

**Nether Alderley
Parish Council**

Enclosures

1 - 4

Council Meeting

11th July 2023



**PWLB FIXED RATE LOANS
ESTIMATED REPAYMENT COSTS**

DOCUMENT 1

Amount of Advance: 200,000.00

Period (years)	Annuity			EIP			
	Rate %	½ Yearly Cost (£)	Total Cost (£)	Rate %	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
1 year	-	0.00	0.00	-	0.00	0.00	0.00
Over 1 not over 1½	-	0.00	0.00	-	0.00	0.00	0.00
Over 1½ not over 2	6.41	54,069.43	216,277.72	6.41	56,410.00	1,602.50	216,025.00
Over 2 not over 2½	6.40	43,920.60	219,603.00	6.40	46,400.00	1,280.00	219,200.00
Over 2½ not over 3	6.38	37,152.33	222,913.98	6.38	39,713.33	1,063.33	222,330.00
Over 3 not over 3½	6.35	32,313.32	226,193.24	6.36	34,931.43	908.57	225,440.00
Over 3½ not over 4	6.32	28,683.90	229,471.20	6.33	31,330.00	791.25	228,485.00
Over 4 not over 4½	6.29	25,860.75	232,746.75	6.30	28,522.22	700.00	231,500.00
Over 4½ not over 5	6.25	23,595.91	235,959.10	6.27	26,270.00	627.00	234,485.00
Over 5 not over 5½	6.21	21,741.39	239,155.29	6.23	24,411.82	566.36	237,380.00
Over 5½ not over 6	6.17	20,194.50	242,334.00	6.19	22,856.67	515.83	240,235.00
Over 6 not over 6½	6.13	18,884.17	245,494.21	6.15	21,534.62	473.08	243,050.00
Over 6½ not over 7	6.09	17,759.62	248,634.68	6.11	20,395.71	436.43	245,825.00
Over 7 not over 7½	6.04	16,777.56	251,663.40	6.07	19,403.33	404.67	248,560.00
Over 7½ not over 8	5.99	15,916.08	254,657.28	6.03	18,530.00	376.88	251,255.00
Over 8 not over 8½	5.95	15,159.94	257,718.98	5.99	17,754.71	352.35	253,910.00
Over 8½ not over 9	5.90	14,480.34	260,646.12	5.95	17,061.11	330.56	256,525.00
Over 9 not over 9½	5.86	13,876.40	263,651.60	5.91	16,436.32	311.05	259,100.00
Over 9½ not over 10	5.81	13,325.34	266,506.80	5.87	15,870.00	293.50	261,635.00
Over 10 not over 10½	5.77	12,831.04	269,451.84	5.83	15,353.81	277.62	264,130.00
Over 10½ not over 11	5.73	12,380.37	272,368.14	5.79	14,880.91	263.18	266,585.00
Over 11 not over 11½	5.69	11,967.61	275,255.03	5.76	14,455.65	250.43	269,120.00
Over 11½ not over 12	5.66	11,594.27	278,262.48	5.72	14,053.33	238.33	271,500.00
Over 12 not over 12½	5.63	11,250.11	281,252.75	5.69	13,690.00	227.60	273,970.00
Over 12½ not over 13	5.60	10,931.72	284,224.72	5.66	13,352.31	217.69	276,410.00
Over 13 not over 13½	5.57	10,636.23	287,178.21	5.63	13,037.41	208.52	278,820.00
Over 13½ not over 14	5.54	10,361.14	290,111.92	5.60	12,742.86	200.00	281,200.00
Over 14 not over 14½	5.52	10,110.77	293,212.33	5.58	12,476.55	192.41	283,700.00
Over 14½ not over 15	5.50	9,876.88	296,306.40	5.56	12,226.67	185.33	286,180.00
Over 15 not over 15½	5.49	9,664.39	299,596.09	5.54	11,991.61	178.71	288,640.00
Over 15½ not over 16	5.47	9,458.87	302,683.84	5.52	11,770.00	172.50	291,080.00
Over 16 not over 16½	5.46	9,272.15	305,980.95	5.50	11,560.61	166.67	293,500.00
Over 16½ not over 17	5.45	9,096.63	309,285.42	5.49	11,372.35	161.47	296,075.00
Over 17 not over 17½	5.45	8,937.98	312,829.30	5.48	11,194.29	156.57	298,640.00
Over 17½ not over 18	5.44	8,782.08	316,154.88	5.47	11,025.56	151.94	301,195.00
Over 18 not over 18½	5.44	8,641.50	319,735.50	5.46	10,865.41	147.57	303,740.00
Over 18½ not over 19	5.44	8,508.90	323,338.20	5.45	10,713.16	143.42	306,275.00

