Noak Bridge Parish Council

To: Members of Noak Bridge Parish Council

You are hereby summoned to attend

THE PARISH COUNCIL MEETING TO BE HELD IN THE VILLAGE HALL ON WEDNESDAY 26TH FEBRUARY 2025 AT 7.00PM

For the purpose of transacting the following business:

L Townend

Parish Clerk
20th February 2025

AGENDA

1. Apologies for Absence

To receive, consider and approve any apologies for absence.

2. Declarations of Interest

Members are reminded that they are required to disclose the existence and nature of any Disclosable Pecuniary Interests, Other Registerable Interests and Non-Registerable Interests relating to items of business on the agenda having regard to paragraph 9 and Appendix B of the Code of Conduct for Members. Members are reminded that they are also required to disclose any such interests as soon as they become aware should the need arise throughout the meeting.

3. Minutes

To receive, approve and sign the Minutes of the meeting Parish Council meeting held on the 31st January 2025, Minutes 01/2025 to 14/2025 inclusive (attached).

4. General Power of Competence

To resolve that Noak Bridge Parish Council meets the criteria specified in paragraph 2 of the Parish Council's (General Power of Competence) (Prescribed Conditions) Order and resolves in accordance with Section 1 to adopt this power. Report attached.

5. Neighbourhood Plan Update

To receive an update from Cllr Sargent.

6. Community Projects

6.1 Little Libraries

To consider and approve a quote to repair the door lock.

6.2 Noak Bridge Playground

To discuss the future of the village playground and investment needed for improvements.

6.3 Noak Bridge Litter Pickers

To consider a request from the Noak Bridge Litter Pickers for funding. Letter attached.

7. Finance

7.1 Accounts for Payment

To agree the accounts for payment, made between meetings, for the period 31st January to the xx February 2025. Attached.

7.2 Bank Reconciliation

To receive and note the bank reconciliation. To follow.

7.3 Budget Comparison

To receive and note the budget comparison. To follow.

7.4 Revised Payment Process – Dual Authorisation

To consider adopting a dual authorisation online payment process. Report attached.

7.5 Clerk's Pension Scheme

To discuss and determine which pension scheme the Council will adopt for the Clerk in line with its auto-enrolment duties. Report attached.

7.6 Council Mobile Phone

To consider the purchase of a mobile phone contract for the Clerk. Report attached.

8. Policies and Procedures

8.1 Investment Policy

To consider adopting an Investment Policy. Report and draft policy attached.

9. ABLC Meeting

To receive an update from Cllrs Cottrell and Daft from the recent ABLC Meeting.

10. Greater Essex Devolution Consultation – Resident Engagement

To consider ways to engage with residents regarding the Greater Essex Devolution Consultation.

11. VE Day 80 – A Shared Moment of Celebration

To consider the Council's plans to commemorate VE Day 80.

12. Planning

To note ADP Consultants' objection response, made on behalf of the council in relation to the Fore St planning applications. Letter attached.

10.1 To consider any planning applications published by Basildon Borough Council between the circulation of this agenda and the meeting.

13. Appointment of an Internal Auditor

To appoint an internal auditor for the year 2024/25. Report attached.

14. Clerk's Membership of the Society of Local Council Clerks

To consider contributing to the membership of the Society of Local Council Clerks. Report attached.

15. Borough and County Councillor Reports

To receive update from District and Borough Councillors.

16. Public Participation Session

With respect to items on the Agenda and other matters of mutual interest.

17. Correspondence

To note correspondence received.

18. Meeting Dates

To confirm the dates of the Parish Council meetings for the civic year 2025/26. Draft schedule attached.

Noak Bridge Parish Council

Minutes

Held at Noak Bridge Village Hall, Coppice Lane, Noak Bridge SS15 4JS on

Friday the 31st January 2025 @ 7.00pm

Present

Chairman:	Cllr Mark Cottrell
Councillors:	Cllr Cristopher Bateman, Cllr Paul Daft (Vice Chairman), Cllr Jacqui Dowton, Cllr Lynn Gilliam, Cllr Peter Hawkins and Cllr Terri Sargent
In attendance:	Cllr Malcolm Buckley (Essex County Councillor), Lynda Townend (Clerk) and 6 members of the public

The Chairman welcomed everyone to the meeting and introduced the new Clerk, Lynda Townend.

01/2025 Apologies for Absence

All Members were present.

02/2025 Declarations of Interest

To receive any declarations of disclosable pecuniary interests, other pecuniary interests or nonpecuniary interests by Members relating to any agenda items.

