July Draft minutes 2022

Councillors present: Cllr Brown, Cllr Drought, Cllr Kenny, Cllr Smith, Cllr Chown, Cllr Edwards, Cllr Newnham, Cllr Short, Cllr Truscott and Cllr Stansell.

Clerk: Ella Peters

22-84 Chair opens the meeting.

Chair opened the meeting at 19:30

22-85 Apologies.

Cllr Cox and Cllr Bennett sent their apologies, which were accepted unanimously

Proposed: Cllr Newham, Seconded: Cllr Brown. All in favour (10)

RESOLVED: To accept the apologies of Cllr Cox and Cllr Bennett.

22-86 Absent.

None

22-87 Declarations of Interests & Dispensation Requests.

i. Cllr Smith declared an interest in item 10 (xi) and planning application iv Reference: 1502/22/HHO.

ii. Cllr Stansell declared an interest in item 9 (iii)

iii. Cllr Newnham declared an interest in item 10 (iv)

22-88 To suspend the business of the Council to allow speaker presentations.

Start: 19:31

i. Police report- No police report was available this month

ii. Jessica Tatton-Brown from the National Trust

The National Trust has advertised some of their barns and have entered into discussions with a Plymouth based business who work with children not in full time education. This business works with children from all over Devon and helps them progress back into education.

The National Trust have submitted a planning application for this. They are using a rolling 12 month contract whilst the longer term plans are decided. It is important to them that the buildings are used so that they are maintained and for the security of the site so they are not empty.

They are aware of a challenge around the use of the grain store and are in contact with a planning officer and they shall update the council once there is more news.

They have had meetings with the Forestry Commission and Plymouth and South Devon Community Forrest. There are plans for woodland creation which can include the involvement of the community where they can plant trees. They are connecting up fragmented bits of woodland from the estuary and have been seed harvesting to use in the autumn. They have also submitted a mid-tier application for farming. The National Trust have also had meetings with Natural England regarding the current condition of SSSI and working together for improvement.

Jessica spoke about the dog waste bin issue. Jessica informed the council that South Hams district council removed the bin at South Milton sands 3 years ago because of litter issues- this has been successful. But it penalises local people who use it responsibly.

Pay and display machines were also broken into this week around the beach. The same has happened around Dartmoor, Totnes, Dartmouth and Ivybridge.

Cllr Edwards asked when would the programme for the children start to which Jessica replied that no date has been confirmed yet. A mini bus will be used from Plymouth to the Wembury site to mitigate traffic issues.

Cllr Smith asked whether the plans were for outdoor learning or was the situation simply that the education programme just needed a venue?

Jessica explained that it was both and that it is proven to be beneficial to use a green space in order to help children with learning.

Cllr Smith wanted to note that the wildflower strip planted by the National Trust is fantastic and people in the community are giving good feedback.

Cllr Stansell asked if the grain barn operations will be suspended to due incorrect planning permission

Jessica explained that concerns around this were forwarded to the estate manager to look into the noise and she is liaising with the planning officer. The contract will probably not be rescinded but this matter is being taken seriously.

Cllr Kenny asked if there was any outcome regarding the speeding in the New Barton Farm area by people working there. Jessica said she has spoken to the tree manager to ask him to ensure people are not speeding.

There will be a meeting in September with some councillors and other relevant persons and the Clerk with New Barton Farm regarding changes on the farm.

iii. Steward Nicks, a councillor from Brixton parish council.

Stewart Nicks spoke to the council about meeting accessibility and the possibility of sharing resources in order to live stream meetings. There was a discussion around sharing equipment and costs. There would most likely be a wide angle camera lens. There may also need to be a second screen for the clerk for recording minutes. Councillors would be able to makes comments remotely but online participation would not count as attendance. Facebook streaming and zoom were popular ideas that were discussed. Brixton Parish Council's clerk will talk to Devon Association of Local Councils (DALC) to see what has been successful in other parishes. It was noted that people seemed to engage well with live streaming over the pandemic.

iv. District councillor report- Cllr Chown (See annex A)

Cllr Kenny asked if the new bin service as mentioned in Cllr Chown's report service will be in the same format as it currently is and if so, how will this new service be better?

