

# Public Document Pack

## Governance

Town Hall, Rose Hill,  
Chesterfield, Derbyshire S40 1LP

DX 12356, Chesterfield

Email [democratic.services@chesterfield.gov.uk](mailto:democratic.services@chesterfield.gov.uk)



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### The Chair and Members of Joint Board

Please ask for Jackie Brobyn

Direct Line 01246 345229

Fax 01246 345252

5 May 2014

Dear Councillor,

Please attend a meeting of the JOINT BOARD to be held on MONDAY, 12 MAY 2014 at 10.30 am in Committee Room 1, Town Hall, Chesterfield, the agenda for which is set out below.

## AGENDA

### Part 1(Public Information)

1. Declarations of Members' and Officers' Interests relating to items on the Agenda
2. Apologies for Absence
3. Minutes (Pages 1 - 16)
  - Records of Decisions of the Joint Board held on 10 March, 2014
  - Notes of the meeting of the Joint Board held on 10 March, 2014
  - Draft notes of the Chief Executives meeting held on 24 April 2014
4. Credit Union Report (Pages 17 - 24)
5. Local Enterprise Partnerships - Verbal Update

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Chief Executive  
*Huw Bowen*



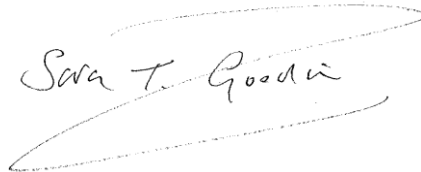
6. Local Government Act 1972 - Exclusion of the Public

To move 'That under Regulation 21 (1)(b) of the Local Authorities (Executive Arrangements)(Access to Information)(England) Regulations 2000, the public be excluded from the meeting for the following item of business on the grounds that it involves the likely disclosure of exempt information as defined by Paragraph 4 of Part 1 of Schedule 12A to the Local Government Act 1972'

:-on the grounds that it contains information relating to any consultations or negotiations, or contemplated consultations or negotiations, in connection with any labour relations matter arising between the authority and employees of, or office holders under, the authority.

7. BCN Consultancy (Building Control) - Update (Pages 25 - 40)

Yours sincerely,

A handwritten signature in cursive script that reads "Sara T. Goodwin". The signature is enclosed within a large, hand-drawn oval shape.

Head of Governance

# Agenda Item 3

## RECORD OF EXECUTIVE DECISIONS – JOINT WORKING

CBC:LEADER		Date of Decision 10.03.2014	
BDC: LEADER			
NEDDC:LEADER			
CBC Non-executive Leader's Support Members present: N/A			
Title Reference: Minutes			
Key Decision References (if applicable): CBC: BDC: NEDDC:		Delegation Reference: CBC: R080L BDC: NEDDC:	
Report and Background papers			
Decision Status (CBC)	On Forward Plan General urgency Special Urgency		Authorised By:
Record of Decision:  That the notes and Records of Decision of the Joint Board meeting held on 14 January, 2014 be noted.			
Reasons for Decision:  To note progress on joint working.			
Alternative options considered and rejected (if any)			
Declarations of interests:			
Decision subject to call-in Yes			
Date Record Issued : 11 March 2014 Contact Officer: Mary Stead			

CBC:LEADER		Date of Decision 10.03.2014	
BDC: LEADER			
NEDDC:LEADER			
CBC Non-executive Leader's Support Members present: N/A			
Title Reference: North Eastern Derbyshire Strategic Employment Partnership Update			
Key Decision References (if applicable): CBC: BDC: NEDDC:		Delegation Reference: CBC: R080L BDC: NEDDC:	
Report and Background papers			
Decision Status (CBC)	On Forward Plan General urgency Special Urgency		Authorised By:
Record of Decision:			
1. That progress of work undertaken to date be acknowledged.			
2. That the case study attached to the report be approved, and used as publicity for other developers and construction companies, to maximise employment and training opportunities within north eastern Derbyshire.			
Reasons for Decision:			
To ensure that employment and skills opportunities are maximised for residents across north eastern Derbyshire			
Alternative options considered and rejected (if any)			
Declarations of interests:			
Decision subject to call-in Yes			
Date Record Issued : 11 March 2014 Contact Officer: Mary Stead			

