	2,540
365	EMR Accom OfficeEquip / Stor	4,224
380	EMR Cem Road Maintenance	4,000
381	EMR Cem Equipment	4,248
382	EMR Cem Tree Surgery	6,380
383	EMR Cem Workshop/Lodge	4,056
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	1,000
398	EMR Elections	17,611
399	EMR Funding for Sports Assets	6,000
<b>Total Equity</b>		<b>615,177</b>

Date: 01/10/2024

Louth Town Council Current Year

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Time: 15:23

**Bank Reconciliation Statement as at 31/08/2024  
for Cashbook 1 - Lloyds TSB Current/Deposit**

User: LMP

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page</u>	<u>Balances</u>
Lloyds TSB Deposit Account	31/08/2024	5	166,652.51
Lloyds TSB Current Account	31/08/2024	5	314,521.72
			<u>481,174.23</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			481,174.23
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			481,174.23
		<b>Balance per Cash Book is :-</b>	<b>481,174.23</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Signatory 1:**

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

**Signatory 2:**

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

Date: 01/10/2024

Louth Town Council Current Year

Page 1

Time: 15:29

**Bank Reconciliation Statement as at 31/08/2024  
for Cashbook 2 - Petty Cash**

User: LMP

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page</u>	<u>Balances</u>
Petty Cash	31/08/2024	36	194.88
			<u>194.88</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			194.88
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			194.88
		<b>Balance per Cash Book is :-</b>	<b>194.88</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Signatory 1:**

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

**Signatory 2:**

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

## Louth Town Council

### Notice of conclusion of audit

#### Annual Governance & Accountability Return for the year ended 31 March 2024

Sections 20(2) and 25 of the Local Audit and Accountability Act 2014

Section 16 of the Accounts and Audit Regulations 2015 (SI 2015/234)

	Notes
<p>1. The audit of accounts for <b>Louth Town Council</b> for the year ended 31 March 2024 has been completed and the accounts have been published.</p>	<p>This notice and Sections 1, 2 &amp; 3 of the AGAR must be published by 30 September. <b>This must include publication on the smaller authority's website.</b> The smaller authority must decide how long to publish the Notice for; the AGAR and external auditor report must be publicly available for 5 years.</p>
<p>2. The Annual Governance &amp; Accountability Return including the auditor's certificate and opinion is available for inspection and copying by any local government elector of the area of <b>Louth Town Council</b> on application to:</p>	<p>(a) Insert the name, position and address of the person to whom local government electors should apply to inspect the AGAR</p>
<p>(a) <u>MRS. L. PHILLIPS, TOWN CLERK + RFO</u> <u>LOUTH TOWN COUNCIL, THE SESSIONS HOUSE,</u> <u>EASTGATE, LOUTH, LN11 9AJ</u></p>	<p>(b) Insert the hours during which inspection rights may be exercised</p>
<p>(b) <u>MONDAY TO FRIDAY 10AM TO 1PM</u></p>	<p>(c) Insert a reasonable sum for copying costs</p>
<p>3. Copies will be provided to any local government elector of the area on payment of <u>£1.00</u> (c) for each copy of the Annual Governance &amp; Accountability Return.</p>	<p>(d) Insert the name and position of person placing the notice</p>
<p>Announcement made by: (d) <u>MRS. L. PHILLIPS, TOWN CLERK</u> <u>+ RFO</u></p>	<p>(e) Insert the date of placing of the notice</p>
<p>Date of announcement: (e) <u>4/9/24</u></p>	

## Section 3 – External Auditor’s Report and Certificate 2023/24

In respect of

Louth Town Council – LI0231

### 1 Respective responsibilities of the auditor and the authority

Our responsibility as auditors to complete a **limited assurance review** is set out by the National Audit Office (NAO). A limited assurance review is **not a full statutory audit**, it does not constitute an audit carried out in accordance with International Standards on Auditing (UK & Ireland) and hence it **does not** provide the same level of assurance that such an audit would. The UK Government has determined that a lower level of assurance than that provided by a full statutory audit is appropriate for those local public bodies with the lowest levels of spending.

Under a limited assurance review, the auditor is responsible for reviewing Sections 1 and 2 of the Annual Governance and Accountability Return in accordance with NAO Auditor Guidance Note 02 (AGN 02) as issued by the NAO on behalf of the Comptroller and Auditor General. AGN 02 is available from the NAO website – <https://www.nao.org.uk/code-audit-practice/guidance-and-information-for-auditors/>

This authority is responsible for ensuring that its financial management is adequate and effective and that it has a sound system of internal control. The authority prepares an Annual Governance and Accountability Return in accordance with *Proper Practices* which:

- summarises the accounting records for the year ended 31 March 2024; and
- confirms and provides assurance on those matters that are relevant to our duties and responsibilities as external auditors.

### 2 External auditor’s limited assurance opinion 2023/24

On the basis of our review of Sections 1 and 2 of the Annual Governance and Accountability Return (AGAR), in our opinion the information in Sections 1 and 2 of the AGAR is in accordance with Proper Practices and **no other matters have come to our attention** giving cause for concern that relevant legislation and regulatory requirements have not been met.

Other matters not affecting our opinion which we draw to the attention of the authority:

None

### 3 External auditor certificate 2023/24

We certify that we have completed our review of Sections 1 and 2 of the Annual Governance and Accountability Return, and discharged our responsibilities under the Local Audit and Accountability Act 2014, for the year ended 31 March 2024.

External Auditor Name

PKF LITTLEJOHN LLP

External Auditor Signature

*PKF Littlejohn LLP*

Date

03/09/2024

Your application for a

# Business Debit Card

For Business Banking Customers

# LLOYDS BANK



**Before you begin:** It's best to save this form to your computer and open it using Adobe Acrobat Reader. Doing this will allow you to fill in the PDF and upload signatures. You can get the latest version of Adobe Acrobat Reader by visiting <https://get.adobe.com/reader/>

## Guidance notes

You can fill in this form online. Use the toolbar to save your progress.

Complete any fields marked with an \*

Upload an image of your signature in the signatories' Section once you have completed your application.

You can email your signed form to us using the contact details at the bottom of the form.

You can also print this form and complete it by hand.

1

## Business details

Business name \*

Do you already have Debit cards issued on this account? \*

Yes No

 

If no please confirm Business type below:

**Business type** (choose **one** option only):

Limited Company or  
Limited Liability Partnership  
(**Complete Section 5.1**)

Club, Charity or  
Society resolution  
(**Complete Section 5.2**)

Sole Trader  
or Partnership




Branch sort code \*

Branch account number \*

How many new Debit Cards are required for Authorised Users? \*  
(Please give details in Section 4)

Business name to appear on card (maximum of 26 characters including spaces) \*

Please be advised that New Debit Cards will be delivered to the Business Mailing Address held on bank systems for your business

2

## Keeping you informed/Request for additional information

Title \* Mr Mrs Miss Ms Other (please specify)

    

Your mobile phone number (UK only) \*

Your first name \*

Business email address (This email address will not be used for marketing purposes) \*

Your last name (surname) \*

**Please note:**

We'll keep you updated by email, the contact **information** provided will be used to update you on progress, or should we need to contact you for additional **information**.



### Who looks after your personal information

Your personal information will be held by Lloyds Bank plc which is part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

### How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

### Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

### Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

### Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

### What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

### Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

### How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

### How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

### How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

### Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at [www.lloydsbank.com/businessprivacy](http://www.lloydsbank.com/businessprivacy) or you can ask us for a copy.

### How you can contact us

If you have any questions or require more information about how we use your personal information please speak to your usual bank contact in the first instance.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 602 1997 (+44 1733 347 007)** from outside the UK) and tell us you want to speak to our Data Privacy Officer.