Period (years)	Annuity			EIP			
	Rate %	½ Yearly Cost (£)	Total Cost (£)	Rate %	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
Over 19 not over 19½	5.44	8,383.67	326,963.13	5.45	10,578.21	139.74	309,000.00
Over 19½ not over 20	5.44	8,265.24	330,609.60	5.44	10,440.00	136.00	311,520.00
Over 20 not over 20½	5.45	8,159.99	334,559.59	5.44	10,318.05	132.68	314,240.00
Over 20½ not over 21	5.45	8,053.75	338,257.50	5.44	10,201.90	129.52	316,960.00
Over 21 not over 21½	5.46	7,959.91	342,276.13	5.44	10,091.16	126.51	319,680.00
Over 21½ not over 22	5.46	7,864.23	346,026.12	5.44	9,985.45	123.64	322,400.00
Over 22 not over 22½	5.47	7,780.29	350,113.05	5.44	9,884.44	120.89	325,120.00
Over 22½ not over 23	5.48	7,700.85	354,239.10	5.44	9,787.83	118.26	327,840.00
Over 23 not over 23½	5.48	7,618.51	358,069.97	5.45	9,705.32	115.96	330,800.00
Over 23½ not over 24	5.49	7,547.17	362,264.16	5.45	9,616.67	113.54	333,525.00
Over 24 not over 24½	5.50	7,479.55	366,497.95	5.45	9,531.63	111.22	336,250.00
Over 24½ not over 25	5.50	7,408.18	370,409.00	5.46	9,460.00	109.20	339,230.00
Over 25 not over 25½	5.51	7,347.28	374,711.28	5.46	9,381.57	107.06	341,960.00
Over 25½ not over 26	5.51	7,282.18	378,673.36	5.47	9,316.15	105.19	344,955.00
Over 26 not over 26½	5.52	7,227.24	383,043.72	5.47	9,243.58	103.21	347,690.00
Over 26½ not over 27	5.52	7,167.70	387,055.80	5.48	9,183.70	101.48	350,700.00
Over 27 not over 27½	5.53	7,118.09	391,494.95	5.48	9,116.36	99.64	353,440.00
Over 27½ not over 28	5.53	7,063.52	395,557.12	5.49	9,061.43	98.04	356,465.00
Over 28 not over 28½	5.54	7,018.68	400,064.76	5.49	8,998.77	96.32	359,210.00
Over 28½ not over 29	5.54	6,968.54	404,175.32	5.50	8,948.28	94.83	362,250.00
Over 29 not over 29½	5.54	6,920.44	408,305.96	5.50	8,889.83	93.22	365,000.00
Over 29½ not over 30	5.54	6,874.28	412,456.80	5.51	8,843.33	91.83	368,055.00
Over 30 not over 30½	5.54	6,829.94	416,626.34	5.51	8,788.69	90.33	370,810.00
Over 30½ not over 31	5.54	6,787.34	420,815.08	5.51	8,735.81	88.87	373,565.00
Over 31 not over 31½	5.54	6,746.40	425,023.20	5.52	8,694.60	87.62	376,640.00
Over 31½ not over 32	5.54	6,707.03	429,249.92	5.52	8,645.00	86.25	379,400.00
Over 32 not over 32½	5.54	6,669.17	433,496.05	5.53	8,606.92	85.08	382,490.00
Over 32½ not over 33	5.54	6,632.73	437,760.18	5.53	8,560.30	83.79	385,255.00
Over 33 not over 33½	5.54	6,597.65	442,042.55	5.53	8,515.07	82.54	388,020.00
Over 33½ not over 34	5.54	6,563.88	446,343.84	5.53	8,471.18	81.32	390,785.00
Over 34 not over 34½	5.54	6,531.34	450,662.46	5.54	8,438.55	80.29	393,900.00
Over 34½ not over 35	5.54	6,499.99	454,999.30	5.54	8,397.14	79.14	396,670.00
Over 35 not over 35½	5.53	6,461.85	458,791.35	5.54	8,356.90	78.03	399,440.00
Over 35½ not over 36	5.53	6,432.68	463,152.96	5.54	8,317.78	76.94	402,210.00
Over 36 not over 36½	5.53	6,404.56	467,532.88	5.54	8,279.73	75.89	404,980.00
Over 36½ not over 37	5.52	6,369.41	471,336.34	5.54	8,242.70	74.86	407,750.00
Over 37 not over 37½	5.52	6,343.19	475,739.25	5.54	8,206.67	73.87	410,520.00
Over 37½ not over 38	5.51	6,309.82	479,546.32	5.54	8,171.58	72.89	413,290.00
Over 38 not over 38½	5.51	6,285.36	483,972.72	5.54	8,137.40	71.95	416,060.00
Over 38½ not over 39	5.50	6,253.61	487,781.58	5.54	8,104.10	71.03	418,830.00
Over 39 not over 39½	5.50	6,230.76	492,230.04	5.54	8,071.65	70.13	421,600.00
Over 39½ not over 40	5.49	6,200.51	496,040.80	5.54	8,040.00	69.25	424,370.00
Over 40 not over 40½	5.49	6,179.15	500,511.15	5.54	8,009.14	68.40	427,140.00
Over 40½ not over 41	5.48	6,150.27	504,322.14	5.54	7,979.02	67.56	429,910.00
Over 41 not over 41½	5.48	6,130.27	508,812.41	5.54	7,949.64	66.75	432,680.00