CBC:LEADER		Date of Decision 10.03.2014	
BDC: LEADER			
NEDDC:LEADER			
CBC Non-executive Leader's Support Members present: N/A			
Title Reference: BCN Consultancy (Building Control) - Update			
Key Decision References (if applicable): CBC: BDC: NEDDC:		Delegation Reference: CBC: R080L BDC: NEDDC:	
Report and Background papers			
Decision Status (CBC)	On Forward Plan General urgency Special Urgency		Authorised By:
Record of Decision:  That the current financial position of BCN as at the end of February 2014, and as shown in the report, be noted.			
Reasons for Decision:  To effectively manage BCN in accordance with legislation and the legal agreement for the joint working consortium.			
Alternative options considered and rejected (if any)			
Declarations of interests:			
Decision subject to call-in Yes			
Date Record Issued : 11 March 2014 Contact Officer: Mary Stead			

CBC:LEADER		Date of Decision 10.03.2014	
BDC: LEADER			
NEDDC:LEADER			
CBC Non-executive Leader's Support Members present: N/A			
Title Reference: Joint Scrutiny Panel - Extract from Minutes of 21st November 2013 relating to BCN			
Key Decision References (if applicable): CBC: BDC: NEDDC:		Delegation Reference: CBC: R080L BDC: NEDDC:	
Report and Background papers			
Decision Status (CBC)	On Forward Plan General urgency Special Urgency		Authorised By:
Record of Decision:  That the Joint Scrutiny Panel be provided with regular updates on the Derbyshire-wide review of building control services.			
Reasons for Decision:  To acknowledge the concerns of the Joint Scrutiny Panel.			
Alternative options considered and rejected (if any)			
Declarations of interests:			
Decision subject to call-in Yes			
Date Record Issued : 11 March 2014 Contact Officer: Mary Stead			

## **Notes to Record of Decision (Joint Working):**

### **CBC - CALL-IN REQUESTS**

*The implementation of certain decisions is suspended until the call-in period has expired without a call-in being validly invoked. Any Member of the Council shall be entitled to call for a decision to be suspended by giving notice to the Head of Governance, as Monitoring Officer either by telephone, fax, email or in writing **not later than 5.00 pm on the day following the date of the Joint Board meeting.** Any decisions so suspended shall not be capable of implementation for a period of **five calendar days** from the date of the Joint Board meeting. During the call-in period a request may be made in respect of any decision so suspended by not less than one quarter of the total membership of the Overview and Performance Scrutiny Committee. To do this you will need to notify the Monitoring Officer in writing, by fax or by email by 5.00 pm on the date being five days following the day of the Joint Board meeting.*

### **BDC - CALL-IN REQUESTS**

*The implementation of certain decisions is suspended until the call-in period has expired without a call-in being validly invoked. The call-in period is **nine working days** from the date of this decision. During the call-in period **at least three** members may request certain decisions to be called in. You may do this in any of the following ways - In writing - a written notice may be signed by one or more Members, or By telephone - in order to safeguard the integrity of the system, Members may only call in by telephone on their own behalf, • E mail - this may be done using a Members terminal within the Council Offices or where a member has the facility via the internet, • By fax - as with written notifications, the faxed message may contain the signature of more than one Member, • In person. Democratic Services Officers who are authorised to accept notifications from Members.*

### **NEDDC - CALL-IN REQUESTS**

*The implementation of certain decisions is suspended until the call-in period has expired without a call-in being validly invoked. The call-in period is **five working days** after the publication of this decision. During the call-in period the **Chair and Vice Chair together with three other members of any Overview and Scrutiny committee** may object to a decision and call it in.*

