

KIRKOSWALD PARISH COUNCIL

Parish Clerk: Nick Phillips, 14 Twickenham Court, Carlisle CA1 3TW Tel: 0750 800 1602

Email: KirkoswaldParishCouncil@Hotmail.co.uk Website kirkoswaldparishcouncil.co.uk

Monday, 6 February 2023

Dear Councillor

You are summoned to attend the **PARISH COUNCIL MEETING** that will be held at Kirkoswald Church Institute on **Tuesday 14 February 2023** at 7.30pm. The Public and Press are invited to attend.



Clerk

AGENDA

127.APOLOGIES FOR ABSENCE

To receive apologies and approve reasons for absence

128.MINUTES OF THE COUNCIL MEETING held on 13 December 2022

To authorise the chair to sign, as a correct record, the minutes of the meeting held on 13 December 2022 (attached).

- a. To discuss any matters arising

129.DECLARATIONS OF INTEREST

Members are invited to declare any personal and/or prejudicial interests relating to items on the agenda.

130.PUBLIC PARTICIPATION

PUBLIC PARTICIPATION (20 MINUTES ALLOWED) - this agenda item enables Parish Councillors to hear the views, comments and/or complaints from the public. The Parish Councillors can respond. However (unless the items are already on the agenda) no council decisions can be taken at this meeting but, if appropriate, the matters can be put onto a future agenda for decision.

131.DISTRICT COUNCILLOR AND COUNTY COUNCILLOR REPORTS – to receive items for information (items raised for decision will appear on the agenda for the next meeting subject to agreement by the council.)

132.POLICE MATTERS –

- a. to resolve whether to submit any matters to the Local Focus Hub.
- b. to receive any information on any Police matters

133.HIGHWAYMAN'S REPORT- to receive and discuss any matters arising – please note only matters supported with What3Words or on a map will be included.

134.CHURCH INSTITUTE – to receive a report.

135.PLANNING APPLICATIONS - You may view the details on the Eden District Council website www.eden.gov.uk (where parishioners can submit their own observations directly.)

- a. To resolve whether to submit any observations on the following applications

23/0049	Sand Hill, Kirkoswald, Penrith	Refurbishment and alterations to existing out buildings to form two bedroom annex accommodation, utility room and first floor laundry room to existing domestic property and garage area. Part retrospective.
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- b. To note the following applications that were emailed to the planning committee for comment and comments made online by the clerk.

22/0967	Land and Buildings to the North of Renwick	Erection of roof over existing yard area	No objections
22/0578	Davygill, Croglin. Carlisle	New access off the B6413 to fields for agricultural use	

- c. To Note the following applications were granted approval

22/0963	BERRYMOOR FARM KIRKOSWALD PENRITH CA10 1EZ	Prior Notification for the addition of solar panels on agricultural building.
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136. FINANCE

- a. **Payments- to authorise** schedule of payments totalling £485.22 (VN 54-58)

VN	Inv. Date	PAYEE	CHQ. NO.	Purpose of Expenditure	AMOUNT £	VAT INCLUDED £	NET AMOUNT £
VN54	06/02/2023	P Morgan		Christmas lights	78.61	13.33	91.94
VN55	06/02/2023	N Phillips		Expenses February	24.39	-	24.39
VN56	14/02/2023	N Phillips		Salary February	319.28	-	319.28
VN57	10/12/2022	Raven		Printing costs for B4RN	44.61	-	44.61
VN58	14/02/2022	HSBC		Bank Charges	5.00	-	5.00

- b. **Monthly reconciliation (December 2022 and January 2023) – to receive and note** the reconciliation and balances.

- c. **Receipt – to note** receipt from

31/12/2022	Interest	HSBC	R17	£ 2.07
02/12/2022	Dig Grant	J Tea	R18	£ 50.00
05/12/2022	Dig Grant	J Hale	R19	£ 50.00
08/12/2022	Dig Grant	N MacKenzie	R20	£ 50.00
14/12/2022	Dig Grant	J Jackson	R21	£ 50.00

- d. Monthly budget and balances – to **Receive and note**.

137. Safeguarding Policy – to **resolve** whether to adopt the attached safeguarding policy.

138. Bus Shelter at HighBank – to **resolve** what action to take (paper attached)

139. War Memorial – to **resolve** what action to take (paper attached)

140. Noticeboards – to provide an update.

141. Broadband – to **receive** for information an update on the B4RN broadband rollout.

142. Councillors' reports and items for future agenda

Each Councillor is requested to use this opportunity to report minor matters of information not included elsewhere on the agenda and to raise items for future agendas. Councillors are respectfully reminded that this is not an opportunity for debate or decision making.

143. Date of next meeting

The next meeting of the Parish Council will take place on Tuesday 14 March 2023 in Kirkoswald Church Institute at 7:30pm.

