

Contact Details

Name – Stoke St Gregory Parish Council

County Area (Local Councils and Parish Meetings only) – Somerset

	Clerk / RFO (Main Contact)	New Chair from May 2022
Name	Mrs Kelly de Silva	Janice Pearce
Address	10 Bay Hill, Ilminster, Somerset. TA19 0AT	3 Huntham Close Stoke St Gregory Taunton TA3 6EZ
Daytime Telephone Number	01460 712 279	01823 490545
Mobile Telephone Number	07701 053 903	07856 290085
Email Address	ssgparishclerk@hotmail.co.uk	pearcejanice@hotmail.co.uk

Bank Reconciliation

Name of smaller authority: Stoke St Gregory Parish Council. 10 Bay Hill, Ilminster. TA19 0AT. 01460 712279
Chairman : Janice Pearce. 3 Huntham Lane, Stoke St Gregory, Taunton. TA3 6EZ. 01823 490545

County area (local councils and parish meetings only): Somerset

Financial year ending 31 March 2023

Prepared by : Kelly de Silva Clerk/RFO
10 Bay Hill, Ilminster, Somerset. TA19 0AT.
07701 053903 / 01460 712279
ssgparishclerk@hotmail.co.uk

Date : 04/04/2023

Balance per bank statements as at 31 March 2023:	£	£
		<u>91778.50</u>
Petty cash float (if applicable)		0
Less: any un-presented cheques at 31 March 2023		0
		<hr/>
Add: any un-banked cash at 31 March 2023		0
		<hr/>
Net balances as at 31 March 2022 (Box 8)		<u>100439.4</u> 0

*The net balances reconcile to the
Cash Book (receipts and
payments account) for the year,
as follows:*

CASH BOOK:

Opening Balance 1 April 2022 (Prior year Box 8)	100,439.2
	1
Add: Receipts in the year	19,628.04
Less: Payments in the year	28,288.74
	<hr/>
Closing balance per cash book [receipts and payments book] as at 31 March 2023 (must equal net balances above – Box 8)	<u>91,778.51</u>

Stoke St Gregory Parish Council		
Summary Receipts and Payments Account for the year ending 31st March 2023		
2021-22	Receipts £	2021-22
16000	Precept	17600
23230	Grants	230
895.73	VAT Refund	0
0	Donations towards first aid training	0
32195.35	Community Infrastructure Levy (CIL)	0
0	Overpayment refund due to online banking delay	0
0	Correction of incorrect bank details on invoice	0
	Refund - difference on replacement hedgetrimmer	5.04
	Youth Project fundraising	590
207	Sponsorship of Village Newsletter	143
72528.08	Total Receipts	18568.04
	Payments	
348.78	Subscriptions	488.06
27376.15	Grants	3286.48
6321.34	Administration	18978.69
1629.82	Sundry	3967.18
407.19	VAT input tax	978.34
36083.28	Total Payments	27698.75
39174.8	Excess of income over expenditure	
	Excess of expenditure over income	9130.71
Stoke St Gregory Parish Council – Burial Authority		
Summary Receipts and Payments Account for the year ending 31st March 2023		
2021-2022 (£)	Receipts £	2022-2023(£)
900	Burial Fees & Rights to Burial	1003
280	Memorial Fees	57
0	Interment of Ashes	0
0	TDBC Maintenance Grant	0
1180	Total Receipts	1060
	Payments	
550	Repairs, Maintenance and Mowing	590
630	Excess of income over expenditure	470
	Excess of expenditure over income	
	Year end 2022	
36,633.28	Total Payments including Burial Ground	28,288.75
73,708.08	Total Receipts including Burial Ground	19268.04