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## **JOINT BOARD**

**Monday, 10 March, 2014**  
**at Bolsover District Council**

Present -

### **Chesterfield Borough Council**

H. Bowen  
M. Clinton  
M. Evans  
N. Johnson  
M. Stead  
J. Williams

### **Bolsover District Council**

Councillor E Watts  
W. Lumley (BDC/NEDDC)

### **North East Derbyshire District Council**

Councillor G. Baxter  
G. Galloway  
B. Mason  
J. Weston

1. **DECLARATIONS OF MEMBERS' AND OFFICERS' INTERESTS  
RELATING TO ITEMS ON THE AGENDA**

No declarations were made.

2. **APOLOGIES FOR ABSENCE**

Apologies for absence were received from Councillor John Burrows,  
Councillor Terry Gilby and Councillor Betty Hill.

3. **MINUTES**

The notes and the Records of Decision of the Joint Board meeting held  
on 14 January, 2014, were noted.

4. **NORTH EASTERN DERBYSHIRE STRATEGIC EMPLOYMENT  
PARTNERSHIP UPDATE**

The Working Communities Strategic Project Manager at North East  
Derbyshire District Council submitted a report providing an update on  
the work undertaken by the North Eastern Derbyshire Strategic  
Employment Partnership (NEDSEP).

NEDSEP had been formed in 2011 to maximise employment and training opportunities for local people within north eastern Derbyshire. A review of NEDSEP in 2013 had recommended a more project-focused approach.

Two projects were chosen because of their impact across all three local authority areas. These were the M1 Managed Motorways Project, and the Construction Apprenticeships Training Agency through Chesterfield College.

The Highways Agency's Managed Motorways Project is managed by Costain. NEDSEP had worked in partnership with Costain to secure interviews for local unemployed residents, as operatives and in administrative roles. Pre-employment training was given by Chesterfield College. The project had placed 5 candidates in administrative positions and 20 in operative positions.

Local schools, Chesterfield College and Derby University had also been involved in the project, with site visits, work experience, summer placements and extra-curricular activities.

A case study based on the project had been developed as a promotional tool for NEDSEP. [Post Meeting Note: An updated copy of the case study document was provided by the Working Communities Strategic Project Manager, for circulation with the Minutes.]

The Construction Apprenticeship Trainings Agency (ATA) scheme had been introduced into north eastern Derbyshire. Its objective was to place apprentices with host employers in the construction industry.

The ATA provided support for the apprentices and for the employer, in return for a fee, and the apprentices received a wage paid through the ATA. The ATA had been promoted to construction companies working in north eastern Derbyshire.

Two apprentices had been placed with a construction company working in Eckington and Grassmoor. Case studies of these apprenticeships were being developed, to encourage other young people to become construction apprentices.

Proactive promotion of the value of acquiring construction skills had resulted in positive feedback from both apprentices and employers.

**AGREED:**

1. That the progress of work undertaken to date be acknowledged.
2. That the case study attached to the report be approved, and used as publicity for other developers and construction

companies, to maximise employment and training opportunities within north eastern Derbyshire.

5. **PROCUREMENT**

The Joint Executive Director of Operations (NEDDC/BDC) gave an update on the current standing of the Shared Procurement Unit.

NEDDC and BDC had given notice to terminate their involvement in the Shared Procurement Unit, led by Bassetlaw District Council. Recruitment to vacant posts at the Unit was still difficult, because of the higher wages being offered by the NHS.

A report was to be considered by NEDDC and BDC recommending approval of a Service Level Agreement for the 2 Councils to join with the Royal Hospital's Procurement Unit in a shared arrangement.

CBC had taken a different approach for now, recruiting their own staff due to the scale and nature of a number of immediate procurement challenges. But, would still consider future joint procurement opportunities.

