

MARLOW TOWN COUNCIL

Court Garden, Pound Lane, Marlow, Bucks, SL7 2AG

TO:

MEMBERS OF THE RESOURCES COMMITTEE:

Councillor N Mityaeva- Chairman

Councillors D Brown, R Cadman, C Funnell, R Wilson

A MEETING OF THE **RESOURCES COMMITTEE** WILL BE HELD ON **TUESDAY 24th JANUARY 2023 AT 6.30pm** IN THE SEYMOUR ROOM, COURT GARDEN, POUND LANE, MARLOW AND YOU ARE HEREBY SUMMONED TO ATTEND.

A G E N D A

Hilary Martin
Mrs Hilary Martin
Town Clerk
19.01.23

RC.23.22	Apologies for absence	
RC.24.22	Declarations of Interest	
RC.25.22	Minutes of the previous meeting dated 08.11.22	
RC.26.22	Information Reports	
	a) Accounts Paid	
	b) CCLA Redemption Notice Period	
RC.27.22	Grants	DECISION
RC.28.22	Management Accounts	DECISION
RC.29.22	Date and time of next meeting: Tuesday 21st March 2023 at 7.00pm	

Filming/Recording/Photographing at Meetings – please note that this may take place during the public part of the meeting.
Notices are displayed in the meeting room.

MARLOW TOWN COUNCIL

Court Garden, Pound Lane, Marlow, Bucks, SL7 2AG

MINUTES OF THE RESOURCES COMMITTEE MEETING HELD ON TUESDAY 8TH NOVEMBER 2022 AT 7.00PM IN THE TOWN COUNCIL OFFICE, COURT GARDEN, POUND LANE, MARLOW

Present

**Chairman - Cllr N Mityaeva
Town Mayor – Cllr R Scott
Leader – Cllr C Funnell**

**Town Clerk – Mrs H Martin
Deputy Clerk – Mrs K Joy**

RC.16.22

Apologies for absence

Apologies were received from Cllr D Brown and Cllr R Wilson.

RC.17.22

Declarations of Interest

There were no declarations of interest.

RC.18.22

Minutes of the previous meeting dated 20.09.22

RESOLVED:

THAT THE MINUTES DATED 20.09.22 WERE AGREED AND SIGNED AS A TRUE RECORD

RC.19.22

Information Reports

- a) Accounts Paid since the last meeting

Circulated to all members was the list of payments made in August 2022.

- b) CCLA Redemption Notice Period

CCLA has confirmed that until further notice they will be extending the redemption notice period from the current 90 days to 6 months with immediate effect.

MEMBERS NOTED THE REPORTS

RC.20.22

Grants

Completed Grant application forms had been received from the following organisations. The full grant applications were available on request.

Extracts were circulated to all members.

	Funding agreed
➤ Dementia Action Marlow	£1,000
➤ Marlow United Charities	£750
➤ 3 rd Marlow Bridge Scouts	£500

RESOLVED:

THAT MEMBERS DETERMINED THE GRANTS AS DETAILED ABOVE

RC.21.22

Management Accounts

Circulated to all members were the following management account schedules:-

- Balance sheet dated 31.08.22
- Income and Expenditure schedule dated 31.08.22
- Earmarked Reserves schedule dated 31.08.22
- Grants schedule dated 31.08.22
- Bank Reconciliation dated 31.08.22
- Copy bank statements at 31.08.22

It was noted that the Investment Working group should meet to discuss investment opportunities.

RESOLVED:

THAT THE MANAGEMENT ACCOUNTS DATED 31.08.22 BE RECOMMENDED TO FULL COUNCIL FOR APPROVAL

RC.22.22

Date and time of next meeting

Tuesday 17th January 2023 at 7.00pm

The meeting closed at 7.25pm.

Chairman Date

INFORMATION REPORTS

a) Accounts Paid since the last meeting

Attached as appendix A1 is the list of payments made since the last meeting.

b) Investments

Attached as appendix B1-32 are the CCLA Property Market Update dated January 2023 Public Sector Deposit Fund statement dated 31.12.22.

MEMBERS ARE REQUESTED TO NOTE THE REPORTS



<u>Date</u>	<u>Type</u>	<u>Payee</u>	<u>Detail</u>	<u>Value</u>
CURRENT ACCOUNT				
01/09/2022	DD	BCC	Cemetery rates	334.00
01/09/2022	DD	Red Kite housing	garage rent	73.93
01/09/2022	DD	Shire Leasing	Shire Leasing Avaya SIP Telephone system	129.37
01/09/2022	DD	Systems Architecture	MS Office 365 subscription Apr22-Mar23	229.60
02/09/2022	BP2Aug22	Enerco	repair roller shutter door to garage (commentary Jul22)	1473.82
02/09/2022	BP2Aug22	Lock Solutions	equip maint	135.60
04/09/2022	DD	BT	phone,cloudvoice,BB & Mobile 01.08.22-16.09.22	168.32
06/09/2022	DD	HM Land Registry	fees	3.00
08/09/2022	BP	HMRC	PAYE&NI Aug22	3242.93
13/09/2022	DD	HM Land Registry	fees	15.00
15/09/2022	DD	Crown Gas & power	office Gas 01.08.22-31.08.22E	60.81
17/09/2022	DD	Waterplus	hanging hill 01.08.22-01.09.22E	159.90
20/09/2022	DD	Waterplus	gossmore toilets, cemetery, glade road	25.24
22/09/2022	BP	N Rowcliffe	sustainability consultant 12.08.22-11.09.22	1408.33
22/09/2022	DD	Various	netpay Sep22	10850.78
23/09/2022	DD	Autolease	van hire 07.08.22-06.09.22	289.79
26/09/2022	BP	BCC	Pension Sep22	3744.52
27/09/2022	DD	HM Land Registry	fees	15.00
29/09/2022	DD	SSE	gossmore toilets elec 10.08.22-09.09.22	32.08
30/09/2022	BP	Citizen Advice Buckinghamsh	Grant	350.00
30/09/2022	BP	Marlow Camera Club	Grant	300.00
30/09/2022	BP	Royal British Legion	Grant	860.00
30/09/2022	BP	4Front	Security patrols July22 & lock gossmor toilets	2898.00
30/09/2022	BP	ARD	aug22 inspections	183.30
30/09/2022	BP	BCC	office rent 01.10.22-31.12.22	3840.00
30/09/2022	BP	Cooleraid	water aug22	8.48
30/09/2022	BP	EON	electricity gossmore toilets 01.04.22-02.04.22A	101.72
30/09/2022	BP	Fluency	PR Fees September 22	300.00
30/09/2022	BP	J Hillsden	topple test marlow cemetery	504.00
30/09/2022	BP	Mustoo	desk diary x5	23.92
30/09/2022	BP	N Bisson	Cenotaph tech services	525.00
30/09/2022	BP	Pestcontrol	wasp nest removal	102.00
30/09/2022	BP	Pink Affinity Ltd	August Bkg & payroll & fee protection 01.10.22-30.09.23	1934.21
30/09/2022	BP	Platts	van diesel & equip fuel	91.05
30/09/2022	BP	Round & About	Marlovian printing Autumn 22	2340.00
30/09/2022	BP	Screwfix	Fence paint & adhesive	11.98
30/09/2022	BP	SparkX	removal of existing bunting	1620.00
30/09/2022	BP	Strategic Alliance	Cracking IT - scans & Nigels password	72.00
30/09/2022	BP	Townsites	support for death of Queen Elizabeth & website	125.00
30/09/2022	SO	T Brindley	gates opening closing	155.00
30/09/2022	stripe fees	Stripe	stripe fees sep22	74.09
				38,811.77
IMPREST ACCOUNT				
07/09/2022	debit card	Amazon	extra strong disposable gloves, hot choc,coffee mate,coffee	60.18
07/09/2022	debit card	Amazon	refillable spray bottles for cleaning, graffiti remover	123.33
08/09/2022	debit card	Amazon	retro easy fit ceiling pendant, 15 mourning armbands	26.78
08/09/2022	debit card	B&T supermarket	LED lightbulb	2.45
08/09/2022	debit card	Notcutts	flowers and plants for Queens mourning	51.95
08/09/2022	debit card	Sainsburies	ceramic foliage for queens mourning	7.00
09/09/2022	debit card	Amazon	picture hanging strips	11.29
12/09/2022	debit card	Amazon	screwdriver bits	7.99
12/09/2022	debit card	Amazon	hanging strips, biscuits	65.86
12/09/2022	debit card	Sainsburies	lunch for queens mourning meeting	12.20
12/09/2022	debit card	The Flower Studio	1 vase and cut flowers for queens mourni	23.99
13/09/2022	debit card	AkzoNobel	Dulux tester	2.30
13/09/2022	debit card	Bucks CC	parking suspension fee for 24.11.22 Switch on	15.00
13/09/2022	debit card	Playbark	softwood chip	159.99
14/09/2022	debit card	Amazon	biscuits, black poster photo (mourning)	35.28
15/09/2022	debit card	Sainsburies - Queens mourning	Queens mourning - staff thank you	69.50
16/09/2022	debit card	Workwear	outdoor jackets & cardigan	160.32
20/09/2022	debit card	M&S	flowers queens mourning	10.00
28/09/2022	debit card	Amazon	convection heater	27.99
30/09/2022	debit card	Sainsburies	ceramic cyclamen	5.00
30/09/2022	debit card	Workwear	uniform samples fleeces etc some will be returned	307.79
				1,186.19
PETTY CASH				
				-