Sheet2

Stoke St Gregory Parish Council			
Summary Receipts and Payments Account for the year ending 31st March 2023			
	2022	2023	
Grants Received			
Footpath Grant	0	0	
SCC Climate emergency Grant for HOTV	15000	0	
SALC (Somerset Association of local councils) Grants	8000	0	
Council Tax Support Grant	230	230	
Community Infrastructure Levy	32195.35	0	
	55425.35	230	
Subscriptions			
Somerset Assciation of Local Councils	253.78	266.98	
Society of Local Council Clerks	95	221.08	
	348.78	488.06	
Grants Paid Out	27376.15	3286.48	
26.04.21 SSG PFMC (Min5) Grant for maintenance post Covid	3000	1500	04.04.22 SALC Grant to HOTV (Min.23)
16.06.21 SSG Village Hall (Min152) Grant for electric charge pod	940	180	28.04.22 Youth Project consultation with CYP (Min24)
30.06.21 HOTV (Min 48) SCC Climate Emergency Grant	5000	150	22.11.22 SSG Primary School Xmas Dinner (Min 182)
12.07.21 Duke of Edinburgh Awards (Min 26) donation in memory of HRH	100	150	22.11.22 The Willowset preschool Xmas Dinner (Min 182)
28.07.21 HOTV (Min 88) SCC Climate emergency Grant	10000	100	29.11.22 The Royal British Legion Poppy Appeal (Min118)
28.07.21 SSG PFMC (Min 88) Playing Fields and Pavillion insurance	670.97	1000	03.01.23 SSG Baptist Church (Min198)
28.07.21 G Gleed (Min 88) Reimbursement for allotments insurance	165.18	206.48	13.07.23 Allotment Grant for insurance (Min79)
20.09.21 Royal Agricultural Benevolent Institution (Min 54) Donation in memory of Cllr I	200		
12.10.21 SSG Baptist Church (Min 152) SALC Community Fund	375		
12.10.21 SSG Tennis Club (Min 152) SALC Community Fund	375		
12.10.21 SSG Scouts Club (Min 152) SALC Community Fund	375		
12.10.21 SSG Environment Group (Min.152) SALC Community Fund	375		
12.10.21 SSG Environment Group (Min 100&152) Seed Funding	500		
10.11.21 The Willowset preschool (Min 156&175) SALC Community Fund	5000		
11.01.22 Taunton Citizens Advice Bureau (Min189) Donation	200		
23.02.22 Royal British Legion Poppy Appeal 2021 (Min 161) Donation	100		
Administration			
Clerks Salary	4524	5243.22	
Stand in for Clerk	0	0	
Training	50	345	

Sheet2

Came & Co Insurance / Pavilion Insurance	431.71	1180.04	(Came and Co PC Insurance £509.07 - Pavilion £670.97)
External Auditor	300	300	
Internal Auditor	50	65	
Hall Rental	180	223	
Stationary/Stamps/Ink	180.47	227.37	
Website Hosting Costs	49.99	49.99	
Website Maint. Costs	15.17	13.92	
Website Domain Registration	0	0	
Website Privacy Charge	0	0	
Website Administration	500	1100	
Data Protection ICO	40	40	
CIL (Community Infrastructur Levy)	0	10040	
Village Plan	0	151.15	
	6321.34	18978.69	
Sundry			
Footpath Maintenance	878.58	2865	
Repairs and Maint. Of the Parish Clock	165	180.49	
Printing Village Newsletter	270	212	
Refreshmnts for Annual Parish Meeting	0	37.1	
Parish Council Election Costs	0	0	
Defibrillator Maintenance	0	0	
Bus Shelter Maintenance	0	0	
Finger Post Maintenance	0	0	
Grit Bins	0	326.76	
Adoption of Telephone Kiosk	0	0	
First Aid Training	0	0	
Miscellaneous (316.24	345.83	
VAT		978.34	
	1629.82	4945.52	
Burial Ground Expenses			
Mowing	450	350	
Other Maintenance	100	240	
	550	590	
Borrowing & Loans			
The Council had no borrowings or loans during the year ending 31 st March 2023			

Sheet2

Advertising & Publicity Costs			
None			
Section 137, Local Government Act 1972			
(£8.82 x 791 on Electoral Roll= £6,976.62			
NB - The PC has adopted General Power of Compentance so S137 is not applicable			