**AGREED:** That the update be noted.

6. **DELIVERING DIFFERENTLY**

The Joint Executive Director of Operations (NEDDC/BDC) reported that the joint bid made by the three district councils to DCC for 'Delivering Differently' funding had been unsuccessful. This Government funding had been intended to cover the cost of hiring consultants to advise on joint working.

Other options for joint working were now being explored, within the two-tier local government system, with internal audit and building control acting as pathfinders. There were also other opportunities for cooperation with DCC, for example, council-owned property could be shared, reducing costs.

In Chesterfield, several voluntary organisations were about to move into offices in the Town Hall, including the Derbyshire Unemployed Workers Centre and the Law Centre.

It was acknowledged that project staff and other resources would be needed to implement these projects. And, a further application for external funding was therefore planned to be announced 'Transformation Challenge Award'.

**AGREED:** That the update be noted.

7. **SHEFFIELD CITY REGION/D2N2/LEP**

The Chief Executive of NEDDC/BDC provided an update on the plans by D2(Derby and Derbyshire) to consider the establishment of an Economic Prosperity Board (EPB). A report would be made to the next D2 Joint Committee meeting on 18 March, 2014.

There appeared to be two different 'stronger leadership' options – either moving towards an EPB or towards a combined authority. D2N2 was producing a Strategic Economic Plan which would need to take account of these options.

The current D2 Joint Committee could not of itself be an accountable body, but this role could be taken by a local authority, probably DCC.

An EPB, however, could be an accountable body, taking on the risks and responsibilities, and also having decision-making powers.

Council Leaders would need further information on the practicalities of establishing an EPB, including funding issues, to guide their decision on the best option for north eastern Derbyshire.

**AGREED:** That the update be noted.

8. **BCN CONSULTANCY (BUILDING CONTROL)**

The Development and Growth Manager at Chesterfield Borough Council submitted a report on the current financial position of BCN, and also outlining the progress being made towards exploring the potential for a strategic approach to providing a joint Building Control service for Derby and Derbyshire.

Implementation of the options for BCN proposed in the Urban Vision Options Appraisal had been deferred until discussions had been held with other district/borough councils in Derbyshire, and with Derby City Council.

Staff at BCN had, however, been given the opportunity to volunteer for redundancy and early retirement. The current needs of the service, and succession planning for the future, were priorities in deciding whether or not to allow staff to take voluntary redundancy and early retirement.

What was pleasing to report was that the financial position of BCN showed a surplus, even when redundancy costs had been included in the accounts.

Six of the nine Derbyshire local authorities had now put forward representatives to explore the possibility of a Derbyshire-wide Building Control Consortium.

It was suggested that independent advice was needed to support the process, and that the first step for the 9 local authorities should be to agree Terms of Reference leading to the procurement of external advisors. The cost of this commission would be met by contributions from each of the 9 authorities. And, the current trading surplus used to cover BDC/NEDDC/CBC's contribution.

The Joint Board thanked the staff at BCN for achieving the surplus in a difficult trading situation in 2013/14.

**AGREED:**

That the current financial position of BCN as at the end of February 2014, and as shown in the report, be noted.

9. **EXTRACT FROM THE MINUTES OF THE JOINT SCRUTINY PANEL**

The Joint Scrutiny Panel had received a presentation from the Joint Assistant Director of Regeneration for NEDDC/BDC on 21 November, 2013, regarding the Options Appraisal carried out by Urban Vision. The Business Manager, BCN Consultancy, had also participated in the discussion.

The Joint Scrutiny Panel had recommended that the BCN Consultancy be kept in-house. And, had requested that the Scrutiny Panel be invited to comment at an earlier stage in any deliberations on the future of the consortium, so that they could have more influence on decision-making.

The Joint Board agreed that the Scrutiny Panel should be provided with regular updates on the Derbyshire-wide review and that their comments and recommendations should be taken into account during the review process.