Agenda items to be submitted to the Clerk by 12 noon on Friday 3 March 2023.

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Minutes of the Kirkoswald Parish Council Meeting held on Tuesday 13 December 2022 in Kirkoswald Church Institute at 7.30 PM

Present: Cllr S Quinn (Chair), Cllr I Henderson, Cllr J Haugh, Cllr A Jackson, Cllr N Jackson, Cllr J Little, Cllr P Morgan, Cllr W Smith, Cllr J Tea

Also Present: N Phillips Clerk/RFO, District Cllr M Robinson

Minutes

113. APOLOGIES FOR ABSENCE

Received and accepted apologies for absence from Cllr Kent (away from home) Cllr Edmondson (work commitments), Cllr Raine.

114. MINUTES OF THE COUNCIL MEETING held on 8 November 2022

Authorised the chair to sign, as a correct record, the minutes of the meeting held on 8 November 2022.

- a. matters arising – Grit Bins – the clerk submitted the locations and received a reply that no new bins would be provided. Insurance, the council is now insured.

115. DECLARATIONS OF INTEREST

No Declarations.

116. PUBLIC PARTICIPATION

PUBLIC PARTICIPATION (20 MINUTES ALLOWED) – No members of the public present

117. DISTRICT COUNCILLOR REPORT – received the following items for information – Cllr Robinson

Invest in Eden and shared prosperity funds being allocated. Defra and Natural England have said that planning authorities should work on their own Nutrient Neutrality policies. Westmorland and Furness: senior staff in place for start of year with other senior level staff appointments being made. More junior staff are easier as they slot into place within the new authority. Election costs will be met by new authority.

118. POLICE MATTERS –

- a. **resolved** not to submit any matters to the Local Focus Hub.
- b. **received** information regarding rural crimes for example theft of heating oil, coal and gas bottles. Vigilance encouraged.

119. HIGHWAYMAN'S REPORT- received the following road between Croglin and Renwick needs reporting and has issues with potholes. More drains reported. The public footpath previously reported has yet to be actioned.

120. CHURCH INSTITUTE – received the following report – still looking for quotes to refurbish toilets. Church Institute have applied for a grant to provide a warm-spot.

121. PLANNING APPLICATIONS -

- a. resolved to submit observations on the following applications as detailed

22/0578	Davygill, Croglin	New access off the B6413 to fields for agricultural use
Support		
22/0781	Sand Hill, Kirkoswald, Penrith	Refurbishment and alterations to existing out buildings to form two bedroom ancillary annex accommodation, utility room and first floor laundry room to existing domestic property and garage area. Part retrospective.
Support		

- b. noted the following applications that were emailed to the planning committee for comment and comments made online by the clerk.

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22/0792	Land opposite of Laypool Farm, Renwick, Penrith	Retention of residential caravan for a temporary period of three years, to be occupied in association with an agricultural enterprise.	No objections
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c. Noted the following applications were granted approval

22/0737	3 SANDHILL KIRKOSWALD PENRITH CA10 1EG	Proposed alterations and extension.
22/0718	1 RAVENGHYLL KIRKOSWALD PENRITH CA10 1DQ	Retrospective application for replacement and relocation of oil tank.

122. FINANCE

a. **Payments- authorised** schedule of payments totalling £1199.34 (VN 48-53)NB VN48 authorised at previous meeting. Also noted that there is currently a credit with HMRC of £16.40

VN	Inv. Date	PAYEE	CHQ. NO.	Purpose of Expenditure	AMOUNT £	VAT INCLUDED £	NET AMOUNT £
VN48	10/11/2022	Zurich Municipal	66628964	Annual Insurance	500.00	-	500.00
VN49	14/12/2022	N Phillips		Salary December	335.68	-	335.68
VN50	14/12/2022	N Phillips		Expenses December	34.38	-	34.38
VN51	1/12/2022	HSBC		Bank Charges	5.00		5.00
VN52	10/1/2023	N Phillips		Salary January	319.28		319.28
VN53	1/1/2023	HSBC		Bank Charges	5.00		5.00

b. **Monthly reconciliation (November 2022) – received and noted** the reconciliation and balances.

c. **Receipt – noted** Following receipts

01/11/2022	Dig Grant	Lakeland	R08	50.00
01/11/2022	Dig Grant	Fawcett TJW	R09	50.00
01/11/2022	Dig Grant	Passey	R10	50.00
08/11/2022	Dig Grant	Purkiss	R11	50.00
08/11/2022	Dig Grant	B Fawcett	R12	50.00
12/11/2022	Dig Grant	Ostle	R13	50.00
17/11/2022	Dig Grant	Beardshaw	R14	50.00
18/11/2022	Defib fund	From KO Defib	R15	371.71
21/11/2022	Dig Grant	Smith	R16	50.00

d. received and noted the latest budget update.