The contractor currently running the service has been successful elsewhere in the country so it is assumed that there are management issues in Devon. West Devon will remain with the same contract.

v. Cllr John Harts report (Devon County Council)

See annex B

Cllr John Harts report read out by the Clerk.

The public forum was closed at 20:03

22-89 To confirm the minutes of the Parish Council meetings held on 27th June 2022 -circulated prior.

Cllr Drought proposed to confirm the minutes and Cllr Edwards seconded. Two abstentions, 8 in favour.

RESOLVED: To agree the 27th June 2022 minutes as a correct record of the meetings and for the Chair to sign them.

22-90 To consider current planning matters and to receive monthly planning applications.

i. Reference: 1932/22/HHO
Proposal: Householder application for raised rear deck balcony
Site Address: 58 Southland Park Road, Wembury, PL9 0HQ

Comment: No comment

ii. Reference: 2235/22/VAR
Proposal: Application variation of condition 2 (approved plans) of planning consent 0073/21/HHO

Site Address: Southland Park Road, Wembury, PL9 0HH

Comment: No comment

iii. Reference: 2273/22/LBC
Proposal: Listed Building Consent for repair of damaged external doors and windows
Site Address: Langdon Court Hotel, Down Thomas, PL9 0DY

Cllr Drought proposed no objection, seconded by Cllr Newham. All in fav (5)

Comment: No objection

iv. Reference: 1502/22/HHO
Proposal: Householder application for single storey side extension & garage conversion into habitable accommodation
Site Address: 4 Barton Close, Wembury, PL9 0LF

Comment: No comment

22-91 Information to note

It must be noted that there is no plan to meet until the end of September, so any planning applications that come through will be sent round via email and the councillors will need to email their recommendations.

South West Water will be invited for a meeting to discuss the sewage work plans for around Bovisand caravan park.

22-92 Committees and Working Groups

i. Wembury Recreation Ground

General Update- Cllr Bennett. Circulated prior

See Annex C

Taken as read

22-93 Other Matters for Discussion and Decisions.

i. Amendment to the contract of Anne Towill. Agreement for the Chair to sign the previously circulated amendments to Anne Towill's contract as per the changes made in March 2022.

   Cllr Drought proposed the following. Seconded by Cllr Stansell. All in favour (10)

   Resolved: For the Chair to sign the previously circulated amendments to Anne Towill's contract as per the changes made in March 2022.

ii. **Streaming of meetings-** discussion of the possibility of streaming council meetings. (Cllr Brown)

The council took into consideration the discussion in the public forum around streaming of meeting. Cllr Kenny and Cllr Short are to work with Stuart Nicks from Brixton Parish Council. Wembury Parish Council agreed to investigate the streaming of meetings alongside Brixton Parish Council

Proposed by Cllr Brown, Seconded by Cllr Drought. All in favour (10)

RESOLVED: For the council to investigate the streaming of meetings alongside Brixton Parish Council.

iii. **Dog waste bin-** discussion of the options to tackle the dog waste bin on Wembury beach's inappropriate usage issue.

A discussion around the dog waste bin down at Wembury beach being used for all litter not just dog poo took place. It is well used by responsible dog owners but not by others. It was discussed that moving or removing the bin could penalise responsible owners. Cllr Smith recommended consulting with the local community. Removing it was discussed as an option and so was leaving the bin but having a sign on it. The council don't own the bin or land so any decision will have to be suggested to the National Trust.

Cllr Stansell had to leave 20:42

It was agreed that there would be a social media post on Facebook, polling the community as to whether or not the dog poo bin at Wembury beach should be removed in order to reduce misuse of the bin and surrounding area.