Sheet1

Stoke St Gregory Parish Council – Income and Expenditure to 31 st March 2023					
	Budgeted	Unrounded	Actual	Variance to Budget	
Payments					
SALC Subscription	266.48	266	266.98	-0.5	-0.48
Comm Council Subs	0	0	0	0	0
SLCC Subscription	99.75	100	221.08	-121.33	0.25
Grants	6281.6	6282	3286.48	2995.12	0.4
Clerk's Salary	4750	4750	5243.22	-493.22	0
Stand in for Clerk	25	0	0	25	-25
Training – Councillor and Clerk	200	200	345	-145	0
Clerk training time and mileage	120	120	0	120	0
Annual Insurance	453.3	453	1180.04	-726.74	-0.3 PFMC included
Legal fees	2000	2000	0	2000	0
External Audit	300	300	300	0	0
Internal Audit	100	100	65	35	0
Hall Hire	280	280	223	57	0
Stationary and stamps	160	160	227.37	-67.37	0
Footpath Maintenance	570	570	2865	-2295	0
Repairs/ Maint Church Clock	230	230	180.49	49.51	0
Printing Village Newsletter	301	301	212	89	0
APM Refreshments	50	50	37.1	12.9	0
Burial Ground Grass Cutting	376.2	376	350	26.2	-0.2
Burial Gound Maintenance	200	200	240	-40	0
Website Hosting Costs	52.5	53	49.99	2.51	0.5
Website Maintenance	900	900	1113.92	-213.92	0
Privacy Cost for Website	0	0	0	0	0
Website Domain Registration	0	0	0	0	0
Data Protection (ICO)	40	40	40	0	0
Reserve for Election Costs	1500	1500	0	1500	0
Village Plan	0	0	151.15	-151.15	0
Defibrillator Maintenance	51.77	52	0	51.77	0.23
Emergency incident	300	300	0	300	0
Allotments	173.44	173	0	173.44	-0.44 Included in Gra
Bus Shelter Maintenance	100	100	0	100	0
Fingerpost Maintenance	0	0	0	0	0
Forward Strategy Group	0	0	0	0	0
First Aid Training	0	0	0	0	0
Grit Bins and Filling	450	450	326.76	123.24	0
Road Safety	0	0	0	0	0
Contingency for Lost Services	1000	1000	0	1000	0
Dog Waste Disposal	600	600	0	600	0
Environment	500	500	0	500	0
Youth Project	1600	1600	0	1600	0
Parish Online	69.1	69	63	6.1	-0.1
Miscellaneous	0	0	282.83	-282.83	0
VAT	700	700	978.34	-278.34	0
					0
Sub Total	24800.14	24775	18248.75	6551.39	
CIL Not included in budget			10,040		
TOTAL			28,288.75		

Sheet2

Receipts	Budget	Actual		
Precept	17600	17600		
Council Tax Support Grant	230	230		
TDBC Footpaths	0	0		
TDBC Burial Ground	0	0		
Memorial Fees	140	57		
Burial Fees	300	600		
Interment of ashes	0	0		
Purchase of plot	0	403		
PCC donation	0	0		
Sponsorship of newsletter	138	143		
Donations toward First Aid training	0	0		
Grants (not included in budget)	0	0		
Community Infrastructure Levy	0	0		
Miscellaneous	0	595.04		
VAT refund 2021-22	700	0	(407.19) *	
Total	19108			
* VAT 21-22 claim not yet received from HMRC for £407.19				
VAT 22-23 Claim for 974.34 from HMRC not received yet				

Explanation of variances – pro forma

Name of smaller authority: [REDACTED]

County area (local councils and parish meetings only): [REDACTED]

Insert figures from Section 2 of the AGAR in all Blue highlighted boxes

Next, please provide full explanations, including numerical values, for the following that will be flagged in the green boxes where relevant:

- variances of more than 15% between totals for individual boxes (except variances of less than £200);
- **New from 2020/21 onwards:** variances of £100,000 or more require explanation regardless of the % variation year on year;
- a breakdown of approved reserves on the next tab if the total reserves (Box 7) figure is more than twice the annual precept/rates & levies value (Box 2).