123. Broadband – Received the following update – 200 properties connected, 18 hoping to be done this week. It is thought that there are 58 properties not connected and B4RN seem to be concentrating on other areas. There is a degree of frustration building about the degradation in the pace of connecting properties.

124. War Memorial – resolved to look at the railings in the day light and discuss the way forward at the next meeting. It was also decided to purchase more lights for the Christmas tree and agreed to approve Cllr Morgan to spend up to £100. Thanks to Andrew Fox, James Raine and Shirley Hodgkiss for donating and erecting the tree.

125. Councillors' reports and items for future agenda

Bus Shelter at Highbank

126. Date of next meeting

The next meeting of the Parish Council will take place on Tuesday 14 February 2023 in Kirkoswald

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Church Institute at 7:30pm.

Agenda items to be submitted to the Clerk by 12 noon on Friday 3 February 2023.

KIRKOSWALD PARISH COUNCIL MEETING FEBRUARY 2023 – FINANCIAL OFFICER’S REPORT

ACCOUNTS FOR PAYMENT

I present for approval the following accounts for payment – Vouchers No.54 to 58 amounting to £485.22

VN	Inv. Date	PAYEE	CHQ. NO.	Purpose of Expenditure	AMOUNT £	VAT INCLUDED £	TOTAL AMOUNT £
VN54	06/02/2023	P Morgan		Christmas lights	78.61	13.33	91.94
VN55	06/02/2023	N Phillips		Expenses February	24.39	-	24.39
VN56	14/02/2023	N Phillips		Salary February	319.28	-	319.28
VN57	10/12/2022	Raven		Printing costs for B4RN	44.61	-	44.61
VN58	14/02/2022	HSBC		Bank Charges	5.00	-	5.00

Approved - Minute No.	
Cheque Signatories	
Date	

JS SPICY CHORIZO RING	£7.00
Refill patchouli	£2.00
Special Offer	£11.00
	-£3.67
BRUSSELS SPROUTS LSE	
0.615 kg @ £1.50/kg	£0.92
CARROTS LOOSE	
1.035 kg @ £0.45/kg	£0.47
JS C CUP MUSHROOMS	£0.94
MARMITE 500G	£5.85
JS SW FARMHOUSE 800G	£0.95
HABITAT His mug	£1.88
HABITAT Hers mug	£1.88
*DURACELL PLS100% 12	£8.00
*DURACELL PLS 100% 8	£6.00
*DURACELL PLS 100% 8	£6.00

33 BALANCE DUE £120.02
 CLSVISA £120.02

contactless)))

[ICC] *****3103
 AID: A00000000031010
 PAN SEQUENCE: 00
 MERCHANT: ***21487
 AUTH CODE: 025197
 TID: ****6959

Cardholder Device Verified

CHANGE

£0.00

YOUR SAVINGS TODAY:

05 01

LIGHTING
DIRECT

Sales - Invoice

Invoice No. 11672462

Posting/Tax Point Date 15/12/22

Lighting Direct
24 - 26 Vincent Avenue
Crownhill
MK8 0AB Milton Keynes
Buckinghamshire

E-mail customerservice@lighting-direct.co.uk
VAT Registration No. GB 403 8998 67
Company Registration 2923542

Bill-to Address
Peter Morgan
1 roods drive kirkoswald
penrith, CA10 1EH
Cumbria
Great Britain

Ship To Address
Peter Morgan
1 roods drive kirkoswald
penrith, CA10 1EH
Cumbria
Great Britain

Your Account No.	Your Reference	Our Order No.	Order Date	Despatch Date	Delivered by
C-01011941	200749071	200749071	15/12/2022	15/12/2022	HERMES-LD

No.	Description	Quantity	Unit of Measure	Unit Price	VAT %	Amount (ex VAT)
48139	Easyfit 12V WW StringLgh 100L	2	Pieces	8.33	20.0%	16.66
49546	Edit Battery MColor String 200	1	Pieces	9.99	20.0%	9.99
46514	Dusk til Dawn Sensor	1	Pieces	3.33	20.0%	3.33
46519	12V 10m Cable and 4 connectors	1	Pieces	13.33	20.0%	13.33
	Delivery Charge	1		3.32	20.0%	3.32

Total GBP Excl. VAT 46.63
VAT Amount 9.33

Total GBP Incl. VAT 55.96

Paid By PayPal (Braintree) With Thanks

All orders are accepted and goods sold subject to our terms and conditions, copies of which are available on request.

Thank you for your order

RETURNS

Please check all items on the day of delivery and report any problem within 3 days of receipt of your order.