**AGREED:**

That the Joint Scrutiny Panel be provided with regular updates on the Derbyshire-wide review of building control services.

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**JOINT WORKING CEO'S  
BOLSOVER, CHESTERFIELD AND NORTH EAST DERBYSHIRE  
DISTRICT COUNCILS**

Thursday 24<sup>th</sup> April 2014  
Committee Room 3, Chesterfield Borough Council

Present

Wes Lumley (BDC/NEDDC)  
Jane Foley (BDC/NEDDC)  
Huw Bowen (CBC)  
Mark Evans (CBC)  
Karen Peck, Bill Furness, Rachel Driver, Clive Graham (Chesterfield and North East Derbyshire Credit Union) – for item 2.

Action

1. APOLOGIES

Apologies for absence were received on behalf of Angela Grundy and Steve Lee.

2. CHESTERFIELD AND NORTH EAST DERBYSHIRE CREDIT UNION UPDATE

The Credit Union now had in the region of 2,000 members and was run by 3 full time staff and a team of 25 volunteers. It was reported that the Board of Directors had, reluctantly agreed to raise interest rates for 1%. The increase would be put into place following the move to new premises and when all relevant systems had been updated. 11 Schools were now involved in the Junior Savers scheme.

Credit Union Expansion Programme – as a phase 2 member of the government funded scheme, the Credit Union are required to report monthly performance data to Cornerstone who administer the programme. CNEDCU had consistently reached its monthly growth targets in all areas, loans, deposits and members and was currently awaiting payment for this. Payments for growth are reliant on the project meeting its targets and not individual Credit Unions.

Family Loan Scheme – Since the inception of the scheme in October 2012, CNEDCU had supported local families with just under £436,751 in low cost loans.

Discussion took place regarding the requirement to have 3% in reserves by September. Wes queried sustainability and questioned whether the Credit Union was comfortable with the 3 year business plan to offset the grant. Bill said that he was hopeful however queried if CBC would be willing to convert the loan into a grant to contribute to the reserve

position. Huw advised that it had been a resolution of Council that this be on a grant basis.

**AGREED that the update provided be noted.**

3. NOTES OF THE MEETING HELD ON 13<sup>TH</sup> FEBRUARY 2014 AND MATTERS ARISING

Page 3 – Accommodation – discussions were still taking place with DCC.

Careline Consortium – Huw agreed to set up a meeting with DCC.

Ambition Project – Huw to gain feedback.

**AGREED that the Notes of the meeting held on 13<sup>th</sup> February 2014 be approved as a true and correct record.**

4. DECISIONS OF JOINT BOARD HELD ON 10<sup>TH</sup> MARCH 2014

1. Minutes of Previous Meetings
2. North Eastern Derbyshire Strategic Employment Partnership Update
3. BCN Consultancy Update
4. Joint Scrutiny Panel – Extract from Minutes of 21<sup>st</sup> November 2013 relating to BCN

**AGREED that the Decisions of the Joint Board held on 10<sup>th</sup> March 2014 be noted.**

5. NOTES OF JOINT BOARD HELD ON 10<sup>TH</sup> MARCH 2014 AND MATTERS ARISING

**AGREED that the Notes of the Joint Board held on 10<sup>th</sup> March 2014 be received.**

6. JOINT WORKING PROJECTS UPDATE

*Building Control* – County-wide specification being drawn up to procure consultant to investigate options.

*Audit* – County-wide specification ready to go out to procurement framework.

*Procurement* – CBC to advertise next week for internal team, also in discussions with the Royal Hospital.

BDC/NEDDC signed contract with the Royal Hospital.



7. ITEMS FOR JOINT BOARD

Internal Audit  
BCN  
Credit Union  
SCR Issues/LEPS

8. COMMUNICATIONS

Suggest article on Markham Vale.

9. ANY OTHER BUSINESS

None.

10. DATE OF NEXT MEETING

12<sup>th</sup> June 2014 – 1000 hours – BDC

The meeting concluded at 1420 hours.