### Version Control

This notice was last updated in May 2022.

4

## Details of New Debit Card Holders (Authorised Users)

4.1

## First Authorised User

Please read the **information** in Section 3 headed Personal and **Business** Information and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

<p>Title *    Mr    Mrs    Miss    Ms    Other (please specify)</p> <p>Your first names *</p> <p>Your last name (surname) *</p> <p>Any different names you have had in the last six years</p> <p>Your date of birth *</p> <p>Your contact telephone numbers and area dialling codes *</p> <p>Mobile</p> <p>Work</p> <p>Home</p> <p>It's important that we have your up-to-date contact details as we can use these to help keep your account safe. For instance, we'll contact you to confirm online purchases using your Business Debit Card. If you do not provide contact details, we may be unable to authenticate online transactions which could otherwise be declined.</p> <p>We will never use your phone numbers for marketing purposes if you've asked us not to. You can change your marketing <b>preferences</b> at any time by logging on to Online Banking or visiting us in branch.</p> <p>Your personal Lloyds Bank sort code and account number (if you have one)</p> <p>Your home address (where you live) *</p> <p>Date you moved there *</p> <p>Your previous address (if less than three years at current address)</p> <p>Date you moved there *</p>	<p>Your previous address (if at previous and present address for less than three years in total)</p> <p>Postcode *</p> <p>Date you moved there</p> <p><b>Please note:</b> Continue on separate sheet if you have lived at other addresses over the last three years.</p> <p>Your nationality *</p> <p>Your country of residence</p> <p>I understand that the Business named in Section 1 of this form has requested that a Business Debit Card be issued to me and has authorised me to use any Card issued to me.</p> <p>I have read and <b>understood</b> the <b>Conditions</b> of Use in Section A.</p> <p>I understand that any Business Debit Card issued to me may not be used for the purposes of cheque <b>guarantee</b> or cheque encashment. I undertake to advise you of any change of name and/or address.</p> <p>I understand that I will be issued with a confidential Personal <b>Identification</b> Number (PIN†) to use on this account, which will allow me to use my card to withdraw cash from cash machines and within Bank branches, access any information about the accounts in the name of the Business and to authorise payments at retail outlets.</p> <p>† This is a security measure, designed to protect unauthorised access to my account. My PIN will only be known by me and this number will not have been revealed to anyone else or be known by any member of bank staff.</p>
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4

## Details of New Debit Card Holders (Authorised Users)

continued

## 4.2 Second Authorised User

Please read the **Information** in Section 3 headed Personal and **Business Information** and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

Title \* Mr Mrs Miss Ms Other (please specify)

Your first names \*

Your last name (surname) \*

Any different names you have had in the last six years

Your date of birth \*

Your contact telephone numbers and area dialling codes \*

Mobile

Work

Home

It's important that we have your up-to-date contact details as we can use these to help keep your account safe. For instance, we'll contact you to confirm online purchases using your Business Debit Card. If you do not provide contact details, we may be unable to authenticate online **transactions** which could otherwise be declined.

We will never use your phone numbers for marketing purposes if you've asked us not to. You can change your marketing **preferences** at any time by logging on to Online Banking or visiting us in branch.

Your personal Lloyds Bank sort code and account number (if you have one)

Your home address (where you live) \*

Postcode \*

Date you moved there \*

Your previous address (if less than three years at current address)

Postcode \*

Date you moved there \*

Your previous address (if at previous and present address for less than three years in total)

Postcode \*

Date you moved there

**Please note:**

Continue on separate sheet if you have lived at other addresses over the last three years.

Your nationality \*

Your country of residence

I understand that the Business named in Section 1 of this form has requested that a Business Debit Card be issued to me and has authorised me to use any Card issued to me.

I have read and understood the Conditions of Use in Section A.

I understand that any Business Debit Card issued to me may not be used for the purposes of cheque guarantee or cheque encashment. I undertake to advise you of any change of name and/or address.

I understand that I will be issued with a confidential Personal Identification Number (PIN) to use on this account, which will allow me to use my card to withdraw cash from cash machines and within Bank branches, access any information about the accounts in the name of the Business and to authorise payments at retail outlets.

† This is a security measure, designed to protect **unauthorised** access to my account. My PIN will only be known by me and this number will not have been revealed to anyone else or be known by any member of bank staff.

4

## Details of New Debit Card Holders (Authorised Users)

continued

## 4.3 Third Authorised User

Please read the **Information** in Section 3 headed Personal and **Business Information** and Lloyds Banking **Group**, which **explains** how we will process your personal and business data and your **rights** in this respect.

Title \* Mr Mrs Miss Ms Other (please specify)

Your first names \*

Your last name (surname) \*

Any different names you have had in the last six years

Your date of birth \*

Your contact telephone numbers and area dialling codes \*

Mobile

Work

Home

It's important that we have your up-to-date contact details as we can use these to help keep your account safe. For instance, we'll contact you to confirm online purchases using your Business Debit Card. If you do not provide contact details, we may be unable to authenticate online transactions which could otherwise be declined.

We will never use your phone numbers for marketing purposes if you've asked us not to. You can change your marketing preferences at any time by logging on to Online Banking or visiting us in branch.

Your personal Lloyds Bank sort code and account number (if you have one)

Your home address (where you live) \*

Postcode \*

Date you moved there \*

Your previous address (if less than three years at current address)

Postcode \*

Date you moved there \*

Your previous address (if at previous and present address for less than three years in total)

Postcode \*

Date you moved there

**Please note:**

Continue on separate sheet if you have lived at other addresses over the last three years.

Your nationality \*

Your country of residence

I understand that the Business named in Section 1 of this form has requested that a Business Debit Card be issued to me and has authorised me to use any Card issued to me.

I have read and understood the Conditions of Use in Section A.

I understand that any Business Debit Card issued to me may not be used for the purposes of cheque guarantee or cheque **encashment**. I undertake to advise you of any change of name and/or address.

I understand that I will be issued with a confidential Personal Identification Number (PIN†) to use on this account, which will allow me to use my card to withdraw cash from cash machines and within Bank branches, access any information about the accounts in the name of the Business and to authorise payments at retail outlets.

† This is a security measure, designed to protect unauthorised access to my account. My PIN will only be known by me and this **number will** not have been revealed to anyone else or be known by any member of bank staff.

4

## Details of New Debit Card Holders (Authorised Users)

continued

## 4.4 Fourth Authorised User

Please read the **information** in Section 3 headed Personal and Business Information and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

Title \* Mr Mrs Miss Ms Other (please specify)

 Mr
  Mrs
  Miss
  Ms
  Other (please specify)

Your first names \*

Your last name (surname) \*

Any different names you have had in the last six years

Your date of birth \*

Your contact telephone numbers and area dialling codes \*

Mobile

Work

Home

It's important that we have your up-to-date contact details as we can use these to help keep your account safe. For instance, we'll contact you to confirm online purchases using your Business Debit Card. If you do not provide contact details, we may be unable to authenticate online **transactions** which could otherwise be declined.

We will never use your phone numbers for marketing purposes if you've **asked** us not to. You can change your marketing preferences at any time by logging on to Online Banking or visiting us in branch.

Your personal Lloyds Bank sort code and account number (if you have one)

Your home address (where you live) \*

Postcode \*

Date you moved there \*

Your previous address (if less than three years at current address)

Postcode \*

Date you moved there \*

Your previous address (if at previous and present address for less than three years in total)

Postcode \*

Date you moved there

**Please note:**

Continue on separate sheet if you have lived at other addresses over the last three years.

Your nationality \*

Your country of residence

I understand that the Business named in Section 1 of this form has requested that a Business Debit Card be issued to me and has authorised me to use any Card issued to me.