Cllr Chown proposed to have the community poll. Seconded by Cllr Brown. All in favour (10)

RESOLVED: To create a community poll in order to understand the communities perspective on whether to removed the dog poo bin at Wembury beach

There will be a separate meeting held in due course to discuss general bin issues.

Cllr Stansell returned 20:44

iv. **Hollacombe Speed Sign**- discussion of researched proposals

From research, Cllr Stansell and Cllr Kenny found that a speed sign with a smiley face seems to be most popular. They are hoping for a trial/demo with a sign and they will be looking into grants. The current sign is too old and it has taken weeks to charge. A new sign would also be able to be adapted via Bluetooth instead of going up a ladder.

A quote they have received so far was from a firm called Coeval and the quoted price was £3251.00 exc VAT.

Cllr Brown proposed to allow Cllr Stansell and Cllr Kenny to seek a trial/demo of a speed sign. Seconded by Cllr Drought. All in fav (10)

RESOLVED: For Cllr Stansell and Cllr Kenny to seek a trial/demo of a speed sign for Hollacombe road

v. **Langdon Court-** Update on the recent meeting with the owners of Langdon Court.

Cllr Brown and the Clerk were shown around the grounds and inside the building to see the extensive renovations that are taking place. Clearly a huge amount of effort is being put into this place. Mr Walton explained that the business model at Langdon Court would focus on high end dining and elements of corporate hospitality. He also emphasized his desire to ensure that Langdon Court involve the local community.

Mr Walton explained that the old path running from Churchwood through to Langdon would not be opened for public use, and that the necessary paperwork had been filed with the local authority.

22-94 To receive Financial Reports.

i. Financial Statement for July 2022 - See Annex D

ii. Bank Reconciliation for July 2022- See Annex E

iii. Reserves Balances July 2022- See Annex F

The above was taken on block

Cllr Brown proposed to accept ii, iii and iv, Cllr Drought seconded.

RESOLVED: To accept the financial statement for July 2022, the Bank reconciliation for July 2022 and the Reserves Balances for July 2022.

iv. Request for grant from Down Thomas Village Hall. £1800 for replacement goal post and net and two benches.

The request is for two wooden benches and the goal post. £900 for the benches and £900 for the goal post.

£1800 was deemed to be a large amount when not in the precept and so the councillors suggested a different amount.

It is noted that the Down Thomas field and Hall are charity run.

Cllr Truscott proposed to grant Down Thomas Village Hall £500, Cllr Drought seconded. 7 in favour, 1 against, 2 abstentions.

RESOLVED: To grant Down Thomas Village Hall £500 towards the cost of a replacement goal post and net and two benches.

v. Decision on amendment to designated signatories for bank accounts. List of signatories to be: Cllr Stansell, Cllr Drought, Cllr Brown, Cllr Bennett, Cllr Newnham, Cllr Kenny, Cllr Cox, Cllr Edwards, RFO and Clerk.

Cllr Smith proposed to accept the list of signatories, Cllr Edwards seconded. All in favour (10)

RESOLVED: To amend the list of signatories for bank account to Cllr Stansell, Cllr Drought, Cllr Brown, Cllr Bennett, Cllr Newnham, Cllr Kenny, Cllr Cox, Cllr Edwards, RFO and Clerk.

vi.Decision on amendment to add one additional mandate signatory level person to bank accounts. Currently RFO and Cllr Stansell. One other needed to always ensure business continuity. Details circulated prior.

Cllr Drought proposed to accept the amendment, Cllr Truscott seconded. All in favour (10)

RESOLVED: To amend current proceedings so that one additional signatory level person must be added to bank accounts.

vii.Decision on which bank or building society to transfer earmarked reserves funds to, to ensure security of finances. See Annex G. Based on the suggestion of the RFO, Cllr Smith proposed to choose Triodos as the bank to transfer earmarked reserves funds to. Seconded by Cllr Brown. (8 in favour, 3 abstentions)

RESOLVED: To use Triodos as the bank to transfer earmarked reserves funds to.

viii. Quote for Zip Wire line re levelling and decked area work- circulated prior