<u>Date</u>	<u>Type</u>	<u>Payee</u>	<u>Detail</u>	<u>Value</u>
CURRENT ACCOUNT				
03/10/2022	DD	Red Kite housing	Garage rent	73.93
03/10/2022	DD	Systems Architecture	MS Office 365 subscription Apr22-Mar23	229.60
05/10/2022	DD	HM Land Registry	fees	6.00
05/10/2022	DD	BT	phone, cloudvice, BB & Mobile 01.9.22-16.10.22	186.40
10/10/2022	BP	HMRC	PAYE Sep22	3242.73
11/10/2022	deposit	Aries Entertainment	6 artists for Switch on	235.00
14/10/2022	5100	Plumber Team Network	leaking toilet at Gossmore	150.00
17/10/2022	DD	CROWN Gas	office gas 31.08.22-30.09.22E	69.38
17/10/2022	DD	CROWN Gas	cemetery gas 01.09.22-30.09.22E	2.77
18/10/2022	DD	Water+	hanging hill 01.09.22-01.10.22	155.10
18/10/2022	DD	HM Land Registry	fees	18.00
18/10/2022	DD	Water+	cemetery water, Gossmore & allotments to 01.10.22	24.49
21/10/2022	DD	Various	Netpay Oct22	10834.69
21/10/2022	N Rowcliffe	N Rowcliffe	Environmental Projects 12.09.22-11.10.22 CIL	1408.33
25/10/2022	BP	Bucks CC	Pension Oct22	3744.52
25/10/2022	DD	Autolease	van fine	15.00
28/10/2022	DD	Autolease	van rental 07.09.22-06.10.22	289.79
31/10/2022	SO	T Brindley	gates opening closing	155.00
31/10/2022	stripe	Stripe	fees Oct22	88.19
31/10/2022	BPOct22	4Front	Security patrols & Gossmore toilets lock Sep22	2808.00
31/10/2022	BPOct22	ARD	Repair at Campbell road , Sep&Oct22 inspections	519.00
31/10/2022	BPOct22	B&MKALC	Finance training, budget & financial management	140.00
31/10/2022	BPOct22	Cooleraid	water & sanitization sep22	55.16
31/10/2022	BPOct22	Strategic Alliance	Cracking IT - 1 ticket IT	48.00
31/10/2022	BPOct22	R Scott	expenses - Mileage for Queen memorial & King's proclamation	42.30
31/10/2022	BPOct22	Fluency	PR Fees Oct22	300.00
31/10/2022	BPOct22	Four Season	Causeway refurb EMR CAT scan survey	48.00
31/10/2022	BPOct22	J Hillsden	Ashes Grave dig Sep22	660.00
31/10/2022	BPOct22	John O'connor	GM Aug22	7501.20
31/10/2022	BPOct22	K&S Walker	skip hire	288.00
31/10/2022	BPOct22	Mustoo	paper & post its	79.55
31/10/2022	BPOct22	PFP	Office Electricity Jul-Sep22	670.68
31/10/2022	BPOct22	Pink Affinity Ltd	Bookkepping and payroll sep22	787.01
31/10/2022	BPOct22	PKF	Annual governance & Accountability Return	1560.00
31/10/2022	BPOct22	Platts	Van deisel & equip fuel sep22	149.24
31/10/2022	BPOct22	Round&About	Marlovian summer22	2640.00
31/10/2022	BPOct22	Screwfix	sponges for cleaning, twisted wire cup brush	61.98
31/10/2022	BPOct22	TBS Hygeine	dog bins 27.08.22-30.09.22 & 01.10.22-28.10.22	453.60
31/10/2022	BPOct22	Townsites	webhost Oct22	50.00
31/10/2022	BPOct22	Yorkshires	weekly cleaning, water fountain clean & Gossmore clean	468.42
				40,259.06
IMPREST ACCOUNT				
03/10/2022	debit card	Amazon	heating for office	107.84
04/10/2022	debit card	Amazon	LED dimmable bulbs	40.71
05/10/2022	debit card	DB Master Locksmith	toilet door code lock for office	150.00
06/10/2022	debit card	Amazon	paint brushes	4.99
17/10/2022	debit card	Amazon	windowlene window cleaner spray	14.99
17/10/2022	debit card	Amazon	satin black water based exterior paint	66.99
17/10/2022	debit card	Amazon	graffitti remover wipes	75.75
17/10/2022	debit card	Amazon	diary & greeting card	10.18
17/10/2022	debit card	Amazon	commercial wipes	16.99
24/10/2022	debit card	Amazon	Tassimo coffee discs	12.99
24/10/2022	debit card	Amazon	3 photo frames	127.50
24/10/2022	debit card	Amazon	Tassimo hot choc discs	19.25
24/10/2022	debit card	Workwear	ladies fleece, jumper and cardigan with embroider	114.69
28/10/2022	debit card	Onfo@UK-carpak	parking fine	60.00
				822.87
PETTY CASH				
				-



<u>Date</u>	<u>Type</u>	<u>Payee</u>	<u>Detail</u>	<u>Value</u>
CURRENT ACCOUNT				
01/11/2022	DD	Red Kite housing	Garage rent	73.93
01/11/2022	DD	Systems Architecture	MS Office 365 subscription Apr22-Mar23	229.60
04/11/2022	DD	BT	phone, cloudvice, BB & Mobile 01.10.22-16.11.22	168.32
10/11/2022	BP	HMRC	PAYE - Oct22	3239.59
11/11/2022	BP	FX Live	Equip crew and transport for snow at SO	1975.34
18/11/2022	DD	CROWN Gas	court garden gas 01.08.22-26.09.22A	50.96
18/11/2022	DD	CROWN Gas	cemetery gas 01.08.22-31.08.22& 01.09.22-30.09.22E	7.58
21/11/2022	DD	SSE	cemetery court garden pound lane 03.08.22-02.11.22	142.17
21/11/2022	DD	SSE	cemetery chapel 03.08.22-02.11.22	73.92
22/11/2022	DD	Various	Netpay Nov22	10948.34
22/11/2022	N ROWCLIFFE	N Rowcliffe	Environmental Projects 563.32 ENV PROJ	1408.33
23/11/2022	BP	Pepinieres Euve	town twinning €214.50	190.50
23/11/2022	charges	Charge	Foreign bank charge	15.00
25/11/2022	BP	Bucks CC	Pension Nov22	3744.60
25/11/2022	DD	Autolease	van rental 07.10.22-06.11.22	289.79
28/11/2022	DD	Water+	Glade road water - one time chg	4.03
28/11/2022	DD	Water+	dedmere rise one off charge	3.70
28/11/2022	DD	Water+	cemetery water one time charge & sewage	7.55
28/11/2022	DD	Water+	Gossmore Road 01.10.22-01.11.22	9.96
28/11/2022	DD	Water+	hanging Hill 01.10.22-01.11.22	159.90
30/11/2022	BPNov22	Dementia Action Marlow	Grant	1000.00
30/11/2022	BPNov22	E&R Meakes	Screen Repairs	59.75
30/11/2022	BPNov22	Marlow Bridge Scouts	Grant	500.00
30/11/2022	BPNov22	Marlow United Charites	Grant	750.00
30/11/2022	BPNov22	NALC	how to get young people involved in councils	51.71
30/11/2022	BPNov22	WJ Electrical	bulkhead light supply & fit Gossmore	90.00
30/11/2022	charges	Stripe	fees Nov22	41.54
30/11/2022	DD	BT	line rental package price	62.60
30/11/2022	SO	T Brindley	gates opening closing	155.00
				25,453.71
IMPREST ACCOUNT				
01/11/2022	debit card	Amazon	heavy duty refuse sacks	11.99
02/11/2022	debit card	Seton	sawdust for remembrance	29.51
07/11/2022	debit card	Amazon	thick white card	14.95
09/11/2022	debit card	Amazon	a3 laser paper, 10 clipboards (remembrance) reading LED lamp	42.13
09/11/2022	debit card	Chives	lunch meeting	47.20
10/11/2022	debit card	Amazon	clothes hangers, leaf blower bag	26.73
11/11/2022	debit card	Amazon	bin liners	44.99
14/11/2022	debit card	Amazon	blue hi vist vests, wrapping paper	63.93
14/11/2022	debit card	Burgers	remembrance	44.00
14/11/2022	debit card	Compleat Angler	Town Twinning hotel x2	578.00
14/11/2022	debit card	George & Dragon	staff welfare for remembrance	73.13
14/11/2022	debit card	WHS	Map bags rmemembrance/twinning	4.98
18/11/2022	debit card	Amazon	bottle gift bags, cable ties & seagrass basket for hamper	35.85
18/11/2022	debit card	Amazon	wrapping paper & thankyou cards	13.98
18/11/2022	debit card	Amazon	heavy duty padlocks & super heavy duty padlock	57.47
23/11/2022	debit card	Burgers	meeting	15.90
23/11/2022	debit card	D&J News	papers to 19.11.22	45.05
23/11/2022	debit card	Rebellion	xmas meal	29.84
24/11/2022	debit card	Cook	xmas meal	45.45
24/11/2022	debit card	Cook	xmas meal	18.95
25/11/2022	debit card	Sainsburies	xmas meal	17.34
28/11/2022	debit card	Chequers	VIP reception	41.35
28/11/2022	debit card	Chequers	VIP reception	540.00
28/11/2022	debit card	Papercups direct	papercups	90.00
29/11/2022	debit card	Amazon	tinsel and decs for carol service	19.98
30/11/2022	debit card	Amazon	decorations	47.32
30/11/2022	debit card	Amazon	batteries, shatterproof baubles	20.34
30/11/2022	debit card	Argos	plug timer and led lights	32.74
				2,053.10
PETTY CASH				
				-



Property market update

Market background

2022 was a year of sharply contrasting experiences as supportive market conditions and strong returns earlier in the year dissipated. A natural slowdown from the highs of late 2021 early 2022 was expected as yield compression faded, however, this accelerated into an unprecedented decline, reflecting a complex range of factors.