Period (years)	Annuity			EIP			
	Rate %	½ Yearly Cost (£)	Total Cost (£)	Rate %	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
Over 41½ not over 42	5.47	6,102.66	512,623.44	5.54	7,920.95	65.95	435,450.00
Over 42 not over 42½	5.46	6,075.63	516,428.55	5.54	7,892.94	65.18	438,220.00
Over 42½ not over 43	5.46	6,057.48	520,943.28	5.54	7,865.58	64.42	440,990.00
Over 43 not over 43½	5.45	6,031.57	524,746.59	5.54	7,838.85	63.68	443,760.00
Over 43½ not over 44	5.44	6,006.18	528,543.84	5.53	7,802.73	62.84	446,085.00
Over 44 not over 44½	5.43	5,981.29	532,334.81	5.53	7,777.19	62.13	448,850.00
Over 44½ not over 45	5.43	5,965.28	536,875.20	5.53	7,752.22	61.44	451,615.00
Over 45 not over 45½	5.42	5,941.35	540,662.85	5.53	7,727.80	60.77	454,380.00
Over 45½ not over 46	5.41	5,917.85	544,442.20	5.53	7,703.91	60.11	457,145.00
Over 46 not over 46½	5.41	5,903.26	549,003.18	5.52	7,670.54	59.35	459,440.00
Over 46½ not over 47	5.40	5,880.62	552,778.28	5.52	7,647.66	58.72	462,200.00
Over 47 not over 47½	5.39	5,858.38	556,546.10	5.52	7,625.26	58.11	464,960.00
Over 47½ not over 48	5.38	5,836.51	560,304.96	5.51	7,593.33	57.40	467,235.00
Over 48 not over 48½	5.38	5,823.57	564,886.29	5.51	7,571.86	56.80	469,990.00
Over 48½ not over 49	5.37	5,802.44	568,639.12	5.51	7,550.82	56.22	472,745.00
Over 49 not over 49½	5.36	5,781.65	572,383.35	5.50	7,520.20	55.56	475,000.00
Over 49½ not over 50	5.35	5,761.19	576,119.00	5.50	7,500.00	55.00	477,750.00

Note: 1. If a borrower wishes to make a premature repayment of a loan, either in whole or in part, it should contact the Board giving full details beforehand. The Board will usually agree to accept this request but it should be noted that a premium will be payable when the interest rate on the loan to be repaid is higher than the current rate applying to the premature repayment of a loan repayable by the same method and over the same period as that remaining on the loan which it is proposed to repay. When the interest rate on the loan to be repaid is lower than the current rate applying to the premature repayment, a discount will be allowed.



United Kingdom
Debt Management
Office

**PWLB FIXED RATE LOANS
ESTIMATED REPAYMENT COSTS**

Amount of Advance: 250,000.00

Period (years)	Annuity			EIP			
	Rate %	½ Yearly Cost (£)	Total Cost (£)	Rate %	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
1 year	-	0.00	0.00	-	0.00	0.00	0.00
Over 1 not over 1½	-	0.00	0.00	-	0.00	0.00	0.00
Over 1½ not over 2	6.40	67,578.72	270,314.88	6.40	70,500.00	2,000.00	270,000.00
Over 2 not over 2½	6.38	54,885.13	274,425.65	6.38	57,975.00	1,595.00	273,925.00
Over 2½ not over 3	6.36	46,425.07	278,550.42	6.37	49,629.17	1,327.08	277,868.75
Over 3 not over 3½	6.33	40,376.49	282,635.43	6.34	43,639.29	1,132.14	281,700.00
Over 3½ not over 4	6.30	35,839.80	286,718.40	6.31	39,137.50	985.94	285,493.75
Over 4 not over 4½	6.27	32,310.92	290,798.28	6.28	35,627.78	872.22	289,250.00
Over 4½ not over 5	6.23	29,479.89	294,798.90	6.25	32,812.50	781.25	292,968.75
Over 5 not over 5½	6.19	27,161.73	298,779.03	6.21	30,489.77	705.68	296,575.00
Over 5½ not over 6	6.15	25,228.10	302,737.20	6.17	28,545.83	642.71	300,131.25
Over 6 not over 6½	6.11	23,590.15	306,671.95	6.13	26,893.27	589.42	303,637.50
Over 6½ not over 7	6.06	22,176.87	310,476.18	6.09	25,469.64	543.75	307,093.75
Over 7 not over 7½	6.02	20,956.80	314,352.00	6.05	24,229.17	504.17	310,500.00
Over 7½ not over 8	5.97	19,879.90	318,078.40	6.01	23,137.50	469.53	313,856.25
Over 8 not over 8½	5.93	18,934.66	321,889.22	5.97	22,168.38	438.97	317,162.50
Over 8½ not over 9	5.88	18,085.09	325,531.62	5.93	21,301.39	411.81	320,418.75
Over 9 not over 9½	5.84	17,330.10	329,271.90	5.89	20,520.39	387.50	323,625.00
Over 9½ not over 10	5.80	16,648.95	332,979.00	5.85	19,812.50	365.63	326,781.25
Over 10 not over 10½	5.75	16,023.27	336,488.67	5.81	19,167.26	345.83	329,887.50
Over 10½ not over 11	5.72	15,467.66	340,288.52	5.77	18,576.14	327.84	332,943.75
Over 11 not over 11½	5.68	14,951.67	343,888.41	5.74	18,044.57	311.96	336,100.00
Over 11½ not over 12	5.65	14,484.97	347,639.28	5.71	17,554.17	297.40	339,218.75
Over 12 not over 12½	5.61	14,046.82	351,170.50	5.68	17,100.00	284.00	342,300.00
Over 12½ not over 13	5.59	13,656.71	355,074.46	5.65	16,677.88	271.63	345,343.75
Over 13 not over 13½	5.56	13,287.30	358,757.10	5.62	16,284.26	260.19	348,350.00
Over 13½ not over 14	5.54	12,951.42	362,639.76	5.59	15,916.07	249.55	351,318.75
Over 14 not over 14½	5.52	12,638.46	366,515.34	5.57	15,583.19	240.09	354,437.50
Over 14½ not over 15	5.50	12,346.11	370,383.30	5.55	15,270.83	231.25	357,531.25
Over 15 not over 15½	5.48	12,072.34	374,242.54	5.53	14,977.02	222.98	360,600.00
Over 15½ not over 16	5.47	11,823.58	378,354.56	5.51	14,700.00	215.23	363,643.75
Over 16 not over 16½	5.46	11,590.19	382,476.27	5.50	14,450.76	208.33	366,875.00
Over 16½ not over 17	5.45	11,370.78	386,606.52	5.49	14,215.44	201.84	370,093.75
Over 17 not over 17½	5.45	11,172.48	391,036.80	5.48	13,992.86	195.71	373,300.00
Over 17½ not over 18	5.44	10,977.60	395,193.60	5.46	13,769.44	189.58	376,262.50
Over 18 not over 18½	5.44	10,801.88	399,669.56	5.46	13,581.76	184.46	379,675.00
Over 18½ not over 19	5.44	10,636.13	404,172.94	5.45	13,391.45	179.28	382,843.75