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## **Chesterfield and North East Derbyshire Credit Union**

### **Report for Joint Board 12<sup>th</sup> May 2014**

#### **Growth**

The Credit Union's rapid growth in membership over the past 2 years has inevitably led to a move to larger, more visible and accessible premises. Our membership now numbers over 2,000 with a steady and consistent increase of 15-20 new members weekly joining the Credit Union. At the time of writing this report, we are expecting to move to 4-6 Soresby Street on the 14<sup>th</sup> April, having had a delay of over one month whilst we waited for BT to install the new lines.

#### **Staffing**

We operate with equivalent 3ft staff and a team of 25 volunteers. Our in - house trainer combined with ongoing internal and external training when required, ensures that we can provide a professional and efficient service to our fast growing membership at low cost. Without our volunteers we would have to employ at least 2 further pt members of staff to administer the workload. A further tribute to our team can be demonstrated by the fact that a CNEDCU volunteer has won 'Volunteer of the Year' for the past three years, two of our volunteers won Derbyshire County Council 'Excellence in the Community Awards' and the Credit Union itself won 'Organisation of the Year' in October 2013.

#### **Sustainability**

The CNEDCU Board of Directors has reluctantly agreed to raise interest rates by 1%. This increase will be put into place when we have moved into our new premises and when all relevant systems have been updated to reflect this change. We are confident that the move to a more visible location and more accessible premises will accelerate our rate of growth and allow us to offer an annual dividend to our members in order to encourage middle income savers and borrowers to become members of the Credit Union.

#### **Junior Savers**

We now have 11 schools across Chesterfield and North East Derbyshire in which we run a Junior Savers' scheme, involving around 200 primary aged children who save regularly with the CNEDCU. The Illegal Money Lending Team have provided a cash incentive of £5 per child to encourage regularity of saving. Derbyshire County Council are also keen to support this scheme and we will be looking at ways of rolling it out county wide by offering support and training to other Credit Unions who are willing to become involved in the delivery of this programme.

#### **Credit Union Expansion Programme**

As a phase 2 member of this government funded scheme, we are required to report monthly performance data to Cornerstone who administer the programme. CNEDCU has consistently reached its monthly growth targets in all areas, loans, deposits and members and currently await payments for this. Payments for growth are reliant on the project meeting its targets and not individual Credit Unions.

## **Family Loan Scheme**

Since the inception of this scheme in October 2012, CNEDCU has supported local families with just under £436,751.23 in low cost loans.

- Currently (2014) this averages around £33k per month
- Repayments average £26k per month
- Deposits into savings average £4k per week
- Deposits into S3 accounts average £4k per week (surplus money collected after loan repayment)

## **Financial Report**

Attached

Karen Peck

**Chesterfield & North East Derbyshire Credit Union  
Financial Report  
Five Months to February 2014**

**Income & Expenditure (I & E)**

The results compared to budget are mainly distorted due to the budget including the additional costs for the move which has not taken place. Income at £46,153 is marginally worse than budget by £538 due to lower income received from CUEP and grants not being released to cover rental payments assumed as the move has not yet taken place. All other income sources being better.

**£5,000 of the grants promised to contribute to wages costs from CBC was received in March.**

Expenditure at £45,822 is better by £8,882 mainly due to lower staff, accommodation cost and professional fees offset by higher ABCUL dues and bad debt provisions.  
The net income at £331 was £8,344 better.

