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22 November, 2024

The Town Clerk

Bridport Town Council

Mountfield

Bridport, Dorset

DT6 3JP

Dear Mr Austin

#### **Interim Internal Audit Report**

#### **Bridport Town Council – April 2024 to September 2024**

The Accounts and Audit (England) Regulations 2015 (as amended) require all Town and Parish Councils to undertake an effective internal audit to evaluate the effectiveness of their risk management, control and governance processes, taking into account public sector internal auditing standards or guidance.

We confirm that we are independent of the Council.

The internal audit work we have carried out has been planned to enable us to give our opinion on the control objectives set out in the Annual Internal Auditor's Report on the 2024-2025 Annual Governance and Accountability Return (AGAR).

We have complied with the legal requirements and proper practices set out in:

- 'Governance and Accountability for Local Councils – A Practitioners' Guide (England)' 2024
- The Accounts and Audit (England) Regulations 2015 (as amended).

#### **Background**

Bridport Town Council had income and expenditure in 2023-2024 of between £1,600,000 and £1,800,000 and is subject to review by the External Auditor, BDO.

The conclusion of audit notice and certificate for 2023-2024 was received from the External Auditor on the 06 September 2024.

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November 22, 2024

Page 2

The Council had one “other matters” from the External Auditor in 2023-2024 review which stated:

**“Other Matters”**

*The council have provided minutes resolving to re-appoint the internal auditor, but the minutes do not indicate whether the independence of the internal auditor has been considered, which is not in line with best practice contained in the practitioners' guide.*

***(Audit Note: This point will be resolved before the submission of the Annual Governance and Accountability Return for 2024-2025).***

The Council's accounting records continue to be maintained on AdvantEdge Software.

The first interim internal audit visit was agreed with the Town Clerk and Responsible Finance Officer (RFO) on Tuesday 12 and Thursday 14 November 2024.

We are also grateful to the RFO who provided back-up information from the Town Councils' financial records in advance of the review to support the governance and financial management position of the Council.

This review continues to use the internal control systems from the internal audit work done in 2023-2024 and focusses on checking and validating internal control systems in use at the Town Council, including transactional elements of the financial accounts.

Further confirmation has been obtained of good practice and compliance with the Transparency Code Regulation 2015 from the Council's website.

The Town Council has enlarged from 1 April 2024.

We are pleased to report the transition has gone well, and the transfer of some staff from the three dissolved Parish Councils (Bradpole, Allington and Bothenhampton & Walditch) being Transfer of Undertakings Regulations (TUPE) to the Town Council.

We checked a sample of the TUPE transfer letters and are satisfied that the terms of employment were appropriately agreed and accepted by those members of staff affected by the transfer.

The Town Surveyor is providing an overview of the contractual arrangements that have been passed to the Town Council including the continuation of the existing contracts for a further 12 months.

All assets from the dissolved Councils have been recorded on the Town Council asset register and are now included on the Insurance Policy Schedule for the 2024-2025 financial year.

We previously reported that consideration for the enlarged Town Council should include:

- *Checking the adequacy of the Council future banking arrangements including:*
  - *the transfer of funds from the existing Parish Councils*
  - *the closure of bank accounts from those Councils*
  - *the opportunity to review banking arrangements provided from the current provider.*

***(Audit Note: We are pleased to report that all funds have successfully been transferred to the Town Council and all of the dissolved Parishes bank accounts have been closed. The RFO continues to review those mandated to operate bank accounts and provide assurance that all accounts can be accessed at any time and remain fit for purpose).***

**(Audit Note: We continue to recommend that it would be good practice to check whether the Town Council would benefit from changing banking providers to maximise investments and to gain a more effective service).**

The financial security of the Town Council relies on holding reserves which can sustain requirements to meet future plans and hold sufficient cash flow levels to continue to pay Contractors and Suppliers.

The Town Council should be mindful that the Practitioners Guide 2024 paragraph 5.35 guidance recommends:

“any authority with income and expenditure in excess of £200,000 should plan towards 3 months equivalent general reserve”

**(Audit Note: It is our opinion that the Town Council should produce a Reserves Policy that follows the guidelines set out in the Practitioners Guide 2024).**

We have noted current budget pressures for 2024-2025 where additional revenue spending has been made on Grants to organisations, insurance, energy costs, Councillors expenses, IT plus the development of the skatepark and the football club car park.

Although we understand that some existing earmarked reserves are available to support decisions on Town Plan Projects and the development of a Neighbourhood Plan, budget considerations for 2025-2026 will need to ensure sufficient funds are available to meet all costs and finalise all approved projects.

**(Audit Note: The Town Council will need to be mindful that the budget approval and precept for 2025-2026 should not have a negative effect on reserves.**

**We advise where increases in the budget for 2025-2026 are necessary consideration should be given to offset these by an appropriate percentage rise in the Precept or efficiency savings).**

We have noted that the Bridport Area Development Trust has transferred the West Bay Discovery Centre operation and management of the facility to Bridport Town Council on 1 October 2024. Terms of an agreement have been drawn up between Bridport Area Development Trust and the Town Council setting out the handover arrangements. It is noted that on handover the projected budget for 2025-2026 is showing a deficit of £3800, although the impact of this can be offset by the annual grant of £3000 provided to the Discovery Centre.

**(Audit Note: It is our opinion that the integration and impact for the financial management for West Bay Discovery may not fully be known until 2026-2027. Budget planning in 2025-2026 will need to be reviewed to take account of projected spending in 2026-2027 and future requirements, including projected income targets, resourcing. VAT from sales income will need to be accounted for in VAT reimbursements claims to HMRC.**

**We understand that the Discovery Centre receives third party charitable donations. The Town Council should consider how to record these donations and whether a new cost centre should be established in Town Councils financial accounts. The Town Clerk will also undertake further consultations with the Bridport Communities Trust to establish how best these charitable donations should be treated. For transparency, financial regulations should record how the donations will be recorded and treated by the Town Council, should this practice continue.**

It is our opinion that an opportunity now exists to reassess if efficiencies savings could be achieved by market testing other bespoke financial software. It can also confirm if the current provision remains appropriate and fit for purpose to record and store financial management information for the Town Council requirements.

There is an outstanding debt totalling £3,687.78. The Town Council is currently in negotiation with the debtor. However, there has been no attempt by the debtor to finalise arrangements and the debt remains outstanding.

The Town Council should consider what steps are necessary to recover the outstanding debt and further action should be considered to instruct a debt collection agency if arrangements are not settled and payment made by the end of November 2024.

We reported in November 2023 that the Town Clerk is currently in the process of reviewing and updating Standing Orders, that will be introduced for the new Town Council in May 2024. We have noted that these have been adopted and approved by the Town Council in March 2024. It would seem appropriate for the Town Council to now consider if the new Model Financial Regulations issued by NALC in May 2024 should be adapted and adopted to ensure these are fit for purpose for the Town Council.

We have noted the new scale arrangements for the Responsible Finance Officer and Tourist Information Centre Manager from 1 May 2024 with increased responsibilities in the enlarged Town Council.

The role of the Tourist Centre Manager now includes their additional responsibilities for Events, and Market.

We have also noted the appointment of a Property Manager which enhances the current staff structure framework and will take some responsibilities away from the current Town Surveyor. It is designed after a staffing review was reported approved by Finance and General Purposes Committee as part of the new staffing structure to ensure succession planning for the future.

We discussed with the Town Clerk and RFO the current portfolio of Investments held by the Town Council and where these are invested in the Money Market. The spread of investments to different providers and investment houses is designed to ensure that the financial security of the Town Council can be maintained, but also to maximise the income it can receive from the investments that are made. We are aware of the Town Councils current portfolio with Churches, Charities and Local Authorities (CCLA) and would report that these are dedicated investments designed and used by a variety of Local Councils as well as Principal Authorities. They provide competitive rates of return and are seen as low risk by the markets.

#### **Internal audit checks**

We have undertaken a series of audit tests on the Council's financial records, vouchers, documents, Minutes, policies and procedures, to ascertain the efficiency and effectiveness of the Town Council's internal control framework. This internal audit report is based on the audit testing carried out at the review.



**During this review we checked the following:**

- Minutes of Council and Committee Meetings
- Policies and Procedures
- Bank and cash
- Investments
- Payroll
- Burial Records
- Insurance
- Budgetary Management
- Income and Expenditure
- VAT claims
- Transparency of the Council website

**Findings**

Details of good practice noted, our recommendations and other matters to be brought to the Council's attention are set out below.

**Good practice**

- The Council continues to maintain its books and records on AdvantEdge Software.
- The Clerk remains aware of the requirements of GDPR.
- The Council is registered with the ICO.
- Details of total payments authorised at meetings are recorded in the Minutes.
- Market, Burial, Boot Sale, TIC income and Invoices were traced to the financial ledger.
- All records continue to be up to date and easy to follow.
- Investments are deposited into different bank accounts to reduce the risk to the Town Council
- The Insurance cover is appropriate for the size of the Council.
- Payroll information is calculated correctly, with appropriate deductions for PAYE, NI and Pension Contributions.
- The budgeting process is detailed and monitored throughout the year.
- Bank reconciliations are carried out promptly each month and were accurate.
- The Best Value and Scrutiny Sub Committee, Finance Committee take an active scrutiny role.
- VAT claims continue to be submitted to HMRC on a regular basis.
- Income and Expenditure items were traced and are recorded correctly in the financial ledger
- The Council remain compliant with the requirements of the Transparency Code 2015

**Recommendations**

**West Bay Discovery Centre**

- budget planning for 2025-2026 will need to take account of all future requirements including projected income targets, expenditure and resourcing. VAT from sales income and expenditure will need to feature in VAT reimbursements claims to HMRC.

**Budget Setting and Reserves**

- budget and Precept setting for 2025-2026 should be approved that does not have a negative effect on reserves. Percentage Increases in budget for 2025-2026 should be offset wherever possible through efficiency savings or an appropriate rise in the Precept.

- A reserves policy should be drawn up to provide clear set benchmarks on holding general and earmarked reserves and this should be approved by the full council.

#### **Financial Regulations and Standing Orders**

- the Town Council to consider if the new Model Financial Regulations issued by NALC in May 2024 and these should be adapted and adopted these to ensure they are fit for purpose for the Town Council.

#### **Other matters of note to be brought to the Council's attention**

- Careful consideration should be given when Budget and Precept setting for 2025-2026 that the Chancellor has increased the Employers NI rate from 13.8% to 15% from April 2025. The Council should also take note that there is a reduction in the per employer threshold at which employers pay national insurance to £5000 so these will have an impact of budget setting and potential Precept calculations. **(Audit Note: We understand that the RFO has already calculated the impact of this increase which if approved by the Town Council will raise the salary budget by £22,119 in 2025-2026).**
- The Town Council provided evidence of the posting date for the Exercise of Public Rights in 2024 and will be able to tick "Yes" to Assertion 4 on Section 1 (Governance Statement) of the AGAR 2024-2025 to comply with the requirements of the Accounts and Audit Regulations 2015. We will also be able to tick "Yes" to Control Objective M on the Annual Internal Audit Report 2024-2025.
- We note that the risk assessment for 2024/2025 will need to be approved by full Council by 31 March 2025. Once completed we will be satisfied that the Council can tick "Yes" to Assertion 5 on Section 1 (Governance Statement) of the AGAR 2024/2025 to comply with the requirements for the External Auditor. We will then tick "Yes" to Control Objective C on the Annual Internal Audit Report 2024/2025. The 2024/2025 risk assessment should be uploaded on to the Council website for information after it is approved by the Town Council.
- We have already noted that there is further work to be done on ensuring the Asset Register is up to date. This will also need to record new purchases and disposals for 2024-2025 and presented and approved by the Council before the 31 March 2025. Once this is completed the Council can tick "Yes" to Assertion 6 on the Annual Governance Statement on the AGAR 2024-2025. We will be able to tick "Yes" to Control Objective H on the Annual Internal Audit Report 2024-2025.
- The Town Council will need to adhere to the requirements set out in the website accessibility rules that requires the Town Council website to ensure it meets the new WCAG 2.2 AA standard for website accessibility. **(Audit Note: Details can be found in the September 2024 Clerk magazine, page 62).**
- The External Auditor has indicated as part of the intermediate audit review for 2023-2024 that it is best practice that Authority's should review and approve each financial year:
  - the appointment or continuing appointment of the Internal Auditor.
  - that the Internal Auditor is independent of the Council.
  - the effectiveness of the Internal Audit.

**(Audit Note: We recommend that to continue to meet these best practice requirements the Town Council should consider approving and recording these details in the Minutes of the full Town Council in each financial year).**

#### **We also remind the Town Council that:**

- using the Income and Expenditure method of recording any CiL or S106 monies not used in the financial year should be recorded in Earmarked Reserves.
- the Insurance renewal details should be reviewed and recorded in your minutes of the Council or Committee in each financial year, even if you are locked in a three-year agreement.

## **Conclusion**

Based on the tests we have carried out at this interim internal audit review, in our view, the internal control procedures in operation are adequate to meet the needs of Bridport Town Council except where we have made recommendations in this report. We have made these recommendations to strengthen existing internal controls to protect the financial security of the Town Council for future years.

## **Next visit**

The next internal audit review has been arranged for **Tuesday 11 February 2025**.

At this review detailed checks will be carried out on:

- Minutes of Council Meetings
- Bank and cash
- Investments
- Income and Expenditure
- Reserves
- VAT claims
- Tourist Information Office (TIC)
- West Bay Discovery Centre.
- Transparency Code Regulation 2015
- Budget 2025-2026
- Preparation for End of Year Procedures.

## **Next Steps**

This report should be noted and taken to the next meeting of the Best Value and Scrutiny Sub Committee.

The Town Council should decide what action will be taken on the recommendations we have made.

Tim Light FMAAT  
Internal auditor

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25 February, 2025

The Town Clerk

Bridport Town Council

Mountfield

Bridport, Dorset

DT6 3JP

Dear Mr Austin

**Interim Internal Audit Report**

**Bridport Town Council – October 2024 to December 2024**

The Accounts and Audit (England) Regulations 2015 (as amended) require all Town and Parish Councils to undertake an effective internal audit to evaluate the effectiveness of their risk management, control and governance processes, taking into account public sector internal auditing standards or guidance.

We confirm that we are independent of the Council.

The internal audit work we have carried out has been planned to enable us to give our opinion on the control objectives set out in the Annual Internal Auditor's Report on the 2024-25 Annual Governance and Accountability Return (AGAR).