Certain items are excluded from our Returns Policy. These include items that are specifically marked in our catalogues and on our website, and items that have been specially ordered.

Lyco Group reserve the right not to credit/refund any item that is returned in an inappropriate, unsuitable or non-saleable condition. This does not affect your statutory rights.

Please go to the Returns Section of our website at the bottom of the Home page for full details of how to return any item.

Please ensure the manufacturers packaging is not marked in any way."

We hope that you are totally satisfied with all the items in your delivery. Should you wish to return any item to us for a refund or exchange it must be in a fully useable condition and with the original packaging undamaged and the instructions included.

TERMS & CONDITIONS

Ownership of all items on this invoice remain the property of Lyco Group Ltd until this invoice has been paid in full. All orders are accepted subject to our standard terms and conditions, copies of which can be found on our website, www.lighting-direct.co.uk

Paid By PayPal (Braintree) With Thanks

All orders are accepted and goods sold subject to our terms and conditions, copies of which are available on request.

**LIGHTING
DIRECT**

Sales - Invoice

Invoice No. I1674633

Posting/Tax Point Date 23/12/22

Lighting Direct
24 - 26 Vincent Avenue
Crownhill
MK8 0AB Milton Keynes
Buckinghamshire

E-mail customerservice@lighting-direct.co.uk
VAT Registration No. GB 403 8998 67
Company Registration 2923542

Bill-to Address

Peter Morgan
1 Roods Drive
Kirkoswald
Penrith, CA10 1EH
Cumbria
Great Britain

Ship To Address

Peter Morgan
1 Roods Drive
Kirkoswald
Penrith, CA10 1EH
Cumbria
Great Britain

Your Account No.	Your Reference	Our Order No.	Order Date	Despatch Date	Delivered by
C-01011941	200753049	200753049	22/12/2022	23/12/2022	HERMES-LD

No.	Description	Quantity	Unit of Measure	Unit Price	VAT %	Amount (ex VAT)
48139	Easyfit 12V WW StringLgh 100L	2	Pieces	8.33	20.0%	16.66
	Delivery Charge	1		3.32	20.0%	3.32
Total GBP Excl. VAT						19.98
VAT Amount						4.00
Total GBP Incl. VAT						23.98

Paid By PayPal (Braintree) With Thanks

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Thank you for your order

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TERMS & CONDITIONS

Ownership of all items on this invoice remain the property of Lyco Group Ltd until this invoice has been paid in full.

All orders are accepted subject to our standard terms and conditions, copies of which can be found on our website, www.lighting-direct.co.uk

Paid By PayPal (Braintree) With Thanks

All orders are accepted and goods sold subject to our terms and conditions, copies of which are available on request.



Make a bill payment

- 1. Payee details
- 2. Payment details
- 3. Check and confirm

✔ Done! Payment created.

Summary

From	40-36-10 90508217 CHARITABLE KIRKO PARISH COU
Payment date	15 Feb 2023
Peter Morgan Christmas Lights XXXXXXXXXX	GBP 91.94

✔ Payment has been made. Your payment instructions will be available in your overdraft facility available.

Authorisation

Authorised by GBHBEU1003867766PHILLIPSNICHOL	Date and time 06 Feb 2023 at 14:19
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Kirkoswald Parish Council

Clerk's Expenses February 2023

Postage

VAT

Total

Travel

Miles

@per mile

Agenda/Mins September

52 £ 0.47

£ 24.39

Totals

£ -

£ 24.39



Make a bill payment

- 1. Payee details
- 2. Payment details
- 3. Check and confirm

✔ Done! Payment created.

Summary

From	40-36-10 90508217 CHARITABLE KIRKO PARISH COU
Payment date	15 Feb 2023
Nicholas Phillips Expenses February XXXXXXXXXX	GBP 24.39

✔ Payment has been made. Your payment instructions will be available in your overdraft facility available.

Authorisation

Authorised by GBHBEU1003867766PHILLIPSNICHOL	Date and time 06 Feb 2023 at 14:21
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Payment Summary (Part 1) Portrait

Tax Month : 11 Week : 45 Payment Frequency: Monthly

<u>E'ee Ref</u>	<u>Employee Name</u>	<u>Total Gross</u>	<u>Taxable Gross</u>	<u>Other Payments</u>	<u>Student/ Postgrad Loan</u>	<u>PAYE</u>	<u>Employee NIC</u>	<u>Employer NIC</u>	<u>Employee Pension*</u>	<u>Statutory Payments</u>	<u>Other Deductions</u>	<u>Net Pay</u>
1	N Phillips	319.28	319.28	319.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	319.28
<u>1</u>	<u>Employees</u>	<u>319.28</u>	<u>319.28</u>	<u>319.28</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>319.28</u>

*Please note this value does not include any contribution made to a salary sacrifice pension scheme.