I have read and understood the Conditions of Use in Section A.

I **understand** that any Business Debit Card issued to me may not be used for the purposes of cheque guarantee or cheque encashment. I undertake to advise you of any change of name and/or address.

I understand that I will be issued with a **confidential** Personal Identification Number (PIN†) to use on this account, which will allow me to use my card to withdraw cash from cash machines and within Bank branches, access any information about the accounts in the name of the Business and to authorise payments at retail outlets.

† This is a security measure, designed to protect unauthorised access to my account. My PIN will only be known by me and this number will not have been revealed to anyone else or be known by any member of bank staff.

## 5

## Business Type (if applicable)

There are **two** ways to add **signatures** to the form:

- 1 Upload an image of your signature
- 2 Print and sign with a pen.

To upload an image:

- Save the form to your device
- Open the form in **Adobe Acrobat Reader**
- Select the signature field to Upload your image.

## 5.1

## Limited Company or Limited Liability Partnership resolution (if applicable)

Please read the **information** in Section 3 headed Personal and Business Information and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

Please complete this Section unless your account authority already gives authorised signatories the authority to apply for the issue of Business Debit Cards. Your Business Manager will advise you about this.

If you are applying for an **additional user** then you do **not** need to complete this Section.

At a meeting of the \*

(Board or Committee)

Of \*  (Business)

Held on \*

It was resolved:

- 1 That the Business apply to Lloyds Bank plc or Lloyds Bank Corporate Markets plc (as appropriate) ("the Bank") for the issue of Business Debit Cards to authorised users as determined by the Business from time to time. The cards to be subject to the Business Debit Card Terms and Conditions, a copy of which was produced to the meeting and approved.

- 2 That

Director (if company);  
Member (if LLP) \*

Any one directors/  
member

Any two directors/  
members



from time to time be authorised to request the Bank to issue Business Debit Cards to certain authorised users and be authorised to sign the application form and any other relevant documentation on behalf of the Business.

- 3 That the Bank be and is hereby **authorised** to debit the Business account number detailed in Section 1 with all transactions effected under such Business Debit Cards together with any interest thereon and with any fees for the issue and renewal of such Business Debit Cards and that the **Business** will be responsible for any overdraft so created with interest.

- 4 That the Bank be and is hereby authorised to disclose any **information** about the accounts in the name of the Business to any of the authorised users of the Business Debit Cards.

- 5 These resolutions shall be governed by and construed in accordance with the law of the country in which our accounts with the Bank are held.

- 6 We certify that the foregoing resolutions have been duly passed.

Signature of Director/Member \*

Date:  LOCK SIGNATURE & SECTION

Signature of Director/Member \*

Date:  LOCK SIGNATURE & SECTION

## 5.2

## Club, Charity or Society resolution (if applicable)

Please read the **information** in Section 3 headed Personal and Business Information and Lloyds Banking Group, which explains how we will process your personal and business data and your rights in this respect.

Please complete this Section unless your account authority already gives authorised signatories the authority to apply for the issue of Business Debit Cards. Your Business Manager will advise you about this.

If you are applying for an **additional user** then you do **not** need to complete this Section.

At a meeting of the \*

(Officers)

Of \*  (Organisation)

Held on \*

It was resolved:

- 1 That the Business apply to Lloyds Bank plc or Lloyds Bank Corporate Markets plc (as appropriate) ("the Bank") for the issue of Business Debit Cards to authorised users as **determined** by the Business from time to time. The cards to be subject to the Business Debit Card Terms and **Conditions**, a copy of which was **produced to the** meeting and approved.

- 2 That \*

Any one officer

Any two officers



from time to time are authorised to request the Bank to issue Business Debit Cards to certain authorised and are **authorised** to sign the **application** form and any other relevant **documentation** on **behalf** of the **Organisation**.

- 3 That the Bank is authorised to debit the Organisation's account number that is specified in the **application** form for the Business Debit Cards with all transactions effected under such Business Debit Cards together with any interest thereon and with any fees for the issue and renewal of such Business Debit Cards and that the **Organisation** will be responsible for any overdraft so created with interest.

- 4 The Organisation **acknowledges** that the authorised users will be able to access information about the **Organisation's** account when using a Business Debit Cards at an ATM, and consents to this disclosure.

- 5 These resolutions will be governed by and construed in accordance with the law of the country in which our accounts with the Bank are held.

- 6 We certify that the foregoing resolutions have been duly entered in the minute book and are in accordance with the Rules of the Organisation.

Your Signature \*

Date:  LOCK SIGNATURE & SECTION

Second Signature (if applicable)

Date:  LOCK SIGNATURE & SECTION

## 6

## Declaration and authorisation

- 1 I/We request you to issue a Business Debit Card "the Card" to the **individuals** set out in Section 4 in the names of **Authorised Users** as determined by the Business from time to time. I/We **acknowledge** that the Card will be issued subject to the Business Debit Card Terms and Conditions, as amended from time to time, a copy of which has been supplied to me/us and by signing this declaration and authorisation I/we agree to the Business Debit Card Terms and Conditions.
- 2 You are authorised to debit my/our business account number detailed above with all transactions effected under the Cards together with any interest thereon, any charges associated with the use of the Cards and any fees for the issue and renewal of such Cards whether the account is in credit or overdrawn or becomes **overdrawn** as a result of such debit. I/We will be responsible for any overdraft created together with any interest thereon.
- 3 **Applicable to Islamic Current Account only**  
You are authorised to debit my/our account number detailed above with all transactions effected under the Cards and any charges associated with the use of the Cards and any fees for the issue and renewal of such Cards and whether the account is in credit or overdrawn or becomes overdrawn as a result of such debit. I/We will be responsible for any overdraft which may be created under the terms and conditions of the Islamic Current Account.
- 4 The Business **acknowledges** that the **authorised** users will be able to access any information about the accounts in the name of the Business when using Business Debit Cards and consents to this disclosure.
- 5 The Business **acknowledges** that any **restrictions** which it has placed on any individual authority for any transactions or on information we give them may no longer apply in relation to the Business Debit Card.
- 6 The Business acknowledges that the Authorised Users will be able to access **information** about the Business' account when using Business Debit Cards at a cash machine and consents to this disclosure.

For and behalf of (Business name)

Please ensure that this form is signed by the correct number of **signatories**, in **accordance** with the signing **instructions** set out in your **mandate**. If you are unsure of your current **signatories** please contact your **service** team. By signing, you confirm that the information on this form is accurate.

There are **two** ways to add **signatures** to the form:

- 1 Upload an image of your signature
- 2 Print and sign with a pen.

#### To upload an image:

- Save the form to your device
- Open the form in **Adobe Acrobat Reader**
- Select the signature field to upload your image.

Once you're satisfied, **please** sign and return the form to us (see details below).

**Please note:** **signatures** must match the **signatures** held on your mandate.

First authoriser's name \*

First authoriser's signature \*

Date:

LOCK SIGNATURE & FORM

Second authoriser's name (if required)

Second authoriser's signature (if required)

Date:

LOCK SIGNATURE & FORM

Third authoriser's name (if required)

Third authoriser's signature (if required)

Date:

LOCK SIGNATURE & FORM

Fourth authoriser's name (if required)

Fourth authoriser's signature (if required)

Date:

LOCK SIGNATURE & FORM

If you have additional signatories, please attach the form to an email and send to other signatory(s) to counter sign.

Once completed and fully signed:

- Email the form to: [BusinessBankingServicing@lloydsbanking.com](mailto:BusinessBankingServicing@lloydsbanking.com)
- OR
- Post the form to: **Lloyds Bank, Business Banking, BX1 1LT**

## How this agreement works

### How this agreement works

Part A of these Terms and Conditions applies if you have a Business Debit Card or a Business Cashpoint® Card. The Additional Conditions in Part B apply only to the Business Debit Card.