We have complied with the legal requirements and proper practices set out in:

- 'Governance and Accountability for Local Councils – A Practitioners' Guide (England)' 2024
- The Accounts and Audit (England) Regulations 2015 (as amended).

**Background**

This is the second review in 2024-2025 to check the internal control systems, following on from previous internal audit work completed in November 2024, and focusses on checking and validating internal control systems in use at the Town Council, including governance arrangements and transactional elements of the financial accounts.

The Council's accounting records continue to be maintained on AdvantEdge Software.

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February 25, 2025

Page 2

Further confirmation has been obtained of good practice and compliance with the Transparency Code Regulation 2015 from the Council's website.

Arrangements were made with the Town Clerk and Responsible Financial Officer to visit the Mountfield Offices and the Tourist Information Centre on 11 and 12 February 2025.

We have continued to check and confirm Councillors approval of the payments list for the authorisation of the payment process. The payment schedule is prepared for the Finance and General Purposes Committee, which ratifies the payments that have been made.

We have noted the Town Council has already agreed the budget and precept approval for 2025-2026 at the Town Council meeting on the 21 January 2025.

We continue to remind the Town Council of the importance to review the levels of Earmarked and General Reserves.

We are pleased that the financial health of Town Council is monitored on a regular basis by the Town Clerk and the Responsible Finance Officer (RFO) to consider both its current reserves and cash holding position whilst preparing the budget for 2025-2026.

We have discussed with the RFO the current earmarked reserves position and remind the Town Council of the importance of regular review to determine if the sums held remain sound, to ensure earmarked projects can be funded within current levels, or if further funding is required from Grants or an increase in the Precept.

The Town Clerk remains aware of the reduction in Reserves since 2021 and is mindful of the need to plan to bolster Reserves, preferably to pre pandemic levels. All decisions taken should ensure that the reserves of the Council remain sound and fit for purpose within the requirements of an expanded Town Council.

***(Audit Note: We note that a review of the reserve levels has been undertaken as part of the Budget setting for 2025-2026 and Best Value and Scrutiny Sub Committee approved a Reserves Policy at its meeting on 03 December 2024.***

***(We note the Council have added a budget line for 2025-2026 which provides for a contribution to reserves of £75,088. We remind the Council when budget setting for 2026-2027 that a positive contribution to reserves should continue).***

***(Audit Note: We remind Council that careful monitoring is required for West Bay Discovery Centre to take account of all future requirements including projected income targets, expenditure and resourcing. VAT from sales income and expenditure will need to feature in VAT reimbursement claims to HMRC).***

***(Audit Note: We reiterate our opinion that the Council should continue to follow the recommendations made in the Practitioners Guide 2024 (paragraphs 5.33 and 5.34) for the level of General Reserves).***

We note the decision taken by the Town Council to give notice to CCLA to withdraw all funds held in the Property Fund and to find another investment opportunity to seek better investment rates. The Council should seek caution when investing future sums to ensure risks are minimised when seeking high interest returns and the financial security of investments is put at risk.

At this review we visited the Tourist Information Centre to ensure that the internal controls used to receive, record and deposit income to the Council bank account are sound and fit for purpose. We note

*February 25, 2025*

*Page 3*

that the access to Spektrix, whereby the TIC continues to receive online booking facilities for Bridport Arts Centre and the Electric Palace reservations, is controlled through a secure server held off site, provided with security settings. It is noted that cash is retained in the safe before banking.

The Finance and Office Manager who acts in the statutory role as the Responsible Finance Officer for the Town Council has given notice to terminate his employment with the Town Council and will be leaving in April 2025.

This is key post in the staffing structure of the Town Council and the loss of this experienced member of staff may have an impact on the completion of end of year processes and the completion and submission of the Accounting Statements as part of the Annual Governance and Accountability Return.

If the post remains vacant or cannot be filled before the end of the financial year, this might put the Council at risk of being unable to complete its end of year procedures within the set deadlines to submit their AGAR to the External Auditor.

### **Internal audit checks**

We have undertaken a series of audit tests on the Council's financial records, vouchers, documents, Minutes, policies and procedures, to ascertain the efficiency and effectiveness of the Town Council's internal control framework. This internal audit report is based on the audit testing carried out at the review.

During this review, we checked the following:

- Minutes of Council and Committee Meetings
- Policies and Procedures
- Bank and cash
- Investments
- TIC Income
- Risk Assessment
- Budgetary Management
- Income and Expenditure
- VAT claims
- Transparency of the Council website

### **Findings**

Details of good practice noted, our recommendations and other matters to be brought to the Council's attention are set out below.

### **Good practice**

- The Council continues to maintain its books and records on AdvantEdge Software.
- The Clerk remains aware of the requirements of GDPR.
- The Council is registered with the ICO.
- Details of total payments authorised at meetings are recorded in the Minutes.
- Income from Market Traders, Burial income and Invoices could be traced to the financial ledger.
- All records continue to be up to date and easy to follow.
- The Council maintains a strong investment position.



- The budgeting process is detailed and monitored throughout the year.
- Bank reconciliations are carried out promptly each month and were accurate.
- Income received by the TIC could be traced to the Council's bank account.
- Best Value and Scrutiny Sub Committee and Finance and General Purposes Committee take an active scrutiny role.
- VAT claims continue to be submitted to HMRC on a regular basis.
- The Council continues to meet the requirements of the Transparency Code Regulation 2015.

## **Recommendations**

### **Financial Regulations and Standing Orders**

- We continue to report the Town Council should introduce new Model Financial Regulations issued by NALC in May 2024 and these should be adopted to ensure they are fit for purpose for the Town Council.

### **Budget Setting, Precept and Reserves**

- The Budget for 2026-2027 should continue to provide a positive contribution to reserves.

### **Tourist Information Centre**

- The insurance levels held for cash holdings in the safe should be reviewed and this should be carried out on an annual basis.

### **Other matters of note brought to the Council's attention**

- We note that the risk assessment for 2024-2025 has been approved by full Council by 21 January 2025. We are satisfied that the Council can tick "Yes" to Assertion 5 on Section 1 (Governance Statement) of the AGAR 2024-2025 to comply with the requirements for the External Auditor. We will tick "Yes" to Control Objective C on the Annual Internal Audit Report 2024-2025. The 2024-2025 risk assessment should now be uploaded on to the Council website for information.
- The Responsible Finance Officer will need to ensure that the Asset Register is kept up to date to record the value of new purchases. This will ensure that the totals reflected in the End of Year figures for Box 9 on Section 2 Accounting Statements are accurate for reporting to the External Auditor. The Asset Register should be reviewed and approved by the full Town Council before the 31 March 2025.
- New requirements to be introduced into the Practitioners Guide 2025 and applied from April 2025 require all Council to introduce an IT Policy. ***(Audit Note: We recommend the Town Council consider this requirement to produce an IT Policy in line with these new requirements during 2025-2026).***

## **Conclusion**

Based on the tests we have carried out at this interim internal audit visit, in our view, the internal control procedures in operation are adequate to meet the needs of Bridport Town Council. We have made these recommendations to remind the Town Council to strengthen existing internal controls, to protect the financial security of the Town Council for future years.

**Next visit**

The next internal audit visit has been arranged for **Tuesday 20 May 2025**.

At this visit detailed checks will be carried out on:

- Minutes of Council Meetings
- Bank and cash
- Investments
- Income and Expenditure
- VAT claims
- Asset Register
- Transparency Code Regulation 2015
- End of Year Procedures.

**Next Steps**

This report should be noted and taken to the next meeting of the Best Value and Scrutiny Sub Committee. They should decide what action will be taken on the recommendations we have made.

Tim Light FMAAT  
Internal auditor



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22 May 2025

The Town Clerk

Bridport Town Council

Mountfield

Bridport, Dorset

DT6 3JP

Dear Mr Austin

**Bridport Town Council**

**Final Internal Audit Report covering January 2025 to March 2025 and End of Year Procedures.**

The Accounts and Audit (England) Regulations 2015 (as amended) require all Town and Parish Councils to undertake an effective internal audit to evaluate the effectiveness of their risk management, control and governance processes, taking into account public sector internal auditing standards or guidance.

We confirm that we are independent of the Council.

The internal audit work we have carried out has been planned to enable us to give our opinion on the control objectives set out in the Annual Internal Auditor's Report on the 2024-2025 Annual Governance and Accountability Return (AGAR).

We have complied with the legal requirements and proper practices set out in:

- 'Accountability and Governance for Smaller Authorities – A Practitioners' Guide (England)' 2024
- The Accounts and Audit (England) Regulations 2015 (as amended).

This is the final audit in 2024-2025 to check that the Council adheres to the requirements set out in the Accountability and Governance for Smaller Authorities in England ensuring that compliance with proper practices is maintained.

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An Internal Audit visit was arranged for Friday 23 May 2025. The Responsible Finance Officer has also provided back-up information from AdvantEdge software for the period January 2025 to March 2025 and End of Year details in advance of the visit to support the current governance and financial management position of the Council.

Further confirmation has been obtained of good practice and compliance with the Transparency Code Regulation 2015 from the Council's website.

As we have carried out Interim Internal Audit reviews throughout 2024-2025, we are also using the information already recorded from these to support the completion of the internal control objectives on the (AGAR) Annual Internal Audit Report.

Where necessary, we will complete the (AGAR) Annual Internal Audit Report on evidence already seen from the previous reviews. This is acceptable practice for the External Auditor.

We have noted the departure of the previous Responsible Finance Officer (RFO) who left the employment of the Town Council on 30 April 2025. A new RFO has commenced employment on the 01 April 2025.

We are also aware of the pending departure of the Town Clerk on 06 June 2025 and although a successor has been appointed, they will not be in post when the Annual Governance and Accountability Return (AGAR) will be approved on Tuesday 24 June 2025.

The responsibility for the end of year completion of the process for the approval of the AGAR 2024-2025 will be undertaken by the Deputy Town Clerk at the full Council meeting on the 24 June 2025.

We have discussed with the new RFO the opportunity to review and revisit the need to utilise the bespoke software for recording the financial transactions and the financial management reports available for the AdvantEdge software.

We also discussed there may be some advantages to market test for other software options which might better suit the growing needs of the Town Council. ***(Audit Note: We understand the RFO will be producing a report for the Finance and General Purposes Committee which sets out the due diligence process to look at other bespoke software packages for the Town Council in 2025-2026).***

**Good practice continues at the Town Council as:**

- The Council continues to maintain its books and records on AdvantEdge Software.
- The Clerk remains aware of the requirements of GDPR, and the Council is registered with the ICO.
- Details of total payments authorised at meetings are recorded in the Minutes.
- Income from Market Traders, Burial income is recorded appropriately in the financial ledger.
- All records continue to be up to date and easy to follow.
- The budgeting process is detailed and monitored throughout the year.
- Bank reconciliations are carried out promptly each month and were accurate.
- Income received by the TIC could be traced to the Council's bank account.
- The Best Value and Scrutiny Sub Committee and the Finance and General Purposes Committee take an active scrutiny role.
- VAT claims continue to be submitted to HMRC on a regular basis.

- The Council continue to meet the requirements of the Transparency Code Regulations 2015.

**As part of this final Internal Audit Review, we checked:**

**Bank Reconciliations and Investments**

- the Bank Reconciliation at 31 March 2025 was re-performed, and no errors were noted.

**Income and Expenditure and VAT reimbursements**

- all income and expenditure items as at 31 March 2025 were confirmed and details are accurate to the records held by Council.

**Risk Assessment 2024-2025**

- the risks of the Town Council were reviewed and approved in January 2025 to ensure that the requirements of the Governance and Accountability for Smaller Authorities in England (March 2023) is met.

**Town Council Minutes**

- Minutes of the Council were checked from the Town Council website for approvals and decisions made and approval of payments was checked for January 2025 to March 2025.

**Asset Register**

- The Asset Register at 31 March 2025 was reviewed and additions and disposals for 2024-2025 were agreed.

**End of Year Procedures 2024-2025**

A full check was carried out on the End of Year documentation provided by the Responsible Finance Officer to confirm the accuracy of the details to be submitted to the External Auditor. This also included the validation of any variances of totals over 15% between 2023-2024 and 2024-2025 shown on Section 2 of the AGAR, as required by the External Auditor.

The 2024-2025 AGAR Internal Audit Report requires the Internal Auditor to check the Council has correctly provided the proper opportunity for the Exercise of Public Rights in accordance with the requirements of the Accounts and Audit Regulations 2024.

This includes the Internal Auditor being shown evidence that the posting of the Notice on the website was done at least one clear day before the 30-working day period begins.

***(Audit Note; We are pleased to report that the Town Council have displayed the Notice correctly to comply with the requirements of the Accounts and Audit Regulations 2015).***

The Annual Internal Audit Report to be submitted to the External Auditor was completed and signed by Tim Light. We are pleased to report that the various records and procedures in place for the Council provide an appropriate standard of control.

This report should be noted and taken to the next meeting of the Finance and General Purposes Committee to inform them of the Internal Audit work carried out. The details of this Internal Audit Letter Report should also be Minuted by the Council.

*May 29, 2025*

*Page 4*

**Finally**

As this is my last internal audit review for the Town Council before handing over to a new Internal Auditor for 2025-2026, I should like to take the opportunity to thank you for your help and support in the time that I have provided the Internal Audit Service to the Town Council.

Yours sincerely,

Tim Light FMAAT, AATQB Internal Auditor.



Minutes of the meeting of the FINANCE AND GENERAL PURPOSES COMMITTEE of Bridport Town Council held at Mountfield, Bridport on Monday 10 March 2025 at 7.00pm.

PRESENT: Cllr: Paddy Mooney

Cllrs: Nigel Amor                      Ann Langridge  
         Rob Casey                      Nigel Rawlings  
         Anna Killick                      Anne Rickard

7

Also in attendance: Cllrs Ian Bark (from 7:27pm) and Jonathan Bourbon, Paul Fuszard (Finance & Office Manager), Claire Peters-Way (Property Manager), Daryl Chambers (Town Surveyor) and Will Austin (Town Clerk).

### **PUBLIC FORUM**

There were no members of the public present.

### **72. APOLOGIES**

Apologies for absence were received from Cllrs Ian Bark (for lateness), Andrew Holdridge and Sarah Williams.

### **73. DECLARATIONS OF INTEREST**

Cllr Rob Casey declared an interest in Minute 80, as a Badger Row property neighbour.