Resolved: No declarations of interest were received from Councillors.

03/2025 Minutes

Members reviewed the minutes from the Parish Council meeting held on the 17th December 2024, Minutes 146/2024 to 165/2024 inclusive.

Resolved: that the Minutes of the meeting held on 17th December 2024 be approved and signed by the Chairman as a true record.

04/2025 Neighbourhood Plan Update

Cllr Sargent advised the draft Noak Bridge Parish Council's Neighbourhood Plan was discussed by Basildon Borough Council on the 16th January 2025. Basildon Borough Council recommended that the draft plan be published for consultation for a minimum of 6 weeks, an independent examiner be appointed, and the draft plan be submitted along with responses received for examination. If the independent examiner's report concluded that the plan met the basic conditions and was capable of proceeding to referendum, the Council recommended that this be carried out; and if it attained a favourable result, that the Noak Bridge Neighbourhood Plan be adopted.

The Consultation should commence in March 2025.

Cllr Sargent recommended continuing to promote the plan to residents to maintain awareness and engagement

Resolved: that the update be noted.

05/2025 Community Projects

05/2025/1 Little Libraries

Cllr Dowton reported that the lock on a door was faulty and a water leak required repair, proposing that these issues be addressed. She confirmed that she would obtain quotes for the necessary works and present them to the Council for consideration at a future meeting.

05/2025/2 Coppice Lane Pond

A member of the public informed the Council that the Basildon Parks and Countryside Volunteers Network has now been established, which includes the Noak Bridge Nature Reserve Society. The Network will focus on planting hedges and trees, developing projects and ideas, assisting with maintenance work, promoting and surveying biodiversity, enhancing wildlife habitats, and helping to raise additional funds.

A litter pick will be held at the pond on the 15th February 2025.

05/2025/3 Handley's Chase Pond

A member of the public reported that Basildon Borough Council had provided a quote of £300 to manage and refill the pond. They asked whether the Parish Council would contribute £150 if the Resident's Association funded 50% of the cost to enable the works to proceed.

Resolved: That the Council would cover the full cost of £300 to allow the works to progress.

06/2025 Replacement Parish Council Website and Email Addresses

Cllr Cottrell reported that the Council had agreed to establish a new website and adopt gov.uk email addresses. The work will be carried out by VCS Websites Ltd at a cost of £490.

Resolved: That the Clerk will liaise with VCS Websites Ltd to set up the email addresses, arrange in-person training, and arrange for the payment to be processed.

07/2025 Fore Street Consultant

The Council considered appointing a consultant to draft an objection response on behalf of the Parish Council regarding the application at Fore Street to change the development from Sheltered Housing to general needs housing. A quote was received from ADP Consultants for a maximum of six hours at £120 per hour..

Resolved: That the Council will instruct ADP Consultants to draft the objection response, which will be submitted by the deadline of 4th February 2025.

08/2025 2025/26 Budget and Precept

Cllr Cottrell reported that a budget meeting had been held to assess the Council's costs for the upcoming financial year, resulting in a total expenditure budget of £136,234.88. Of this, £94,915 will be covered by reserves, leaving a budget requirement of £41,234.88. This equates to a Band D council tax charge of £41.31, a slight decrease from the 2024/25 charge of £41.40.

Using Basildon Borough Council's precept banding, this figure will be rounded to £41,276.54.

Resolved: That the Council agrees to set a budget of £41,234.88 for the 2025/26 financial year.

Resolved: That the Council agrees to submit a precept demand of £41,276.54, resulting in a Band D council tax payment of £41.31.

09/2025 Finance

Cllr Cottrell confirmed the final cost for the three CCTV cameras was £1,335.68.

09/2025/1 Bank Reconciliation

The Council received and noted the bank reconciliation to the 31st January 2025.

09/2025/2 Monthly Budget Sheet

The Council received and noted the budget comparison to the 31st January 2025.

09/2025/3 Accounts for Payment

The Council received and approved the following accounts for payment:

Payee	Amount (£)
Blustone Planning	153.30
Village Hall Hire	50.00
Basildon Borough Council Replacement 3 CCTV Cameras	1,335.68
Total	**£1,538.98**

Cllr Sargent noted that the cost of the Christmas tree and planting was still outstanding.

Cllr Cottrell reported that the Council's expenditure to date stood at £42,261.51, representing 51.35% of the budget.

Resolved: That the accounts for payment for January be approved.