Type of card	Which parts apply?	Page(s)
Business Debit Card	A and B	9-12
Business Cashpoint Card	A only	9-12

## A

### General conditions for Business Debit Card – your copy

These are the conditions of an **Agreement between the Bank and you (the customer)**. We set out the special meanings we have given to some words in this **Agreement** below.

These **Business Card Terms and Conditions** do not apply to **Lloyds Bank Corporate Markets plc** customers.

#### Meanings of words we use

**Account:** an account in your name(s) identified by the number given on your Card application form or, if this account is transferred to another branch, the account number at your new branch.

**ATM:** a cash machine allowing an Authorised User to withdraw funds from an Account.

**Authorised User:** any person to whom a Card is issued and who is authorised by you to use it.

**Business:** a corporate or unincorporated body, sole trader or partnership in whose name we maintain an Account and who is named in the application form for the Account. If the Business is not a body corporate and consists of two or more persons, this definition means all or any of them. Their liability will be joint and several, which means each person will be jointly and individually liable.

**Business Day:** 9am to 5pm Monday to Friday except public and bank holidays in England and Wales, unless you are transacting through one of our branches that opens for shorter hours or we notify you of different times for the **processing** of payments to and from your Account.

**Card:** a Business Debit Card or a Business Cashpoint® Card issued under this Agreement, including any renewal or replacement Card.

**Card Transaction:** a Debit Card Transaction, Cash Machine Transaction, Counter Transaction or any other transaction we say you can make using your Card or Card number.

**Cashback:** use of the Card to obtain cash from a Retailer who has agreed to **accept** the Card alongside a purchase from that Retailer – a service often provided in **supermarkets**, for example.

**Cash Machine Transaction:** use of a Card and PIN to obtain cash from an ATM that is operating and accepts the Card.

**Counter Transaction:** use of the Card and PIN to obtain cash from a counter in a branch of Lloyds Bank, or other banks where possible. If you hold an eligible Card, this may include use of Post Office® branches where counter services are available.

**Debit Card Transaction:** use of the Card or the Card number to make or authorise any payment to a Retailer who has agreed to accept the Card – for example, when you use it to pay for goods or services or for Cashback.

**Islamic Current Account:** Islamic Business Account.

**Micro-enterprise:** an enterprise or group of enterprises of which it forms part which, at the time you enter into this Agreement, employs fewer than 10 people and whose annual turnover or balance-sheet total (or both) does not exceed EUR 2 million or its **equivalent**.

**Payment Scheme Exchange Rate:** the foreign-exchange wholesale rate set by VISA and applied to Card Transactions in foreign currencies to convert them to sterling.

**PIN:** the Personal Identification Number issued to Authorised Users – or later selected by the Authorised User if self selection is available – to use with a Card to enable **Authorised Users** to make Card Transactions.

**Retailer:** a person who agrees, by **arrangement** with us or the Visa **International Service Association**, to accept a Card as payment for goods, services or cash.

**Security Code:** the last three digits on the signature strip on the reverse of a Card.

**Security Details:** details or security **procedures** that an **Authorised User** **must** follow or use to make an instruction, or confirm their identity – for example a PIN, or biometric data such as a **fingerprint**.

**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**.

**we/us/our/the Bank:** Lloyds Bank plc.

**you/your:** the Business named in the **application** for the Business Debit Card, or Business Cashpoint® Card (as applicable).

### 1 Authorised Users and your obligations

- 1.1 We may issue a Card (and issue or agree related Security Details) for use by an individual you nominate as an Authorised User on the Account. You are liable for all amounts that arise from the use of a Card by an Authorised User or that we incur regarding such use. This includes any use in breach of this Agreement – which we are not obliged to prevent – that may be debited to the Account unless otherwise agreed in the Account conditions.
- 1.2 You must ensure that:
  - (a) each Authorised User signs their Card as soon as they receive it;
  - (b) each Authorised User is aware of and complies with the Conditions of Use and any other requirements in the User Guide that apply to them as a cardholder. In particular Authorised Users must not allow anyone else to use their Card, Card details or Security Details and must always keep their Card safe;
  - (c) you and all Authorised Users follow any instructions we give regarding the safekeeping of a Card, Card details and Security Details; and
  - (d) neither a Card nor the Card details are used for any illegal purpose.
- 1.3 All Cards belong to us. If we ask for a Card back, you must ensure it is not used again and you must return it **immediately**, cut in half across the black stripe or through the smartcard chip. A person acting for us may take or retain the Card on our behalf.
- 1.4 A Card is only valid for the time period printed on it. You must ensure it is not used outside that period.
- 1.5 At any time we may cancel or suspend the use of a Card if:
  - (a) we **reasonably** suspect its **fraudulent** or other misuse; or
  - (b) that any security requirements relating to the use of the Card, Card details or Security Details have been **compromised**; or
  - (c) if we are required to do so by the order of any court, a direction or decision of a regulator or any other legal or regulatory requirement.

If we do cancel or suspend the use of a Card, 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. Once a Card has been cancelled, you should ensure that the Authorised User stops using the Card and that it is destroyed by cutting it in half across the black stripe or through the smartcard chip.

- 1.6 When a Card expires, or is lost or stolen, we may provide you with a new Card.
  - 1.7 From time to time you may apply for us to issue Cards to new Authorised Users on forms we provide for this purpose. You may also terminate an Authorised User's authority to use a Card. If you do so, you must destroy the Authorised User's Card by cutting it in half across the black stripe or through the smartcard chip.
- ### 2 Security Details
- 2.1 You must ensure that Authorised Users take all reasonable steps to keep the Card and Security Details safe and in particular that they comply with the following:
    - (a) On receiving a PIN or other written Security Details, the **Authorised User** must memorise the number and then destroy the slip on which it is printed.
    - (b) An Authorised User must keep their Security Details secret and not let anyone else know them, or use them.
    - (c) An Authorised User must never write Security Details on their Card or on anything they ever keep with the Card.
  - 2.2 If the type of Card is changed, we will issue or agree new Security Details for **Authorised Users**. For example if you previously had **Cashpoint®** Cards for the Account and now have Business Debit Cards, the existing PINs will not work with the new Cards.
  - 2.3 When an Authorised User receives a PIN, they can change it to one of their own choice through our ATMs by following the on-screen **instructions** that **appear when they** enter the current PIN. This option is not available for about 30 days before we issue a renewal Card. To prevent fraud we restrict the use of some easily guessed numbers.

**3 Chip Cards**

- 3.1 Any programs and data held on an **integrated** circuit within a Card are our private property. It is a criminal offence to obtain **unauthorised** access to a program or data in the chip, or to make unauthorised modifications to the chip's contents.

**4 Card Transactions**

- 4.1 A Card can be used to make withdrawals and (if you have a Debit Card), Debit Card Transactions from your Account through the various facilities we make available to you. If the service is available, it may also be possible to use the Card, Card number and PIN to make deposits into your Account. When using a Card for a Card Transaction, the Card Transaction will be properly authorised:

- by the Authorised User presenting the Card at a **contactless** terminal;
- by the Authorised User using the Card or Card Details together with the Security Details, and where appropriate using any "Proceed", "Enter" or similar key. Once the "Proceed", "Enter" or similar consent has been given, authorisation for immediate transactions cannot be withdrawn; or
- by the Authorised User signing a receipt for the Card Transaction. If the Authorised User has signed a receipt for the Card Transaction, authorisation for immediate transactions cannot be withdrawn once the signed voucher has been accepted by the Retailer for a Card Transaction or the other party to a Counter Transaction.