Period (years)	Annuity			EIP			
	Rate %	½ Yearly Cost (£)	Total Cost (£)	Rate %	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
Over 19 not over 19½	5.44	10,479.58	408,703.62	5.45	13,222.76	174.68	386,250.00
Over 19½ not over 20	5.45	10,340.09	413,603.60	5.44	13,050.00	170.00	389,400.00
Over 20 not over 20½	5.45	10,199.99	418,199.59	5.44	12,897.56	165.85	392,800.00
Over 20½ not over 21	5.46	10,075.84	423,185.28	5.44	12,752.38	161.90	396,200.00
Over 21 not over 21½	5.46	9,949.89	427,845.27	5.44	12,613.95	158.14	399,600.00
Over 21½ not over 22	5.47	9,839.02	432,916.88	5.44	12,481.82	154.55	403,000.00
Over 22 not over 22½	5.47	9,725.36	437,641.20	5.44	12,355.56	151.11	406,400.00
Over 22½ not over 23	5.48	9,626.06	442,798.76	5.45	12,247.28	148.10	410,093.75
Over 23 not over 23½	5.49	9,532.01	448,004.47	5.45	12,131.65	144.95	413,500.00
Over 23½ not over 24	5.49	9,433.97	452,830.56	5.45	12,020.83	141.93	416,906.25
Over 24 not over 24½	5.50	9,349.43	458,122.07	5.46	11,927.04	139.29	420,625.00
Over 24½ not over 25	5.51	9,269.25	463,462.50	5.46	11,825.00	136.50	424,037.50
Over 25 not over 25½	5.51	9,184.10	468,389.10	5.47	11,739.46	134.07	427,775.00
Over 25½ not over 26	5.52	9,111.84	473,815.68	5.47	11,645.19	131.49	431,193.75
Over 26 not over 26½	5.52	9,034.06	478,805.18	5.48	11,566.98	129.25	434,950.00
Over 26½ not over 27	5.53	8,968.83	484,316.82	5.48	11,479.63	126.85	438,375.00
Over 27 not over 27½	5.53	8,897.62	489,369.10	5.49	11,407.95	124.77	442,150.00
Over 27½ not over 28	5.54	8,838.69	494,966.64	5.49	11,326.79	122.54	445,581.25
Over 28 not over 28½	5.54	8,773.34	500,080.38	5.50	11,260.96	120.61	449,375.00
Over 28½ not over 29	5.54	8,710.68	505,219.44	5.50	11,185.34	118.53	452,812.50
Over 29 not over 29½	5.55	8,659.99	510,939.41	5.51	11,124.79	116.74	456,625.00
Over 29½ not over 30	5.55	8,602.32	516,139.20	5.51	11,054.17	114.79	460,068.75
Over 30 not over 30½	5.55	8,546.94	521,363.34	5.52	10,998.36	113.11	463,900.00
Over 30½ not over 31	5.55	8,493.73	526,611.26	5.52	10,932.26	111.29	467,350.00
Over 31 not over 31½	5.55	8,442.60	531,883.80	5.52	10,868.25	109.52	470,800.00
Over 31½ not over 32	5.55	8,393.43	537,179.52	5.53	10,818.75	108.01	474,656.25
Over 32 not over 32½	5.55	8,346.14	542,499.10	5.53	10,758.65	106.35	478,112.50
Over 32½ not over 33	5.55	8,300.63	547,841.58	5.53	10,700.38	104.73	481,568.75
Over 33 not over 33½	5.55	8,256.82	553,206.94	5.54	10,656.34	103.36	485,450.00
Over 33½ not over 34	5.55	8,214.64	558,595.52	5.54	10,601.47	101.84	488,912.50
Over 34 not over 34½	5.54	8,164.18	563,328.42	5.54	10,548.19	100.36	492,375.00
Over 34½ not over 35	5.54	8,124.99	568,749.30	5.54	10,496.43	98.93	495,837.50
Over 35 not over 35½	5.54	8,087.22	574,192.62	5.54	10,446.13	97.54	499,300.00
Over 35½ not over 36	5.54	8,050.80	579,657.60	5.55	10,409.72	96.35	503,218.75
Over 36 not over 36½	5.53	8,005.69	584,415.37	5.55	10,362.16	95.03	506,687.50
Over 36½ not over 37	5.53	7,971.77	589,910.98	5.55	10,315.88	93.75	510,156.25
Over 37 not over 37½	5.53	7,939.04	595,428.00	5.55	10,270.83	92.50	513,625.00
Over 37½ not over 38	5.52	7,897.36	600,199.36	5.55	10,226.97	91.28	517,093.75
Over 38 not over 38½	5.52	7,866.82	605,745.14	5.55	10,184.25	90.10	520,562.50
Over 38½ not over 39	5.51	7,827.17	610,519.26	5.55	10,142.63	88.94	524,031.25
Over 39 not over 39½	5.51	7,798.64	616,092.56	5.55	10,102.06	87.82	527,500.00
Over 39½ not over 40	5.50	7,760.86	620,868.80	5.55	10,062.50	86.72	530,968.75
Over 40 not over 40½	5.50	7,734.18	626,468.58	5.55	10,023.92	85.65	534,437.50
Over 40½ not over 41	5.49	7,698.12	631,245.84	5.55	9,986.28	84.60	537,906.25
Over 41 not over 41½	5.48	7,662.84	636,015.72	5.55	9,949.55	83.58	541,375.00