Most influential has been volatility in the financial backdrop, the reality of rising interest rates and the prospect of more rises to come, meaning property yields needed to rise during the second half of the year. This had a negative impact on property valuations relative to other investment asset classes and rendered even prime property investment stock unaffordable relative to finance costs. Fragility in the economic outlook was another concern to darken the horizon and threaten prospects for property rents.

Despite the mix of factors involved, this outcome for the UK property investment sector is simpler and a paradigm shift. Commercial property investment initially displayed resilience to a number of challenges, including high inflation and a cost-of-living crisis, supply problems, rising interest rates; and exacerbated by political and policy uncertainty, and the war in Ukraine. This resilience was not without justification as property retained its appeal to a range of investors, offering income and growth prospects, and a comfortable valuation yield margin existed compared to risk free investments.

Sector performance

Whilst this is a difficult and uncomfortable period for property performance and sector liquidity, this is not the breakdown in market conditions and confidence that was experienced in 2008. Instead, we have a UK property investment sector and capital market that is seeking to recalibrate to a volatile but rapidly changing financial backdrop, enduring weaker market conditions along the way and adjusting to a more challenging outlook.

This naturally weighs on sentiment and investment activity as market participants, buyers and sellers, pause in the short term, leaving property valuations further exposed as market conditions deteriorate and transaction volume slumps.

Initial weakness in highly valued and low yielding industrial warehouse assets spread more broadly across the wider range of property sub-sectors. As the initial but significant impact of financial market factors starts to fade to fade, the growing unease over pricing in other sub-sectors starts to re-emerge given higher level fundamental and sector trends and drivers remain largely unchanged.

Fund performance

- The current environment and outlook present a challenging picture for property sector performance. Whilst the backdrop and some reversal in capital performance is uncomfortable and concerning for the unitholders, the relative outcome is encouraging and for now is a positive sign that the Local Authorities' Property Fund remains well positioned and resilient where possible. Successful management actions, the prospect of added value from further leasing transactions to be completed and rental income growth potential provide some protection against a background of capital declines.
- Although capital valuations have shifted down, occupier markets are still demonstrating tenant demand and stability. Income expectations remain well supported, and whilst capital performance is uncertain and limited, the higher yields in the portfolio and the funds income distribution yield are expected to be an important and reliable driver of relative performance compared to the benchmark¹, providing a firm foundation for future returns. This is consistent

¹ Fund distribution yield increased to 3.4% as at 30 Sep 2022 compared with MSCI Benchmark distribution yield 2.9%. Over 12-months, quarterly income payments to unitholders increased to 11.7763p per unit (11.2056p in June)

with the long-term performance characteristics of property as an investment asset class. We believe that portfolio weightings that focus on industrial and retail warehouses and are cautious on shops and offices, together with an active approach to asset management, will leave the Fund's investment approach and strategy well placed for the future.

- The temporary extension to redemption period remains in place. The aim of this decision was to protect all unitholders in the Fund bearing in mind the volatile environment and less certain outlook. It was not a reaction to any existing redemption concerns within the Fund.

Outlook

Property is a long-term investment asset class, investors should look through the current more difficult and volatile backdrop for capital markets, focusing on the fundamentals and high-level trends. The rapid correction in property investment valuations means the sector will start to provide opportunity for stabilisation and growth sooner as the financial backdrop settles. The foundation of a high-level of income yield, some rental value growth, a well-placed portfolio structure and pro-active management activity can all combine positively, continuing to support income, enhance asset quality, and add value. The Fund's approach and strategy remains guided by its philosophy and long-term investment objectives, providing diversification and a high level of income.

IMPORTANT INFORMATION

This document is a financial promotion and is issued for information purposes only. It does not constitute the provision of financial, investment or other professional advice.

To ensure you understand whether a CCLA product is suitable, please read the key information document (KID) and the scheme particulars. CCLA strongly recommends you seek independent professional advice prior to investing. Investors should consider the risk factors identified in the scheme particulars.

Past performance is not a reliable indicator of future results. The value of investments and the income derived from them may fall as well as rise. Investors may not get back the amount originally invested and may lose money.

Any forward-looking statements are based upon CCLA's current opinions, expectations and projections. CCLA undertakes no obligations to update or revise these. Actual results could differ materially from those anticipated.

Investment in the Local Authorities' Property Fund is for eligible local authorities only. The Local Authorities' Property Fund is an unauthorised Alternative Investment Fund and an Unregulated Collective Investment Scheme established under a scheme approved by H M Treasury under Section 11 of the Trustee Investments Act 1961 and is subject to provisions of a Trust Deeds dated 6 April 1972, 13 September 1978, 21 April 2016 and 23 September 2019.

The fund operates as an open-ended fund under Part IV of the schedule to the Financial Services and Markets Act 2000 (Exemption) Order 2001.

Issued by CCLA Investment Management Limited (registered in England and Wales, number 02183088, at One Angel Lane, London, EC4R 3AB) is authorised and regulated by the Financial Conduct Authority

CCLA Fund Managers Limited (registered in England & Wales, No. 8735639, at One Angel Lane, London, EC4R 3AB) is authorised and regulated by the Financial Conduct Authority and is the manager of the Local Authorities' Property Fund.

This document is not for wider distribution.

**THE PUBLIC
SECTOR
DEPOSIT FUND**

One Angel Lane, London, EC4R 3AB

Client Service:
Freephone: 0800 022 3505
Fax: 0207 489 6126

STATEMENT

Marlow Town Council
Court Garden
Pound Lane
MARLOW
Buckinghamshire
SL7 2AG
UK

CLIENT: MARLOW TOWN COUNCIL

ACCOUNT NAME:

ACCOUNT NUMBER:

Statement at 31 December 2022

Date	Description	Value of shares sold £	Value of shares bought £	Balance of shares held £	Share Class
01/12/22	Brought Forward			205,988.93	
01/12/22	Dividend reinvested		454.45	206,443.38	4
31/12/22	Carried Forward			206,443.38	4

Statement of Dividends paid during the month to 31 December 2022

Date	Receiving Account	Amount Paid £
01-12-22	Dividend reinvested	454.45

CCLA

CCLA Investment Management Limited (Registered in England No. 2183088) is authorised and regulated by the Financial Conduct Authority. Registered address: One Angel Lane, London, EC4R 3AB. The Public Sector Deposit Fund is a UK short-term LVNAV Qualifying Money Market Fund.

App B2

The Public Sector Deposit Fund

UK domiciled short-term LVNAV Qualifying Money Market Fund rated AAmmf
Fact Sheet – 31 December 2022

Investment objective

To maximise the current income consistent with the preservation of principal and liquidity.

Investment policy

The Fund will be invested in a diversified portfolio of high quality sterling denominated deposits and instruments. All investments at the time of purchase will have the highest short term credit rating or an equivalent and correspondingly strong long term rating.

The weighted average maturity of the investments will not exceed 60 days. The Fund will not invest in derivatives or other collective investment schemes.

Target investors

The Fund is designed for local authorities and public sector investors seeking a high level of capital security and a competitive rate of interest for their short-term investments.

Who can invest?

Any public sector organisation can invest in the Fund.

Responsible investment policy

We monitor our counterparties' environmental, social and governance risk management on a regular basis. Our research utilises external data resources and our in-house Ethical and Responsible Investment Team.

Key risks

Investors should consider the following risk factors before investing: Issuer/Credit Risk (issuer/financial institution may not pay), Market Risk (investment value affected by market conditions), Operational Risk (general operational risks), Maturity Profile (timings of investment maturity), Liquidity Risk (investment in non-readily realisable assets), Concentration Risk (need for diversification and suitability of investment) and Interest Rate Risk (changes to interest rate affecting income). Please see the Fund Prospectus for further details.

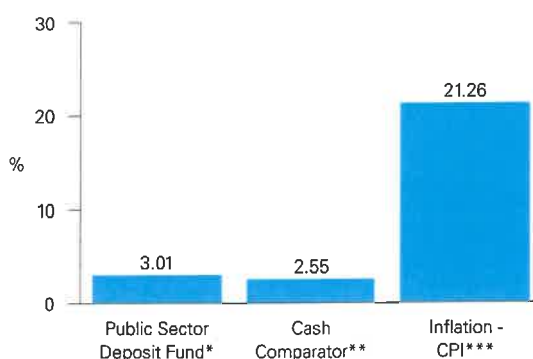
Top 10 counterparty exposures (%)

8.2%	Bank of Montreal
8.2%	Landesbank Baden-Wuerttemberg
8.2%	Nationwide Building Society
8.2%	SMBC Bank International plc
8.2%	Yorkshire Building Society
6.7%	DBS Bank Limited
4.1%	National Bank of Canada
3.3%	MUFG Bank
3.0%	ABN Amro Bank N.V.
3.0%	Barclays Bank plc

Share class 4 yield as at 31 December 2022

3.3141%

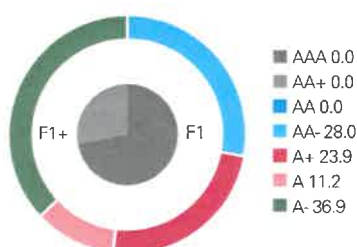
5 years cumulative performance



Asset type (%)



Credit rating† (%)



Top 10 country exposures (%)

25.0%	United Kingdom
17.5%	Japan
15.9%	Canada
9.7%	Singapore
9.3%	Germany
9.0%	France
3.5%	Netherlands
3.1%	Australia
3.0%	Finland
1.9%	United States

App B3

*Source: CCLA - Net performance shown after management fees and other expenses with gross income reinvested. The yield on the Fund will fluctuate and past performance is not a reliable indicator of future results. **Comparator Benchmark - Sterling Overnight Index Average (SONIA) from 1 January 2021. Prior to that, the comparator benchmark was the 7-Day Sterling London Interbank Bid Rate (7-Day LIBID). ***Consumer Price Index (CPI) is lagged one month. †Using Fitch Ratings methodology.