- 4.2 We will show Card Transactions on the statement we provide or make available for your Account. We recommend you check your statement regularly. If an entry seems wrong, you should tell us as soon as possible so we can sort it out. Delay in telling us may make correcting any error difficult. If we need to **investigate** a Card Transaction on your Account, you and any Authorised User should **co-operate** with us and the police, if we need to involve them. In some cases, we will need you and an Authorised User to give us confirmation or evidence that a Card Transaction has not been authorised. In addition to checking statements, you should tell us as soon as possible by phoning us on **0345 300 6699** if you or an Authorised User becomes aware of a Card Transaction that has not been authorised.

- 4.3 If we **incorrectly** apply, or omit to apply, a Card Transaction to your Account, we will correct our act or omission and refund to you any interest and charges you have directly incurred on your Account that would not have been incurred had we applied the Card Transaction correctly. If you are not a Micro-enterprise, we will have no further liability to you. You must tell us as soon as possible after you become aware of any incorrect Card Transaction on your Account.

- 4.4 If you make a Card Transaction in a foreign currency, we will use the Payment Scheme Exchange Rate to convert it into £ sterling on the day we debit the payment (in sterling) to your Account. We add a 2.75% non-sterling transaction fee to the converted sterling amount. This is a fee for currency conversion. We will show this fee and the converted sterling amount on your statement. The day of the currency conversion may be after the day of the Card Transaction. You can find out the Payment Scheme Exchange Rate on the Visa website, visit [www.visa.europa.com](http://www.visa.europa.com). You will be able to find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

The Payment Scheme Exchange Rate changes on a daily basis, and is applied immediately.

Cash **withdrawals** abroad are charged a 2.75% non-sterling **transaction** fee, plus a non-sterling cash transaction fee of 1.5% of the transaction amount (minimum £1.50). The non-sterling cash transaction fee will not be charged if you:

- withdraw euro within the EEA or UK; or
- withdraw euro from outside the EEA or UK and the cash machine operator's payment service provider is based in the EEA or UK.

- 4.5 **Authorised** Users may use their Cards to withdraw cash of up to £700 for a Business Debit Card and £500 for a Business Cashpoint<sup>SM</sup> Card per day (if funds are available) from ATMs in the UK as well as banks and bureaux de change showing the VISA sign abroad. If a Card is used to withdraw cash from another bank, ATM operator or bureau de change, they may make a handling charge. ATM limits may also apply.

- 4.6 A Card and PIN can be used in some ATMs and at counters in some **Bank** branches to get **information** about the accounts in the name of the Business. By **signing this Agreement** you give us your consent to disclose this **information** to an **Authorised** User.

- 4.7 When a Card is used to withdraw cash from an ATM or from within a **Bank** branch at a counter, **we** will debit that amount, plus any handling charge imposed by the operator, from your Account. This applies whether or not the Account is already **overdrawn** or becomes **overdrawn** as a result.

- 4.8 A Retailer, ATM operator or other third party may contact us, or an agent acting for us, for confirmation – or 'authorisation' – that we will pay a Card Transaction. We have the right to refuse authorisation for a particular Card Transaction if this is reasonable. Examples include if the Card Transaction makes your Account **overdrawn** or exceed a limit set; you are in breach of this Agreement; or we (or the systems we use) reasonably suspect the Card Transaction is fraudulent. If **authorisation** is given, that Card Transaction will immediately reduce the available funds on your Account. If a Card Transaction is declined, you may contact us on **0345 072 5555** from 7am to 8pm Monday to Friday (excluding Bank Holidays) and from 9am to 2pm on Saturdays. If we have declined the Card Transaction we will, where reasonably possible, tell you why. If the reason for our declining the Card Transaction was based on incorrect **information**, we will agree with you what needs to be done to correct it.

- 4.9 You agree to us not sending you certain information, such as electronic messages, after each Non-Currency Transaction as there is no legal requirement to send this **information** to business customers.

**5 Your Account**

**Conditions 5.1, 5.2 and 5.3 are not relevant to the Islamic Current Account.**

- 5.1 We provide Cards for Authorised Users so you can operate your Account more conveniently. A Card itself does not give you an automatic overdraft or any other form of credit. If you would like to have – or to increase – an overdraft on the Account, you must apply to us in the usual way. Once we have agreed to an overdraft, you can draw on it by Authorised Users using their Card(s) but you must never go over your overdraft limit.

- 5.2 If the use of a Card creates an overdraft that we have not agreed or that exceeds an agreed overdraft limit, you will have broken the Account terms. You must repay the excess amount immediately. Under the Account terms, and in our sole discretion and without contacting you, we are entitled to allow the Account to become overdrawn or the agreed overdraft limit to be exceeded. In these circumstances the new or excess overdraft is an unauthorised overdraft. We will then be entitled to charge interest at our standard rate for unauthorised overdrafts and to debit that interest and any resulting bank charges from your Account.

- 5.3 At any time we may:

- demand repayment of any borrowing on your Account (plus interest and charges, if applicable), or require you to close the Account;
- refuse to allow any further borrowing on an overdraft without giving you notice, although we will send you written confirmation.

- 5.4 We will debit the amount of each Card Transaction to your Account when we receive confirmation of the transaction from the card scheme. You are liable to pay us all amounts so debited. You are also liable to pay all charges debited in line with this Agreement.

- 5.5 At any time we are entitled to alter our charges, by giving notice in line with condition 10.1.

**For Islamic Current Account customers only**

- 5.6 We will provide Cards for Authorised Users so you can operate your Islamic Current Account more conveniently. A Card itself does not give you an automatic overdraft or any other form of credit. Borrowing is not permitted on the Islamic Current Account. You will not be able to have an agreed overdraft (where the balance of your account falls below £0) on your Islamic Current Account.

- 5.7 If use of a Card creates an overdraft, you will have broken the terms of the Islamic Current Account and you must repay the amount immediately. Under the Islamic Current Account terms, in our sole discretion and without contacting you, we are entitled to allow your Islamic Current Account to become overdrawn. In these **circumstances**, any amount you borrow that takes the balance of your account below £0 is an **unauthorised** overdraft. We may charge you an unauthorised borrowing fee at our standard published rates and to debit it and any resulting bank charges from your Islamic Current Account.

- 5.8 At any time we may demand repayment of any unauthorised borrowing on your Islamic Current Account (plus charges).

- 5.9 If you ask us to switch your Islamic Current Account to another standard current account with the Bank, interest may be payable on the new account.

**6 Charges**

- 6.1 Full **information** on our charging and interest rates is set out in our Charges brochures and on our website at [loydsbank.com/business](http://loydsbank.com/business) (refer to "Rates and Charges").

**7 Acceptance of your Card**

- 7.1 We are not liable if a Retailer, service provider, bank or ATM or other machine does not accept your Card.

**8 Lost or stolen Cards or confidential information and unauthorised transactions**

- 8.1 If a Card is lost, stolen, misused or likely to be misused for any reason at all, or if someone else discovers the Security Details, then as soon as possible the relevant Authorised User or you must:

- phone **0800 096 9779** if you're in the UK or, if you're abroad **+44 1702 278 270** (24 hours). We may ask you to send us written confirmation within seven days.