Raven Treasurer
Mrs Pauline Pickstock
Mountain View
Scalehouses
Renwick
CA10 1JY



Invoice

B4RN related expenditure

10/12/2022

Printing costs for the period 21/07/2021 to 04/11/2022

16 months

Printing of wayleave documents, curtilage maps and other sundry documents to facilitate the B4RN project printed by Howard and Sue Quinn at **cost price** using the Raven printer. Wherever possible monochrome copies were made as they cost 1/10th the price of colour.

Monochrome copies 3224

Colour copies 184

£44.61

Howard Quinn
Raven Print Manager
Raven (Magazine, Kirkoswald).
Langdon House
Kirkoswald
Penrith
CA10 1DQ

Penrith Building Society

The details for paying in are sort code [REDACTED]

Account no [REDACTED]

Note from Pauline

If this ref number is not included the money goes into the ether.

Your Statement

Mr Nicholas Phillips
 Kirkoswald Parish Council
 14 Twickenham Court
 Carlisle
 CA1 3TW



Account Summary

Opening Balance	1,423.02
Payments In	0.00
Payments Out	0.00
Closing Balance	1,423.02

Interest Rate - Valid as at end date of the statement period
 1.05% AER

1 January to 31 January 2023

International Bank Account Number

GB67HBUK40361021154222

Branch Identifier Code

HBUKGB4148T

Account Name

Kirkoswald Parish Council

Sortcode

40-36-10

Account Number Sheet Number

21154222 391

Your Business Money Manager details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
31 Dec 22	BALANCE BROUGHT FORWARD			1,423.02
31 Jan 23	BALANCE CARRIED FORWARD			1,423.02

Information about the Financial Services Compensation Scheme

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

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Effective from 1 August 2017

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

HSBC UK Bank plc
Registered in England and Wales with registration number 09928412
Registered office: 1 Centenary Square, Birmingham B1 1HQ,
United Kingdom

RFB1898 MCP50300 07/18 © HSBC Group 2018

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciom.hsbc.com (Channel Islands and Isle of Man customers) or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

The following references apply to all customers

Dispute resolution

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

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Channel Islands Financial Ombudsman in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

Telephone Banking Service

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Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **03456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.

Your Statement

Mr Nicholas Phillips
 Kirkoswald Parish Council
 14 Twickenham Court
 Carlisle
 CA1 3TW



Account Summary

Opening Balance	1,420.95
Payments In	2.07
Payments Out	0.00
Closing Balance	1,423.02

Interest Rate - Valid as at end date of the statement period
 0.85% AER

1 December to 31 December 2022

International Bank Account Number

GB67HBUK40361021154222

Branch Identifier Code

HBUKGB4148T

Account Name

Kirkoswald Parish Council

Sortcode

40-36-10

Account Number Sheet Number

21154222 390

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
30 Nov 22	BALANCE BROUGHT FORWARD			1,420.95
31 Dec 22	CR GROSS INTEREST TO 30DEC2022	R17	2.07	1,423.02
31 Dec 22	BALANCE CARRIED FORWARD			1,423.02

Information about the Financial Services Compensation Scheme

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

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Effective from 1 August 2017

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

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Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

HSBC UK Bank plc
Registered in England and Wales with registration number 09928412
Registered office: 1 Centenary Square, Birmingham B1 1HQ,
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For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

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Your Statement

Mr Nicholas Phillips
 Kirkoswald Parish Council
 14 Twickenham Court
 Carlisle
 CA1 3TW



Account Summary

Opening Balance	20,872.06
Payments In	0.00
Payments Out	324.28
Closing Balance	20,547.78

1 January to 31 January 2023

International Bank Account Number

GB42HBUK40361090508217

Branch Identifier Code

HBUKGB4148T

Account Name

Kirkoswald Parish Council

Sortcode

40-36-10

Account Number Sheet Number

90508217 466

Your Charitable Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
31 Dec 22	BALANCE BROUGHT FORWARD			20,872.06
10 Jan 23	BP Nicholas Phillips KO Council	319.28		20,552.78
21 Jan 23	DR TOTAL CHARGES TO 30DEC2022	5.00		20,547.78
31 Jan 23	BALANCE CARRIED FORWARD			20,547.78

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not applied			Debit interest		21.34%

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

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Your Statement

Mr Nicholas Phillips
 Kirkoswald Parish Council
 14 Twickenham Court
 Carlisle
 CA1 3TW



Account Summary

Opening Balance	21,047.92
Payments In	200.00
Payments Out	375.86
Closing Balance	20,872.06