Income - period to end December

Average yield over the month	3.1476%
Yield at the month end	3.3141%

Discrete year total return performance

	2022	2021	2020	2019	2018
12 months to 31 December					
The Public Sector Deposit Fund	+1.31%	+0.04%	+0.31%	+0.75%	+0.57%
Comparator Benchmark	+1.40%	+0.05%	+0.04%	+0.58%	+0.46%
Relative	-0.09%	-0.01%	+0.27%	+0.17%	+0.11%

Annualised total return performance

	1 year	3 years	5 years
Performance to 31 December			
The Public Sector Deposit Fund	+1.31%	+0.55%	+0.59%
Comparator Benchmark	+1.40%	+0.49%	+0.50%
Relative	-0.09%	+0.06%	+0.09%

Net performance shown after management fees and other expenses with gross income reinvested. Comparator Benchmark - SONIA from 1 January 2021. Prior to that, the comparator benchmark was 7-Day LIBID. Past performance is not a reliable indicator of future results. Source: CCLA

Market update

The UK continued to report weaker economic figures than most other major economies. Figures for the third quarter of 2022 showed that UK household spending was still 3.2% below pre-pandemic levels. (Most other countries had at least regained the level of expenditure seen in the last quarter of 2019). The UK's latest GDP data, also for Q3, reported a decline of 0.3% from the previous quarter – the largest such decline since the early days of pandemic restrictions. Inflation remained in double digits with November's CPI reading of 10.7% slightly down from the previous month's 11.1%, mainly due to falling petrol prices. As widely anticipated, the Bank of England joined its US and Eurozone counterparts in raising interest rates by 0.5%, to 3.5%. Having recovered some way from the shock of the September fiscal event, the yield on UK government bonds began to rise again in December, leading to negative total returns of -4.4% for the gilt market as a whole over the month, and record losses of -25% for the year overall.

Key facts

Fund size	£1,340m
Credit quality and sensitivity rating by Fitch	AAAmf
Weighted average maturity (Maximum 60 days)	31.68 days
Launch date	May 2011
Minimum initial investment	£25,000.00
Minimum subsequent investment	£5,000.00
Dealing day	Each business day*
Withdrawals	On demand
Domicile	United Kingdom
ISIN Share Class 4	GB00B3LDFH01
Interest payment dates	End of each month
Ongoing charges figure (OCF)**	0.08%***

Please Contact

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*Dealing instructions (including cleared funds for purchases) must be received by 11.30 am. **The OCF is based on the annual management charge ("AMC") but excludes portfolio transaction costs. The AMC for the Fund is 0.10% and is inclusive of all other costs and expenses of operating and administering the Fund such as depositary, custody, audit and regulatory fees. The AMC was reduced to 0.08% on a temporary basis in November 2015 to improve the income distribution, due to low interest rates. In May 2021, the AMC was temporarily reduced further to 0.06%. ***With effect from 1 April 2022 and until further notice, the AMC applied to the Fund reverted to the previously discounted rate of 0.08%.

Risk warning and disclosures

This document is a financial promotion and is issued for information purposes only. It does not constitute the provision of financial, investment or other professional advice. The market commentary contained in this document is the opinion of the author only. To ensure you understand whether CCLA's product is suitable, please read the Key Investor Information Document and the Prospectus. CCLA strongly recommends you seek independent professional advice prior to investing. The Public Sector Deposit Fund is a UK short-term LVNAV Qualifying Money Market Fund. In addition to the general risk factors outlined in the Prospectus investors should also note that purchase of PSDF shares is not the same as making a deposit with a bank or other deposit taking body and is not a guaranteed investment. Although it is intended to maintain a stable net asset value per share, there can be no assurance that it will be maintained. Notwithstanding the policy of investing in short-term instruments, the value of the PSDF may also be affected by fluctuations in interest rates. The PSDF does not rely on external support for guaranteeing the liquidity of the fund or stabilising the net asset value per share. The risk of loss of principal is borne by the shareholder. The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority as a UK UCITS Scheme and is a Qualifying Money Market Fund. CCLA Investment Management Limited (registered in England & Wales No. 2183088 at, One Angel Lane, London, EC4R 3AB) is authorised and regulated by the Financial Conduct Authority and the Authorised Corporate Director of the PSDF. For information about how we obtain and use your personal data please see our Privacy Notice at <https://www.ccla.co.uk/our-policies/data-protection-privacy-notice>.

GRANTS

RC.27.22

Completed Grant applications form have been received from the following organisations. The full grant applications are available on request.

Extracts are attached as appendix C1-4

	Funding Request
➤ Marlow Writers' Society	£1,500
➤ Marlow Choral Society	£500
➤ Buckinghamshire Scout Council	£250
➤ Rennie Grove Hospice Care	£1,731

RECOMMENDED:

THAT MEMBERS DETERMINE THE GRANTS AS DETAILED ABOVE



MARLOW TOWN COUNCIL

Annual Grant Application for 2022-23

NAME OF ORGANISATION		Membership
Marlow Writers' Society		22 members
Official / Registered Address of the Organisation		
[REDACTED]		
Address to which correspondence should be sent if different from above		
As above		
Contact details of the person completing this application		
Contact name		
[REDACTED]		
Position held	Chair	[REDACTED]
Daytime telephone number	[REDACTED]	[REDACTED]
Email address	jones@writerssociety@gmail.com	
When was your organisation established?	Informal group since 2010, unincorporated Society since 5 Oct 2022	
What is the legal status of your organisation?		please tick one of the following
a) unregistered voluntary or community organisation		<input checked="" type="checkbox"/>
b) registered Charity in England or Wales		<input type="checkbox"/>
c) waiting to be registered as a Charity		<input type="checkbox"/>
d) charity recognised by HMRC in Scotland or Northern Ireland		<input type="checkbox"/>
e) exempt / excepted Charity registered in England and Wales		<input type="checkbox"/>
Registered Charity No (if applicable)		
PROJECT		
Project Description		
<p>Marlow Writers' Society (MWS) is a group of creative writers who meet monthly at The George & Dragon in Marlow to share their own work, writing to a different theme each month.</p> <p>This funding is required to organise a literary festival on Sat 17 June 2023. It will be a celebration of creative words to be inclusive of all ages, families, children, readers and writers for their stimulation and entertainment as a local community event. This will be the second literary festival organised in Marlow.</p>		

App CI

We need funding support to organise a bigger, better and public literary festival during 2023. Our venues will be St Peter's Church and the Pugin rooms, and All Saints main church hall. It will be a non-religious event open to all.

Project Background

MWS is a writing group which started in 2010 using Marlow library for a meeting venue. The group was suspended during Covid-19 and relaunched via social media in September 2021.

MWS organised the first literary festival in Marlow [REDACTED] in June 2022. It was a free event and attracted an audience of 65 including the Mayor and the Lady Mayoress, local published authors with members of MWS performing their work, interviews with the published authors and book signings and sales. It was a success with much encouragement for a larger event next year. It will be run on commercial lines with the aim to create sufficient reserves for investment in subsequent Festivals.

Project Benefits in relation to Marlow, it's residents and visitors

The WORDS literary festival will be a community event involving poetry, prose, song and theatre with participation from local published authors, choirs, drama groups and MWS members. There will be a Flash Fiction competition for 12 local junior and secondary schools.

It will promote the local churches and their spaces without negatively impacting congregations attending church services.

It will coincide with the food market on The Causeway so lunch and refreshments will be readily available for attendees.

It will engage local groups such as Transition Town Marlow, Dementia Action Marlow and Marlow Refugee Action in this community event.

Total cost of project

£2,750

Grant request total

£ 1,500

EQUAL OPPORTUNITIES

Equal Opportunities seek to help all people receive fair and equitable access to the services our organisations provide. The Council has a legal duty to promote equality whether on grounds or race, disability, age, gender and other grounds where good relations and the elimination of discrimination can increase opportunities.

Does your organisation have an equal opportunities policy?

If yes, please enclose a copy.

Yes

No

FINANCIAL INFORMATION

You must include a copy / extract of your organisation's latest annual accounts with this application

If your accounts show a one off or accumulated surplus, please state how much and what you plan to spend it on

The Marlow Writers' Society was constituted on 5 October 2022, therefore there are no annual accounts as yet. However, a local volunteer accountant has offered to manage this aspect of the society in future.

If your organisation has financial reserves, for what purpose are they held?