	2021/22 £	2022/23 £	Variance £	Variance %					Explanation Required?	Automatic responses trigger below based on figures input, DO NOT OVERWRITE THESE BOXES	Explanation from smaller authority (must include narrative and supporting figures)
1 Balances Brought Forward	63,365	100,440									Explanation of % variance from PY opening balance not required - Balance brought forward agrees
2 Precept or Rates and Levies	16,000	17,600	1,600	10.00%	0	1	0	NO			
3 Total Other Receipts	57,708	2,028	-55,680	96.49%	1	0	1	YES			Last year the Parish Council facilitated and received £23,000 in grants which was distributed to local organisations - £15,000 SCC Climate Emergency Grant was awarded to the HQTV for solar panels
4 Staff Costs	4,524	5,243	719	15.89%	0	1	1	YES			The Clerk was awarded a payrise based on service (3 years) and performance as the NALC payscale was not agreed until September 2022. The Clerk also had to work extra hours in August and October due
5 Loan Interest/Capital Repayment	0	0	0	0.00%	0	0	0	NO			
6 All Other Payments	32,109	23,046	-9,063	28.23%	1	0	1	YES			Please see explanation sheet for breakdown of variances
7 Balances Carried Forward	100,440	91,779						YES	VARIANCE EXPLANATION NOT REQUIRED EXPLANATION REQUIRED ON RESERVES TAB AS TO WHY CARRY FORWARD RESERVES ARE GREATER THAN TWICE INCOME FROM LOCAL TAXATION/LEVIES		
8 Total Cash and Short Term Investments	100,440	91,779								VARIANCE EXPLANATION NOT REQUIRED	
9 Total Fixed Assets plus Other Long Term Investments and Ass	19,578	19,942	364	1.86%	0	1	0	NO			
10 Total Borrowings	0	0	0	0.00%	0	0	0	NO			
	Rounding errors of up to £2 are tolerable										
	Variances of £200 or less are tolerable										
	BOX 10 VARIANCE EXPLANATION NOT REQUIRED IF CHANGE CAN BE EXPLAINED BY BOX 5 (CAPITAL PLUS INTEREST PAYMENT)										

Explanation for 'high' reserves					
(Please complete the highlighted boxes.)					
Box 7 is more than twice Box 2 because the authority held the following breakdown					
			£	£	£
Earmarked reserves:					
	CIL		55258.12		
	Meare Green Works		10000		
	12 months reserves		15000		
	Project Play fundraising		590		
	Included in 23/24 budget		5326.5		
				86174.62	
General reserve			5604.38		
				5604.38	
Total reserves (must agree to Box 7)					91779

Breakdown of Explanation of Variances

Box 3 – Other Income

2021-22 £57,708

2022-23 £2028.00

Variance - £55,680 (96.49%)

	2021-22	2022-23	Variance	Explanation
VAT Claim	895.73	0	-895.73	The VAT 126 Claim for 21-22 for 407.19 and 22-23 for 974.34 has not yet been received from HMRC
CIL (Community Infrastructure Levy)	32,195.35	0	-32,195.35	There were no developments within the Parish during 22-23 which were applicable for the levy to be applied
Grants	23230	230	-23000	The Parish Council was successful in facilitating and receiving the following grants in 2021-22 totalling £23,000; £15,000 SCC Climate Emergency Fund (HOTV solar panels) £1,500 SALC reopening communities Fund (Distributed between the Baptist Church, the Tennis Club, Scouts, and The Stoke Environment Group equally) £5000 SALC reopening Communities Fund (Awarded to The Willowset preschool) £1,500 SALC reopening Communities Fund (Awarded to HOTV)
Burials / Purchase of plot	900	1003	103	Difference due to costs of burials for parishioners and those which live outside the Parish and depth of plot required (single or double)
Memorial Fees	280	57	-223	Less installation of memorial headstones in 22/23 with only one added inscription
Newsletter Sponsorship	207	143	-64	One edition of the quarterly village newsletter was not sponsored so the PC paid
Miscellaneous	0	595.04	595.04	Fundraising for the Youth project of £590.00 and £5.04 refund for difference as a hedge trimmer owned by the PC needed to be replaced
Total	57,708	2028.04	-55680.04	-96.49%

Breakdown of Explanation of Variances

Box 4 – Staff Costs

2021-22 £4524.00

2022-23 £5243

Variance - £719.00 (15.89%)

	2021-22	2022-23	Variance	Explanation
Staff Costs	4524.00	5243.00	719	The Clerk was awarded a pay rise based on service (3 years) and performance as the NALC pay scale was not agreed until September 2022 for the previous year. The Clerk also had to work extra hours in August and October due to an increased workload.
Total	4524.00	5243.00	719	15.89%

Box 6 – All Other Payments

2021-22 £32,109

2022-23 £23,046

Variance - £9063.00 (28.23%)