**Liability for losses**

- 8.2 This condition 8.2 applies if you are a Micro-enterprise:

- (a) Unless we can show that you or an Authorised User have acted fraudulently or have not taken all reasonable care to keep a Card or Security Details safe and in line with our security requirements, you will not have to pay anything for the use of a Card or Card details that:
- are used before the Card or Card details are received; or
  - are lost or stolen, or liable to misuse, provided you tell us as soon as you become aware of such loss or theft or that they may be misused.
- (b) Unless we can show that you or an Authorised User have acted fraudulently, you will not have to pay anything for the unauthorised use of a Card or the Card details where the cardholder does not need to be present or where your Security Details were not required.
- (c) Unless we can show that you or an Authorised User have acted fraudulently or have not taken all reasonable care in keeping a Card, Card details or Security Details safe and in line with our security requirements, we will refund to the Account the amount of an unauthorised Card Transaction. We will also refund any interest charged for that Card Transaction and any charges directly incurred on the Account that would not otherwise have been incurred.

If we are not required to refund you under condition 8.2 (for example because you acted fraudulently), you will be responsible for all losses arising out of or in connection with unauthorised Card Transactions.

- 8.3 As condition 8.2 applies only if you are a Micro-enterprise, this condition 8.3 applies if you are not. The Payment Services Regulations 2009 (as replaced or amended from time to time) apply only as far as stated here:

- (a) We are only liable to you for unauthorised Card Transactions after you have notified us of the loss, theft or misuse of the Card or Card details. If we are reasonably satisfied that the Card Transaction was unauthorised, we will refund the amount of the Card Transaction to your Account. We will also refund you any interest and charges you directly incur on the Account as a result of the Card Transaction but we will not have any further liability to you.

If you or any Authorised User have acted fraudulently or have not taken all reasonable care in keeping a Card or Card details safe and in line with our security requirements, you will be liable for all losses for any unauthorised Card Transactions.

- 8.4 Both you and the relevant Authorised User must cooperate fully with us, our agents or the police in investigating any loss, theft or possible misuse of a Card, Card details or disclosure of the Security Details and in recovering a missing Card. If we suspect that a Card or any of the Security Details have been lost or stolen or are liable to misuse, we may take whatever steps we think necessary to deal with the risks. We may also pass on any information we think appropriate to other banks, to VISA outlets or anyone else who accepts a Card as a means of payment or withdrawal, or to the police or other authorities or any other relevant third party.

- 8.5 If a Card is found after we have been told it is missing, it must not be used. You should destroy it immediately by cutting it in half across the black stripe or through the smartcard chip.

**9 Ending this Agreement**

- 9.1 This Agreement continues until terminated in line with condition 9.
- 9.2 You may end this Agreement at any time by writing to us and enclosing all Cards issued on the Account, cut in half across the black stripe or through the smartcard chip.
- 9.3 Subject to condition 9.4, we may end this Agreement at any time by giving you two months' written notice.
- 9.4 At any time, we may end this Agreement immediately by giving you written notice if any of the following occur:

- (a) Any information you have given or give us in future (connected with this Agreement or not) is inaccurate or changes materially before we sign this Agreement.
- (b) Unless you have informed us in writing before we sign this Agreement, if any material litigation is, or material administrative, criminal or judicial proceedings are, being taken against you at the time this Agreement is signed ("material" means likely, if successful, to have a damaging effect on your business).
- (c) Without our consent, you create or permit any new charge, mortgage or security interest over your business or any part of it, or its property, assets or income.
- (d) Without our consent, you sell or lease or dispose of your business or any part of it or – except in the normal course of business – its property, assets or income, or try to do so.
- (e) You change the nature of your business as it is now conducted.
- (f) You do not have the insurance over your business and its assets that is normal for a business of your type – and you must show us evidence of this insurance if we ask for it.
- (g) You factor or assign any debts owed to your business without our consent.
- (h) You die, become of unsound mind or become insolvent (or in Scotland, apparently insolvent); or a bankruptcy petition (in Scotland, a petition for sequestration) is presented against you; or steps are taken to appoint an administrator, judicial factor or similar officer over your affairs; or you apply to the court for a moratorium (a temporary stay) on your debt; or you make a proposal to creditors for a voluntary arrangement; or you grant a trust deed for creditors; or you take any action (including entering negotiations) with a view to readjusting, rescheduling, forgiving or deferring any part of your debt.
- (i) You are a limited company or limited liability partnership and: you have a petition presented or resolution passed for winding up; or an administration application is presented or made for the making of an administration order; or a notice of intention to appoint an administrator is issued or a notice of appointment of an administrator is filed with the court; or you have a receiver appointed over all or part of your assets; or you cease to trade; or you are regarded by law as unable to pay your debts; or you make an application connected with a moratorium (a temporary stay) or a proposal to creditors for a voluntary arrangement on your debt; or you take any action (including entering negotiations) with a view to readjusting, rescheduling, forgiving or deferring any part of your debt, including in Scotland granting a trust deed for creditors.
- (j) You are a partnership, including limited liability partnership, or unincorporated association and: you dissolve the partnership or a petition is presented for an order to be made for its winding up; or an application or a petition is presented or made for an administration order against the partnership.
- (k) You are a limited liability partnership and: any member ceases without our written consent to be a member; or you cease for any reason to be a limited liability partnership.
- (l) Your Account is closed for whatever reason.
- (m) You commit any material breach of this Agreement which – if it can be remedied – is not remedied within 14 days of receiving from us a notice setting out full details of the breach and requiring it to be remedied.
- (n) We are required to end this Agreement by the order of any court, a direction or decision of a regulator or any other legal or regulatory requirement.

- 9.5 After this Agreement comes to an end:

- (a) we can go on deducting the amount of any Card Transactions from your Account;
- (b) **(not relevant to Islamic Current Account customers)** – you will still be liable to repay any borrowing on the Account, and interest and charges (if applicable) will continue until full repayment. In particular, and in line with and subject to condition 14.1, if you have given instructions to a Retailer that allows it to process Card Transaction debits from time to time, you are responsible for cancelling those instructions yourself directly with the Retailer.
- (c) **for Islamic Current Account customers only** – you will still be liable to repay any unauthorised borrowing on the Account, and charges will continue until full repayment. In particular, and in line with and subject to condition 14.1, if you have given instructions to a Retailer that allows it to process Card Transaction debits from time to time, you are responsible for cancelling those instructions yourself directly with the Retailer.

## A

## General conditions for Business Debit Card – your copy

continued

## 10 Variation

10.1 Subject to condition 10.2 we will notify you in writing at least two months before we make any change to these conditions or the Conditions of Use. You will be regarded as having accepted the change if you do not notify us to the contrary before the date the change comes into effect. However, if you do not accept the change:

- (a) you can end this Agreement at any time before the change comes into effect; or
- (b) our notice of the change will be regarded as notice of termination given under condition 9.3. This Agreement will terminate the day before any change comes into effect.

10.2 We may change these conditions or the Conditions of Use 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 in line with condition 10.1. If this is not possible, we will give you as much notice as we reasonably can.

10.3 For Islamic Current Account customers only – subject to condition 10.1, we may amend any of these conditions following guidance from the Shariah Committee.

## 11 Notices and communication

11.1 Any notice to be given by either party under this Agreement must, unless otherwise stated in this Agreement, be written, sent by post or delivered by hand to the other party. It is regarded as received at the time of receipt. 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.

11.2 If there is any change in your name, you must inform us immediately.

11.3 The language of this Agreement is English and communications and notices between you and us will be in English.

## 12 General

12.1 This Agreement replaces any previous or existing agreement for supplying a Card on your Account. If such an agreement still exists, this Agreement automatically cancels it.

12.2 If any provision of this Agreement conflicts with a provision of your Account agreement, the terms of your Account agreement will apply to the extent of such conflict.

12.3 We will do our best to give you a complete service at all times. But, despite anything to the contrary in this Agreement, it may be that 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 a 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. If so, we are not liable to you or obliged 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.