Period (years)	Annuity			EIP			
	Rate %	½ Yearly Cost (£)	Total Cost (£)	Rate %	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
Over 41½ not over 42	5.48	7,638.67	641,648.28	5.55	9,913.69	82.59	544,843.75
Over 42 not over 42½	5.47	7,604.91	646,417.35	5.55	9,878.68	81.62	548,312.50
Over 42½ not over 43	5.46	7,571.85	651,179.10	5.54	9,831.98	80.52	551,237.50
Over 43 not over 43½	5.46	7,549.90	656,841.30	5.54	9,798.56	79.60	554,700.00
Over 43½ not over 44	5.45	7,518.19	661,600.72	5.54	9,765.91	78.69	558,162.50
Over 44 not over 44½	5.44	7,487.10	666,351.90	5.54	9,733.99	77.81	561,625.00
Over 44½ not over 45	5.44	7,467.12	672,040.80	5.54	9,702.78	76.94	565,087.50
Over 45 not over 45½	5.43	7,437.22	676,787.02	5.53	9,659.75	75.96	567,975.00
Over 45½ not over 46	5.42	7,407.88	681,524.96	5.53	9,629.89	75.14	571,431.25
Over 46 not over 46½	5.42	7,389.67	687,239.31	5.53	9,600.67	74.33	574,887.50
Over 46½ not over 47	5.41	7,361.40	691,971.60	5.53	9,572.07	73.54	578,343.75
Over 47 not over 47½	5.40	7,333.61	696,692.95	5.52	9,531.58	72.63	581,200.00
Over 47½ not over 48	5.40	7,316.98	702,430.08	5.52	9,504.17	71.88	584,650.00
Over 48 not over 48½	5.39	7,290.16	707,145.52	5.52	9,477.32	71.13	588,100.00
Over 48½ not over 49	5.38	7,263.77	711,849.46	5.51	9,438.52	70.28	590,931.25
Over 49 not over 49½	5.37	7,237.81	716,543.19	5.51	9,412.75	69.57	594,375.00
Over 49½ not over 50	5.37	7,223.03	722,303.00	5.51	9,387.50	68.88	597,818.75

Note: 1. If a borrower wishes to make a premature repayment of a loan, either in whole or in part, it should contact the Board giving full details beforehand. The Board will usually agree to accept this request but it should be noted that a premium will be payable when the interest rate on the loan to be repaid is higher than the current rate applying to the premature repayment of a loan repayable by the same method and over the same period as that remaining on the loan which it is proposed to repay. When the interest rate on the loan to be repaid is lower than the current rate applying to the premature repayment, a discount will be allowed.

Nether Alderley Parish Council

DOCUMENT 2

Prepared by: David Naylor Parish Clerk and RFO
Name and Role (Clerk/RFO etc)

Date: 3rd July 2023

Approved by: _____
Name and Role (RFO/Chair of Finance etc)

Date: 11th July 2023

	Bank Reconciliation at 30/06/2023		
	Cash in Hand 01/04/2023		161,464.28
	ADD Receipts 01/04/2023 - 30/06/2023		51,811.57
			213,275.85
	SUBTRACT Payments 01/04/2023 - 30/06/2023		26,190.50
A	Cash in Hand 30/06/2023 (per Cash Book)		187,085.35
	Cash in hand per Bank Statements		
	Petty Cash 30/06/2022	0.00	
	Skipton Building Society 12/05/2023	86,444.03	
	Reserve Account Nat West Ac No. 12/05/2023	25,110.38	
	Current Account Nat West Ac No. 1 30/06/2023	76,919.94	
	Less unrepresented payments i.e: VN 42 Cheque 1677 £1200.00 Currie & Brown VN 43 Cheque 1679 £189 Greensplash Total £1,389.00		188,474.35
			1,389.00
			187,085.35
	Plus unrepresented receipts None		
B	Adjusted Bank Balance		187,085.35
	A = B Checks out OK		

Nether Alderley Parish Council
Reserves Balance
2023-2024

<u>Reserve</u>	<u>OpeningBalance</u>	<u>Transfers</u>	<u>Spend</u>	<u>Receipts</u>	<u>CurrentBalance</u>
Capital					
General Reserve (Four Months		20,000.00			20,000.00
Total Capital	0.00	20,000.00			20,000.00
Earmarked					
Insurance Excess		250.00			250.00
Asset Management Contingenc		1,500.00			1,500.00
External Audit Contingency		200.00			200.00
Parish Hall Contingency					0.00
Boundary Signage		3,000.00			3,000.00
Kings Coronation		3,000.00			3,000.00
Bus Shelter Contingency		1,000.00			1,000.00
Hall Electricity Contingency					0.00
Tree Cutting Contingency		1,000.00			1,000.00
Hall Renovation		130,000.00			130,000.00
Total Earmarked	0.00	139,950.00			139,950.00
TOTAL RESERVE		159,950.00			159,950.00
GENERAL FUND					27,135.35
TOTAL FUNDS					187,085.35