It was agreed to leave this quote until September.

ix. Quote for tree root trimming- circulated prior

Labour £49.40

Cllr Newnham proposed to instruct JFGS to action the tree root trimming with the quote of £49.40, Cllr Edwards seconded. All in favour (11)

RESOLVED: To instruct to JFGS to action the tree root trimming

x. Quote for repainting of yellow lines in carpark- circulated prior

For re line marking the striped area in the Wembury Recreational Ground car park with a single pack epoxy yellow line marking paint. Labour and Material: £188.45

Cllr Stansell proposed to grant the requested quote to JFGS, Cllr Drought seconded. All in fav (10)

RESOLVED: To instruct JFGS to action the quote of £188.45 to JFGS for repainting the yellow line in the Wembury Recreational Ground car park.

xii. Quotes for litter signs- circulated prior

Erecting signs for litter - 1 on post and other attached to Wembury Recreational Ground assets: £120.53.

Cllr Brown proposed to instruct JFGS to action the quote of £120.53. Cllr Stansell seconded. 9 in favour, 1 abstention.

RESOLVED: To instruct JFGS to action the quote of £120.53 for the litter signs.

22-95 Exchange of Information- No decisions may be made on items raised here.

i. Cllr Edwards passed round images of optional signage for Traine Road. He will email round the signage and ask for a response from councillors.
ii. Cllr Kenny noted that an accident had happened on Hollacombe road and emphasised the need for a new speed sign.

Close of Meeting
The meeting was closed at 21:33

Ella Peters
Clerk to the Council

Annex A- District Councillor Chown's report

Waste and Recycling contract

At the Full Council meeting on 14th February, the Council resolved to:

"terminate the contract by mutual agreement, resulting in the transfer of all services currently provided under the contract back to the Council with effect from 3 October 2022;"

Facts and figures behind South Hams' services

The following is a snapshot of the Council's activities over the last year:

- Processed £85m in COVID business support grants over the last two years, providing a vital lifeline across the South Ham's business sectors
- Supported 177 households to prevent them becoming homeless
- Awarded £5.8m in Council Tax support to those in financial difficulty
- Seen 270,483 visits to our four leisure centres at Totnes, Ivybridge, Kingsbridge and Dartmouth
- Delivered and found occupants for 139 affordable homes
- These include 11 supported properties in Dartington for people with disabilities, enabling the first step towards independent living
- Spent just 12 days on average to process a new Housing Benefit claim (well below the national target of 17 days, meaning people get access to vital support that they need promptly)
- Been involved in the planting of 5,380 new young trees across the District
- Delivered 18 programmes to support our high streets in the COVID-19 recovery, using £143,000 of EU funding
- Saved £450,000 across South Hams and West Devon by implementing easier to use, customer friendly software

The information comes from the annual report for the last year, reflecting on the Council's achievements, as the nation continued to work its way out of the COVID-19 pandemic and look forward to new opportunities.

The report reflects how the pandemic has shaped Council services and how the organisation's staff have risen to planning how we best support the District in future.

Growing Communities Fund

Devon County Council have launched a new grant for projects that support Devon communities.

Grants ranging from £500 to £3,000 are available through the Growing Communities Fund (https://www.devon.gov.uk/communities/growing-communities-fund). Those that can apply include not for profit groups, schools, church groups and other community groups.

Read DCC's news release here: https://www.devon.gov.uk/news/growing-communities-fund-launched/

Communities Locality Fund

South Hams Councillors each have a small budget to support communities in their ward. I would very much welcome applications from the residents, businesses, or organisations from within the Wembury and Brixton Ward, (including Heybrook Bay, Down Thomas, Carrolsland, Sherford etc) for funding that can be used to support the local area, such as projects, events, equipment, and facilities.