**Balance Sheet**

**The comparisons are to the 28 February 2013**

Net loans to members rose from £176,178 to £191,370 an increase of 8.6%. Including Family Loans the net loan book is £373,846 an increase of 70%. The Value of Member's Shares has risen from £219,446 to £282,930

**Accounting for the grants to fund the FLS has been changed to reflect the nature and long-term use of the grant. The £25,000 received from CBC has also been moved to Long Term Liabilities as they do not appear willing to change the loan to a grant.**

**Liquidity**

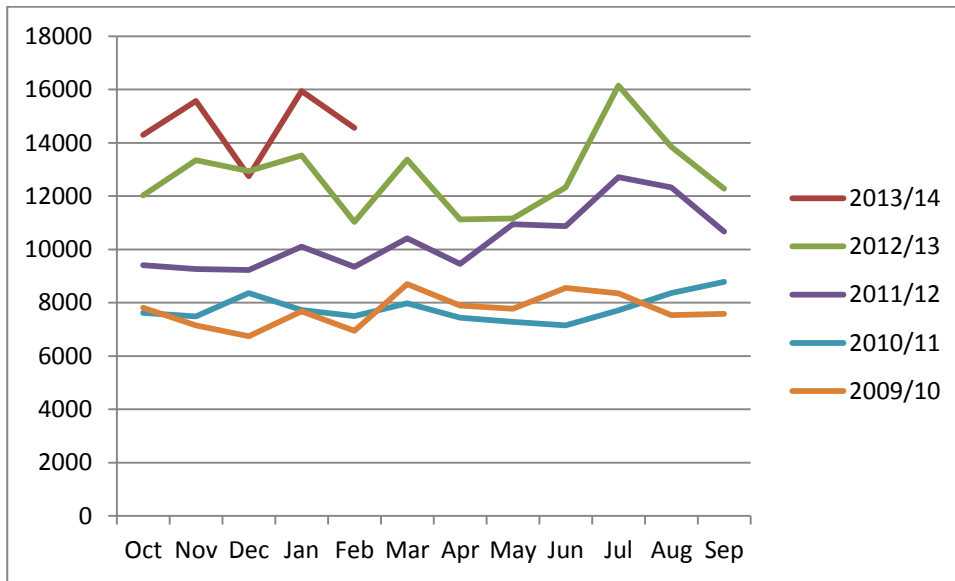
The bank balance excluding FLS balances remains healthy at £165,188. The balance at bank remaining for FLS loans is £26,282

**Bad Debt Provision**

100% of all exposure of loans that are over 12 months behind, 35% of loans that are behind by 3-6 months, 60% of all loans between 6-9 months, 80% of all loans between 9 to 12 months and 2% of all other loans.

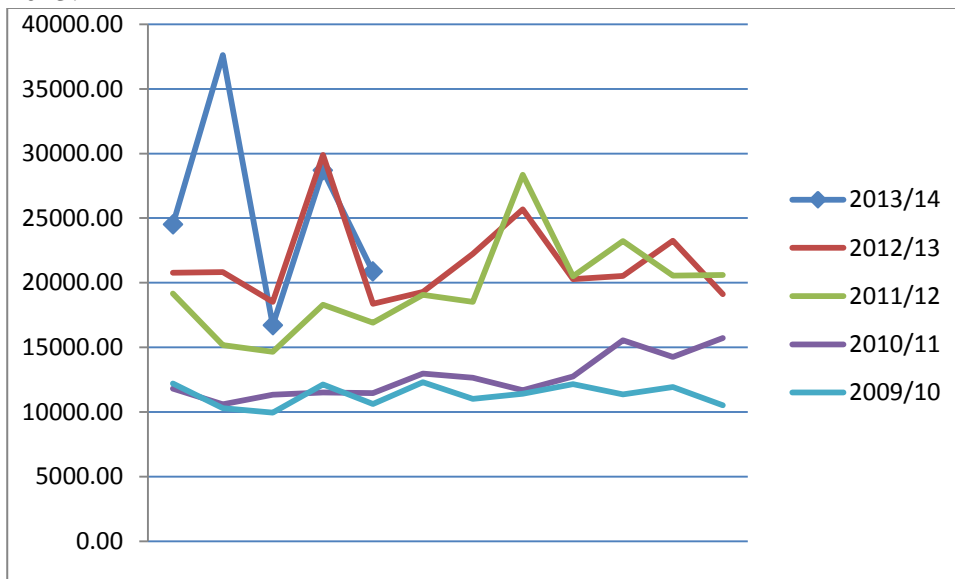
### Standing Orders

A reasonable month for standing orders (excluding FLS) at £14,559 was £3,500 above 2013.