Cllr Anna Killick declared an interest in Minute 79 (application A10) as a close friend of the applicant.

### **74. MINUTES**

RESOLVED: that the minutes of the meeting of the committee held on 13 January 2025 be confirmed as a true and correct record and signed by the Chairman.

### **75. BEST VALUE AND SCRUTINY SUB COMMITTEE**

RESOLVED: that the minutes of the meeting of the Sub Committee held on 4 March 2025 be received and adopted and the following recommendations be approved:

Minute 32                      **Internal Audit Report**  
RESOLVED:                      that recruitment of an internal auditor be considered at agenda item 10 (minute 81 of these minutes).

Minute 33                      **Investment Review 2024/25 and Strategy 2025/26**  
RESOLVED:                      that the Review for 2024/25 and Strategy for 2025/26 be approved.

Minute 34                      **Asset Register**  
RESOLVED:                      that delegated authority be given to the Town Clerk and Finance & Office Manager to make any final amendments, before being signed by the Chairman of Finance & General Purposes and the Town Clerk.

Minute 36                      **Standing Orders and Financial Regulations**

RESOLVED: that a Working Group comprising five councillors be agreed at Full Council on 25 March 2025, to also include consideration of the conflict resolution policy.

## **76. ENVIRONMENT & SOCIAL WELLBEING COMMITTEE**

The following recommendations arising from the Environment & Social Wellbeing Committee meeting on 5 March 2025 were considered by the Committee:

### **Jurassic Amateur Boxing Club – funding contribution up to £5,000.**

Members discussed the benefits of the club, the experience of the predecessor club, the relationship with the Youth & Community Centre, possible funding arrangements, and the need for a sustainable business plan.

\*\*\*Cllr Ian Bark arrived at this point (7.27pm)\*\*\*

RESOLVED: that £1,000 be approved as an initial payment, with up to £4,000 further payable, subject to the provision of an acceptable fundraising plan to be determined under delegation by the Chairman and Vice-Chairman, and that any delegated funding approval should include agreement regarding the budgetary source of council funding.

### **Writing Box Bridport**

Consideration was given to a request from Bridport Writers Network to adopt two phone kiosks.

RESOLVED: that this item be deferred until the next meeting of this committee, subject to the provision beforehand of a detailed business plan.

### **Development of Community Bus Services**

RESOLVED that:

- (i) the Council enters into grant agreements with Western Gateway Sub-Regional Transport Body and (subject to approval) Dorset Council for funding for a pilot bus service, and into a contractual arrangement with Dorset Community Transport for delivery.
- (ii) planning and delivery of the pilot be delegated to the Town Clerk, working in conjunction with relevant officers.

### **Bridport Food Matters**

Members were updated following discussions which took place at the previous meeting. Bridport Food Matters had withdrawn their interest in the Old Dairy site as a venue for a community food hub, and had confirmed they would not be leading on another local food hub that aggregates produce from multiple farmers.

RESOLVED: that the update be noted.

## **77. MARKET & BUSINESS LIAISON WORKING GROUP**

The notes of the meeting held on 6 February 2025 were received and noted. There were no recommendations for consideration.

## **78. INCOME GENERATION TASK & FINISH GROUP**

Members considered the notes of the meeting held on 18 February 2025, including two recommendations.

RESOLVED: that, following informal consultation with Task & Finish Group members, Finance & General Purposes Committee approves an increase of 8.05% in fees and charges, excluding car parks.

RESOLVED: that a wider benchmarking exercise be carried out by the Task & Finish Group later in 2025/26.

RESOLVED: that the notes be received, noting that Cllr Jonathan Bourbon had chaired the meeting, and not Cllr Paddy Mooney.

## **79. WEST BAY CAR BOOT SALE GRANT AWARDS**

Members thanked the panel for its work, and it was

RESOLVED: that

(i) Grants totalling £5,200 be awarded, covering 12 organisations as follows:

Ref	Applicant and Grant Purposes	£
A3	The Stepping Out Cancer Rehabilitation Community Group	£500
A4	Bridport Stage Company	£500
A6	Bridport Food Matters	£500
A7	Ripple Workshop	£500
A8	Bridport Millennium Green Trust	£400
A9	Thriving Wild CIC	£500
A10	Emerald Ant CIC	£500
A11	Loders Youth Club	£250
A12	Bridport Dance Festival	£300
A13	Bridport Youth Dance	£500
A14	ASCape	£500
A15	The Cowshed	£250
	<b>Total Grants approved</b>	<b>£5,200</b>

(ii) the following conditions be applied:

- Application 4 – that Bridport Community Shed, as accountable body for the funds, be required to show how the funding was applied, and that the applicant advise how the performances will be sustainable over time.
- Application 10 – that the applicant should liaise with West Bay Discovery Centre to avoid duplication in the provision of walks.

(iii) the following applications be declined: St. Mary's Church £500, Park Yoga £500, and West Bay Days £1,000.

## **80. SERVICES ADMINISTERED BY THE TOWN SURVEYOR AND PROPERTY MANAGER**

Consideration was given to a report of the Town Clerk and Property Manager, ENCL: 3989, in respect of the following projects:

## **Charging opportunities at Bridport FC Car Park**

St Mary's School, Bridport Family Hub and Dorset Community Transport currently used the Football Club car park for parking. It was proposed to allow permit parking on the following basis:

- St Mary's School two permits at £700pa,
- Family Hub twelve permits at £4,200pa, and
- Dorset Community Transport four permits at £1,400pa (and not £1,200 as in the report).

RESOLVED: that members agree the proposal in principal, with detailed arrangements to be delegated to the Town Surveyor and Property Manager.

## **West Bay Play Area upgrade**

The large Dino net needed replacing, due to its age. The Town Council had one in stock. Proposed further work was to replace some of the surfacing, matting, wooden sections, bridge parts and small slides. The total estimated cost was £5,000 from existing budgets.

RESOLVED: that the large Dino net be replaced and further work to replace the surfacing, matting, wooden sections, bridge parts and small slides, at an estimated cost of £5,000 from existing budgets.

## **Cherry Tree Play Area**

It was proposed that equipment be added to the play area, including a new climbing frame from existing stock, extra seating, and new pathways, at an estimated cost of £3,500.

RESOLVED: that the estimated costs of £3,500 for provision of a new climbing frame, extra seating and new pathways for the play area, be approved.

## **Pageants Fields Play Area**

To add an accessible path for users of all abilities, to make the play area more user friendly. This had been previously deferred from 2024 and the total estimated cost was £2,500.

RESOLVED: that an accessible path be added to make the play area more user friendly, at an estimated cost of £2,500.

## **Bridport FC Car Park**

Works to improve the surface and drainage on the east side of the car park had been completed in January 2025. Dorset Council had swept the car park on 25 February 2025 in advance of the white lining. This was to be carried out by Yeomarks Lining Ltd and a date was to be agreed. The car parking machine was to be relocated, and a new electric supply fitted.

The projected cost was £170,000 to be met by a £100,000 Shared Prosperity grant funded by central government. Remaining costs would be met from earmarked reserves, as previously approved by this committee.

No decision was required, as this item was for information only.



## **West Bay Discovery Centre**

Four sash windows were to be replaced, and with associated scaffolding, fencing and painting, the total estimated cost is £6,200. Awaiting a date for works to commence.

No decision required, as this item was for information only.

## **Badger Row**

In February 2025 an application had been submitted to Dorset Council to transfer a piece of land in Bradpole behind Badger Row. Bridport Town Council had proposed that the site could be used as additional allotment plots. Dorset Council had asked for a business plan and fee of £412.50 to cover officer time and resources to assess our application. There would be a separate charge towards Dorset Council's legal fees, if the application was successful and the transfer went ahead. Bradpole Parish Council had previously been offered the land for £1.

RESOLVED: that the Town Surveyor be delegated to continue discussions with Dorset Council.

## **Allington Hill**

Allington Parish Council had an existing lease with The Woodland Trust, who had approached Bridport Town Council to explore taking on further land at Allington Hill. Discussions had taken place with the Allington Hillbillies. The Woodland Trust would expect the council to take on the management and control, within the conditions of the lease. The council would be expected to carry out tree inspections and pay for any work needed. Proposals to diversify the land, i.e. for allotments, would need to be brought forward to The Woodland Trust.

RESOLVED: that Bridport Town Council should not take on the additional land at this time.

## **Verge cutting**

This year the annual verge cutting would begin in late March/early April, with the grounds team starting with visibility splays.

No decision required, as this item was for information only.

## **Bridport WI Hall**

A funding application to Dorset Council had been unsuccessful. The grant panel considered that the WI Hall was one of many community spaces and facilities in Bridport and there were other premises readily available to use in the town. Although unsuccessful, the grant panel recommended Bridport Town Council contact Andrew Galpin (Dorset Council) to identify any grants available through the S106 budget.

RESOLVED: that the Town Council contact Andrew Galpin to identify any grants available through the S106 budget, under delegation to the Town Clerk.

## **Locking of Gates at Borough Gardens**

13 residences accessed from the Gardens were managed by Magna Housing, who had a formal right of way and had raised a number of concerns about the proposal to lock the

gates at night. Concerns were in respect of fire safety & evacuation process, emergency services access, and the locking mechanism. Magna had not agreed at this stage to the proposals and had requested a meeting to discuss solutions to assist with anti-social behaviour.

RESOLVED: that the Town Surveyor should meet with Magna Housing to discuss further proposals and report back.

### **St. Michael's Island**

Bridport Town Council had been approached by Hayward & Co., to develop a management plan for St Michael's Island subject to two conditions, that (i) the cost of producing the plan would be met by Hayward & Co., and (ii) Hayward & Co. agreed to transfer the land covered by the plan to Bridport Town Council.

RESOLVED: that a detailed plan be produced, with details to be delegated to the Town Surveyor and Property Manager.

### **Dorset Community Transport Parking**

Dorset Community Transport were looking to review their parking arrangements in Bridport. This included an interest in the former Fisherman's Arms site, and they had approached the Town Surveyor for assistance.

RESOLVED: that the Town Surveyor should continue discussions with Dorset Community Transport.

### **Mountfield – Second Floor**

It was proposed that the second floor of the building be converted to a flat and let as residential accommodation, following it becoming vacant on 1 March 2025. It was noted that the commercial letting market was currently in decline. Proposed works to remove a partition wall were estimated to cost £2,000.

RESOLVED: that the proposal be agreed in principle, with detailed arrangements to be delegated to the Town Surveyor.

### **Old Railway Line**

A member of the public had raised concerns about the sale of parcels of land adjacent to the Old Railway Line that ran from Burton Road to West Bay, and about the procedure used for disposal. The Town Clerk reported that:

- The land comprising the former railway line and environs had been, until 2021, in the ownership of West Dorset District Council (WDDC) and its successor (from 2019) Dorset Council. As early as 2017, the Town Council had entered discussions with WDDC about the transfer of the land, along with other assets, and in November 2018 agreed to proceed with detailed discussions. The transfer, by that time from Dorset Council, was completed in June 2021, albeit that this excluded a minimum 3m width along the length of the land which was retained by Dorset Council as the public bridleway.
- It was understood that during its term of ownership, WDDC had sold parts of the land. Detailed records of such sales were not available to the council, as WDDC was, and Dorset Council remained, wholly separate from the Town Council. Some information on disposals were however shown on Dorset Council's public mapping system. During



verbal exchanges on the transfer, Dorset Council officers had confirmed that there had been sales, and that some neighbouring properties had established unauthorised uses of the land.

- In preparation for the transfer, the Town Council had discussed its future management of the land and as part of these discussions had agreed to seek to regularise unauthorised use of the land, including resolutions to transfer parcels of land and access strips, approved at meetings in November 2019 and November 2020 respectively. Whilst no specific environmental reports were drafted during the transfer process or subsequently, the meetings also considered the environmental and wildlife impact of any such transfers.
- Subsequent to the transfer, the Town Council had entered into discussions with three prospective purchasers. One transfer had been completed (March 2024), and two remained under negotiation.
- As part of the transfer, the Town Council had taken ownership of a ditch that it was required to clear periodically, at significant expense. The council was also required to maintain a 1m strip either side of the bridleway as verge (on the land within its ownership), again at its own expense. These and other covenants associated with the transfer to the Town Council were included in the one completed transfer to a third party.
- Two people had to date contacted the Town Council about the sale of parts of the land transferred. There were however more frequent reports from members of the public when there was wild growth overhanging the bridleway.
- One of the concerns raised was of a legal procedural nature, and would be considered in closed session later in the meeting. Other concerns revolved around environmental protection and retention of the land for community use. Members had previously been included in circulation of the concerns raised.

Members were invited to consider the environmental and community-related concerns, and discussed these matters, as follows:

- It was noted that the environmental impact of sale of parcels of land had been discussed previously, when approving the sales and delegating the matter to the Town Surveyor.
- Members recognised that there may be some benefit from a more comprehensive plan for the land, and that this could usefully extend to the large green space in the layby on Burton Road, which was home to rare orchids.
- The Town Clerk confirmed that such maintenance as did take place was in keeping the ditch clear, and in maintenance of the required verge strip, in accordance with the council's cutting regime. This included some protection for biodiversity.
- The possibility of a site-specific management plan was considered. This would include community engagement in the form of a survey of the public, and most likely further input from organisations with specific knowledge or interest in biodiversity and other relevant aspects. Such a survey would also obtain views on the future use and/or sale of land.
- It was noted that there had been no concerns from environmental interest groups about the management of the land.

Following the discussion, it was

RESOLVED: that a management plan should be produced, covering environmental management, the community benefit to be derived from the land, and the approach to future sale of land, and that development of the plan should incorporate community engagement on these aspects.

The Town Clerk reported that the concerns received had referred to a "personal impact". No further information had been provided to expand on this.

RESOLVED; that the legal procedural aspects of this matter be considered further in closed session.

\*\*\*A comfort break was taken at 8:38pm and the meeting reconvened at 8:42pm.\*\*\*

**81. REVIEW OF THE EFFECTIVENESS OF INTERNAL AUDIT AND APPOINTMENT OF AN INTERNAL AUDITOR FOR 2025/26**

Councillors considered a report of the Town Clerk, ENCL: ENCL: 3990.

Members noted the scope of the audit service, its robust challenge, and its independence from the Town Council. It was further noted that the existing auditor would retire in 2025 and a process was required to engage a replacement.

RESOLVED: that the report of the Town Clerk be noted.

RESOLVED: that the existing audit arrangements are effective and independent.