The minimum grant that can be applied for is £100. If you have an idea you would like to discuss, please contact me: Matthew.Chown@swdevon.gov.uk

Climate Change and Biodiversity Locality Fund

This fund enables me to support local projects that help tackle the Climate and Ecological Emergency. The proposal should meet one of the objectives in the South Hams Climate Change and Biodiversity Strategy. These are:

- Reducing carbon emissions from households, businesses or organisations, including community and voluntary groups
- Supporting behaviour change and sustainable living
- Projects which will result in removal of carbon from the atmosphere through nature-based solutions, or supporting improvements in biodiversity
- Providing education and awareness of the Climate and Ecological emergency through direct engagement with hard to reach groups and individuals
- Projects which aim to help communities and species adapt to the effects of Climate Change
- Projects to help reduce organisational carbon footprints

Each South Hams Councillor has a budget of £3,000 to help not for profit groups or organisations to deliver community projects that benefit their Ward, or the wider local area.

If you have an idea you would like to discuss, please contact me: Matthew.Chown@swdevon.gov.uk

Annex B- District Councillor John Harts report

Phil Norrey, the Chief Executive of Devon County Council, is retiring shortly and the County Council are shortly advertising for his replacement. In the meantime I have asked our recently retired County Solicitor to come back to run the council as Interim Chief Exec Jan knows Devon and was nominated the Deputy Chief Executive over the Covid Pandemic.

Approval was given for parking restrictions and double yellow lines to be painted at Wembury Pont to stop the car parking congestion effecting the local residents. The committee recorded that this order would need to be monitored and enforced for it to work.

The Plymouth and South Devon Freeport business case is up with Government at the moment. Plymouth and Sherford is due to be approved shortly. Langage to follow in the Autumn. The new management board is in place with the MD of Princess Yachts as Chairman.

The Government has now approved the creation of the Great South region comprising the following councils Cornwall, Devon, Somerset, Dorset, and Bournemouth Poole and Christchurch. [BPC]

This will be the amalgamation of the 3 LEP areas who will work together to improve the prosperity of the South West with local councils.

Please contact me if there is anything that comes up tonight that you feel I can help with. John.

Annex C- Cllr John Bennetts report

Teenage shelter.
Quotes for the repairs have proved to be very expensive so additional quotes have been sought for a complete replacement. A recommendation will be made at the next WRG meeting after due consideration.

Fitness items.
A survey to allow the community to have a say in the choice of which items they would prefer, is about to take place using social media, website online media, posters and an entry in the September edition of the Review. We would expect the survey result by the end of October when 3 quotes will be sought from supply companies. Once a company has been chosen we will apply for grant funding so that installation could take place in the spring of 2023.

Recreation ground defibrillator.
This idea has been put forward due to the great range of physical activities that take place there and the fact that the nearest available unit is at the Odd Wheel. The idea has been welcomed by the defib group in principle but more volunteers are needed to carry out inspections and maintenance. An article has been placed in the review for volunteers.

Zip Wire sign.
S.H.D.C. will be asked to produce a suitable sign for users advising them to assess their risks to themselves and any supervised children. There will also be a weight limit of 13 stones.

ANNEX D to Wembury Parish Council Agenda – 25th July 2022

Financial Statement up until 18th July 2022

Payments

Description	Supplier		Net	VAT	Total
Zip Wire Tensioning	Rhinoplay		£ 356.00	£71.20	£ 427.20
Internal Audit	P Vassallo		£ 150.00		£ 150.00
Grant	DT Village Hall		£ 150.00		£ 150.00
Salaries, Office Allowances and PAYE	Various		£2,517.41		£2,517.41
Subscription	Clerk and Councils Direct		£ 12.00		£ 12.00
Energy Supply for DTCR	Opus Energy		£ 17.07	£ 0.85	£ 17.92
Energy Supply for DAAT Tower	EDF		£ 8.57	£ 0.43	£ 9.00
Email, Office 365 and VOIP	HelloComtec		£ 46.30	£ 9.26	£ 55.56
		Total	**£3,257.35**	**£81.74**	**£3,339.09**