### Cash collections

Total cash receipts excluding FLS from loan repayments and shares was £20,861 is £2,300 above 2013.



### FLS Cash collections

Collections from FLS remain high at just over £22,000 with loan allocations at £26,000. This is the third month running where loan allocations are more than the monthly receipts. Since October over £178,000 has been lent and £105,000 repaid. In addition a further £123,000 collected - £65,000 being immediately repaid and the remaining £58,000 being saved and withdrawn.

## CHESTERFIELD AND NORTH EAST DERBYSHIRE CREDIT UNION

### FEBRUARY 2014 PROJECTION OF RESULTS PRINCIPAL ASSUMPTIONS

#### **Income**

1. Interest – actual interest is just over £1,000 better than the agreed budget. It is assumed that for the remainder of the year the interest will be at budget levels.
2. Recovery of bad debts will continue at the budgeted level.
3. CUEP income is being received much slower and at lower levels than anticipated this has been reduced by £3,000 to reflect the actual experience.
4. Grant income is anticipated to be £2,000 lower due to the move taking place later than budgeted.

#### **Expenditure**

1. Wages and staff cost to date are below budget and this saving is reflected. The board have agreed to look at making a payment for “Treasury related work” bookkeeping and therefore going forward the cost is assumed to be on budget. Three FTE staff have been recruited.
2. Occupancy costs are below budget due to the move taking place later than budgeted.
3. Bad and doubtful debts are expected to be higher than budget.
4. Other expenses reflect the additional costs anticipated from the move including dilapidations cost for Theatre Yard.
5. Depreciation is lower due to the move taking place later than budgeted.

#### **Interest and Dividends**

The board agreed to raise interest rates by 1% at their meeting in March this is reflected in the budget as it was assumed in the plan.

Savings growth is lagging behind budget. The budget assumed a move before Christmas.

Until the move has taken place and there is a sign of improvement in the loan book and savings the change to differing rates of interest and payment of dividends is on hold.

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	Projection	Actual	Projection		Original
INCOME	7 Months	5 Months	12 Months		Budget
Interest family loans	24105	14511	38616		36105
Interest on loans to members	34412	17408	51820		51412
Interest not Collected	1764	-1764	0		0
Bank interest received	119	167	286		200
Entrance fees	1330	1240	2570		2250
Service Fee	0	0	0		0
Bad debts recovered	910	1367	2277		1500
Sub Total	62640	32929	95569		91467
<u>CUEP Income</u>	1000	533	1533		4585
Other income	0	10	10		0
Grants	36850	12681	49531		51850
Total income	100490	46153	146643		147902
EXPENDITURE					
Audit and accountancy	1800	1000	2800		2500
Directors and staff costs	42100	26550	68650		72100
ABCUL dues	800	512	1312		1000
CUNA MUTUAL LP & LS insurance	2060	1384	3444		3500
Occupancy costs	17000	6115	23115		24967
Printing, postage, stationery					
and advertising	3260	1735	4995		5600
Bank charges and interest	38	150	188		50
Legal and professional fees	4000	1240	5240		4415
Provision made for doubtful debts	11000	7056	18056		15922
CUEP/ALD	1800	0	1800		2000
Other Expenses	7000	0	7000		750
Depreciation	1250	98	1348		2940
Cash Short	0	-18	-18		0
Total expenditure	92108	45822	137930		135744
Net profit before taxation	8382	331	8713		12158

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# Agenda Item 7

By virtue of paragraph(s) 4 of Part 1 of Schedule 12A  
of the Local Government Act 1972.

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