DOCUMENT 3

QUARTERLY BALANCE SHEET 2023/24 - Nether Alderley Parish Council

PAYMENTS Negative Values are an underspend and are shown in green in Variance Col											
Cost Code	Annual Budget 2022/23	Budget Out turn 2022/23	Annual Budget 2023/24	Quarter's Budget (annual budget divided by 4)	Qtr1 April to June incl	Qtr 2 July to Sept Inc	Qtr 3 Oct to Dec Incl	Qtr 4 Jan to April Incl	Projection to year end based on Qtr 1x 4 where appropriate	Projected Cumulative Variance to year end	
01 Staff Costs											
5 Clerk's Salary	13250	11419.35	12,125.00	3,031.22	2,804.05	2804.05	2804.05	2804.05	11,216.20	-908.80	
6 Employer Pension	3000	1099.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7 Employer NI	689	431.29	200.00	49.97	90.46	90.46	90.46	90.46	361.84	161.84	
42 Overtime	0	1285.21	1,500.00	375.00	125.45	125.45	125.45	125.45	501.80	-998.20	
43 Back Pay	0	604.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total	£16,939.00	£14,839.49	£13,825.00	£3,456.19	£3,019.96	£3,019.96	£3,019.96	£3,019.96	£12,079.84	-1,745.16	
02 Administration											
8 Pension Ill Health Insurance	150	124.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9 Staff Training	180	0.00	180.00	45.00	0.00	0.00	0.00	0.00	0.00	-180.00	
12 Payroll Services	194	246.50	300.00	75.00	97.50	67.80	97.50	0.00	262.80	-37.20	
13 Stationery	250	372.27	450.00	112.50	96.76	96.76	96.76	96.76	387.04	-62.96	
14 Staff Travelling Expenses	400	618.75	750.00	187.50	199.35	199.35	199.35	199.35	797.40	47.40	
16 Staff Mobile Phone (Clerk)	154	127.62	150.00	37.50	27.51	27.51	27.51	27.51	110.04	-39.96	
17 Office Equipment	625	543.32	460.00	115.03	276.99	75.00	50.00	50.00	451.99	-8.01	
18 Insurance	1466	1,053.18	1,450.00	362.53	2,538.06	0.00	0.00	0.00	2,538.06	1,088.06	
19 Audit Fees	573	538.50	600.00	150.00	275.00	325.00	0.00	0.00	600.00	0.00	
20 Annual Subscriptions	593	854.58	1,200.00	300.00	288.00	288.00	288.00	288.00	1,152.00	-48.00	
25 Honours Board	150	0.00	150.00	37.50	0.00	150.00	0.00	0.00	150.00	0.00	
32 Bank Safety Deposit	25	25.00	25.00	6.28	2.73	0.00	0.00	0.00	10.92	-14.08	
37 Cloud Storage	0	£4.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub Total	£4,760.00	£4,508.82	£5,715.00	£1,428.84	£3,801.90	£1,229.42	£759.12	£661.62	£6,460.25	745.25	

Cost Code	Annual Budget 2022/23	Budget Out turn 2022/23	Annual Budget 2023/24	Quarter's Budget (annual budget divided by 4)	Qtr1 April to June incl	Qtr 2 July to Sept Inc	Qtr 3 Oct to Dec Incl	Qtr 4 Jan to April Incl	Projection to year end based on Qtr 1x 4 where appropriate	Projected Cumulative Variance to year end
03 Parish Hall										
21 Hire of P.Hall (Public Events)	280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22 Parish Hall Expenses	3769	416.23	1,000.00	250.03	0.00	0.00	0.00	0.00	0.00	-1,000.00
29 Parish Hall Electricity -See also line 61 in EM reserves	0	2,319.50	5,500.00	1,375.03	1,279.24	1279.24	1279.24	1279.24	5,116.96	-383.04
29 Electricity UW Club Sub		2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total	£4,049.00	£2,737.73	£6,500.00	£1,625.06	£1,279.24	£1,279.24	£1,279.24	£1,279.24	£5,116.96	-1,383.04
04 Parish Hall Re-development										
23 Parish Hall Redevelopment	25664	5,374.49	27,000.00	6,750.00	7,605.00	0.00	0.00	0.00	7,605.00	-19,395.00
44 Professional Fees		14,604.53	0.00	0.00	8,678.17	0.00	0.00	0.00	8,678.17	8,678.17
Sub Total	£25,664.00	£19,979.02	£27,000.00	£6,750.00	£16,283.17	£0.00	£0.00	£0.00	£16,283.17	-10,716.83
05 Highways										
33 Highways	3000	0	4,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00	-4,000.00
Sub Total	£3,000.00	£0.00	£4,000.00	£1,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	-4,000.00
06 Burial Ground										
34 Burial Ground Expenses	2540	1,524.72	2000	499.97	0	0.00	0.00	0.00	0.00	-2,000.00
Sub Total	£2,540.00	£1,524.72	£2,000.00	£499.97	£0.00	£0.00	£0.00	£0.00	£0.00	-2,000.00
07 Councillor Expenses										0.00
10 Councillor Training	180	50	180.00	45.00	0.00	0.00	0.00	0.00	0.00	-180.00
11 Chairman's Allowance	100	0	100.00	25.03	0.00	0.00	0.00	0.00	0.00	-100.00
15 Cllr Travelling Expenses		0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total	£280.00	£50.00	£280.00	£70.03	£0.00	£0.00	£0.00	£0.00	£0.00	-280.00
08 Neighbourhood Plan										0.00
	3500	1020.06	0.00	0.00	72.94	0.00	0.00	0.00	72.94	72.94
Sub Total	£3,500.00	£1,020.06	£0.00	£0.00	£72.94	£0.00	£0.00	£0.00	£72.94	72.94