1 December to 31 December 2022

International Bank Account Number

GB42HBUK40361090508217

Branch Identifier Code

HBUKGB4148T

Account Name

Kirkoswald Parish Council

Sortcode

40-36-10

Account Number Sheet Number

90508217 465

Your Charitable Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
30 Nov 22	BALANCE BROUGHT FORWARD			21,047.92
02 Dec 22	BP TEA J E R18 Tea - B4RN		50.00	21,097.92
05 Dec 22	CR HALE J B R19 27 EDEN PARK HOUSE		50.00	21,147.92
08 Dec 22	BP MACKENZIE N R20 B4rn Castle House		50.00	21,197.92
14 Dec 22	BP Nicholas Phillips VN49 Salary December	335.68		
	BP Nicholas Phillips VN50 EXP Dec	34.38		
	CR JOHN JACKSON R21 B4RN JJackson		50.00	20,877.86
21 Dec 22	DR TOTAL CHARGES VN51 TO 29NOV2022	5.80		20,872.06
31 Dec 22	BALANCE CARRIED FORWARD			20,872.06

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Contact tel 03457 60 60 60
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

1 December to 31 December 2022

Your Statement

Account Name
Kirkoswald Parish Council

Sortcode **Account Number** **Sheet Number**
40-36-10 90508217 466

Credit Interest Rates	<i>balance</i>	<i>AER</i> <i>variable</i>	Debit Interest Rates	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not applied			Debit interest		21.34%

Interest

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2022/23 ACCOUNTS			April 8.3%	May 16.6%	June 25%	July 33.3%	August 41.6%	September 50%	October 58.3%	November 66.6%	December 75%	January 83.3%	February 91.6%		
PAYMENTS	Actual	Budget ??												Total	% spend
	2021/22	2022/23													
ADMINISTRATION															
Salaries/NI/Recrt & Payroll Services	£ 3,372.00	£ 4,035.00	£ 300.93	£ 606.26	£425.28	£293.28	£293.28	£293.28	£ 293.28	£ 475.28	£335.68	£319.28	£319.28	£ 3,955.11	98%
Insurance	£ 515.68	£ 516.00									£500.00			£ 500.00	97%
Audit Fees	£ 310.00	£ 310.00		£ 75.00										£ 75.00	24%
Travel & Office Expenses	£ 400.00	£ 400.00		£ 17.82	£149.29	£ 24.39		£ 24.39	£ 24.39	£ 24.39	£ 34.38		£ 24.39	£ 323.44	81%
Office Accommodation & Computer Exes	£ 260.00	£ 260.00								£ 19.04				£ 19.04	7%
Training	£ -	£ 0.00						£ 90.00	£ 136.66					£ 226.66	22666000%
Room Rental	£ 247.00	£ 247.00													0%
Subscriptions	£ 209.76	£ 210.00		£ 222.86		£ 95.00	£115.00		£ 40.00					£ 472.86	225%
Bank Charges	£ 15.00	£ 60.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.80	£ 5.00	£ 5.00	£ 55.80	
B4RN project	£ 96.88	£ 100.00							217.61	£ 245.90			£ 44.61	£ 508.12	508%
Repairs and maintenance	£ 720.88	£ 720.00	£ 20.00						#####					£ 1,203.92	167%
Playground	£ -	£ 0.00													0%
Photocopying	£ 20.00	£ 20.00													0%
Event expenses	£ 252.32	£ 250.00								£ 19.98			£ 78.61	£ 98.59	39%
Grants															
KO Methodist Church	£ 500.00	£ 1,000.00		£ 1,000.00										£ 1,000.00	100%
KO PCC	£ 500.00	£ 1,000.00		£ 1,000.00										£ 1,000.00	100%
Renwick Reading Room	£ 250.00	£ 500.00		£ 500.00										£ 500.00	100%
Fellrunner Village Bus	£ 250.00	£ 250.00		£ 250.00										£ 250.00	100%
KO Church Institue	£ 750.00	£ 0.00													0%
Lazonby & Districy S/Pool	£ 250.00	£ 0.00													0%
Renwick Church	£ -	£ 900.00		£ 900.00										£ 900.00	100%
Kirkoswald Village Shop	£ 800.00	£ 0.00													0%
Great North Air Ambulance	£ 250.00	£ 250.00		£ 250.00										£ 250.00	100%
Miscellaneous	£ -	£ 58.99		£ 58.99										£ 58.99	100%
VAT	£ -	£ 0.00			£ 28.41	£ 19.00	£ 23.00		£ 8.00	£ 33.19			£ 13.33	£ 124.93	12493000%
TOTAL	£ 19,410.85	£ 11,086.99	£ 320.93	£ 4,890.93	£607.98	£436.67	£436.28	£412.67	#####	£ 822.78	£875.86	£324.28	£485.22	#####	104%
RECEIPTS	Actual	Budget												Total	
		2021/22													
Precept inc CTRS Grant	£ 14,879.00	£ 15,615.00	£ 15,615.00											#####	100%
Rent	£ 341.00	£ 341.00													0%
Other Grants	£ 500.00	£ 500.00	£ 150.00							#####	£771.71	£200.00		£ 8,071.71	1614%
Bank Interest	£ 0.20	£ 0.20				£ 0.18			£ 0.64			£ 2.07		£ 2.89	1445%
Wayleaves	£ -	£ 0.00													0%
Miscellaneous	£ -	£ 0.00													0%
VAT	£ -	£ 0.00													0%
TOTAL	£ 15,720.20	£ 16,456.20	£ 15,531.00			£ 0.18			£ 0.64	#####	£771.71	£202.07		#####	144%