12.4 Unless otherwise specified, we are not liable to you:

- (a) for any losses not directly associated with the incident that may cause you to make a claim against us whether or not such losses were reasonably foreseeable; nor
- (b) for any loss of profits, loss of business, loss of goodwill or any form of special damages.

12.5 If we relax any term of this Agreement for you, this may be just a temporary measure or a special case. We may enforce it strictly again at any time.

12.6 You may not transfer your legal rights under this Agreement to anyone else.

## 13 Governing law

13.1 This Agreement and any non-contractual obligations arising out of or connected with it are governed by and interpreted in line with the laws of England and Wales. The courts of England and Wales have exclusive jurisdiction to settle any dispute arising out of or connected with this Agreement, including any dispute about any non-contractual obligation arising out of or connected with this Agreement.

## B

## Business Debit Card additional conditions

These additional conditions apply (together with the general conditions in Part A) if you have a Business Debit Card.

## 14 Card Transactions

14.1 You cannot change or cancel a payment instruction you have asked us to make immediately (including payments by Card) but you can cancel recurring Card Transactions you have asked us to make on a future date. To do this, you must tell us by the end of the last Business Day before the payment is due to be made. If you wish to cancel or change a recurring Card Transaction (or if your Account or Card details change), you should also tell the business or organisation you're making the payment to, so they can cancel or change it as well. By cancelling a recurring Card Transaction, you will have withdrawn authorisation for future transactions. We will treat any future Card Transactions made under that arrangement as unauthorised.

14.2 For Micro-enterprises only. It may be that an Authorised User carries out a Card Transaction with a Retailer and:

- (a) the Authorised User authorised the Card Transaction without knowing its exact amount; and
- (b) the actual amount of the Card Transaction exceeded the amount that the Authorised User could reasonably have expected taking into account their previous spending pattern, the terms of this Agreement and any other circumstances relevant to that Card Transaction.

If so, you may request a refund of that Card Transaction but you must make any such request within eight weeks of the Card Transaction being debited to the Account. You must give us all reasonable information we require to enable us to decide whether you are entitled to a refund.

## Other information

## Help and information

If you have any queries about your Business Debit Card or require a copy of this Agreement or any document referred to in it, please contact your business team. These terms and conditions can also be found on our website at [lloydsbank.com/business](http://lloydsbank.com/business).

## Our Service Promise

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 also published on our website: [www.lloydsbank.com/business/contactus](http://www.lloydsbank.com/business/contactus)

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

[www.lloydsbank.com/business](http://www.lloydsbank.com/business)

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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](http://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.

The Lloyds Banking Group includes Lloyds Bank plc and a number of other companies using brands including Lloyds Bank, Halifax and Bank of Scotland, and their associated companies.

Cashpoint® is a registered trademark of Lloyds Bank plc.

## SCOPE OF INTRENAL AUDIT

Annually the Council is required to be internally audited to ensure that it is operating properly. The audit is undertaken in accordance with the Joint Panel on Accountability and Governance Practitioner's Guide (JPAG). To satisfy this requirement the Council is part of a quadripartite arrangement in which the Town Clerk's from Skegness, Mablethorpe, Alford and Louth each undertake the internal audit of one of the other Town Council's. The internal audit aims to identify any areas for improvement and will allow the internal auditor to tick the relevant boxes on and sign off the Annual Internal Auditor Report section of the Annual Governance and Accountability Return (AGAR). The AGAR and supporting documents are also submitted annually to an independently appointed External Auditor for review.

Amongst other things, the internal audit checks that the Council has:

1. Key Governance documents in place which have been reviewed in year and are appropriate.
2. Complied with its financial regulations and payments are supported by invoices.
3. Kept appropriate accounting records and carried out periodic bank reconciliations throughout the year.
4. Assessed the significant risks to achieving its objectives and made arrangements to manage these.
5. Adequate insurance.
6. Has internal controls in place to safeguard its finances and these are adhered to.
7. Calculated its precept requirement using an adequate budgeting process, progress against the budget is regularly monitored and reserves are appropriate.
8. Approved all expenditure.
9. Properly recorded and promptly banked all income. Income was received in accordance with current prices.
10. Properly accounted for, recorded and approved petty cash payments and that these were supported by receipts.
11. VAT was appropriately accounted for on all income and expenditure.
12. Salaries and allowances were paid in line with approvals and PAYE, NI and Pension deductions were properly applied.
13. Maintained its asset register.
14. Prepared its accounting statements correctly, these agreed to the cashbook and had an adequate audit trail.
15. Properly recorded its Debtors and Creditors.
16. Published online the correct information and is satisfied that the website complies with the transparency code.
17. Provided correctly for the period for the exercise of public rights.
18. Complied with the publication requirements for the previous year's AGAR.
19. Complied with proper process / practice in relation to employees and members.
20. Operated only within its legal powers.
21. An appropriate scheme of delegation in place for officers and/or committees, spending limits are set and adhered to.
22. Appropriate back up and storage facilities for files (paper and electronic).
23. Met its responsibilities in relation to other services it provides e.g., burials, allotments etc.

The full list of checks undertaken in 2023/24 can be viewed by typing the following link into your web browser:  
<https://www.louthtowncouncil.gov.uk/wp-content/uploads/Annual-Internal-Audit-Report-23-24.pdf>

## GRANT APPLICATIONS 2024/25

	1	2
<b>Name of Applicant</b>	<b>Louth and District Help for Homeless</b>	<b>Louth and District Concert Society</b>
<b>Date application received</b>	05/09/2024	10/09/2024
<b>What does the organisation do?</b>	Interest free loans and grants to persons seeking tenancies or to help reduce arrears to prevent eviction.	LDCS exists to bring high quality classical music to the people of Louth and the surrounding area. It does so by putting on concerts throughout the year. During the remainder of 2024 and up to the beginning of winter in 2025 we aim to stage seven events. These include guitar, solo piano, piano and violin, accompanied song, oboe and viola da gamba with electronic keyboards. Although serious, the concerts are not elitist - the music combines popular classics with lesser known pieces and some qorks by contemporary composers. The emphasis is on enjoying music.
<b>Amount awarded 2023</b>	£0.00	£300.00
<b>Amount requested 2024</b>	£500+	£400.00
<b>Use of funds requested</b>	One £500 grant will be part of what is required to secure a tenancy. Outlays are restricted to the cost of our website which is about £150. Loans and grants £1,000's.	The grant is sought to enable LDCS to continue to put on high quality concerts. Costs, particularly the cost of engaging musicians, have risen considerably since covid. The costs of hiring venues have also increased, especially so in the case of the Studio at the Riverhead Theatre which is a high quality venue. We have been able to negotiate a favourable arrangement with the Treasurer of St. James' for summer events. Other venues which we consider are the Conoco Rooms and the Salvation Army Hall. Nearly all classical music events in the UK are underwritten to some degree and there is no question that we are seeking a form of subsidy.
<b>Has a written quotation been provided?</b>	No - not applicable	No but a finance summary outlining costs and cashflow forecast summary provided
<b>Membership of organisation</b>	8	LDCS has no formal membership. The true membership of LDCS can be counted as the people who attend concerts, which can vary between around 50 to around 250. The 'friends of the society' mailing list consists of close to 200 names.
<b>How many members live in Louth?</b>	3	Almost all live in Louth or within 10 miles of Louth.
<b>How many of Louth's people will benefit?</b>	1 to 6	Our normal audience numbers are 60-80. Given that on any one night people will have other commitments, we estimate that around 3-400 people are involved with LDCS outside its formal organisation. Over the last 2 years we have successfully increased this number.
<b>What age range are the beneficiaries?</b>	0 to 110 years	Given the demographic of Louth, most of the audience are mature. We make efforts to attract younger people through concessionary prices and attracting schools. In the past this has had limited success but we intend to perservere. All commercial events during 2024-25 will include a a proportion of free tickets for under-18s. Ukrainian refugees have been provided with free tickets for recent recitals.
<b>What legacy to Louth is provided?</b>	For a £500 grant a family or person can secure a place to live.	"Legacy" is hard to determine when there is no tangible dimension to the project. We work to entertain local people with classical music and in a relaxed way explain it.
<b>Accounts provided?</b>	Yes - 2023 report provided. 2024 treasurer's report and grant information provided as 2024 not adopted yet.	Yes - Financial statement for year ending 30th June 2024.
<b>FOG recommendation</b>		
<b>LTC award 2024</b>		
<b>Notes (for use by Cllrs)</b>		