RESOLVED: that a delegation to the Town Clerk and Finance & Office Manager to engage a replacement internal audit service be agreed.

**82. PAYMENT OF ACCOUNTS**

The Town Clerk presented List 5 of the 2024/25 accounts, ENCL: 3991, in the sum of £280,992.66, which had been authorised for payment since the last meeting.

RESOLVED: that Payment List 5 of 2024/25 be approved and signed by the Chairman.

**83. COMMUNICATIONS**

The Town Clerk reported that this was the final Finance & General Purposes meeting for Paul Fuszard, the retiring Finance and Office Manager, whose successor will be Lisa Pinch. He offered his personal thanks for Paul's 26-year service to the council and the community. He further reported that Lisa Pinch had been offered and had accepted the position as Paul's replacement.

Cllr Paddy Mooney noted that Council Tax bills had been sent to residents, and that the Town Council's increase would need to be explained.

**84. PUBLIC BODIES (ADMISSION TO MEETINGS) ACT 1960**

RESOLVED: that in view of the confidential nature of the business about to be transacted, it is advisable in the public interest that the public be temporarily excluded and they are instructed to withdraw.

**85. STAFFING**

The Town Clerk presented a report updating councillors on matters relating to:

- The impending retirement of the Town Surveyor and the recruitment of a Works Manager;
- The resignation of the Project Manager, and proposed alternative arrangements;
- Apprentice Clerk & Administrative Officer;
- Retirement of the Finance & Office Manager; and

- Cover for maternity leave.

Following discussion, it was

RESOLVED: that the proposals set out in the report be agreed.

RESOLVED: that further consideration of the recruitment of an Apprentice Clerk & Administrative Officer be deferred to the next meeting.

The Town Clerk left the meeting at this point (9:40pm), prior to consideration of grading arrangements for the post of Town Clerk. Cllr Ian Bark introduced a review of the grading, and following discussion, it was

RESOLVED: that, following a job evaluation, the Town Clerk's salary is increased to point 52 (in a range of 50-54) of the NALC pay scale, to be backdated to 1 May 2024.

## **86. PROPERTY MATTERS**

The Town Clerk updated members on the legal matters raised in relation to the sale of land adjacent to the Old Railway Line, including advice received from the council's solicitor.

Following discussion, it was

RESOLVED: that the existing policy regarding sale of land continue for the two parcels currently under negotiation.

RESOLVED: that future policy on sales be determined following the production of a management plan, incorporating community engagement.

RESOLVED: that the council's solicitor be asked to approve release of the legal advice provided.

The Town Surveyor set out a proposal to let, on a short-term basis, the second floor flat at Mountfield to a named tenant, and explained their circumstances.

RESOLVED: that a six-month tenancy be approved, with the detail delegated to the Town Surveyor.

The meeting closed at 9:53pm.

**The next meeting of the Committee will be held on 9 June 2025**



10 MARCH 2025

REVIEW OF THE EFFECTIVENESS OF INTERNAL AUDIT AND  
APPOINTMENT OF AN INTERNAL AUDITOR FOR 2025/26

REPORT OF THE TOWN CLERK

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**1.0 Purpose of Report**

- 1.1 This report reflects on the effectiveness of the current internal audit arrangements and asks the Committee to consider a process for appointing a new internal auditor from 2025/26.

**2.0 Background**

- 2.1 The Internal Auditor provides assurance for the Council's Annual Governance Statement, based on an assessment of risk and supports the Council's work in delivering improved services to the community. The Council each year confirms the effectiveness of its system of internal audit.
- 2.2 The Town Council's Internal Auditors are currently Lightatouch Internal Audit Services. The company has indicated that due to the retirement of its main auditor, it will cease to provide services to the Town Council following the final audit for 2024/25 in May 2025.

**3.0 Effectiveness of the System of Internal Audit**

- 3.1 An annual review of Internal Audit, although not a statutory requirement, should cover the scope of internal audit, independence, competence, relationships and audit planning and reporting.
- 3.2 The current Internal Auditors are very experienced and undertake a minimum of three visits each financial year. They follow a testing strategy as set out in guidance issued by the Joint Panel on Accountability and Governance. This covers areas including bookkeeping and year end procedures. A report on each visit is presented to the Best Value and Scrutiny Sub Committee. At the end of the year, the Auditors make an annual report, as part of the Annual Governance Statement. The Auditors also assist with maintaining and updating the financial elements of the Council's Corporate Risk Assessment.
- 3.3 Whilst the council maintains a good relationship with the internal auditor, the audit process is considered robust and challenging, and results in recommendations for improvements, demonstrating a good degree of independence from the council.
- 3.4 It is considered that existing audit arrangements are effective and independent.

#### **4.0 Appointment of a New Internal Auditor from 2025/26**

4.1 It is proposed that a new internal auditor be engaged under delegation by the Town Clerk and Finance & Office Manager.

4.2 The engagement process will draw on:

- The audit specification provided by Lightatouch as the basis for a competitive quotation process. As this continues to prove effective and independent, it is considered an appropriate means by which a new auditor can be assessed.
- A register of internal auditors maintained by the Internal Audit Forum, providing details of auditors providing services to town and parish councils in the area; and
- References from councils currently engaging any shortlisted auditors.

4.3 The value of the internal audit contract means that formal tendering is not required, but a minimum of three quotations will be sought.

#### **5.0 Recommendation**

5.1 The Committee is asked to confirm that the existing audit arrangements are effective and independent, and to approve a delegation to the Town Clerk and Finance & Office Manager to engage a replacement internal audit service.

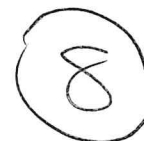
3 March 2025

Will Austin  
Town Clerk

Minutes of the meeting of the FINANCE AND GENERAL PURPOSES COMMITTEE of Bridport Town Council held at Mountfield, Bridport on Monday 11 November 2024 at 7.00pm.

PRESENT: Cllr: Paddy Mooney

Cllrs: Nigel Amor                      Ann Langridge  
         Rob Casey                      Anne Rickard  
         Andrew Holdridge          Sarah Williams  
         Anna Killick



Also in attendance: Cllrs Ian Bark (from 7:14pm, minute 42) and Dave Rickard, Giles Smith, Candida Dunford-Wood (Bridport Food Matters), Sarah Wilberforce (Bridport Food Matters), one representative of the press, Claire Peters-Way (Property Manager), Paul Fuszard (Finance and Office Manager), Daryl Chambers (Town Surveyor via Zoom) and Will Austin (Town Clerk).

### **PUBLIC FORUM**

No members of the public spoke at the Public Forum.

#### **39. APOLOGIES**

Apologies for absence were received from Cllrs Ian Bark (for lateness) and Nigel Rawlings.

#### **40. DECLARATIONS OF INTEREST**

There were no declarations of interest.

#### **41. MINUTES**

RESOLVED: that the minutes of the meeting of the committee held on 9 September 2024 be confirmed as a true and correct record and signed by the Chairman.

Members noted that subsequent to the previous meeting, a payment of £7,500 had been made to Bridport Youth & Community Centre Trust under the service level agreement arrangements, such that a total of £15,000 had been paid in the current financial year. Any further payment would be dependent on provision of a robust business plan.

Members further noted that Full Council had agreed the addition of Cllr Anna Killick to the membership of the Budget Working Group.

RESOLVED: that item 6 on the agenda (Pump Track and Community Hub Proposals) be brought forward as the next business.

#### **42. PUMP TRACK AND COMMUNITY HUB PROPOSALS**

Outline proposals for a Community Food Hub, as tabled with the agenda and subsequent circulation of revised plans, were presented to councillors by Mr Giles Smith, Candida Dunford-Wood and Sarah Wilberforce.

\*\*\*Cllr Ian Bark joined the meeting at this point (7.14pm)\*\*\*



Giles Smith set out his business background as a caterer and co-founder of Kings Cross Market. He described the proposal for a food hub within up to five shipping containers on the Old Dairy site, incorporating a tap house, café, storage, meeting rooms, and a hub for food groups. It would be privately and council-funded and would use local contractors in the build. Mr Smith advised that he also had some relevant building skills. He had operated the Alembic Café at the LSi for a year, before his tenure was terminated. Similar hub facilities existed elsewhere; Bridport needed one too, and success was dependent on funding.

Candida Dunford-Wood said that a food hub had been talked about for years and had been operating virtually for four years. Activities included a newsletter and the Food Festival. A physical space was now wanted, to bring groups together. The proposal set out the skills needed and an objective of nutritious food for all. Other venues had been considered, but affordability was a concern. The proposal would involve a long lease from the Town Council, and partnership working with the council, private sector and the community. Bridport was now a sustainable food place, with strong links. This built on work with the Town Council on a Food Security Plan which envisaged a food hub. The hub would assist with climate resilience, the economy, diets, and health and wellbeing. A hub and spoke model already existed, along with outreach work.

Sarah Wilberforce added that the estimated cost of the containers was £6,650, excluding conversion costs.

The request to the Town Council was for a peppercorn rent and an estimated £15,000 to support building works, and advice.

Members discussed:

- The business model, said to be a mix of private and community, with a charitable structure.
- The LSi as an alternative location. Mr Smith said he did not know it was available, but that steps were a problem, and he had previously found it difficult to work in. He had spoken to Crowdfunder and understood they were turning away potential occupants. Ms Dunford-Wood added that a location closer to Skilling was preferred, in order to reach excluded communities.
- The current use of the Old Dairy site for parking.
- Previous collaboration with the Museum Trust in developing plans for the site, and the existing planning permission that had been granted.
- Whether a food hub could be piloted at a temporary location, such as the Youth and Community Centre.
- Existing similar facilities in Manchester, London, Bristol, Cambridge and Brisbane. The nearest to an equivalent market town facility was a long table in Frome.
- Previous Bridport Food Matters engagement with vulnerable communities, such as the glut stall and work with schools.
- A need for more detailed plans and costings.
- The Town Council's financial capacity to support a hub.
- Planning issues, including the location in a conservation area.
- Dorset Council's restrictions on the lease of the Old Dairy site to the Town Council.
- The impact of a Jurassic Fibre junction box located on the site.

The Chair summarised discussions, and it was

RESOLVED: that, subject to provision of a more detailed feasibility study, and further information addressing the issues raised at this meeting, the proposal be referred to Environment & Social Wellbeing Committee for further consideration.

Mr Smith went on to summarise a second proposal, for a pump track, which had been circulated with the agenda. He advised that a site was needed and suggested Happy Island or Asker Meadows.

Members discussed:

- The existing designation of part of Happy Island as a Site of Special Scientific Interest.
- Plottingham Field as an alternative and possibly preferable location alongside the skatepark.
- The complexities of the wider plan for refurbishment of Plottingham Field.
- The requirements of a pump track.
- The challenge of achieving the required funding of £40,000 to £150,000.
- The need to incorporate any proposal into the five-year plan and the plans for Plottingham Field.

RESOLVED: that Mr Smith be asked to work with the Town Surveyor to develop the proposal, in accordance with the current development schedule for Plottingham Field.

#### **43. ENVIRONMENT & SOCIAL WELLBEING COMMITTEE**

The Town Clerk reported that there were no recommendations to the Finance & General Purposes Committee arising from the Environment & Social Wellbeing Committee meeting held on 6 November 2024.

#### **44. MARKET AND BUSINESS LIAISON WORKING GROUP**

The notes of the Market & Business Liaison Working Group held on 15 October 2024 were presented. There were no recommendations arising from the notes.

RESOLVED: that the minutes of the meeting of the Market & Business Liaison Working Group held on 15 October 2024 be received and noted.

#### **45. FINANCIAL ESTIMATES 2024/25 – 2nd REVISION**

Consideration was given to a report of the Town Clerk, ENCL: 3937.

The Town Clerk and the Finance & Office Manager summarised the report, which set out the financial position after seven months of 2024/25, including any significant deviations from the profile budget as a percentage of the annual totals.

Following discussion of the costs of The Grove in preparing for incoming tenants and updated safety requirements, future spending and the maintenance of an appropriate level of reserves, it was

RECOMMENDED: that the 2nd revision of the estimates for the year 2024/25 be approved.

#### **46. BUDGET PLANNING 2024/25**

The Committee considered a verbal report by the Town Clerk, summarising an initial discussion by the Budget Working Group. The meeting had considered financial pressures including inflation, adding to reserve funding, and funding for the council's five-year plan.



There had also been a request to add Cllr Jonathan Bourbon to the membership, so that the West Bridport & Allington ward was represented.

Members discussed the council's investment with CCLA and the Town Clerk agreed to bring forward a report outlining the merits or otherwise of withdrawing the investment.

RESOLVED: that the report of the Town Clerk be noted.

RESOLVED: that Cllr Jonathan Bourbon be elected to the Budget Working Group.

#### **47. SERVICES ADMINISTERED BY THE TOWN SURVEYOR AND PROPERTY MANAGER**

Consideration was given to a report of the Town Clerk, ENCL: 3922. The Town Surveyor and Property Manager reported updates on Plottingham Skate Park replacement, Sitting Out Licences and associated fees, Bridport FC Car Park improvements, A35 Eype Amenity Area, Remembrance Sunday, Bucky Doo Square improvements and Christmas Cheer.

Members discussed:

- A decision due to urgency, taken under delegation by the Chairman and Vice-Chairman of Finance & General Purposes and the Council Leader, to allocate additional funding for the skate park.
- Progress with processing 25 Sitting Out Licence applications, and the possibility for changes to the fee structure in future. Members also considered a proposal that the fee be set at £350 for a two-year licence, in line with Dorset Council's fee, and with government guidance.
- The positive impact of improvements to Bucky Doo Square.
- Arrangements for Christmas Cheer.

Following this discussion, it was

RESOLVED: that the decision taken under delegation to allocate additional funding for the skate park be supported.

The vote was seven in favour and two against, with no abstentions. Cllrs Andrew Holdridge and Ann Langridge requested that their votes against be recorded in the minutes.

RESOLVED: that the uplift in Sitting Out Licence fees, from £100 per annum to £350 for a two-year licence, be agreed.

RESOLVED: that the report of the Town Surveyor and Property Manager be noted.

#### **48. BRIDPORT TOWN COUNCIL FIVE-YEAR PLAN**

The Committee considered the draft five-year plan tabled with the agenda, ENCL: 3939. The Town Clerk summarised the report and asked members to consider any changes within the committee's remit. The ensuing discussion focused on reprioritising the draft plan, and it was

RESOLVED: that any suggestions for revised priorities in the five-year plan be submitted to the Project Manager by 14 November 2024.