MWS has no reserves as the group has been free of charge as it grows, but the constitution reserves the right to charge membership. However, one member has pledged £500 as a donation to cover initial set up costs and another member has pledged £250 towards the Schools' Flash Fiction competition. Also, an application for £500 in sponsorship is being [REDACTED]



MARLOW TOWN COUNCIL

Annual Grant Application for 2022-23

NAME OF ORGANISATION	Membership
Marlow Choral Society	60
Official / Registered Address of the Organisation	
[Redacted Address]	
Address to which correspondence should be sent if different from above	
[Redacted Address]	
Contact details of person completing this application	
Contact name	[Redacted Name]
Position held	[Redacted Position]
Daytime telephone number	01494 880940
Email address	[Redacted Email]
When was your organisation established Records go back to 1856	
What is the legal status of your organisation?	please tick one of the following
a) unregistered voluntary or community organisation	<input type="checkbox"/>
b) registered Charity in England or Wales	<input checked="" type="checkbox"/>
c) waiting to be registered as a Charity	<input type="checkbox"/>
d) charity recognised by HMRC in Scotland or Northern Ireland	<input type="checkbox"/>
e) exempt / excepted Charity registered in England and Wales	<input type="checkbox"/>
Registered Charity No (if applicable) 278524	
PROJECT	
Project Description To perform 4 choral concerts in Marlow in the society year September to June 2022-2023. Concerts are held in All Saints Church Marlow Autumn concert 19 th November Carol Concert 17 th December Spring Concert 25 th March Summer Concert 3 rd June	

App C2

Project Background

The members of Marlow Choral Society pay for the professional director and accompanist, the hire of the Marlow Methodist Hall, the musical scores and public insurance necessary for 10 weeks of rehearsals before each concert. The choir aims to break even on the concerts themselves but usually makes a loss on those with a paid orchestra in addition to the paid professional soloists. There are also costs related to the hire of the church. Any losses on concerts are made good from subs charged to the choir members.

During the Covid pandemic and for the following year, no subscriptions were charged to members.

Project Benefits in relation to Marlow, it's residents and visitors

The well attended concerts feature top quality soloists and orchestra performing under a professional music director in the beautiful All Saints church – at very reasonable prices.

Total cost of project

Around £8335 per annum

Grant request total

£500

EQUAL OPPORTUNITIES

Equal Opportunities seek to help all people receive fair and equitable access to the services our organisations provide. The Council has a legal duty to promote equality whether on grounds or race, disability, age, gender and other grounds where good relations and the elimination of discrimination can increase opportunities.

Does your organisation have an equal opportunities policy?

If **yes**, please enclose a copy.

Yes

Yes

No

FINANCIAL INFORMATION

You must include a copy / extract of your organisation's latest annual accounts with this application

If your accounts show a one off or accumulated surplus, please state how much and what you plan to spend it on.

If your organisation has financial reserves, for what purpose are they held?

The choir is guided by the Charity Commission to keep a reserve to cover cashflow and variations in the annual P & L. The reserve currently stands at £8000

App C2



MARLOW TOWN COUNCIL

Annual Grant Application for 2022-23

NAME OF ORGANISATION	Membership
Buckinghamshire Scout Council	10,000

- b) registered Charity in England or Wales
- c) waiting to be registered as a Charity
- d) charity recognised by HMRC in Scotland or Northern Ireland
- e) exempt / excepted Charity registered in England and Wales

✓

Registered Charity No (if applicable) **1018127**

PROJECT

Project Description A group of five Network Scouts are undertaking their Explorer Belt Award to Montenegro in Easter 2023. This is a 10 day expedition abroad but also includes cultural elements. As a team we will learn about aspects of local culture, history & hopefully meet up with local Scouts! This award requires our team to organize, plan & undertake all aspects including budgeting & raising funds.

Project Background

Our current budgeted costs are £1000 p/p which includes a 10% contingency per the requirement of the award. Upon returning from the expedition we are required to present a report on our award to a suitable audience, hopefully encouraging them to take part in something similar

Project Benefits in relation to Marlow, it's residents and visitors

I myself & from Marlow & am one of 5 team members. Marlow is one of 10 Scout districts within Bucks & contains 7 groups. One of these is 3rd Marlow Bridge Scouts of which I also happen to be a Scout leader at. Upon returning I hope to encourage Scouts to take part in similar international events as well as share my experience as part of their badge work.

Total cost of project £ 5,000

Grant request total £ 250

EQUAL OPPORTUNITIES

Equal Opportunities seek to help all people receive fair and equitable access to the services our organisations provide. The Council has a legal duty to promote equality whether on grounds or race, disability, age, gender and other grounds where good relations and the elimination of discrimination can increase opportunities.

Does your organisation have an equal opportunities policy?

If yes, please enclose a copy.

Yes No

FINANCIAL INFORMATION

You must include a copy / extract of your organisation's latest annual accounts with this application

If your accounts show a one off or accumulated surplus, please state how much and what you plan to spend it on

Please note part of this award is to budget & fundraise / source relevant income. No money directly from the charity is to be used for the expedition

If your organisation has financial reserves, for what purpose are they held?

as per the requirements of the award.



MARLOW TOWN COUNCIL

Annual Grant Application for 2022-23

NAME OF ORGANISATION	Membership					
Rennie Grove Hospice Care						
Official / Registered Address of the Organisation						
<div style="background-color: black; width: 100%; height: 100%; opacity: 0.5;"></div>						
Address to which correspondence should be sent if different from above						
Contact details of the person completing this application						
Contact name: <div style="background-color: black; width: 100%; height: 100%; opacity: 0.5;"></div>						
Position held: Trusts Fundraiser						
Daytime telephone number: 01494 820735						
Email address: andy.roakes@renniegrove.org						
When was your organisation established? February 2011						
What is the legal status of your organisation? please tick one of the following						
<ul style="list-style-type: none"> a) unregistered voluntary or community organisation b) registered Charity in England or Wales c) waiting to be registered as a Charity d) charity recognised by HMRC in Scotland or Northern Ireland e) exempt / excepted Charity registered in England and Wales 	<table border="1" style="width: 100%; text-align: center;"> <tr><td style="height: 20px;"> </td></tr> <tr><td style="height: 20px;">X</td></tr> <tr><td style="height: 20px;"> </td></tr> <tr><td style="height: 20px;"> </td></tr> <tr><td style="height: 20px;"> </td></tr> </table>		X			
X						
Registered Charity No (if applicable): 1140386						
PROJECT						
<p>Project Description:</p> <p>Rennie Grove Hospice Care provides a 'Hospice at Home' service to residents of Marlow Town Council who are living with life limiting conditions. This unique service, provided by our Wycombe nursing team, is at no cost to the patient or their family. Patients are given a choice of where they wish to die when they reach end-of-life. Last year 76% of our patients died in their own homes as opposed to just 23% nationally. We also made it possible for 91% of our patients who chose to die at home to achieve their wish.</p> <p>So far in 2022 (from 1 January 2022 to 30 November 2022) our Hospice at Home nurses have cared for 43 patients, with life limiting conditions, who live within the Marlow Town Council Wards.</p>						

App C4

Project Background

Rennie Grove Hospice Care provides a unique service to the communities living in the Marlow Town Council Wards and wider afield across Bucks and West Herts. Our Hospice at Home nurses deliver specialist care in the family home to people with life-limiting conditions.

What sets us apart is that our service is available 24 hours a day, every day of the year. We offer continuous care, advice, and support when all other healthcare services close.

But addressing the clinical needs of a patient is just one piece of the jigsaw. We also look at the broader picture of a patient and their emotional, social, and spiritual needs. We also recognise that a life-changing diagnosis impacts a much wider group of people than just one person, and these needs can frequently change.

Current challenges in end-of-life care – the fallout from the pandemic

We continue to experience the impact of the early waves of the pandemic, with our nurses reporting they are seeing much younger adults and children who received a late diagnosis, or who experienced a delay in their treatment. Sadly, we are seeing more and more people who have received their diagnosis in A&E and are now on an end-of-life pathway.

Other healthcare services have still not returned to pre-pandemic levels and, together with a national nursing shortage, puts a further burden on our exhausted nurses. We are seeing both adults and children being discharged home from hospital with more complex needs, requiring more nursing support and clinical interventions.

Project Benefits in relation to Marlow, it's residents and visitors

So far in 2022 (up to the 30 November 2022), Rennie Grove Hospice Care has supported 43 Marlow residents living within the Marlow Town Council Wards.

In total, the care provided by Marina's team of Hospice at Home nurses during the 11 months of this year, has been 577 hours of clinical support, advice, and guidance to people at the end of life in Marlow.

Carers and the family members of patients have also benefited from a range of services including bereavement support, one-to-one and family counselling, complementary therapy and Supporting Hands, our volunteer-led befriending service.

The benefits to patients and family members include:

- Reduction in patients' pain, discomfort, and distress. Regular visits result in improved symptom and pain management.
- Reduction in hospital admissions. Our 24/7 responsive service reduces unnecessary calls to 111 or 999 and subsequent hospital admissions.
- Reduction in patients' and carers' anxiety. Knowing that there is someone to call upon makes an enormous difference to a patient's emotional well-being, giving them the confidence and peace of mind to remain at home.
- Improved carer mental health and resilience. Caring for a loved one is physically and mentally exhausting. Our nurses support and advise the carers of our patients, as well as providing respite from the intensity of care.
- Living with a life-limiting illness can be very isolating for both patients and their carers as their illness confines them close to home. Our patients' and families' social isolation has intensified during the coronavirus pandemic as these clinically vulnerable people continue to shield at home. Our nurses have provided much-needed, friendly human contact throughout this ongoing crisis.

Total cost of project (Actual Cost of delivery of Hospice Services to Marlow residents)	£17,310
Grant request total	£1,731

EQUAL OPPORTUNITIES

Equal Opportunities seek to help all people receive fair and equitable access to the services our organisations provide. The Council has a legal duty to promote equality whether on grounds or race, disability, age, gender and other grounds where good relations and the elimination of discrimination can increase opportunities.