Receipts

Description	Supplier		Net	Total
Interest	Lloyds Bank		£ 0.11	£ 0.11
Interest	Lloyds Bank		£ 0.95	£ 0.95
		Total	**£ 1.06**	**£ 1.06**

ANNEX E to Wembury Parish Council Agenda – 25th July 2022

Bank Reconciliation up until 18th July 2022

	Cash in Hand 01/04/2022			£104,490.45	
	ADD				
	Receipts 01/04/2022 - 18/07/2022			£ 27,449.50	
				£131,939.95	
	SUBTRACT				
	Payments 01/04/2022 - 18/07/2022			£ 12,003.26	
A	**Cash in Hand 18/07/2022**			**£119,936.69**	
	(per Cash Book)				
	Cash in hand per Bank Statements				
	Petty Cash	18/07/2022	£ -		
	Current Account	18/07/2022	£ 610.88		
	General Account	18/07/2022	£106,626.84		
	Book Account	18/07/2022	£ 12,698.97		
					£119,936.69
	Less unpresented payments				
					£119,936.69
	Plus unpresented receipts				
B	**Adjusted Bank Balance**				**£119,936.69**
	A = B Checks out OK				

ANNEX F to Wembury Parish Council Agenda – 25th July 2022

Reserves up until 18th July 2022

Reserve		OpeningBalance	Transfers	Spend	Receipts	CurrentBalance
Earmarked						
	Public Asset Maintenance Reserve	£ 10,000.00				£ 10,000.00
	Legal Costs Reserve	£ 3,000.00				£ 3,000.00
	Reprint of Discovering Wembury Book	£ 4,000.00				£ 4,000.00
	ElectionsReserve	£ 5,000.00				£ 5,000.00
	s.106 Funds	£ 45,946.74				£ 45,946.74
	Bus shelter s.106 money	£ 10,000.00				£ 10,000.00
	Earmarked					
TOTAL RESERVE		**£ 77,946.74**				**£ 77,946.74**
GENERAL FUND						£ 41,989.95
TOTAL FUNDS						£ 119,936.69

ANNEX G to Wembury Parish Council Agenda – 25th July 2022

Bank and Building Society Report

Report by RFO

Purpose of Report

Below are the suggested banks and building societies Wembury Parish Council could use for separate account, to ensure that we do not have all our funds under one bank in case of a banking crisis/failure of Lloyds (to ensure we are protected under the £85,000 banking assurance scheme).

Not all banks accept Parish Councils, but other councils do use the accounts below and so should accept Wembury Parish Council.

We need to invest at least £36,134.96 currently and more in the near future, to ensure we maintain the levels in accounts as below £85,000. This will be for storage of allocated reserves and so can be an easy access or short notice savings account. Thereby increasing the interest received on the money. General reserves for day to day running costs will remain in the Lloyds account.

The account chosen will need to provide liquidity, stability and a reasonable return on money invested, based upon current banking circumstances. The bank accounts will be reviewed periodically to ensure this is maintained.

Three bank accounts in order of preference will need to be selected, to ensure that should one have changed their criteria since the data was collated that other options are agreed to. The options are:

1. **Nationwide Building Society**
   Nationwide isn't a bank. We're a building society, or mutual, owned by our members. That's anyone who banks, saves or has a mortgage with us. We're run for their benefit and to help the communities around us. We're not run for shareholders in the same way that banks are.
2. **Triodos Bank**
   Our banking and financial services are for individuals and organisations who want to change the world for the better. As one of the world's most sustainable banks, we have over 740,000 customers who are already playing their part in our positive movement.
3. **Redwood Bank**
   Our story started in 2015 when our co-founders, Jonathan Rowland and Gary Wilkinson, met and developed a simple but compelling business proposition to build a brand new flexible and personable British business bank, with advanced systems, traditional values and one which would have an appetite to lend to small and medium sized organisations, whilst developing strong relationships with its customers.
   They then started building a talented team around them and in April 2017, Redwood Bank received an initial banking licence.
4. **Buckinghamshire Building Society**

Our services have not fundamentally changed since our beginnings in 1907, we offer a range of uncomplicated savings accounts as well as "tailor made" mortgage products to suit the individual needs of our borrowers

Ethics and Investment Information

1. **Nationwide**

   We're guided by a social purpose and aim to make our communities better places to live. We donate at least 1% of pre-tax profits to charitable causes. The Nationwide Foundation is an independent charity creating lasting change to tackle disadvantage in the UK. Its vision is for everyone to have a decent home that they can afford. The Nationwide Foundation is supported by an annual donation from us and so far has awarded over £40 million to more than 3,000 UK charitable causes.