KIRKOSWALD PARISH COUNCIL SAFEGUARDING POLICY

Policy Statement

In the interests of child protection and the welfare and protection of vulnerable adults, Kirkoswald Parish Council is committed to ensuring that children and vulnerable adults are protected and kept safe from harm whilst they are engaged in any activity associated with the Parish Council.

Policy Objective:

- To ensure that where possible all facilities and activities offered by the Parish Council are designed and maintained to limit risk to children and vulnerable adults.
- To promote the general welfare, health and development of children by being aware of child protection issues and to be able to respond where appropriate as a local government organisation.
- As the Parish Council does not directly provide care of supervision services to children and vulnerable adults, it expects all children and vulnerable adults using its facilities to do so with the consent and the necessary supervision of a parent, carer or other responsible adult.

Aims

The aim of this policy document is to guide members of Kirkoswald Parish Council should any child protection issue or any issues with vulnerable adults arise during their work.

What is Safeguarding?

Safeguarding is the action taken to keep adults safe from harm and neglect. It is important that people work together to make sure an individual is safe.

What is Abuse?

Adults can be vulnerable to abuse and neglect, especially if they have care and support needs. Abuse is a violation of a person's human and civil rights by any other person. It is where someone does something to another person, or to themselves, which puts them at risk of harm and impacts on their health and wellbeing.

Abuse comes in many forms and can often have a damaging effect on the health and wellbeing of an individual, the effects may be short term, or may last a long time. The signs of abuse aren't always obvious, and the victim may not tell anyone what is happening to them - sometimes they may not even be aware they are being abused.

Types of Abuse

The below is a list of different types of abuse:

- Physical abuse
- Domestic Abuse
- Sexual Abuse
- Emotional Abuse
- Financial Abuse
- Discriminatory Abuse
- Organisational Abuse
- Neglect
- Self-neglect
- Modern Slavery

Training

Any staff and volunteers who engage with children or vulnerable adults will have accessed appropriate training, to ensure that everyone knows how to spot abuse and report concerns.

Responsibilities & Procedures

A Safeguarding Officer will be appointed from within the Council and his/her responsibilities will include:

- Ensuring that before any Parish Council organised event with children or vulnerable persons, the Child Protection Officer briefs participants appropriately.
- Ensuring that members are aware of the risk they may face in certain circumstances whilst carrying out their duties.
- Ensuring that whilst Council members are unlikely to be involved with children during the performance of their duties, they are mindful of the risk they face.
- Ensuring that before any volunteers or paid members of staff are recruited to work with children and vulnerable persons they are interviewed, and two references taken up.
- Decisions on whether any person should undergo a debarring check will be made by the Council or the Chairman after consultation with the Clerk following a risk assessment.
- All new Councillors are to be provided with a copy of the Safeguarding Policy and are required to acknowledge they will abide by it.
- Councillors will adhere to the 'List of Recommended Behaviour' namely:
 - A minimum of two adults present when supervising children.
 - Not to play physical contact games.
 - Adults to wear appropriate clothing at all times.
 - Ensure that accidents are recorded in an accident book.
 - Never do anything of a personal nature for a young person.
- Keep records in an incident book of any allegations a young person may make to any committee member or volunteer. Incident book to be presented to every Full Parish Council meeting for inspection.

- If there is a child abuse incident, it should be reported to the Safeguarding Officer who will be responsible for ensuring the matter is handled in accordance with the Local Safeguarding Children Board procedures and also referred to the Council for further action as appropriate and future risk assessment.
- Sharing information about child protection and good practice with partner organisations, councillors, employees, volunteers, parents and carers.
- In the event of a contractor, working directly for the Parish Council, being deemed to be working in any area where children or vulnerable adults may be at risk, then that contractor will be asked to provide their Safeguarding Policy.

Any organisation which may contact children or vulnerable adults shall be required to show proof of its own appropriate Safeguarding Policy before being allowed to participate in the use of any council owned facilities.