APP CL

MANAGEMENT ACCOUNTS

Attached are the following schedules:-

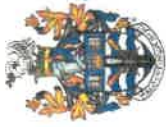
- D1 Balance sheet dated 30.11.22
- D2 Income and Expenditure schedule dated 30.11.22
- D3 Earmarked Reserves schedule dated 30.11.22
- D4 Grants schedule dated 30.11.22
- D5 Bank Reconciliation dated 30.11.22
- D6 Copy bank statements at 30.11.22

RECOMMENDED:

THAT THE MANAGEMENT ACCOUNTS DATED 30.11.22 BE RECOMMENDED TO FULL COUNCIL FOR APPROVAL

10/01/23

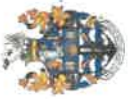
November 2022



MARLOW TOWN COUNCIL

Balance Sheet

	<u>Opening</u>	<u>Movement</u>	<u>Movement</u>	<u>Movement</u>	<u>Movement</u>	<u>Movement</u>	<u>Movement</u>	<u>Movement</u>	<u>YTD Balance</u>
	<u>01.04.2022</u>	<u>Apr-22</u>	<u>May-22</u>	<u>Jun-22</u>	<u>Jul-22</u>	<u>Aug-22</u>	<u>Sep-22</u>	<u>Oct-22</u>	<u>Nov-22</u>
Investment Stock									
Investments	-	-	-	-	-	-	-	-	-
Current Assets									
Debtors & Prepayments	26,368.62	(5,218.83)	(1,924.11)	1,836.16	(3,395.13)	(15,305.67)	(285.13)	7,529.74	(4,395.13)
Bank, Cash & Cash Holding	445,442.61	164,325.36	489.43	(64,446.52)	(75,261.37)	25,736.47	160,384.87	(17,094.36)	5,939.40
VAT	22,844.04	3,989.10	(20,087.12)	6,997.28	4,455.62	(11,547.41)	3,899.48	3,415.19	(4,313.41)
	494,655.27	163,095.63	(21,521.80)	(55,613.08)	(74,200.88)	(1,116.61)	163,999.22	(6,149.43)	(2,769.14)
Current Liabilities									
Creditors, Accruals	(62,026.12)	3,904.98	629.05	1,029.09	30,814.83	8,751.45	(6,766.98)	(13,855.07)	(45,547.10)
Deferred Precept Income & WDC Council Tax Funding	(250.00)	(157,630.00)	31,400.00	31,400.00	31,400.00	31,400.00	(157,000.00)	31,400.00	31,400.00
Other Taxes & SS costs	(3,240.29)	(146.24)	(3.57)	(3.26)	20.65	129.78	0.20	3.14	144.71
	(65,516.41)	(153,871.26)	32,025.48	32,425.83	62,235.48	40,281.23	(163,766.78)	17,548.07	(14,002.39)
Current Assets Less Current Liabilities	429,138.86	9,224.37	10,503.68	(23,187.25)	(11,965.40)	39,164.62	232.44	11,398.64	(16,771.53)
Total Assets Less Liabilities	429,138.86	9,224.37	10,503.68	(23,187.25)	(11,965.40)	39,164.62	232.44	11,398.64	(16,771.53)
Capital & Reserves									
Earmarked Reserves	391,718.71	1,113.40	-	-	-	-	-	-	392,832.11
General Reserves	37,420.15	(1,113.40)	-	-	-	-	-	-	36,306.75
EMR Movement 2022/23	-	(5,723.25)	3,253.30	(1,330.00)	(1,287.00)	(1,287.00)	(1,448.33)	1,582.01	36.40
Current Year Surplus/(Deficit)	-	14,947.62	7,250.38	(21,857.25)	(10,678.40)	40,451.62	1,680.77	9,816.63	18,563.17
	429,138.86	9,224.37	10,503.68	(23,187.25)	(11,965.40)	39,164.62	232.44	11,398.64	(16,771.53)



MARLOW TOWN COUNCIL

10/01/23

November 2022

Income & Expenditure Summary

	Actual Jun-22	Actual Jul-22	Actual Aug-22	Actual Sep-22	Actual Oct-22	Actual Nov-22	Budget Nov-22	Variance Nov-22	YTD Actual Nov-22	YTD Budget Nov-22	YTD Bud Var Nov-22	Full Year Budget
Precept Received	31,400.00	31,400.00	31,400.00	31,399.00	31,400.00	31,400.00	31,399.00	1.00	31,400.00	31,399.00	6.00	376,798.00
Bucks CC Devolved Services	-	-	-	-	-	-	-	-	-	-	1.10	17,376.00
WDC Devolved Services	-	-	34,308.66	-	-	-	-	-	-	-	(11,828.51)	48,119.00
Allotment Rents	58.75	157.75	-	56.50	1,571.60	3,237.79	9,800.00	(6,562.21)	3,237.79	9,800.00	(5,933.11)	14,100.00
Cemetery Fees	4,066.66	2,220.00	8,765.00	9,481.25	10,529.50	2,213.75	4,166.00	(1,952.25)	2,213.75	4,166.00	18,235.66	50,000.00
Gossmore Recreation Ground	-	-	-	500.00	-	-	-	-	-	1,200.00	(700.00)	1,200.00
Bus Shelter Advertising	187.50	-	-	187.50	-	-	50.00	(50.00)	375.00	400.00	(25.00)	600.00
Banner Administration	-	36.00	-	-	-	-	30.00	(30.00)	126.00	730.00	(604.00)	850.00
Markets	-	-	-	-	-	-	-	-	-	2,000.00	(2,000.00)	2,000.00
Shopmobility Marlow	-	-	-	-	-	-	-	-	-	-	-	-
Dividend & Cash Holding Interest	149.53	1,921.40	192.68	289.02	2,314.38	393.47	520.00	(126.53)	5,449.36	4,155.00	1,294.36	6,231.00
Misc Income	191.67	-	500.00	-	348.00	-	-	-	1,227.17	-	1,227.17	-
	36,054.11	35,735.15	74,916.34	42,163.27	46,163.48	37,245.01	45,965.00	(8,719.99)	369,281.67	369,608.00	(326.33)	517,274.00
NB Income in Reserves	-	-	-	-	14,033.34	12,150.00	-	-	31,837.00	-	-	-
Salaries	16,897.95	17,281.41	16,896.16	16,896.16	16,895.13	16,804.05	17,148.00	343.95	135,461.19	137,340.00	1,878.81	211,132.00
Subcontractors	483.21	559.25	249.13	430.09	1,169.18	1,490.62	1,773.00	282.38	5,520.05	11,729.00	6,208.95	18,321.00
Administration	3,523.77	2,332.08	2,729.24	4,624.42	2,327.80	1,814.25	2,272.00	457.75	23,928.67	22,723.00	(1,205.67)	30,871.00
Waste Management	272.50	650.50	408.00	450.00	168.00	408.00	438.00	30.00	3,032.78	4,014.00	981.22	5,326.00
Health and Safety	1,422.79	327.25	177.74	509.91	430.50	275.64	236.00	(39.64)	3,820.04	2,086.00	(1,734.04)	3,810.00
Equipment, Operating and Maintenance	1,088.17	934.30	477.04	20.79	105.94	25.76	264.00	238.24	4,622.97	2,132.00	(2,490.97)	3,188.00
Community	22,321.37	10,784.44	5,108.32	7,858.32	4,706.88	30,589.25	11,205.00	(19,384.25)	91,339.36	82,795.00	(8,544.36)	128,740.00
Devolved	6,989.33	6,849.95	6,694.32	6,381.52	6,476.57	6,620.42	6,290.00	(330.42)	54,135.91	52,635.00	(1,500.91)	81,888.00
Utilities	876.98	1,027.05	1,184.82	(334.36)	3,391.15	1,459.06	992.00	(467.06)	8,825.74	5,785.00	(3,040.74)	8,609.00
Buildings	371.22	5,325.70	238.68	3,293.92	356.70	421.73	362.00	(59.73)	13,721.12	13,351.00	(370.12)	18,002.00
Insurance	3,355.14	-	-	-	-	-	-	-	3,533.15	3,237.00	(296.15)	3,787.00
Van	308.93	341.62	301.27	351.73	319.00	384.43	300.00	(84.43)	2,777.52	2,400.00	(377.52)	3,600.00
Investment	-	-	-	-	-	-	-	-	-	-	-	-
	57,911.36	46,413.55	34,464.72	40,482.50	36,346.85	60,293.21	41,280.00	(19,013.21)	350,718.50	340,227.00	(10,491.50)	517,274.00
NB Expenditure in Reserves	1,330.00	1,287.00	1,287.00	1,448.33	12,451.33	5,873.33	-	-	18,563.17	29,381.00	(10,817.83)	-
	(21,857.25)	(10,678.40)	40,451.62	1,680.77	9,816.63	(23,048.20)	4,685.00	(27,733.20)	18,563.17	29,381.00	(10,817.83)	-