	2021-22	2022-23	Variance	Explanation
VAT	407.19	978.34	571.15	More VAT was paid on purchases in 2022-23
Training Fees	50	345	295	New Councillors after elections attended training after the 2022 elections
Stationery and Stamps	180	227.37	47.37	Predominantly more Printer Ink required and cost increase of ink
Newsletter Costs	270	212	-58	Less sponsorship of the newsletter by local businesses and groups
Village Hall Hire	180	223	43	Less hall hire in 2021-22 as meetings were still being held by Zoom due to the pandemic
Footpath Maintenance	878.58	2865	1986.42	Safe Step and access way needed to be installed from the playing

				fields to the Willey Road
Burial Ground Mowing	450	350	-100	Less mowing with 'No mow May' and an outstanding invoice not received for March 2023
Burial Ground Maintenance	100	240	140	More hedge cutting required and increased costs
Website hosting	49.99	49.99	0	
Website Maintenance	15.17	13.92	-1.25	Decrease in maintenance (plug ins) required
Website administrator	500	1100	600	Contract of a Website Administrator half way through the 2021-22 financial year
SLCC Subs	95	221.08	126.08	SLCC subs increased as the Clerk is now a qualified PSLCC Clerk
SALC Subs	253.78	266.98	13.2	General cost increase in SALC subscription
Internal Audit Fee	50	65	15	Increased cost in 2022-23
External Audit Fee	300	300	0	
Insurance	431.71	1180.04	748.33	Includes the insurance for the pavilion which was included within grants in 2021-22 and the PC annual insurances
ICO Data Protection	40	40	0	
Grants	27376.15	3286.48	-24089.67	Less external grants applied for in 2022-23 and less grant applications from local groups. More grants were required in 2021-22 to assist with post pandemic recovery
Clock Maintenance	165	180.49	15.49	Increase of cost in line with CPI index
APM refreshments	0	37.1	37.1	No APM in 2021-22 due to the pandemic – it was held virtually
Village Plan costs	0	151.15	151.15	The Village Plan was facilitated through SALC and started in September 2022
CIL Spend	0	10040	10040	First of the CIL allocation with

				£7540 awarded to The Willowset Preschool and £2500 awarded to The Stoke Environment Group
Miscellaneous	316.24	672.59	356.35	Includes for 2022-23 – Parish Online subscription £63.00 Purchase of Jubilee gift for local school children £150.73 Purchase of No Cycling signs £33.50 HMRC PAYE payment £27.60 TEN license for a village event £21.00 Purchase of 2 x Grit Bins £326.76 Wreath in memory of HM Queen Elizabeth II £50.00 2021-22 Printing CIL survey £80.00 Materials to renovate telephone kiosk £96.40 Litter Picking Equipment £107.45 Hi Viz safety wear £32.39
Total	32108.81	23045.53	-9063.28	-28.23%

Date Incurred	Purpose of expenditure	Amount £ (Excluding recoverable VAT)	VAT that cannot be recovered	Minute Number
01.04.22	Clerks Salary	377.00		24
04.04.22	Transfer of SALC grant to HOTV	1500.00		24
28.04.22	CYP – Youth project consultants	180.00		24
28.04.22	N. Sloan – Website Administrator	100.00		24
03.05.22	Clerks Salary	377.00		50
11.05.22	N. Sloan – Website Administrator	100.00		50
01.06.22	Clerks Salary	395.85		75
15.06.22	Cumbrian Clock Company	165.00		75
15.06.22	Gallagher – Insurance	509.07		75
15.06.22	N. Sloan – Website Administrator	100.00		75
15.06.22	Buntilicious – Jubilee gifts for the children	132.99		75
01.07.22	Clerks Salary	395.85		98
13.07.22	The Williams Hall – meeting hire	113.00		98
13.07.22	N. Sloan – Website Administrator	100.00		98
13.07.22	SSG Allotment Association – Grant for insurance	206.48		79
01.08.22	Clerks Salary	395.85		105
09.08.22	G Wagen & James – Burial ground mowing	105.00		105
09.08.22	N. Sloan – Website Administrator and purchase of plug in	113.92		105
01.09.22	Clerks Salary	395.85		129
27.09.22	SSG Playing Fields insurance	670.97		107
27.09.22	Clerks additional hours	361.72		129
27.09.22	RE-imburement to the Clerk – purchase of 2x Grit Bins	326.76		120
27.09.22	SALC – Annual Subscription	266.98		129
27.09.22	N. Sloan – Website Administrator	100.00		129
27.09.22	SLCC – Subscription fee	189.00		129
27.09.22	SDH Groundworks – installation of steps from the Playing Field	2235.00		129
03.10.22	Clerks Salary	395.85		153
19.10.22	The Willowset – CIL Funding	7540.00		134
19.10.22	Stoke Environment Group – CIL Funding	2500.00		134
19.10.22	PKF Littlejohn – External Auditor	300.00		153
19.10.22	N. Sloan – Website Administrator	100.00		153
01.11.22	Clerks Salary	395.85		181
25.11.22	Clerk – Additional hours	150.15		181
25.11.22	N. Sloan – Website Administrator	100.00		181
25.11.22	D James – Reimbursement for Village plan materials	116.11		181
22.11.22	SSG Primary School – Grant for Xmas Lunch	150.00		182
22.11.22	The Willowset Preschool – Grant for Xmas Lunch	150.00		182
29.11.22	The Royal British Legion – Poppy Appeal donation	100.00		118
01.12.22	Clerk Salary	395.85		208
03.01.23	Clerk Salary	395.85		236
03.01.23	N. Sloan – Website Administrator	100.00		208
03.01.23	SSG Baptist Church – Grant for soakaway	1000.00		198
23.01.23	N. Sloan – Website Administrator	100.00		236
01.02.23	Clerk Salary	395.85		268
22.02.23	N. Sloan – Website Administrator	100.00		268