Name of Applicant	Louth Male Voice Choir
Date application received	12/09/2024
What does the organisation do?	LMVC is a male voice choir. The constitutional and charitable aim of LMVC is to 'advance the public knowledge and appreciation of choral music by means of concerts and other public performances'.
Amount awarded 2023	£1,000.00
Amount requested 2024	£1,000.00
Use of funds requested	<p>This grant will be used to support the costs of delivering a Young Musician of the Year competition run annually by the LMVC. The grant requested seeks a contribution towards covering the £2750 cost of delivering the competition in 2023. The Young Musician's competition seeks to encourage young people in and around Louth to pursue their studies of music and musical instruments. It provides an opportunity for live performances, constructive feedback from professionally qualified music teachers, and a live 'in attendance' audience for their work. Importantly, this is a 'safe' environment in which to perform, where all are encouraged and confidence can be developed. This year the competition, in response to feedback from previous participants, will offer separate categories for voice and instrumental performances at the senior level, thus increasing the number of the prizes offered. Any grant received from Louth Town Council will be put towards the £2050 prize monies offered to the winners. The prizes offered are:</p> <p>Seniors (under 18) Instrumentalists: 1st prize £400; 2nd prize £150; 3rd prize £75.  Seniors (under 18) Voice: 1st prize £400; 2nd prize £150; 3rd prize £75.  Intermediate (under 14): 1st prize £250; 2nd prize £100; 3rd prize £50.  Juniors (under 11): Non-financial prizes.</p>
Has a written quotation been provided?	No - see above for breakdown of prize awards
Membership of organisation	47
How many members live in Louth?	29
How many of Louth's people will benefit?	The Young Musician of the Year competition has the 4 elements as described in question 16. It is difficult to predict the number of entries to be received, but we would hope for 10-15 entries per category. Entries themselves are not the limit of the numbers of benefit from the competition however, because the event helps support others involved in music education for young people (e.g. music teachers, voice coaches, accompanists, adjudicators, etc) who might collectively be described as the 'infrastructure' of musical education in and around the Louth area. Finally, for those who apply from other parts of Greater Lincolnshire, their attendance at the event generates expenditure from the local economy (particularly hospitality) that would otherwise not occur.
What age range are the beneficiaries?	6-18yrs
What legacy to Louth is provided?	Several former participants and winners have subsequently gone on to study music in further and higher education and some into a career in the music industry. The LMVC seek to run this competition annually, and through the fact that some participants enter the different categories of the competition (junior, intermediate and senior) it is clear that the competition provides encouragement for continued study. As part of marketing the competition we encourage applications through local schools and music teachers and by raising awareness of these opportunities and providing them year on year, we hope to encourage not just the current generation of young musicians, but future generations as well. In addition, we help to maintain the infrastructure needed not just for those musically active now, but the musical careers of future generations.
Accounts provided?	Yes - Balance sheet and income/expenditure have been provided.
FOG recommendation	
LTC award 2024	
Notes (for use by Cllrs)	

## GRANT APPLICATIONS 2024/25

	5	6	7	8
<b>Name of Applicant</b>	<b>Spout Yard Park Management Trust</b>	<b>Louth Run For Life</b>	<b>Louth Friendship Festival</b>	<b>Louth Navigation Trust</b>
<b>Date application received</b>	19/09/2024	19/09/2024	23/09/2024	24/09/2024
<b>What does the organisation do?</b>	Park and a gallery providing community space for leisure, play area for children, work experience opportunities and promoting social inclusion.	We are a local fundraising group who organise runs and other events to benefit the local community.	Brings together and unites Louth clubs, charities and support groups so that the local community are aware of the many activities and volunteering opportunities available.	
<b>Amount awarded 2023</b>	N/A	N/A	£250.00	£400.00
<b>Amount requested 2024</b>	£339.98	£500.00	£500.00	£480.00
<b>Use of funds requested</b>	Coffee bean grinder for café kiosk will improve quality and efficiency of current coffee machine. Kiosk is our main fundraiser. Provision of wifi in the gallery to enhance the workshops offered in the Louth community plus more attractive to outside groups in the community. The Gallery and kiosk are major services of funding for the Park.	The grant will be used to help fund items such as road closures and first aid costs.	Banners £232.63, leaflets and trail guides £329.68, flyers £30.47, art supplies/materials £68.21.	LNT Navvies wish to open up the viewing platform near Navigation Warehouse to enable access to the slipway without going onto the road. We will need to remove the railings and build some steps and a ramp. We will use recycled materials where possible to remain in keeping with the area.
<b>Has a written quotation been provided?</b>	Yes - coffee bean grinder £95, travel mobile hotspot £64.99, EE data sim card £179.99	Quote provided from Foxhall Construction for barriers and cones and St. John Ambulance for first aid for the 2024 Run For Life provided as a guide for potential 2025 costs.	Yes - banners £232.63, leaflets and trail guides £329.68, flyers £30.47, art supplies/materials £68.21.	Yes - quote in the sum of £450 for the removal of rails and steps to slipway at the Navigation Warehouse provided from Clive Damms Building Services
<b>Membership of organisation</b>	6 trustees and 15 volunteers	1,500 - 2,000 entrants	10	420
<b>How many members live in Louth?</b>	All	1,300 entrants	7	295
<b>How many of Louth's people will benefit?</b>	Park has a footfall of around 100 people a day and events often have attendance of 50+. As we develop, we hope to welcome more members of the town centre population and wider Louth community.	1,300+	1,000+	5,000
<b>What age range are the beneficiaries?</b>	All sections of the community.	From 6 months to 90+ years.	All ages.	All ages
<b>What legacy to Louth is provided?</b>	Current footfall in the gallery is 30 a week but it is hoped to double with improved facilities. Park has several events a year with 50-100 attendees.	The grant will assist the event in its 19th year to continue and help keep a real community feel, as well as keeping the community active.	From the last 2 festivals, the feedback confirms that many of the organisations that participated have enjoyed collaboration with each other and have gained new members/volunteers. From the perspective of people local to Louth, it's meant an appreciation of what's gone on in the town and the confidence to get involved.	We plan to develop, expand and enhance our unique programmes of events and activities for the foreseeable future as part of the longer term regeneration and improvement of the canal and its surrounding environment, with children learning to paddle board it is important to keep them safe and away from the road.
<b>Accounts provided?</b>	Yes - Report of the Trustees and Unaudited Financial Statements for the Year Ended 30th September 2023 for Spout Yard Management Trust Limited.	No - As a local group of Cancer Research UK we do not have audited accounts as ours forms part of the charities accounts (available online).	No - balance of an account between 07/12/23 - 28/05/23 provided. Bank statements available if required.	Yes - unadited accounts for the year ended 31/03/24 provided - Reserves in our account our ring fenced for a new history book by Stuart Sizer and Match funding towards the Slipway at Austen Fen.
<b>FOG recommendation</b>				
<b>LTC award 2024</b>				
<b>Notes (for use by Cllrs)</b>				