Safeguarding Lead

The Safeguarding Lead for Kirkoswald Parish Council is:

Name: Nick Phillips

Phone: 0750 800 1602

Email: Kirkoswaldparishcouncil@hotmail.co.uk

Responding to a Safeguarding Concern

Where there is an immediate risk of serious harm 999 should be called, thereafter the Safeguarding lead should be contacted as soon as reasonably practicable.

Where there is a safeguarding concern but no immediate risk of concern, the adult who has the concern should consult with the Safeguarding lead as soon as possible and by no later than the end of that same day.

When any disclosures are being made to you, it is important to remember:

- Listen calmly and carefully, showing that their views are taken seriously
- Provide an appropriate and honest level of reassurance
- Avoid interrogating, and asking probing, intrusive and/or leading questions
- Avoid making false promises regarding secrets and confidentiality (any concerns must be shared with the safeguarding lead and any subsequent referrals)
- Make a confidential written record of the discussion, either during or immediately after. This record should include the key details of the disclosure together with any relevant times, dates, places and people concerned. Audio and video recordings of disclosures should be avoided
- Refer all relevant information to the Safeguarding lead as soon as possible and by no later than the end of that same day.

If there are concerns about the conduct of an adult connected to the parish council (e.g. staff member, councillor, freelancer, volunteer etc.) which poses, or may pose a safeguarding risk, such as:

- Harm – either physical or emotional

- Exposure to behaviour which may cause physical or emotional harm
- Engaging in criminal activity

This must be reported to the Safeguarding lead, to enable the next appropriate steps to be taken.

Reporting any concerns

Any concerns regarding Safeguarding should be reported to the Safeguarding Lead, who will report them to the relevant authorities.

It is important to remember that you must not ignore abuse or neglect. You must report it. If you are not sure what to do you can always seek advice.

In an emergency telephone 999

If the person is not in immediate danger telephone 101

To report a safeguarding concern:

Contact Adult Social Care

Out of Hours telephone: 01228 526690

Other concerns:

If you have concerns about a child in Cumbria, telephone 0333 2401727.

Declaration

Kirkoswald Parish Council is fully committed to safeguarding the well-being of children and vulnerable adults by protecting them from physical, sexual, emotional harm and neglect.

All members of Kirkoswald Parish Council should read the Safeguarding Policy. Having read the Policy, they should be proactive in providing a safe environment for children and vulnerable people who are involved in Parish Council activities.

This Policy will be reviewed annually.

Date adopted: May 2022

Date for review: May 2023

Powder Coating Carlisle Ltd
Caxton Road Newtown Industrial Estate
CARLISLE CA2 7NS
01228 829022
info@powdercoatingcarlisle.co.uk



ADDRESS
Mr Peter Morgan

QUOTATION NO. 1279
DATE 18/01/2023
EXPIRATION DATE 17/02/2023

QTY	DETAILS	NET AMOUNT	AMOUNT
1	To Blast & P Coat - Per messenger and images: RAILINGS 3 no L394 x 95 cm, 1 no L 261 x 95 cm, GATE 107 x 107 cm. - using a stock colour - based on existing coating being paint	2,000.00	2,000.00

PRICES ARE PLUS 20% VAT

TOTAL

£2,000.00

QUOTATIONS/ESTIMATES BASED ON DESCRIPTIONS, PHOTOGRAPHS, IMAGES AND/OR DRAWINGS ARE QUOTED/ESTIMATED ON TO THE BEST OF OUR ABILITY AND MAY BE SUBJECT TO CHANGE FOLLOWING ASSESSMENT WHEN THE ITEM(S) IS DELIVERED. YOU WILL BE ADVISED IF THERE IS A CHANGE TO THE QUOTED/ESTIMATED PRICE BEFORE WORK COMMENCES. COURIER & PACKAGING COSTS ARE FROM £25.

Our opening hours are Monday to Friday 8.30 am to 5.00 pm,
Saturday 9.00 am to 12 noon.

Accepted By

Accepted Date



QUOTE

Nick phillips

Date
23 Jan 2023

Expiry
30 Jan 2023

Quote Number
QU-0045

SRW Welding Limited
Attention: Shaun Warwick
154 Lowry Hill Road
Carlisle
Cumbria
CA3 0ER
GBR

Description	Quantity	Unit Price	Amount GBP
War memorial gates and railings.	1.00	1,900.00	1,900.00
Removal sand blast and powder coat in black.			
Posts to sand down and paint with gloss black enamel to match the powder finish.			
Re-install all panels and gate with new fixtures and fittings.			
		Subtotal	1,900.00
		TOTAL NO VAT	0.00
		TOTAL GBP	1,900.00

Terms

Quotation is valid for 7 days.

On quotation approval, a 50% deposit shall be invoiced to cover costs before the job proceeds. Final invoice shall be delivered on job completion.