   Running a business impacts the environment through different ways. We consider our purchasing choices, products and services, how we power and run our buildings and, the tools and travel our colleagues need.

   By making changes across these areas, we aim to minimise harm to our environment. That is why we aspire to support the UK's ambition to be net-zero by 2050. Net-zero means to achieve an overall balance between greenhouse gas (GHG) emissions produced and taken out of the atmosphere. In 2021, we became a member of the Net-Zero Banking Alliance (NZBA) and part of the Glasgow Financial Alliance for Net-Zero (GFANZ).

   We also signed up to the Science Based Targets initiative (SBTi) (opens in a new window) and Business Ambition for 1.5°C (opens in a new window), and are developing a set of intermediate science-based targets for our scope 1, 2 and 3 emissions, aligned with a net-zero emissions pathway.

   How we operate means that our strategy does not involve lending to, or investing in, businesses which have a negative impact on society and the environment, such as those in the fossil fuels industry.

   They have an inclusion and diversity and slavery and human trafficking policies

2. **Triodos**

   Best ethical financial provider 2022 British Bank Awards. They have a modern slavery and a diversity and inclusion statement/policy.

   Triodos Bank focuses its activities across three overarching themes: Environmental, Cultural and Social. Together, these cover a broad range of sectors – from renewable energy, organic farming and social housing through to retail, charities and education.

3. **Redwood Bank**

   Redwood Bank strives to be a good corporate citizen and its Corporate Social Responsibility philosophy is to integrate environmental, social and governance practices into its day-to-day business activities.

   The Bank values the principles of accountability, honesty and integrity in all aspects of its business and is committed to sustainable and responsible banking. Corporate Social Responsibility is integral to the way the Bank does business, and the following form part of a non-exhaustive list of commitments the Bank makes: to operate ethically, efficiently, proactively working to combat

money laundering, terrorism and financial crime, including not seeking to work with any organisations whose known practices directly pose a risk of serious harm to individuals or groups, such as human rights abuses, immoderate political or other beliefs, business dealings with oppressive regimes, unethical employment practices, the support of unethical operations (e.g. armament sales to military regimes, tobacco production, animal testing for only cosmetic purposes etc) and environmentally damaging practices.
The Bank is also committed to fostering good relationships with the communities in which it works and in building community and charity partnerships that deliver positive change. The Bank has participated in a number of community led and charitable activities since its launch in 2017 (sponsorships, small campaigns etc), all of which are documented throughout its social media platforms.

4. **Buckinghamshire Building Society**
   In 2021, we launched the Here To Help Fund to support local charities and non profit organisations across Buckinghamshire.
   We donated £75,000 in total, split between 10 local charities that need support at this time. The Large Award of £36,500 was donated to Youth Concern.

<u>Interest Rates and Terms</u>

1. **Nationwide Instant Access Saver 0.18%**
2. **Triodos Everyday Savings 0.65% (instant access, three withdrawals a year)**
3. **Redwood 35 Day Business Savings Account 1.3%**
4. **Buckinghamshire 30 day notice 0.5%**

All other options would require longer term lock in of funds of at least a year which would reduce the liquidity of funds available. I would advise that this would not be sensible with the current needs of the council.

<u>Recommendation</u>

Based upon the information provided above, I would recommend that if the council wishes to chose the most ethical bank they go with Triodos. For the best return with a reasonable ethical standpoint Redwood would be the best.