RESOLVED: that the Project Manager be thanked for his work on the draft plan.

**49. REPRESENTATIVES TO OUTSIDE BODIES**

The Chairman reported that due to other changes in representatives to outside bodies, a vacancy had arisen on Pymore Village Management Company (PVMC). He advised that he was happy to take up this position and had engaged in initial discussions with PVMC.

The Town Clerk reported that Cllr Steve Williams had resigned his positions on Bridport Local Food Group and Bridport Millennium Green Trust, and replacements were sought.

Following discussion, it was

RESOLVED: that Cllr Paddy Mooney be elected as representative to Pymore Village Management Company.

RECOMMENDED: that Full Council be asked to elect representatives to Bridport Local Food Group and Bridport Millennium Green Trust.

**50. INTERNAL AUDIT ENGAGEMENT 2024/25**

The Committee considered the terms of engagement of the independent internal auditor for 2024/25, ENCL: 3943. Members considered proposed terms of engagement for Lightatouch as the internal auditor for 2024/25, and the requirement for the auditor to be clearly independent of the council. These matters have been satisfactorily addressed, and it was

RECOMMENDED: that Lightatouch be appointed as the council's independent internal auditor for 2024/25.

**51. PAYMENT OF ACCOUNTS**

The Town Clerk presented List 3 of the 2024/25 accounts, in the sum of £384,600.07, which had been authorised for payment since the last meeting.

RESOLVED: that Payment List 3 of 2024/25 be approved and signed by the Chairman.

**52. COMMUNICATIONS**

There were none.

**53. PUBLIC BODIES (ADMISSION TO MEETINGS) ACT 1960**

RESOLVED: that in view of the confidential nature of the business about to be transacted, it is advisable in the public interest that the public be temporarily excluded and they are instructed to withdraw.

**54. STAFFING MATTERS**

The Town Clerk updated members on matters arising from the recent review of staffing, and the need to ensure that decisions made were in accordance with the current year budgetary position, and the budget setting process for 2025/26.

RESOLVED: that recruitment of an Apprentice Clerk and Administrative Officer, and a Works Manager, not be progressed at this time and that the issue be reconsidered after the budget for 2025/26 has been set.

RESOLVED: that the update be noted.

**55. PROPERTY MATTERS**

The Town Surveyor reported on one recently agreed five-year lease of Town Council premises, and agreement on heads of terms for a nine-year lease with another tenant.

RESOLVED: that the update be noted.

The meeting closed at 9:23pm.

**The next meeting of the Committee will be held on 13 January 2025**



7, Hodder Close, Chandlers Ford, Hants, SO53 4QD  
Tel: (07762 780605) Email: [tim.light1@hotmail.co.uk](mailto:tim.light1@hotmail.co.uk)

September 2024

The Clerk/ Responsible Finance Officer

**Bridport Town Council**

**Internal Audit Service – Bridport Town Council  
Letter of Engagement 2024-2025**

Thank you for using my internal audit service for your Council covering the period 2024-2025.

Please find below the terms of agreement to deliver this service during this period.

- **Lightatouch will deliver internal audit services to Bridport Town Council for the period 1 April 2024 to 31 March 2025.**
- **We confirm that Lightatouch is completely independent of the Council.**
- **The delivery of the service is based on the agreed scope which was set out in the original internal audit quotation.**
- **All internal audit work will be carried out between September 2024 and June 2025, as agreed with the Clerk/ Responsible Finance Officer.**
- **An advice signposting service on standard financial matters if also offered within the period.**
- **Any additional work to be undertaken outside of the agreed internal audit specification will be subject to a daily rate of £300.00 per day.**
- **All written or oral information and material disclosed or provided by the Town Council will remain confidential.**
- **An invoice will be submitted from the review covering the audit period and will be due for payment within 30 days of receipt.**
- **The invoice as stated does not include Value Added Tax.** . . . . .



- **An amendment or modification to this agreement can be made will the full agreement in writing of both parties.**
- **Both Parties agree to do everything necessary to ensure that the terms of the Agreement take effect.**
- **Both Parties can terminate this agreement in writing at any time within the contract period.**

**Agreement:**

**We agree to the conditions of the terms of engagement for the delivery of internal audit services by Lightatouch for (xxxxx Council )2024-2025.**

**Signed.....**

**Position.....**

**On behalf of: .....**

**Date**

## **BIRDPORT TOWN COUNCIL**

### **INTERNAL AUDIT SERVICE**

#### **STANDARD INTERNAL AUDIT:**

##### **Scope of Work**

The following will normally be included in the standard internal audit:

- appropriate accounting records have been kept properly throughout the year
- a test check of expenditure vouchers to the financial ledger
- a review of the Committee and Council minutes to ensure decisions are properly approved in accordance with the Council's Financial Regulations
- a review of risk assessment procedures
- a review of insurance cover arrangements
- a test check on budget information
- a review of the Council's reserve policy
- a test check of income recorded on bank paying in books, credits to financial ledger and source documentation.
- a test check on petty cash vouchers and approval
- a review of staffing and payroll documentation
- a review of the asset and investment registers
- test check on the periodic and year end reconciliation of bank account and investments
- a review of accounting statements prepared during the year.
- a review of the Council's compliance with the Transparency Code and ICO Publication Scheme
- a review of the year end information to be submitted to the external auditor.

##### **Site visits by arrangement with the Town Clerk/RFO.**

Matters arising and recommendations will be discussed with the Town Clerk /Responsible Finance Officer and a written report will be issued each internal audit visit.



**BRIDPORT TOWN COUNCIL**

**QUOTATION FOR THE INTERNAL AUDIT SERVICE**

**STANDARD INTERNAL AUDIT FEE**

**£XXXXXX per annum two interim visit and a year-end review.**

Included in the quoted fee above is an advice service on standard financial matters throughout the year.

Should you require any project or further work, I will be delighted to supply a separate fee quote.

**Yours sincerely**

**Tim Light FMAAT**

**Audit Director**

**Lightatouch**

9



7, Hodder Close, Chandlers Ford, Hants, SO53 4QD  
Tel: (07762 780605) Email: [tim.light1@hotmail.co.uk](mailto:tim.light1@hotmail.co.uk)

September 2024

The Clerk/ Responsible Finance Officer

**Bridport Town Council**

**Internal Audit Service – Bridport Town Council  
Letter of Engagement 2024-2025**

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- **The delivery of the service is based on the agreed scope which was set out in the original internal audit quotation.**
- **All internal audit work will be carried out between September 2024 and June 2025, as agreed with the Clerk/ Responsible Finance Officer.**
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- **The invoice as stated does not include Value Added Tax.** . . . . .

- An amendment or modification to this agreement can be made with the full agreement in writing of both parties.
- Both Parties agree to do everything necessary to ensure that the terms of the Agreement take effect.
- Both Parties can terminate this agreement in writing at any time within the contract period.

**Agreement:**

We agree to the conditions of the terms of engagement for the delivery of internal audit services by Lightatouch for Bridport Town Council 2024-2025.

Signed.....

Position.....TOWN CLERK.....

On behalf of: BRIDPORT TOWN COUNCIL.....

Date 12/11/2024



10

**HSBC UK Bank plc**  
Money Market  
Ground Floor, Forum 1  
Solent Business Park  
Fareham  
PO15 7AD

**0345 850 1155**

Bridport Town Council  
Bridport Town Council  
Rax Lane  
Bridport  
Dorset  
DT6 3JP



**BRIDPORT  
TOWN COUNCIL**

**29 APR 2025**



**22 April 2025**

Dear Sir/Madam

### Confirmation of your deposit

Thank you for investing in Money Market. We give below details of your deposit in accordance with your instructions. Our published terms and conditions apply to your deposit. Please keep this acknowledgement in a safe place.

### Details

Account Number: 400190 30432563

Account the funds have been transferred from: 401328 93663248

Account title : Bridport Town Council  
Type of account : 6 months fixed

Deal number : 000104 Amount : £17,385.70

Gross interest  
rate per annum. : 3.1300%

Start date : 22 April 2025

Repayment date : 22 October 2025 \* Total amount of : £272.83  
interest at maturity

Our Business Money Market Account Terms and Conditions apply to your Business Money Market Account in addition to the other provisions in our Business Banking Terms and Conditions referred to. We recommend that you carefully read these provisions in full. You should already have our Business Banking Terms and Conditions (which contains our Business Money Market Account Terms and Conditions) but if you would like another copy, please contact your local branch or download a copy from our website at [business.hsbc.uk/legal](https://business.hsbc.uk/legal).

PM  
15/5/25



## BRIDPORT TOWN COUNCIL

12 MAY 2025



Mr P Fuszard Office Manager  
Bridport Town Council  
Bridport Town Council  
Rax Lane  
Bridport  
Dorset  
DT6 3JP



56754 099265 0310 E 40200

## Your Statement

### Account Summary

Opening Balance	0.00
Payments In	17,385.70
Payments Out	17,385.70
Closing Balance	0.00

Interest Rate - Valid as at end date of the statement period  
1.61% AER

2 January to 1 May 2025

### International Bank Account Number

GB77HBUK40132893663248

### Branch Identifier Code

HBUKGB4121R

### Account Name

Bridport Town Council

### Sortcode

40-13-28

### Account Number Sheet Number

93663248 89

### Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
01 Jan 25	BALANCE BROUGHT FORWARD			0.00
22 Apr 25	TFR MONEY MARKET MATURITY 40019030432563		17,172.22	
	CR GROSS INTEREST TO 21APR2025 FOR ACCOUNT 400190 30432563		213.48	
	TFR MONEY MARKET REINVESTMENT 40019030432563	17,385.70		0.00
01 May 25	BALANCE CARRIED FORWARD			0.00

### Information about the Financial Services Compensation Scheme












Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](http://fscs.org.uk), call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website ([hsbc.co.uk/fscs/](http://hsbc.co.uk/fscs/)).

THE TOWN CLERK  
BRIDPORT TOWN COUNCIL  
MOUNTFIELD  
BRIDPORT  
DORSET  
DT6 3JP

## Your Business Premium Account

## At a glance











01 - 31 Mar 2025

Date	Description	Money out £	Money in £	Balance £
1 Mar	<b>Start Balance</b>			<b>443,304.46</b>
3 Mar	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	24,000.00		419,304.46
	% Interest Earned Gross For The Period 2 Dec 2024 - 2 Mar 2025		2,134.38	421,438.84
4 Mar	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	13,125.00		408,313.84
5 Mar	 From 80036552 Automatic		2,588.53	410,902.37
6 Mar	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	1,830.00		409,072.37
7 Mar	 From 80036552 Automatic		1,054.81	410,127.18
10 Mar	 From 80036552 Automatic		4,894.24	415,021.42
11 Mar	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	9,360.00		405,661.42
	 From 80036552 Automatic		352.99	406,014.41
12 Mar	 From 80036552 Automatic		1,247.06	407,261.47
13 Mar	 From 80036552 Automatic		1,784.22	409,045.69
14 Mar	 From 80036552 Automatic		2,182.09	411,227.78
17 Mar	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	1,325.00		409,902.78
18 Mar	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	5,550.00		404,352.78
	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	26,575.00		377,777.78

Continued

Start balance	£443,304.46
Money out	£146,590.00
Money in	£27,921.91
» Gross interest earned	£2,134.38
End balance	£324,636.37

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				377,777.78
19 Mar	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	5,770.00		372,007.78
20 Mar	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	3,550.00		368,457.78
21 Mar	 From 80036552 Automatic		2,056.99	370,514.77
24 Mar	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	1,300.00		369,214.77
	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	11,055.00		358,159.77
25 Mar	 From 80036552 Automatic		1,137.27	359,297.04
26 Mar	 to Account 80036552 at 20-26-62 Mobile-Channel Internet Banking	43,150.00		316,147.04
27 Mar	 From 80036552 Automatic		1,642.67	317,789.71
28 Mar	 From 80036552 Automatic		4,483.15	322,272.86
31 Mar	 From 80036552 Automatic		2,363.51	324,636.37
31 Mar	Balance carried forward			324,636.37
Total Payments/Receipts		146,590.00	27,921.91	

Anything wrong? If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

### Credit interest rates

Current rates Correct at the time of printing  
Effective from 11 Mar 2025

Balance	Gross %	AER %
➤ £1 - £999,999	1.350	1.357
➤ £1,000,000 - £9,999,998	1.600	1.610
➤ £9,999,999+	1.800	1.812

Previous Credit Interest Rates  
Rates effective from 19 DEC 2024 to 10 MAR 2025 were

Balance	Gross %
➤ £9,999,999 +	1.900%
➤ £1,000,000 - £9,999,998	1.700%
➤ £1 - £999,999	1.400%

#### Bank of England Base Rate Information

Rate effective from 06 Feb 2025 was 4.500%

### Banking terms explained

Gross This is the rate of interest payable without the deduction of tax.  
AER or Annual Equivalent Rate is the gross rate of interest worked out as if it was paid and compounded once a year. This allows you to compare interest rates between accounts that pay interest at different intervals.



## Dispute resolution

**If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.**

## Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

## Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

### What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

### What can you do to help avoid or limit an unarranged overdraft?

**Get In Touch.** If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

**Register for Text Alerts.** Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit [barclays.co.uk/business-banking/ways-to-bank/mobile-banking](http://barclays.co.uk/business-banking/ways-to-bank/mobile-banking) for more information. Terms and conditions apply.

**Go online for more support.** For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit [barclays.co.uk/business-banking/borrow](http://barclays.co.uk/business-banking/borrow). For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

## Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at [barclays.co.uk/business-banking](http://barclays.co.uk/business-banking).

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## Online

**[barclays.co.uk](http://barclays.co.uk)**

## On the phone

**0345-605-2345**

**Talk to an advisor 7am - 11pm or use our 24-hour automated service**

## Write to us

**Barclays,  
Leicester  
LE87 2BB**

## Your branch

**LEICESTER,  
LE87 2BB**

## Lost and stolen cards

**01604 230 230**

**– 24 hours**

### Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.


Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

## Follow us

 [www.facebook.com/barclaysbusinessuk](http://www.facebook.com/barclaysbusinessuk)

 [www.twitter.com/barclaysbizchat](http://www.twitter.com/barclaysbizchat)

 [youtube.com/BarclaysUK](http://youtube.com/BarclaysUK)

 [www.linkedin.com/BarclaysBusinessBanking](http://www.linkedin.com/BarclaysBusinessBanking)

## Helpful Information continued

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### Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website:

<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

### International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: [business.barclays.co.uk/bb/ibanInformation](https://business.barclays.co.uk/bb/ibanInformation).

### Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

\*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.

THE TOWN CLERK  
BRIDPORT TOWN COUNCIL  
MOUNTFIELD  
BRIDPORT  
DORSET  
DT6 3JP

## Your Business accounts – at a glance

### Up-to-date account information

To get your current balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), or call us on 0345 605 2345.

### Your balances on 31 March 2025

---

#### Business Current Accounts

Business Current Account Statement	£100.00
.....	
Sort Code 20-26-62 • Account No 80036552	

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#### Business Savings Accounts

Business Premium Account	£324,636.37
.....	
Sort Code 20-26-62 • Account No 13791505	

This is the end of your account summary.



THE TOWN CLERK  
BRIDPORT TOWN COUNCIL  
MOUNTFIELD  
BRIDPORT  
DORSET  
DT6 3JP

# Your Business Current Account

## At a glance








01 - 31 Mar 2025

Date	Description	Money out £	Money in £	Balance £
1 Mar	Start Balance			100.00
3 Mar	DD Direct Debit to Water2Business Ref: 0945299901	17.15		82.85
	DD Direct Debit to Water2Business Ref: 0972542201	98.49		-15.64
	On-Line Banking Bill Payment to HMRC PAYE/Nic Cumb Ref: 503PC000020151705	12,598.58		-12,614.22
	On-Line Banking Bill Payment to National Express Ref: J800	12.63		-12,626.85
	On-Line Banking Bill Payment to Bradpole Forsters Ref: 333	20.00		-12,646.85
	On-Line Banking Bill Payment to Alliance Automotiv Ref: W009158	31.43		-12,678.28
	On-Line Banking Bill Payment to David Rickard Ref: Mayoral Quiz Costs	51.75		-12,730.03
	On-Line Banking Bill Payment to Simon March Ref: Hoodang	82.72		-12,812.75
	On-Line Banking Bill Payment to DCC Pension Fund Ref: February	13,680.01		-26,492.76
	STO Standing Order From Framptons of Bridp Ref:- Framptons		1,590.00	-24,902.76
	Giro Direct Credit From Little Toller Book Ref: Comm Charter Fair		10.00	-24,892.76
	Giro Direct Credit From Square Ref: T320Rtp6Mkvstka		10.80	-24,881.96

Start balance	£100.00
Money out	£202,186.26
► Commission charges	£50.26
► Interest paid	£0.00
Money in	£202,186.26
End balance	£100.00

Your deposit is eligible for protection  
by the Financial Services  
Compensation Scheme.

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-24,881.96
3 Mar	Giro Direct Credit From Square Ref: T3A7Y7ZP4Z726VA		51.16	-24,830.80
	Giro Direct Credit From Harry Adams Ref: Market		70.00	-24,760.80
	Giro Direct Credit From MV- 14064295 -2602 Ref: 14064295		819.48	-23,941.32
	Giro Direct Credit From MV- 18039065 -2602 Ref: 18039065		66.00	-23,875.32
	 Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		24,000.00	124.68
4 Mar	DD Direct Debit to Dvla-BF16Yba Ref: 00000000039025245	335.00		-210.32
	DD Direct Debit to Ecotricity Limited Ref: 200279657001	168.50		-378.82
	 On-Line Banking Bill Payment to Chapman Geotechnic Ref: 339	6,000.00		-6,378.82
	 On-Line Banking Bill Payment to Electric Palace Ref: February X 2	7,443.50		-13,822.32
	Giro Direct Credit From Jaipur Joy Ref: Inv M4492		15.00	-13,807.32
	Giro Direct Credit From Animal House Bridp Ref: 8186		18.00	-13,789.32
	Giro Direct Credit From Harry Adams Ref: Market		20.00	-13,769.32
	Giro Direct Credit From Antell D A / Ref: Dane (Jan)		30.00	-13,739.32
	Giro Direct Credit From Cooper/Shoevillage Ref: M4495		36.00	-13,703.32
	Giro Direct Credit From The Bridport Ref: M4435		60.00	-13,643.32
	Giro Direct Credit From Watson Maw Ref: 122355		75.00	-13,568.32
	Giro Direct Credit From MV- 14064295 -2702 Ref: 14064295		335.35	-13,232.97
	Giro Direct Credit From MV- 18039065 -2702 Ref: 18039065		83.50	-13,149.47
	 Deposit at Barclays 48698 Ref: 14.0404Marlkpob000		12.00	-13,137.47
	 Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		13,125.00	-12.47
	 Direct Credit From George M Ref: Melbin/Plot 41		44.50	32.03
	 Deposit at Barclays R O Collier Ref: Cheque Via Bmb		24.75	56.78






Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				56.78
5 Mar	DD Direct Debit to Alchemy Systems Ref: 6M3F828Gxf	105.62		-48.84
	Giro Transfer to Account 13791505	2,588.53		-2,637.37
	On-Line Banking Bill Payment to Fowler Hire Ref: 10435	103.45		-2,740.82
	On-Line Banking Bill Payment to Linda E Harris Ref: Soul Club	115.00		-2,855.82
	On-Line Banking Bill Payment to International Park Ref: 86883	152.16		-3,007.98
	On-Line Banking Bill Payment to Newsquest Media GP Ref: 4402801	165.60		-3,173.58
	On-Line Banking Bill Payment to Initial Ref: 35373924	170.75		-3,344.33
	On-Line Banking Bill Payment to Watershed PR Ref: 3631	177.26		-3,521.59
	On-Line Banking Bill Payment to Decorator Centre Ref: Bri 001	183.60		-3,705.19
	On-Line Banking Bill Payment to W J Oxenbury and S Ref: 22492	204.00		-3,909.19
	On-Line Banking Bill Payment to Bartletts Ref: 1224	217.34		-4,126.53
	On-Line Banking Bill Payment to Eagle Plant Ref: 402462	223.73		-4,350.26
	On-Line Banking Bill Payment to The Flyer Publicat Ref: 64145	264.00		-4,614.26
	On-Line Banking Bill Payment to Slcc Enterprises Ref: SD1881-1	370.80		-4,985.06
	On-Line Banking Bill Payment to Transition Town br Ref: Inv 2	372.24		-5,357.30
	On-Line Banking Bill Payment to Nabma Ref: Bri001	434.00		-5,791.30
	On-Line Banking Bill Payment to Travis Perkins Ref: 013218-9288	857.16		-6,648.46
	On-Line Banking Bill Payment to Evans Building Ref: February	1,323.50		-7,971.96
	On-Line Banking Bill Payment to Arts Centre Ref: 1749	2,974.35		-10,946.31
	Giro Direct Credit From Miss F Wilde Ref: 4542		9.00	-10,937.31

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























Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-10,937.31
5 Mar	Giro Direct Credit From A Bryant Ref: A.Bryant/M4513		10.00	-10,927.31
	Giro Direct Credit From Kate Coburn Ref: 15894 Freckled Ink		10.00	-10,917.31
	Giro Direct Credit From The Compton Candle Ref: M04533		15.00	-10,902.31
	Giro Direct Credit From Kirby MJ Ref: Feb 25		15.00	-10,887.31
	Giro Direct Credit From Antell D A / Ref: Dane (Feb)		15.00	-10,872.31
	Giro Direct Credit From Swanson Shane Ref: Pitch Fee 16-11-24		15.00	-10,857.31
	Giro Direct Credit From Leighton GB Ref: M4551		18.00	-10,839.31
	Giro Direct Credit From Miller A Ref: 121278		27.00	-10,812.31
	Giro Direct Credit From Ivy Moon Ref: From Ivy Moon		30.00	-10,782.31
	Giro Direct Credit From Edwards S Ref: M4580		36.00	-10,746.31
	Giro Direct Credit From Mark Randall Ref: Mran M4562		36.00	-10,710.31
	Giro Direct Credit From Oleo Bodycare Limi Ref: M4573		37.00	-10,673.31
	Giro Direct Credit From Nicola Clark Ref: Nicola Clark		40.00	-10,633.31
	Giro Direct Credit From Watson Maw Ref: 122355		40.00	-10,593.31
	Giro Direct Credit From Belben D P Ref: Beld-120893		42.00	-10,551.31
	Giro Direct Credit From Massey S A Ref: M4581		45.00	-10,506.31
	Giro Direct Credit From Elizabeth Crow Ref: M4592		45.00	-10,461.31
	Giro Direct Credit From Emmanouil Papadaki Ref: M4599Zeusthegreek		48.00	-10,413.31
	Giro Direct Credit From Retail Ref: Mercato Italiano		54.00	-10,359.31
	Giro Direct Credit From Basia Cake Creatio Ref: Basiaflowerbakery		60.00	-10,299.31
	Giro Direct Credit From Dwb Ref: M4536		60.00	-10,239.31
	Giro Direct Credit From Howell K Ref: M4522 Bayside		63.00	-10,176.31
	Giro Direct Credit From Treanor J A Ref: Trea M4353		174.00	-10,002.31
	Giro Direct Credit From S Chapman & Son Ref: M4530		189.00	-9,813.31

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













Date	Description	Money out £	Money in £	Balance £
	Balance brought forward from previous page			-9,813.31
5 Mar	Giro Direct Credit From Gillinghams Indepe Ref: 9006		5,370.00	-4,443.31
	Giro Direct Credit From Dorset Council Ref: 1000 2003098027 K		3,650.00	-793.31
	Giro Direct Credit From MV- 14064295 -2802 Ref: 14064295		300.59	-492.72
	Giro Direct Credit From MV- 14064295 -0103 Ref: 14064295		364.97	-127.75
	Giro Direct Credit From MV- 18039065 -2802 Ref: 18039065		26.50	-101.25
	Giro Direct Credit From MV- 18039065 -0203 Ref: 18039065		80.00	-21.25
	Giro Direct Credit From MV- 18039065 -0103 Ref: 18039065		101.00	79.75
	 Direct Credit From Wren TA Ref: Market		45.00	124.75
6 Mar	 On-Line Banking Bill Payment to A J Supplies Ref: Bridtc	123.93		0.82
	 On-Line Banking Bill Payment to J C Phillips Ref: Bri 19	376.86		-376.04
	 On-Line Banking Bill Payment to TOP Sparks Ref: X3	483.18		-859.22
	 On-Line Banking Bill Payment to Symonds M H Ref: Jan and Feb	2,400.00		-3,259.22
	Giro Direct Credit From J Colley Ref: Jude Colley		9.00	-3,250.22
	Giro Direct Credit From Prior Roger Ref: Rjpr-120934		12.00	-3,238.22
	Giro Direct Credit From Powell in Ref: 121289 Mkt Rent		34.00	-3,204.22
	Giro Direct Credit From Super Products UK Ref: 125828		35.00	-3,169.22
	Giro Direct Credit From Tapper Graham Ref: M00525		45.00	-3,124.22
	Giro Direct Credit From Keedle Isack Cecil Ref: CK Isack		46.00	-3,078.22
	Giro Direct Credit From Stephanie Rowse Ref: M4583		48.00	-3,030.22
	Giro Direct Credit From MacSorsons Ref: MacS-121825		96.00	-2,934.22
	Giro Direct Credit From Edward Hall Memori Ref: Grave GG34 Inv 612		119.50	-2,814.72

Continued











Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,814.72
6 Mar	 Direct Credit From Internati P No2 Ref: February 2025 Card		736.00	-2,078.72
	 Direct Credit From MV- 14064295 -0303 Ref: 14064295		269.49	-1,809.23
	 Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		1,830.00	20.77
	 Direct Credit From Adwoa Cloth T Ref: Payment For Market		30.00	50.77
	 Receipt Re Bank Fees Refund Ref: 31 Jan to 7 Feb		2.60	53.37
7 Mar	 Commission Charges For The Period 13 Jan /12 Feb	50.26		3.11
	 Transfer to Account 13791505	1,054.81		-1,051.70
	 Direct Credit From David McLeod Ref: Bridport Town Coun		1.00	-1,050.70
	 Direct Credit From David McLeod Ref: Bridport Town Coun		12.00	-1,038.70
	 Direct Credit From Caroline Finch Ref: Finch M4525		30.00	-1,008.70
	 Direct Credit From Fairsilver Ref: Inv4577		30.00	-978.70
	 Direct Credit From M Wnuk Ref: M4597Vmunchies		37.00	-941.70
	 Direct Credit From Rebecca Kingston Ref: Kingston		42.00	-899.70
	 Direct Credit From Morrison James Ref: Wednesday Market		45.00	-854.70
	 Direct Credit From Ashok Khanna Ref: 3883		51.00	-803.70
	 Direct Credit From V Smillie Ref: V Smillie Market		55.00	-748.70
	 Direct Credit From David McLeod Ref: Bridport Town Coun		65.00	-683.70
	 Direct Credit From Etasse Rachael Ref: Petit Jah		105.00	-578.70
	 Direct Credit From MV- 14064295 -0403 Ref: 14064295		533.00	-45.70
	 Direct Credit From MV- 18039065 -0403 Ref: 18039065		118.70	73.00
	 Direct Credit From Penney Julie Ref: J Penney M4516		10.00	83.00
	 Direct Credit From Darby T Ref: M4569		17.00	100.00
	 Deposit at Barclays R and A Randall Ref: Cheque Via Bmb		57.00	157.00
10 Mar	 Direct Debit to Ecotricity Limited Ref: 200306220001 This Is A New Direct Debit Payment	232.86		-75.86



Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-75.86
10 Mar	 Card Payment to Www.Dual-Energy.Co On 07 Mar	583.83		-659.69
	 Transfer to Account 13791505	4,894.24		-5,553.93
	 On-Line Banking Bill Payment to Mr I Dryden Ref: 53	42.00		-5,595.93
	 On-Line Banking Bill Payment to C W Groves + Son Ref: Bri03	122.64		-5,718.57
	 On-Line Banking Bill Payment to Dawson Steeplejack Ref: KG6082	156.00		-5,874.57
	 On-Line Banking Bill Payment to J C and R H Palmer Ref: S0109	194.40		-6,068.97
	 On-Line Banking Bill Payment to Little Winters Ltd Ref: 080325 Btc1	221.84		-6,290.81
	 On-Line Banking Bill Payment to Dorset Council Ref: 300943	442.94		-6,733.75
	 Direct Credit From Wood MJ Ref: M4565		9.00	-6,724.75
	 Direct Credit From Gina Stiling Ref: Ten Pounds Owing X		10.00	-6,714.75
	 Direct Credit From Cooksley AJ Ref: M4422		12.00	-6,702.75
	 Direct Credit From Davis SJ Ref: S Davis WA13A		19.75	-6,683.00
	 Direct Credit From Terrence Hardy Ref: M01054		48.00	-6,635.00
	 Direct Credit From Walnuts Trading Co Ref: M4538		63.00	-6,572.00
	 Direct Credit From Washingpool Ref: Wash - M4598		108.00	-6,464.00
	 Direct Credit From Daniel Peck Ref: M4539		108.00	-6,356.00
	 Direct Credit From Hartleys Accountan Ref: 9005-Mod-20250309		5,370.00	-986.00
	 Direct Credit From MV- 14064295 -0503 Ref: 14064295		456.00	-530.00
	 Direct Credit From MV- 18039065 -0503 Ref: 18039065		26.00	-504.00
	 Deposit at Barclays 48698 Ref: 10.3710Markpob000		646.00	142.00
	 Direct Credit From Simeons T+C Ref: M4527. C Simeons		15.00	157.00
11 Mar	 Card Payment to Www.Wessexwater.Co On 10 Mar	146.40		10.60

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



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				10.60
11 Mar	Giro Transfer to Account 13791505	352.99		-342.39
	 On-Line Banking Bill Payment to Agm Ref: 0122	121.87		-464.26
	 On-Line Banking Bill Payment to Stonbury Ref: 29579	2,471.23		-2,935.49
	 On-Line Banking Bill Payment to Cards Good Causes Ref: 12467	8,437.76		-11,373.25
	Giro Direct Credit From Bridport Youth and Ref: Mayor Quiz		11.80	-11,361.45
	Giro Direct Credit From Haven Ilchester MI Ref: M4556		45.00	-11,316.45
	Giro Direct Credit From Steel AC Ref: Coffee Xtc		68.00	-11,248.45
	Giro Direct Credit From Elliott C Ref: M4524		69.00	-11,179.45
	Giro Direct Credit From Bridport Arts Cent Ref: Bridport Arts Ctr		70.00	-11,109.45
	Giro Direct Credit From Inspirations Mr J Ref: M4553		80.00	-11,029.45
	Giro Direct Credit From Honky Tonk Stomper Ref: 8975		175.00	-10,854.45
	Giro Direct Credit From MV- 14064295 -0603 Ref: 14064295		592.75	-10,261.70
	Giro Direct Credit From MV- 18039065 -0603 Ref: 18039065		3.70	-10,258.00
	Giro Direct Credit From Dorset Council Ref: 279070		998.00	-9,260.00
	 Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		9,360.00	100.00
12 Mar	DD Direct Debit to Gocardless Ref: Computersmit-1T49C	24.00		76.00
	 Card Payment to Slcc Enterprises L On 11 Mar	450.00		-374.00
	Giro Transfer to Account 13791505	1,247.06		-1,621.06
	 On-Line Banking Bill Payment to Mrs M L Sims Ref: 463	20.00		-1,641.06
	 On-Line Banking Bill Payment to Sam Cannon Trading Ref: 5 3 25	24.00		-1,665.06
	 On-Line Banking Bill Payment to John West Ref: Reimburse Wbdc	229.48		-1,894.54

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-1,894.54
12 Mar	Giro Direct Credit From Transition Town br Ref: Invoice Number		10.00	-1,884.54
	Giro Direct Credit From E Pickering Ref: M4541 - Emma		15.00	-1,869.54
	Giro Direct Credit From Mr T J Cooper Ref: Invoice No M4588		18.00	-1,851.54
	Giro Direct Credit From West Dorset Circle Ref: 9014 Circle Dance		20.00	-1,831.54
	Giro Direct Credit From Bridport Area Deve Ref: PP250305		61.59	-1,769.95
	Giro Direct Credit From Honky Tonk Stomper Ref: 9009		200.00	-1,569.95
	Giro Direct Credit From MV- 14064295 -0703 Ref: 14064295		489.30	-1,080.65
	Giro Direct Credit From MV- 14064295 -0803 Ref: 14064295		786.25	-294.40
	Giro Direct Credit From MV- 18039065 -0903 Ref: 18039065		12.00	-282.40
	Giro Direct Credit From MV- 18039065 -0703 Ref: 18039065		183.70	-98.70
	Giro Direct Credit From MV- 18039065 -0803 Ref: 18039065		198.70	100.00
	 Deposit at Barclays D B A Chalk Ref: Cheque Via Bmb		12.00	112.00
	 Deposit at Barclays L C Lennox-G Ref: Cheque Via Bmb		63.00	175.00
13 Mar	DD Direct Debit to WL ITS Fuelgenie Ref: 63562950009374	507.51		-332.51
	Giro Transfer to Account 13791505	1,784.22		-2,116.73
	Giro Direct Credit From Bridport Tennis CL Ref: Bridport TC 9018		15.00	-2,101.73
	Giro Direct Credit From Holbrooke-Jones TI Ref: Market Invoice		30.00	-2,071.73
	Giro Direct Credit From Frnds of Bridport Ref: Inv 9023		40.00	-2,031.73
	Giro Direct Credit From Cavanagh Emma Ref: 8829		60.00	-1,971.73
	Giro Direct Credit From J Gratton Ref: 9015		70.00	-1,901.73
	Giro Direct Credit From Seal Family Proper Ref: Inv 9002		72.00	-1,829.73

Continued






















Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-1,829.73
13 Mar	Giro Direct Credit From The Bridport Ref: M4523		75.00	-1,754.73
	Giro Direct Credit From Hannah Morris Ref: Invno617		197.50	-1,557.23
	Giro Direct Credit From Cards For Good Cau Ref: Cfgc		1,012.54	-544.69
	Giro Direct Credit From MV- 14064295 -1003 Ref: 14064295		668.50	123.81
	Giro Direct Credit From MV- 18039065 -1003 Ref: 18039065		41.19	165.00
	 Direct Credit From Gale TD Ref: Community Charter		10.00	175.00
14 Mar	Giro Transfer to Account 13791505	2,182.09		-2,007.09
	Giro Direct Credit From CW Hats&Acc Ref: 12248		50.00	-1,957.09
	Giro Direct Credit From B&D Gardenin Ref: Inv 9013		56.00	-1,901.09
	Giro Direct Credit From West D Smh Shop AC Ref: Mencap 9010		350.00	-1,551.09
	Giro Direct Credit From MV- 14064295 -1103 Ref: 14064295		826.70	-724.39
	Giro Direct Credit From MV- 18039065 -1103 Ref: 18039065		23.70	-700.69
	 Deposit at Barclays 48698 Ref: 10.4014Marlkpob000		773.69	73.00
	 Direct Credit From CL Brow + N R Ref: M4546		27.00	100.00
	 Deposit at Barclays Smith and Cook Ref: Cheque Via Bmb		28.00	128.00
17 Mar	 On-Line Banking Bill Payment to June N M Russ Ref: Repayment	20.00		108.00
	 On-Line Banking Bill Payment to Nigel John Clarke Ref: 565	38.25		69.75
	 On-Line Banking Bill Payment to Lyme Bay Brewing Ref: Wbdc0013	108.00		-38.25
	 On-Line Banking Bill Payment to Slcc Enterprises Ref: QL206813-1	144.00		-182.25
	 On-Line Banking Bill Payment to Sam Cannon Trading Ref: 1077	204.00		-386.25
	 On-Line Banking Bill Payment to Stir to Action Ltd Ref: 2016104	2,500.00		-2,886.25

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




















Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,886.25
17 Mar	Giro Direct Credit From Grand Interiors Ref: Anna Grand		9.00	-2,877.25
	Giro Direct Credit From Sunshine Clothing Ref: Sunshine Clothing		15.00	-2,862.25
	Giro Direct Credit From Mrs June NM Russ Ref: Inv No 451		20.00	-2,842.25
	Giro Direct Credit From Scriven B & L Ref: M4591		20.00	-2,822.25
	Giro Direct Credit From The Bank of Dreams Ref: 9011		20.00	-2,802.25
	Giro Direct Credit From Davies-Coates Jose Ref: Skilling S17A		24.75	-2,777.50
	Giro Direct Credit From Animal House Bridp Ref: 8186		27.00	-2,750.50
	Giro Direct Credit From Mr M E Toze Ref: Mike Toze		27.00	-2,723.50
	Giro Direct Credit From Walby C Ref: M4528		30.00	-2,693.50
	Giro Direct Credit From Weyforward Cic Ref: M4558		30.00	-2,663.50
	Giro Direct Credit From Bridport Charities Ref: 9032 B Charities		35.00	-2,628.50
	Giro Direct Credit From Cooper/Shoevillage Ref: M4579		36.00	-2,592.50
	Giro Direct Credit From Fungimental Ref: M4545 Fungi		41.00	-2,551.50
	Giro Direct Credit From Leeds P Ref: M4543		80.00	-2,471.50
	Giro Direct Credit From The Edible Acre LT Ref: M4593 M4505		115.00	-2,356.50
	Giro Direct Credit From U3A Bridport Ref: Inv 9020		540.00	-1,816.50
	Giro Direct Credit From MV- 14064295 -1203 Ref: 14064295		422.99	-1,393.51
	Giro Direct Credit From MV- 18039065 -1203 Ref: 18039065		182.60	-1,210.91
	Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		1,325.00	114.09
	Deposit at Barclays Royal British Legi Ref: Cheque Via Bmb		40.00	154.09
18 Mar	On-Line Banking Bill Payment to HMRC PAYE/Nic Cumb Ref: 503PC000020151705	12,528.65		-12,374.56




Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-12,374.56
18 Mar	 On-Line Banking Bill Payment to Auto-Bitz Autos LT Ref: Bri006	16.49		-12,391.05
	 On-Line Banking Bill Payment to Townsend Eng Ref: 36544	134.88		-12,525.93
	 On-Line Banking Bill Payment to John Robert Wheelw Ref: Trailer	200.00		-12,725.93
	 On-Line Banking Bill Payment to Loders Youth Club Ref: Car Boot Grant	250.00		-12,975.93
	 On-Line Banking Bill Payment to Bridport Health An Ref: Car Boot Grant	250.00		-13,225.93
	 On-Line Banking Bill Payment to J A Hinsley Ref: Tree Planting	264.12		-13,490.05
	 On-Line Banking Bill Payment to JO Thomas Jeweller Ref: 1072	280.00		-13,770.05
	 On-Line Banking Bill Payment to Bridport Dance Fes Ref: Car Boot Grant	300.00		-14,070.05
	 On-Line Banking Bill Payment to Bridport Millenniu Ref: Car Boot Grant	400.00		-14,470.05
	 On-Line Banking Bill Payment to Stepping Out Ref: Car Boot	500.00		-14,970.05
	 On-Line Banking Bill Payment to Bridport Community Ref: Stage Comp. Grant	500.00		-15,470.05
	 On-Line Banking Bill Payment to Bridport Food Matt Ref: Car Boot Grant	500.00		-15,970.05
	 On-Line Banking Bill Payment to Ripple Workshop CI Ref: Car Boot Grant	500.00		-16,470.05
	 On-Line Banking Bill Payment to Thriving Wild Cic Ref: Car Boot Grant	500.00		-16,970.05
	 On-Line Banking Bill Payment to Emerald Ant Cic Ref: Car Boot Grant	500.00		-17,470.05
	 On-Line Banking Bill Payment to Youth Dance Ref: Car Boot Grant	500.00		-17,970.05
	 On-Line Banking Bill Payment to Ascape Ref: Car Boot Grant	500.00		-18,470.05
	 On-Line Banking Bill Payment to Newsquest Media GP Ref: 4402801	576.00		-19,046.05
	 On-Line Banking Bill Payment to Huck Nets Ref: Brid18	729.97		-19,776.02

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-19,776.02
18 Mar	 On-Line Banking Bill Payment to DCC Pension Fund Ref: March	13,529.42		-33,305.44
	 Direct Credit From Ali Sedarati Ref: Olives Man		45.00	-33,260.44
	 Direct Credit From Able Joanne Ref: J Able		62.00	-33,198.44
	 Direct Credit From A Marshall Ref: Spice Rice		120.00	-33,078.44
	 Direct Credit From MV- 14064295 -1303 Ref: 14064295		803.45	-32,274.99
	 Direct Credit From MV- 18039065 -1303 Ref: 18039065		196.00	-32,078.99
	 Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		5,550.00	-26,528.99
	 Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		26,575.00	46.01
	 Direct Credit From Wren TA Ref: Market		35.00	81.01
	 Deposit at Barclays Folk Dance Club Ref: Cheque Via Bmb		225.00	306.01
19 Mar	 Direct Debit to Worldpay Ref: M0Yotp 351307991	302.50		3.51
	 Direct Debit to Worldpay Ref: M0Yotp 351534411	29.95		-26.44
	 Direct Debit to Alchemy Systems Ref: 6M3F828Gxf	1,318.64		-1,345.08
	 On-Line Banking Bill Payment to Car Repair Centre Ref: 34227	58.60		-1,403.68
	 On-Line Banking Bill Payment to Footprints Ref: 000004	162.85		-1,566.53
	 On-Line Banking Bill Payment to Bridport FC Ref: Tic Tickets	380.70		-1,947.23
	 On-Line Banking Bill Payment to John Bright Ref: Brid03	1,347.00		-3,294.23
	 On-Line Banking Bill Payment to Ealing Community T Ref: 3587 3588	4,429.60		-7,723.83
	 Direct Credit From Willers J		15.00	-7,708.83
	 Direct Credit From Mr S D & Ms P Chap Ref: 9016		60.00	-7,648.83
	 Direct Credit From MV- 14064295 -1503 Ref: 14064295		633.70	-7,015.13