Cost Code	Annual Budget 2022/23	Budget Out turn 2022/23	Annual Budget 2023/24	Quarter's Budget (annual budget divided by 4)	Qtr1 April to June incl	Qtr 2 July to Sept Inc	Qtr 3 Oct to Dec Incl	Qtr 4 Jan to April Incl	Projection to year end based on Qtr 1x 4 where appropriate	Projected Cumulative Variance to year end
09 Community Fund/assets										0.00
35 Community Fund Newsletter	760	677.23	400.00	100.03	0.00	269.75	0	0	269.75	-130.25
36 Community Fund Other		1456.21	1,000.00	250.03	0.00	0.00	0.00	£0.00	0.00	-1,000.00
Sub Total	£760.00	£2,133.44	£1,400.00	£350.06	£0.00	£269.75	£0.00	£0.00	£269.75	-1,130.25
14 Earmarked Reserves										
47 Insurance Excess	£250.00	£0.00	250.00	62.5	£0.00	0.00	0.00	0.00	£0.00	-250.00
48 Asset Managmnt Conting	£1,500.00	£0.00	1500.00	375	£0.00	0.00	0.00	0.00	£0.00	-1,500.00
49 External Audit Contingency	£200.00	£0.00	200.00	50	£0.00	0.00	0.00	0.00	£0.00	-200.00
50 Parish Hall Contingency	£2,000.00	£0.00	0.00	0	£0.00	0.00	0.00	0.00	£0.00	0.00
51 Boundary Signage	£0.00	£0.00	6000.00	1500	£0.00	3786.54	0.00	0.00	£3,786.54	-2,213.46
52 Kings Coronation	£0.00	£0.00	0.00	0	£0.00	0.00	0.00	0.00	£0.00	0.00
51 Bus Shelter Contingency	£1,000.00	£0.00	1000.00	250	£0.00	0.00	0.00	0.00	£0.00	-1,000.00
52 Parish Hall Electrcty Conting	£2,500.00	£0.00	0.00	0	£0.00	0.00	0.00	0.00	£0.00	0.00
53 Tree Cutting	£1,000.00	£0.00	1000.00	250	£0.00	0.00	0.00	0.00	£0.00	-1,000.00
54 Parish Hall Renovation	£94,216.00	£0.00	130000.00	32500	£0.00	0.00	0.00	0.00	£0.00	-130,000.00
Sub Total	£102,666.00	£0.00	£139,950.00	£34,987.50	£0.00	£3,786.54	£0.00	£0.00	£3,786.54	-136,163.46
15 General Reserves										
45 Unallocated General	£5,200.00	£0.00	20,000.00	5000.00	£0.00	0.00	0.00	£0.00	£0.00	-20,000.00
Sub Total	£5,200.00	£0.00	£20,000.00	5000.00	£0.00	0.00	0.00	0.00	0.00	-20,000.00
PAYMENT TOTALS	£169,358.00	£46,793.28	£220,670.00	£55,167.65	£24,457.21	£9,584.91	£5,058.32	£4,960.82	£44,069.45	-176,600.55
Less Earmaked & General Reserves	£61,492.00	£46,793.28	£60,720.00	£15,180.15	£24,457.21				Less Earmarked & General Reserves	-20,437.09

Cost Code	Annual Budget 2022/23	Budget Out turn 2022/23	Annual Budget 2023/24	Quarter's Budget (annual budget divided by 4)	Qtr1 April to June incl	Qtr 2 July to Sept Inc	Qtr 3 Oct to Dec Incl	Qtr 4 Jan to April Incl	Projection to year end based on Qtr 1x 4 where appropriate	Projected Cumulative Variance to year end
RECEIPTS Note Negative Figures are a reduction income over the budget and shown in Red in Variance Col										
01 Correction of under/over Pension Contributions	£0.00	£313.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
02 Ill Health Insurance refund	£0.00	£0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
03 P/Hall Electricity refund	£0.00	745.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
03 Parish Hall Fund Donations	£0.00	312.62	0.00	0.00	1000.00	0.00	0.00	0.00	1,000.00	1,000.00
Sub Total	£0.00	£1,371.50	£0.00	£0.00	£1,000.00	£0.00	£0.00	£0.00	1,000.00	1,000.00
06 Burial Ground										
28 Burial Ground Fees	3135	3110	3,200.00	799.97	1530.00	1,200.00	600.00	600.00	3,930.00	730.00
Sub Total	£3,135.00	£3,110.00	£3,200.00	£799.97	£1,530.00	£1,200.00	£600.00	£600.00	3,930.00	730.00
08 Neighbourhood Plan										
30 Neighbourhood Plan	3500	1290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total	£3,500.00	£1,290.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	0.00	0.00
09 Community Fund/assets										
35 Community Fund (Newsletter)	200	195	215.00	53.72	0	0.00	0.00	0.00	0.00	-215.00
36 Community Fund Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total	£200.00	£195.00	£215.00	£53.72	£0.00	£0.00	£0.00	£0.00	0.00	-215.00
10 Precept										
26 Precept	54650	54,650	59,412.00	14853.00	29706.00	0.00	29706.00	0.00	59,412.00	0.00
Sub Total	£54,650.00	£54,650.00	£59,412.00	£14,853.00	£29,706.00	£0.00	£29,706.00	£0.00	£59,412.00	0.00
11 Community Infrastructure										
31 Community Infrastructure Levy	0.00	25521.96	0	0.00	19,507.97	0.00	0.00	0.00	19,507.97	19,507.97
Sub Total	£0.00	£25,521.96	£0.00	£0.00	£19,507.97	£0.00	£0.00	£0.00	19,507.97	19,507.97