DEPARTMENT	PURPOSE	STATUS	CODE	BALANCE start	INCOME	Transfer	EXPENDITURE	MVT	BALANCE end	
				April 2022						2022/23
<small>including late prior year reserve mvt</small>										
ADMINISTRATION										
Grants and donations	Grants to charitable causes and organisations	Ongoing	7116	4,750.00	1,113.40			1,113.40	5,863.40	
New website	Provision of new website	Committed June 2020	7033	300.00				0.00	300.00	
Office move	Considering alternative office accommodation	Ongoing		17,400.00				0.00	17,400.00	
COMMUNITY										
Elections	Local election costs	Town Council elections in May 2021	7113	7,602.28				0.00	7,602.28	
Shopmobility	Maintenance of equipment	Ongoing maintenance and repairs	7123	1,479.00				0.00	1,479.00	
Events, including Christmas lig	Events, Christmas lights and other activities	Committed to new 5 year lease commitment for new Christmas lights	7150	124,287.08	26,183.34		15,508.00	10,675.34	134,962.42	
Infrastructure reserve	Infrastructure projects	£20,000 committed to new fixings for Christmas lights		8,691.00				0.00	8,691.00	
Environmental	Environmental and sustainability projects	Projects to be identified		21,920.00				0.00	21,920.00	
WDC income	WDC ward councillors' budgets	All allocated, awaiting invoices	4953	2,888.06				0.00	2,888.06	
Covid fund	Assistance with Covid related issues	Town safety measures and other projects		6,362.87				0.00	6,362.87	
Town improvements	Future improvements	Ongoing projects, including bridge lighting	7323	35,224.36				0.00	35,224.36	
Triangle project	Hanging Hill project	Ongoing	7340	1,007.82				0.00	1,007.82	
Allotments	Water levy	Recovery from allotment holders - finishes 20/21		(984.00)				0.00	(984.00)	
Defibrillator	Balance of previous provision	Increased to cover costs of multiple defibrillators		496.00				0.00	496.00	
Causeway development	Possible enhancements to Causeway	Projects to be identified		20,000.00			40.00	(40.00)	19,960.00	
20 mph zone	Creation of 20 mph zone	Details to be agreed with Bucks Council		25,000.00				0.00	25,000.00	
EXTERNAL FUNDING										
CIL 2020/21	CIL funding - subject to restricted use	Projects to be identified	4999	13,214.78			13,214.78	(13,214.78)	0.00	
CIL 2021/22	CIL funding - subject to restricted use	Projects to be identified	4999	0.00	4,540.30		1,924.46	2,615.84	2,615.84	
CIL 2022/23	CIL funding - subject to restricted use	Projects to be identified	4999	0.00				0.00	0.00	
CAPITAL WORKS										
Cemetery	Possible use of chapel as community space	Under consideration		31,306.00				0.00	31,306.00	
Dedmere Rise	Possible development of site	Under consideration		10,000.00				0.00	10,000.00	
RECREATION GROUNDS										
Gosmore Trust	Provision for future facilities	Ongoing	7506	9,080.13				0.00	9,080.13	
Equipment replacement	Future repairs and replacement	Ongoing		51,693.33				0.00	51,693.33	
				391,718.71	31,837.04	0.00	30,687.24	1,149.80	392,868.51	

10/01/23

November 2022



MARLOWTOWNCOUNCIL

Grants and Donations

<i>Actuals</i> 2021/22	2022-23	<i>MTC</i> <i>Grants</i>	<i>Date</i> <i>Paid</i>	<i>Permissive</i> <i>Legislation</i>
	BUDGET FOR THE YEAR 2022/23	8000.00		
	RESERVES	5863.40		
		13863.40		
72.50	Royal British Legion	860.00	Sep-22	+
1000.00	Marlow Regatta Ltd			#
250.00	Marlow Camera Club	300.00	Sep-22	~
200.00	Marlow Cameo Club			#
500.00	Christ Church (United reformed)			+
500.00	Lighthouse Marlow	1000.00	Jun-22	+
500.00	Marlow Museum Centre Project			#
500.00	Chiltern Arts			~
500.00	Rennie Grove Hospice Care			+
	Marlow Bridge Scouts	500.00	Nov-22	+
	Buckinghamshire Citizens Advice Bureau	350.00	Sep-22	+
464.10	Wild Marlow			+
400.00	Marlow Energy Group			+
500.00	Dementia Action Marlow	1000.00	Nov-22	+
1500.00	Marlow United Charities	2250.00	Jun-22 & Nov-22	+
	TOTAL APPLICATIONS	6260.00		
	from reserves			
	BALANCE including reserves movement	6260.00		
	+ LGA 1972 S.137	5960.00		+
	S.137 cap for Marlow £96,227 (£8.41 x 11,442 electors (2021 ER))			
	# LGA 1972 S.144	0.00		#
	~ LGA 1972 S.145	300.00		~
	^ C and D Act 1998	0.00		^

10/01/23

Bank Reconciliation 30.11.22



MARLOWTOWNCOUNCIL

	Account		£
Deposit Account	07521063	per statement	<u>318,942.09</u>
Current Account	01581935	per statement	<u>119,592.11</u>
Cheque & Debit card Account	03049254 less unrepresented chqs	per statement	879.62
			<u>879.62</u>
Paypal			-
Petty Cash			<u>113.14</u>
			<u>113.14</u>
Total Bank and Cash			439,526.96
National Savings Investments	AG174600	per statement	-
Santander Business Account			-
CCLA - Public Sector Deposit Fund			<u>205,988.93</u>
CCLA - Local Authority Property Fund £200,000.00 included as Investments expenditure 2019/20			-
	NB mid market valuation at 30.09.22	214,454.27	
	quarterly net dividend yield to 30.09.22	2,011.67	
Short Term Cash Holdings			205,988.93
Total Bank and Short Term Cash Holdings			645,515.89

MARLOW TOWN COUNCIL
MARLOW TOWN COUNCIL



£ 271,446.60 Balance

0.60 % gross Interest rate

£271,446.60 Available funds: ?

Payments and transfers >

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Statement

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Latest

DATE ▲	DESCRIPTION	TYPE ?	IN (£)	OUT (£)	BALANCE (£)
10 Jan 23	[REDACTED]			17,700.00	271,446.60
09 Jan 23	[REDACTED]		127.64		289,146.60
20 Dec 22	[REDACTED]			30,000.00	289,018.96
09 Dec 22	[REDACTED]		76.87		319,018.96
25 Nov 22	[REDACTED]			50,000.00	318,942.09

Marlow Town Council
 Court Garden
 Marlow
 SL7 2AG

Your Account

Sort Code
 Account Number



MARLOW TOWN COUNCIL

01 November 2022 to 30 November 2022

Money In	£83,295.41	Balance on 01 November 2022	£64,010.84
Money Out	£27,788.07	Balance on 30 November 2022	£119,592.11

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Nov 22	MOBILE CHEQUE HOUSING	DD		73.93	64,010.84
01 Nov 22	MOBILE CHEQUE	DD		229.60	63,781.24
01 Nov 22	MOBILE PAYMENTS	FPI	158.61		63,939.85
01 Nov 22	MOBILE CHEQUE GREEN	DEP	50.00		63,989.85
01 Nov 22	MOBILE CHEQUE HOPPER	DEP	116.67		64,106.52
01 Nov 22	MOBILE CHEQUE PICKARD	DEP	14.58		64,121.10
01 Nov 22	MOBILE CHEQUE EDWARDS	DEP	72.92		64,194.02
01 Nov 22	MOBILE CHEQUE ZID	DEP	14.58		64,208.60
01 Nov 22	MOBILE CHEQUE OERI	DEP	14.58		64,223.18
01 Nov 22	MOBILE CHEQUE TILLYE	DEP	102.08		64,325.26
01 Nov 22	MOBILE CHEQUE RENN	DEP	11.67		64,336.93
01 Nov 22	MOBILE CHEQUE BRASGE	DEP	29.17		64,366.10
01 Nov 22	MOBILE CHEQUE INICE	DEP	14.58		64,380.68
01 Nov 22	MOBILE CHEQUE GREEN	DEP	46.66		64,427.34
01 Nov 22	MOBILE CHEQUE CREE	DEP	29.16		64,456.50
01 Nov 22	MOBILE CHEQUE M'SER	DEP	14.58		64,471.08
01 Nov 22	MOBILE CHEQUE M'ACDON	DEP	58.34		64,529.42

(Continued on next page)

MARLOW TOWN COUNCIL

Sort Code 30-95-36
Account Number 01581935

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Nov 22	[REDACTED]	DEP	58.34		64,587.76
01 Nov 22	[REDACTED]	DEP	126.00		64,713.76
02 Nov 22	[REDACTED]	FPI	421.95		65,135.71
02 Nov 22	[REDACTED]	TFR		170.96	64,964.75
03 Nov 22	[REDACTED]	FPI	1,200.00		66,164.75
03 Nov 22	[REDACTED]	FPI	144.28		66,309.03
03 Nov 22	[REDACTED]	FPI	1,198.28		67,507.31
04 Nov 22	[REDACTED]	BGC	300.00		67,807.31
04 Nov 22	[REDACTED]	DD		168.32	67,638.99
04 Nov 22	[REDACTED]	FPI	80.88		67,719.87
07 Nov 22	[REDACTED]	FPI	115.75		67,835.62
07 Nov 22	[REDACTED]	FPI	600.00		68,435.62
08 Nov 22	[REDACTED]	FPI	8.64		68,444.26
09 Nov 22	[REDACTED]	BGC	10,579.32		79,023.58
09 Nov 22	[REDACTED]	FPI	201.54		79,225.12
09 Nov 22	[REDACTED]	DEP	500.00		79,725.12
09 Nov 22	[REDACTED]	COR		500.00	79,225.12
10 Nov 22	[REDACTED]	BP		3,239.59	75,985.53
10 Nov 22	[REDACTED]	FPI	600.00		76,585.53
10 Nov 22	[REDACTED]	FPI	26.00		76,611.53
10 Nov 22	[REDACTED]	FPI	10,000.00		86,611.53
11 Nov 22	[REDACTED]	DD		1,975.34	84,636.19

(Continued on next page)