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-7,015.13
19 Mar	Giro Direct Credit From MV- 14064295 -1403 Ref: 14064295		817.00	-6,198.13
	Giro Direct Credit From MV- 18039065 -1503 Ref: 18039065		147.70	-6,050.43
	Giro Direct Credit From MV- 18039065 -1403 Ref: 18039065		240.00	-5,810.43
	Giro Direct Credit From MV- 18039065 -1603 Ref: 18039065		293.20	-5,517.23
	 Direct Credit From Common Loaf Bake Ref: Inv M4532 Balance		49.00	-5,468.23
	 Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		5,770.00	301.77
	 Deposit at Barclays Colmer W I Ref: Cheque Via Bmb		150.00	451.77
20 Mar	DD Direct Debit to Worldpay Ref: K1Yfra108197755033	23.94		427.83
	DD Direct Debit to Ecotricity Limited Ref: 10189437Ecotricity	42.86		384.97
	DD Direct Debit to Ecotricity Limited Ref: 10193748Ecotricity	61.27		323.70
	DD Direct Debit to Ecotricity Limited Ref: 10200864Ecotricity	71.01		252.69
	DD Direct Debit to Ecotricity Limited Ref: 10200927Ecotricity	41.23		211.46
	DD Direct Debit to Ecotricity Limited Ref: 10202057Ecotricity	40.69		170.77
	DD Direct Debit to Ecotricity Limited Ref: 10202144Ecotricity	953.77		-783.00
	DD Direct Debit to Ecotricity Limited Ref: 10202145Ecotricity	586.86		-1,369.86
	DD Direct Debit to Ecotricity Limited Ref: 10208231001	90.27		-1,460.13
	DD Direct Debit to Ecotricity Limited Ref: 10208232Ecotricity	433.69		-1,893.82
	DD Direct Debit to Ecotricity Limited Ref: 10208233Ecotricity	30.90		-1,924.72
	DD Direct Debit to Ecotricity Limited Ref: 10208234001	31.89		-1,956.61
	DD Direct Debit to Ecotricity Limited Ref: 10208235Ecotricity	56.56		-2,013.17
	DD Direct Debit to Ecotricity Limited Ref: 10208236Ecotricity	206.79		-2,219.96
	DD Direct Debit to Ecotricity Limited Ref: 10208237001	30.88		-2,250.84
	DD Direct Debit to Ecotricity Limited Ref: 10208238001	659.63		-2,910.47
	DD Direct Debit to Ecotricity Limited Ref: 10211030Ecotricity	45.44		-2,955.91





















Continued






Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-2,955.91
20 Mar	DD Direct Debit to Ecotricity Limited Ref: 10212689001	38.94		-2,994.85
	DD Direct Debit to Ecotricity Limited Ref: 200132311001	331.51		-3,326.36
	DD Direct Debit to Ecotricity Limited Ref: 200132321001	710.66		-4,037.02
	On-Line Banking Bill Payment to Rkl Tools Ref: Jan Feb	202.59		-4,239.61
	Giro Direct Credit From Wessex Community A Ref: 9021		50.00	-4,189.61
	Giro Direct Credit From MV- 14064295 -1703 Ref: 14064295		709.50	-3,480.11
	Giro Direct Credit From MV- 18039065 -1703 Ref: 18039065		142.50	-3,337.61
	Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		3,550.00	212.39
21 Mar	Giro Transfer to Account 13791505	2,056.99		-1,844.60
	Giro Direct Credit From Johnson IA Ref: New Arts Group		40.00	-1,804.60
	Giro Direct Credit From Baines CA Ref: 8984		120.00	-1,684.60
	Giro Direct Credit From Bridport Camera CL Ref: Room Hire 9038		240.00	-1,444.60
	Giro Direct Credit From Dorset Council Ref: 1000 2003106462 K		600.00	-844.60
	Giro Direct Credit From MV- 14064295 -1803 Ref: 14064295		798.60	-46.00
	Giro Direct Credit From MV- 18039065 -1803 Ref: 18039065		146.00	100.00
24 Mar	On-Line Banking Bill Payment to Groundwork UK R/C Ref: Npg-14137	255.00		-155.00
	On-Line Banking Bill Payment to Home-Start Wessex Ref: Mayoral Charity	314.69		-469.69
	On-Line Banking Bill Payment to Read Easy Bridport Ref: Mayoral Charity	314.69		-784.38
	On-Line Banking Bill Payment to Youth Centre Trust Ref: Mayoral Charity	414.67		-1,199.05
	On-Line Banking Bill Payment to Mr M J Huxley Ref: 305	541.44		-1,740.49
	On-Line Banking Bill Payment to Electric Palace Ref: 1150	4,410.50		-6,150.99

Continued



Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-6,150.99
24 Mar	 On-Line Banking Bill Payment to Arts Centre Ref: 1762	6,955.00		-13,105.99
	 Direct Credit From MV- 14064295 -1903 Ref: 14064295		660.50	-12,445.49
	 Direct Credit From MV- 18039065 -1903 Ref: 18039065		92.00	-12,353.49
	 Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		1,300.00	-11,053.49
	 Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		11,055.00	1.51
25 Mar	 Transfer to Account 13791505	1,137.27		-1,135.76
	 On-Line Banking Bill Payment to Little Winters Ltd Ref: 240325 Btc2	336.52		-1,472.28
	 On-Line Banking Bill Payment to Star Editions Ref: 49753	521.82		-1,994.10
	 Direct Credit From James MK Ref: Allotment Co3A		24.75	-1,969.35
	 Direct Credit From Binnington PT Ref: Flaxh. Plot 6A		24.75	-1,944.60
	 Direct Credit From A G Down Limited Ref: 608 - Draper		81.50	-1,863.10
	 Direct Credit From Fingerprint Dance Ref: NL TH 9039		400.00	-1,463.10
	 Direct Credit From Grassby & Sons Ltd Ref: Grassby Stonemason		239.00	-1,224.10
	 Direct Credit From MV- 14064295 -2003 Ref: 14064295		1,225.10	1.00
	 Direct Credit From MV- 18039065 -2003 Ref: 18039065		24.00	25.00
	 AFTS Receipt From Blanchards Baile 215195 Inv No 900		75.00	100.00
26 Mar	 Direct Debit to BX25031436409342 Ref: Bridport TC	45,308.67		-45,208.67
	 Direct Debit to BT Group PLC Ref: GP01131064-000022	39.10		-45,247.77
	 Direct Debit to Vodafone Limited Ref: 33993669M904648	81.00		-45,328.77
	 On-Line Banking Bill Payment to Derek Smith Ref: 266	180.00		-45,508.77

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				-45,508.77
26 Mar	Giro Direct Credit From A G Down Limited Ref: 620 - Bishop		17.25	-45,491.52
	Giro Direct Credit From Transition Town br Ref: Invoice No 9024		20.00	-45,471.52
	Giro Direct Credit From MV- 14064295 -2203 Ref: 14064295		775.83	-44,695.69
	Giro Direct Credit From MV- 14064295 -2103 Ref: 14064295		1,117.10	-43,578.59
	Giro Direct Credit From MV- 18039065 -2303 Ref: 18039065		36.00	-43,542.59
	Giro Direct Credit From MV- 18039065 -2203 Ref: 18039065		177.00	-43,365.59
	Giro Direct Credit From MV- 18039065 -2103 Ref: 18039065		342.70	-43,022.89
	 Internet Banking Transfer From Account 13791505 at 20-26-62 Mobile-Channel		43,150.00	127.11
	 Deposit at Barclays Heritage Forum Ref: Cheque Via Bmb		70.00	197.11
27 Mar	DD Direct Debit to Concorde I Ltd Ref: 26447Bridpobridpor	106.66		90.45
	Giro Transfer to Account 13791505	1,642.67		-1,552.22
	Giro Direct Credit From Octopus Energy Lim Ref: PM032077		39.06	-1,513.16
	Giro Direct Credit From Rock Choir Ltd Ref: BACS 250325A		350.00	-1,163.16
	Giro Direct Credit From MV- 14064295 -2403 Ref: 14064295		1,248.99	85.83
	Giro Direct Credit From MV- 18039065 -2403 Ref: 18039065		84.17	170.00
28 Mar	Giro Transfer to Account 13791505	4,483.15		-4,313.15
	Giro Direct Credit From Lions Club of Brid Ref: Charter Fair Lions		10.00	-4,303.15
	Giro Direct Credit From Dorset Council Ref: 1000 2003109211 K		2,678.96	-1,624.19
	Giro Direct Credit From MV- 14064295 -2503 Ref: 14064295		648.00	-976.19
	Giro Direct Credit From MV- 18039065 -2503 Ref: 18039065		133.00	-843.19
	 Deposit at Barclays 48698 Ref: 10.3128Marlkpob000		943.19	100.00

Continued

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				100.00
31 Mar	DD Direct Debit to Bdr Voice Data Sol Ref: Oeu05049	303.64		-203.64
	DD Direct Debit to Bdr Voice Data Sol Ref: Oeu11593	190.96		-394.60
	DD Direct Debit to Stl Communications Ref: 0819-443	112.06		-506.66
	Giro Transfer to Account 13791505	2,363.51		-2,870.17
	Giro Direct Credit From N Burden Ref: N Burden M4571		9.00	-2,861.17
	Giro Direct Credit From King KJ Ref: Kelly King Plot 1		28.50	-2,832.67
	Giro Direct Credit From Styles T&M Ref: West Bay DC		520.00	-2,312.67
	Giro Direct Credit From Square Ref: T34Ckjcvg01D6QQ		791.13	-1,521.54
	Giro Direct Credit From Mr N R Barnes. Ref: Neil Barnes		1,027.00	-494.54
	Giro Direct Credit From MV- 14064295 -2603 Ref: 14064295		494.09	-0.45
	Giro Direct Credit From MV- 18039065 -2603 Ref: 18039065		100.45	100.00
31 Mar	Balance carried forward			100.00
Total Payments/Receipts		202,186.26	202,186.26	

Anything wrong? If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.



## Dispute resolution

**If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.**

## Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

## Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

### What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

### What can you do to help avoid or limit an unarranged overdraft?

**Get In Touch.** If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

**Register for Text Alerts.** Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit [barclays.co.uk/business-banking/ways-to-bank/mobile-banking](http://barclays.co.uk/business-banking/ways-to-bank/mobile-banking) for more information. Terms and conditions apply.

**Go online for more support.** For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit [barclays.co.uk/business-banking/borrow](http://barclays.co.uk/business-banking/borrow). For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

## Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at [barclays.co.uk/business-banking](http://barclays.co.uk/business-banking).

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

## Online

**[barclays.co.uk](http://barclays.co.uk)**

## On the phone

**0345-605-2345**

**Talk to an advisor 7am - 11pm or use our 24-hour automated service**

## Write to us

**Barclays,  
Leicester  
LE87 2BB**

## Your branch

**LEICESTER,  
LE87 2BB**

## Lost and stolen cards

**01604 230 230**

**– 24 hours**

### Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

## Follow us

 [www.facebook.com/barclaysbusinessuk](http://www.facebook.com/barclaysbusinessuk)

 [www.twitter.com/barclaysbizchat](http://www.twitter.com/barclaysbizchat)

 [youtube.com/BarclaysUK](http://youtube.com/BarclaysUK)

 [www.linkedin.com/BarclaysBusinessBanking](http://www.linkedin.com/BarclaysBusinessBanking)

## Helpful Information continued

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### Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website:

<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

### International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: [business.barclays.co.uk/bb/ibanInformation](https://business.barclays.co.uk/bb/ibanInformation).

### Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

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Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

\*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.





BRIDPORT  
TOWN COUNCIL

14 APR 2025



BRIDPORT TOWN COUNCIL  
BRIDPORT TOWN COUNCIL  
MOUNTFIELD  
BRIDPORT  
DT6 3JP

996



## Business Account



For all general Corporate & Commercial Banking enquiries please call **0333 207 2229** Monday to Friday 8am to 5.30pm. You can find all our contact details at **santander.co.uk/corporate**

To help us maintain and improve our customer service we may monitor or record your calls.

For the hard of hearing and/or speech impaired, Typetalk service available **18001+0800 085 0937**



Information about our online banking service can be found at **santander.co.uk/corporate**



Santander Corporate & Commercial Banking, Sunderland, SR43 4GG

For information on call charges please see our website

## Your account summary for 7th Mar 2025 to 5th Apr 2025

Account name: BRIDPORT TOWN COUNCIL

Account number: 10643002 Sort Code 090222

BIC: ABBYGB2LXXX IBAN: GB40ABBY09022210643002

Statement number: 004/2025

Page 1 of 3

Balance brought forward from 6th Mar statement:	£226,116.39
Total Credits	£735.53
Total Debits	-£0.00
<b>Your balance at close of business 5th Apr</b>	<b>£226,851.92</b>

The interest rate you are receiving is 3.83% annual gross (variable) paid MONTHLY. Where you have given notice of withdrawal the rate you are receiving on the amount under notice is 3.63% annual gross (variable) paid MONTHLY. The gross rate is the interest rate that we pay where no income tax has been deducted. Rates correct as at 05/04/2025.

Details of rates and charges can be found on the website. For Business Banking please visit [santander.co.uk/business](https://www.santander.co.uk/business) and for Corporate & Commercial Banking please visit [santander.co.uk/corporate](https://www.santander.co.uk/corporate)

## News and information

From **4 July 2024** we'll no longer be part of the Lending Standards Board's (LSB) Standards of Lending Practice.

Membership of the LSB is voluntary for the banking and lending industry.

Our withdrawal won't impact the products we provide to you and how they operate, or the way we treat you.

For more information visit our website **[santander.co.uk/corporate](https://www.santander.co.uk/corporate)**

PM  
15/5/25

Account name: BRIDPORT TOWN COUNCIL  
Account number: **10643002** (Sort Code 090222)  
Statement number: 004/2025 Page number: 2 of 3

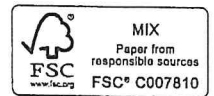
### Important Messages

**How to make a complaint.** If you have a complaint about any of our products or services please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman. Some business activities are not covered by the Financial Ombudsman Service, we can let you know whether you're covered by this scheme.

The Financial Ombudsman Service cannot deal with complaints concerning banking services provided outside the UK (i.e. outside England, Wales, Scotland and Northern Ireland). Complaints about our products and services arising in relation to a Jersey account are handled by us substantially in the same manner as indicated above. If we cannot resolve the matter or you remain unhappy about our complaint handling, you can contact in writing the Director General of the Jersey Financial Services Commission, PO Box 267, 14-18 Castle Street, St. Helier, Jersey JE4 8TP.

Details of rates and charges can be found on the website. For Business Banking please visit [santander.co.uk/business](https://santander.co.uk/business) and for Corporate & Commercial Banking please visit [santander.co.uk/corporate](https://santander.co.uk/corporate).

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Account name: BRIDPORT TOWN COUNCIL  
Account number: **10643002** (Sort Code 090222)  
Statement number: 004/2025 Page number: 3 of 3

Date	Description	Credits	Debits	Balance
	Previous statement balance			226,116.39
02nd Apr	INTEREST PAID AFTER TAX 0.00 DEDUCTED	735.53		
05th Apr	Current statement balance			226,851.92