Cost Code	Annual Budget 2022/23	Budget Out turn 2022/23	Annual Budget 2023/24	Quarter's Budget (annual budget divided by 4)	Qtr1 April to June incl	Qtr 2 July to Sept Inc	Qtr 3 Oct to Dec Incl	Qtr 4 Jan to April Incl	Projection to year end based on Qtr 1x 4 where appropriate	Projected Cumulative Variance to year end
12 Bank Interest										
38 Reserve Bank Account	7	109.65	100.00	25.03	67.60	67.00	67.00	67.00	268.60	168.60
39 Current Bank Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40 Skipton Building Society	0.00	1444.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41 Unity Bank Savings					0.00	0.00	0.00	0.00	0.00	
Sub Total	£7.00	£1,553.68	£100.00	£25.03	£67.60	£67.00	£67.00	£67.00	268.60	168.60
13 VAT Repaid										
41 VAT to be repaid by HMRC	706.6	706.6	*£5096.06	0.00	0.00				0.00	0.00
	£706.60	£706.60	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	0.00	0.00
RECEIPT TOTALS	£62,198.60	£88,398.74	£62,927.00	£15,731.72	51,811.57	£1,267.00	£30,373.00	£667.00	£84,118.57	£21,191.57

*** Note:** The VAT Claim has not yet been made and the £5096,06 is not yet included as a receipt in this budget. Awaiting advise from VAT Consultant

Net Variance Each Quarter (i.e difference between Income and Expenditure) Green = Positive & RED = Negative	Qtr 1	Qtr2	Qtr3	Qtr4	Cumulative	Net Variance
	£27,354.36	-£8,317.91	£25,314.68	-£4,293.82	£40,049.12	£197,792.12

Survey Regarding Criteria to be Used to prioritise Bus Support.

July Nether Alderley Parish Council Meeting

From: **TAYLOR, Chris** <Chris.Taylor@cheshireeast.gov.uk>

Date: Mon, 26 Jun 2023 at 11:12

Subject: Cheshire East Bus Support Criteria Consultation

To:

Cc: **HIBBERT, Richard** <Richard.Hibbert@cheshireeast.gov.uk>, **MARSTON, Jenny** <Jenny.Marston@cheshireeast.gov.uk>, **ROBINSON, Trevor** <Trevor.Robinson@cheshireeast.gov.uk>, **BARNETT, Andrew** <Andrew.Barnett@cheshireeast.gov.uk>, **ADAMS, Debby** <Debby.Adams@cheshireeast.gov.uk>

SENT ON BEHALF OF RICHARD HIBBERT

26 June 2023

Share your views on bus support criteria

Dear Town/Parish Councils,

Cheshire East Council are today launching a consultation exercise designed to capture the views of all interested parties on the criteria used to prioritise bus support.

The council has a budget of £2.4m to spend on bus routes that are not seen as commercially viable by bus operators but are still deemed as important to run.

This financial support for bus services is prioritised using a set of 10 criteria adopted in August 2011, which help to deliver the following key objectives:

- Supporting the economy and environmental sustainability;
- Improving access and social inclusion; and
- Bus service performance.

There is a need to update the criteria to reflect the council's current corporate priorities, policy objectives in the council's local transport plan (LTP), the needs of local communities and the challenges facing the bus industry following the Covid pandemic.

The council is asking for views on three new criteria, which are proposed to be added to the existing 10. They are:

- **Contribution to carbon reduction** to consider bus service carbon emissions, in line with the council's environment strategy and the authority's commitment to be carbon neutral by 2025 and its further pledge to make Cheshire East a carbon neutral borough by 2045;
- **Areas of deprivation** covered by the bus route; and
- **Passenger numbers since the Covid pandemic**

The decision-making framework relates to the council's provision of fixed-route, scheduled bus services, to supplement the network that can be provided commercially. Any consideration of the role of flexible, demand responsive transport, such as FlexiLink and Go-Too is the subject of further reports to the council's highways and transport committee.

It is important to stress that this consultation is not a review of the current buses operating in Cheshire East. Rather, this consultation is about the criteria we use to decide which bus services in the borough we give financial support to.

The public consultation on the council's additional bus support criteria will run for six weeks from 26 June until 6 August. You can complete the consultation online at:

<https://surveys.cheshireeast.gov.uk/s/BusC23/>

People can also request alternative formats of the consultation by contacting the council's customer contact centre on 0300 123 5500. Printed copies will be available in local libraries.

We encourage all Town and Parish Councils to take part in this consultation to help inform our prioritisation process.

Kind regards,

Richard Hibbert
Head of Strategic Transport & Parking