All Items of Expenditure above £100 (NET) Year ending 31st March 2023

Bank reconciliation – pro forma

This reconciliation should include **all** bank and building society accounts, including short term investment accounts. It **must** agree to Box 8 in the column headed "Year ending 31 March 20xx" in Section 2 of the AGAR – and will also agree to Box 7 where the accounts are prepared on a receipts and payments basis. Please complete the highlighted boxes, remembering that unpresented cheques should be entered as negative figures.

Name of smaller authority:	Stoke St Gregory Parish Council								
County area (local councils and parish meetings only):	Somerset								
Financial year ending 31 March 2023									
Prepared by (Name and Role):	Kelly de Silva								
Date:	4/25/23								
							£	£	
Balance per bank statements as at 31/3/23:									
	account 1					91,778.5			
	account 2								
	account 3								
	account 4								
[add more accounts if necessary]	account 5								
	account 6								
	account 7								
	account 8								
								91,778.5	
Petty cash float (if applicable)								-	
Less: any unpresented cheques as at 31/3/23 (enter these as negative numbers)									
	item 1								
	item 2								
	item 3								
	item 4								
[add more lines if necessary]	item 5								
	item 6								
	item 7								
	item 8								
								-	
Add: any un-banked cash as at 31/3/xx									
								-	
Net balances as at 31/3/xx (Box 8)								91,778.5	

Explanation of variances – pro forma

Name of smaller authority:

County area (local councils and parish meetings only):

Insert figures from Section 2 of the AGAR in all Blue highlighted boxes

Next, please provide full explanations, including numerical values, for the following that will be flagged in the green boxes where relevant:

- variances of more than 15% between totals for individual boxes (except variances of less than £200);
- **New from 2020/21 onwards:** variances of £100,000 or more require explanation regardless of the % variation year on year;
- a breakdown of approved reserves on the next tab if the total reserves (Box 7) figure is more than twice the annual precept/ rates & levies value (Box 2).

	2021/22	2022/23	Variance	Variance						Explanation Required?	
	£	£	£	%							
1 Balances Brought Forward											Automatic responses trigger below based on figures input, DO NOT OVERWRITE THESE BOXES
2 Precept or Rates and Levies			0	0.00%	0	0	0	0	NO		
3 Total Other Receipts			0	0.00%	0	0	0	0	NO		
4 Staff Costs			0	0.00%	0	0	0	0	NO		
5 Loan Interest/Capital Repayment			0	0.00%	0	0	0	0	NO		
6 All Other Payments			0	0.00%	0	0	0	0	NO		
7 Balances Carried Forward	0	0								NO	VARIANCE EXPLANATION NOT REQUIRED
8 Total Cash and Short Term Investments											VARIANCE EXPLANATION NOT REQUIRED
9 Total Fixed Assets plus Other Long Term Investments and Ass			0	0.00%	0	0	0	0	NO		
10 Total Borrowings			0	0.00%	0	0	0	0	NO		
	Rounding errors of up to £2 are tolerable										
	Variances of £200 or less are tolerable										
	BOX 10 VARIANCE EXPLANATION NOT REQUIRED IF CHANGE CAN BE EXPLAINED BY BOX 5 (CAPITAL PLUS INTEREST PAYMENT)										