MARLOW TOWN COUNCIL

Sort Code 30-95-36
Account Number 01581935

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
11 Nov 22	[REDACTED]	FPI	28.98		84,665.17
11 Nov 22	[REDACTED]	TFR		39.15	84,626.02
11 Nov 22	[REDACTED]	DEP	14.50		84,640.52
11 Nov 22	[REDACTED]	DEP	14.58		84,655.10
11 Nov 22	[REDACTED]	DEP	14.58		84,669.68
11 Nov 22	[REDACTED]	DEP	43.74		84,713.42
11 Nov 22	[REDACTED]	DEP	14.58		84,728.00
11 Nov 22	[REDACTED]	DEP	14.58		84,742.58
11 Nov 22	[REDACTED]	DEP	14.58		84,757.16
11 Nov 22	[REDACTED]	DEP	14.58		84,771.74
11 Nov 22	[REDACTED]	DEP	29.16		84,800.90
11 Nov 22	[REDACTED]	DEP	14.58		84,815.48
11 Nov 22	[REDACTED]	DEP	14.58		84,830.06
11 Nov 22	[REDACTED]	DEP	14.58		84,844.64
11 Nov 22	[REDACTED]	DEP	29.17		84,873.81
11 Nov 22	[REDACTED]	COR		14.58	84,859.23
14 Nov 22	[REDACTED]	FPI	14.45		84,873.68
15 Nov 22	[REDACTED]	FPI	300.00		85,173.68
15 Nov 22	[REDACTED]	FPI	115.29		85,288.97
15 Nov 22	[REDACTED]	TFR		700.03	84,588.94
15 Nov 22	[REDACTED]	DEP	29.16		84,618.10
15 Nov 22	[REDACTED]	DEP	14.58		84,632.68

(Continued on next page)

MARLOW TOWN COUNCIL

Sort Code 30-95-36
Account Number 01581935

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
15 Nov 22	[REDACTED]	FPI	1,800.00		86,432.68
16 Nov 22	[REDACTED]	FPI	129.70		86,562.38
16 Nov 22	[REDACTED]	FPI	742.64		87,305.02
17 Nov 22	[REDACTED]	FPI	57.72		87,362.74
18 Nov 22	[REDACTED]	BGC	1,200.00		88,562.74
18 Nov 22	[REDACTED]	DD		7.58	88,555.16
18 Nov 22	[REDACTED]	DD		50.96	88,504.20
18 Nov 22	[REDACTED]	FPI	28.90		88,533.10
18 Nov 22	[REDACTED]	DEP	23.33		88,556.43
18 Nov 22	[REDACTED]	DEP	14.58		88,571.01
18 Nov 22	[REDACTED]	DEP	29.17		88,600.18
18 Nov 22	[REDACTED]	DEP	14.58		88,614.76
18 Nov 22	[REDACTED]	DEP	500.00		89,114.76
21 Nov 22	[REDACTED]	DD		73.92	89,040.84
21 Nov 22	[REDACTED]	DD		142.17	88,898.67
22 Nov 22	[REDACTED]	DD		1,408.33	87,490.34
22 Nov 22	[REDACTED]	DD		10,948.34	76,542.00
22 Nov 22	[REDACTED]	FPI	28.93		76,570.93
23 Nov 22	[REDACTED]	FPI	135.61		76,706.54
23 Nov 22	[REDACTED]	TFR		190.50	76,516.04
23 Nov 22	[REDACTED]	PAY		15.00	76,501.04
24 Nov 22	[REDACTED]	FPI	28.74		76,529.78

(Continued on page 5)

MARLOW TOWN COUNCIL

Sort Code 30-95-36
Account Number 01581935

Your Transactions

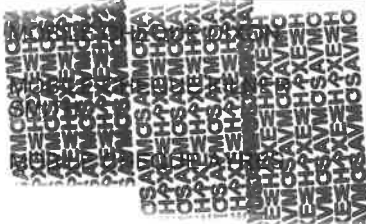
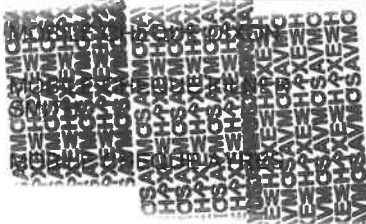
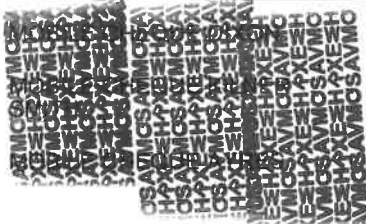
Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
25 Nov 22		BP		3,744.60	72,785.18
25 Nov 22		DD		289.79	72,495.39
25 Nov 22		TFR		262.49	72,232.90
25 Nov 22		TFR	50,000.00		122,232.90
28 Nov 22		DD		3.70	122,229.20
28 Nov 22		DD		4.03	122,225.17
28 Nov 22		DD		7.55	122,217.62
28 Nov 22		DD		9.96	122,207.66
28 Nov 22		DD		159.90	122,047.76
28 Nov 22		FPI	33.63		122,081.39
28 Nov 22		FPI	157.13		122,238.52
28 Nov 22		FPI	14.43		122,252.95
29 Nov 22		FPI	28.85		122,281.80
29 Nov 22		TFR		688.69	121,593.11
29 Nov 22		FPI	126.00		121,719.11
29 Nov 22		FPI	52.50		121,771.61
30 Nov 22		SO		155.00	121,616.61
30 Nov 22		DD		62.60	121,554.01
30 Nov 22		DD		2,451.46	119,102.55
30 Nov 22		FPI	340.82		119,443.37
30 Nov 22		DEP	32.08		119,475.45
30 Nov 22		DEP	14.58		119,490.03

(Continued on next page)

MARLOW TOWN COUNCIL

Sort Code 30-95-36
Account Number 01581935

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
30 Nov 22		DEP	14.58		119,504.61
30 Nov 22		DEP	58.34		119,562.95
30 Nov 22		DEP	29.16		119,592.11

Transaction types

BGC Bank Giro Credit	BP Bill Payments	CHG Charge	CHQ Cheque
COR Correction	CPT Cashpoint	DD Direct Debit	DEB Debit Card
DEP Deposit	FEE Fixed Service	FPI Faster Payment In	FPO Faster Payment Out
MPI Mobile Payment In	MPO Mobile Payment Out	PAY Payment	SO Standing Order
TFR Transfer			

Marlow Town Council
 Court Garden
 Marlow
 SL7 2AG

Your Account

Sort Code 30-95-36
Account Number 03049254

MARLOW TOWN COUNCIL - IMPREST ACCOUNT

01 November 2022 to 30 November 2022

Money In	£2,200.69	Balance on 01 November 2022	£829.04
Money Out	£2,162.10	Balance on 30 November 2022	£879.62

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Nov 22		DEB		11.99	829.04
02 Nov 22		TFR	170.96		1,000.00
02 Nov 22		DEB		29.51	970.49
07 Nov 22		DEB		14.95	955.54
07 Nov 22		DEB	230.37		1,185.91
09 Nov 22		DEB		10.45	1,175.46
09 Nov 22		DEB		18.69	1,156.77
09 Nov 22		DEB		47.20	1,109.57
09 Nov 22		DEB		12.99	1,096.58
10 Nov 22		DEB		109.00	987.58
10 Nov 22		DEB		12.74	974.84
10 Nov 22		DEB		13.99	960.85
11 Nov 22		TFR	39.15		1,000.00
11 Nov 22		DEB		44.99	955.01
14 Nov 22		DEB		4.98	950.03
14 Nov 22		DEB		44.00	906.03

(Continued on next page)

MARLOW TOWN COUNCIL - IMPREST ACCOUNT

Sort Code 30-95-36
Account Number 03049254

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
14 Nov 22		DEB		47.94	858.09
14 Nov 22		DEB	109.00		967.09
14 Nov 22		DEB		578.00	389.09
14 Nov 22		DEB		15.99	373.10
14 Nov 22		DEB		73.13	299.97
15 Nov 22		TFR	700.03		1,000.00
18 Nov 22		DEB		7.98	992.02
18 Nov 22		DEB		10.88	981.14
18 Nov 22		DEB		13.98	967.16
18 Nov 22		DEB		16.99	950.17
18 Nov 22		DEB		57.47	892.70
23 Nov 22		DEB		15.90	876.80
23 Nov 22		DEB		29.84	846.96
23 Nov 22		DEB		45.05	801.91
24 Nov 22		DEB		18.95	782.96
24 Nov 22		DEB		45.45	737.51
25 Nov 22		TFR	262.49		1,000.00
25 Nov 22		DEB		17.34	982.66
28 Nov 22		DEB		3.40	979.26
28 Nov 22		DEB		3.60	975.66
28 Nov 22		DEB		6.00	969.66
28 Nov 22		DEB		6.00	963.66

(Continued on next page)

MARLOW TOWN COUNCIL - IMPREST ACCOUNT

Sort Code 30-95-36
Account Number 03049254

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
28 Nov 22		DEB		6.40	957.26
28 Nov 22		DEB		15.95	941.31
28 Nov 22		DEB		90.00	851.31
28 Nov 22		DEB		540.00	311.31
29 Nov 22		TFR	688.69		1,000.00
29 Nov 22		DEB		19.98	980.02
30 Nov 22		DEB		9.99	970.03
30 Nov 22		DEB		13.99	956.04
30 Nov 22		DEB		18.35	937.69
30 Nov 22		DEB		20.34	917.35
30 Nov 22		DEB		32.74	884.61
30 Nov 22		DEB		4.99	879.62

Transaction types

BGC Bank Giro Credit	BP Bill Payments	CHG Charge	CHQ Cheque
COR Correction	CPT Cashpoint	DD Direct Debit	DEB Debit Card
DEP Deposit	FEE Fixed Service	FPI Faster Payment In	FPO Faster Payment Out
MPI Mobile Payment In	MPO Mobile Payment Out	PAY Payment	SO Standing Order
TFR Transfer			