10/2025 Planning Applications

The Council considered the following planning application:

25/00054/FULL 7 Coppice Lane Basildon Conversion of existing loft space to form 1 No Bedroom with ensuite, including providing 4 No Velux roof windows on rear elevation**.**

It was noted that whilst the property falls within the conservation area the proposal was not overbearing on neighbours.

Resolved: that the Council recommends approval of this application.

23/01551/OUT - LAND TO THE SOUTH OF WASH ROAD

The Council received an update from the Chairman on the Basildon Borough Council Planning Committee meeting held on Wednesday, 29th January 2025, where the above planning application was considered.

Noak Bridge Parish Council members attended the meeting and spoke in objection to the application. However, despite these objections, Basildon Borough Council approved the application.

The Council strongly deplores this decision, particularly given the lack of proposed infrastructure, and remains concerned that further large-scale developments may be submitted for approval.

The Chairman encouraged all councillors to make their views known to Basildon Borough Council regarding the decision process.

Resolved: That the update be noted.

11/2025 Borough and County Councillor Reports

Cllr Buckley reported on County matters including:

- Noak Bridge was not alone in objecting to the Wash Road planning application. He suggested engaging with the EALC but noted that success in this matter is unlikely. However, a united approach may have greater influence with the Minister responsible for Housing.
- Essex County Council will be voting on their budget on 13th February 2025. The current proposal includes a 2% increase for social care and a 1.75% increase for the general fund, resulting in a total rise of 3.75%. Rising costs, including the minimum wage, National Insurance contributions, and energy prices, have impacted the budget, leading to a reduction in discretionary spending.
- The Police, Fire, and Crime Commissioner's (PFCC) budget is under significant pressure resulting in a decision being made to reduce the number of PCSOs rather than cut police officers, despite PCSOs being highly valued by local communities.
- Police, Fire and Crime Commissioner Roger Hirst, has been lobbying the Minister and secured an additional £100,000, which may help save some PCSO positions.
- The Police, Fire and Crime Commissioner's precept will be set at the maximum allowable level.
- Public polling has shown overwhelming support for increased funding to maintain police presence.
- The government's decision on devolution was expected today but has been delayed.
- Plans for a Mayor of Essex would include oversight of Transport East, further education, vocational education, and strategic planning.
- Devolution will require local government reorganisation, which could result in the creation of between two and five unitary authorities.

Cllr Sargent provided an update on Borough matters including:

- Basildon Borough Council's Cabinet Meeting is scheduled for 4th February 2025.
- Essex County Council has voted to delay the planned elections in 2025 until a decision on devolution is made.
- No elections are scheduled in the Basildon area this year.
- The Leader of Basildon Borough Council has expressed an interest in Basildon Borough Council joining with Thurrock Council. The Borough Council meeting on 20th March 2025 may provide further updates on devolution plans.

Resolved: that the verbal updates be received and noted.

12/2025 Public Participation

A member of the public advised the Harding Elms junction with the A129 is due to be closed due to gas works and he is concerned about what diversions will be put in place and the resultant congestion.

Cllr Buckley will send over the road closure notification to confirm the diversion plans.

A member of the public advised a comment was recently posted on Facebook requesting the Parish Council meetings were streamed.

13/2025 Correspondence Received

No correspondence was presented.

14/2025 Date of Next Meeting

The date of the next meeting will take place on the 26th February 2025 at 7pm in the village hall.

Future meeting dates will be scheduled in due course.

There being no further business, the Chairman closed the meeting at 20.43

Signed:_____ Date:_____

Chairman

Cllr Mark Cottrell

AGENDA REPORT ITEM 4

General Power of Competence

Background information

Under the Localism Act 2011[1] Councils, who are eligible and have adopted the General Power of Competence (GPC) no longer need to ask whether they have a specific power to act. The GPC gives Councils 'the power to do anything that individuals generally may do'.

Summary

By resolving to adopt the GPC the Council will not need to use the Local Government Act 1972, Section 137, which has limitations or the Miscellaneous Provisions Act amongst others. Its power to act will be derived from the GPC.

The Council must still act in accordance with the general principle of 'reasonableness' and must still abide by its statutory duties and comply with any restrictions. For example, whilst the Council could work on roadside verges it must still ask for permission from Essex Highways before doing it. If another authority has a statutory duty to provide that service (e.g. education) then it remains their duty to provide it.

In exceptional situations care should be taken to ensure that research is undertaken to ensure compliance with statutory duties and any other relevant advice is obtained prior to making the decision.

In simple terms the object of this power is to free up and simplify the Council's decision-making process and widen its powers.

Eligibility

A Council can only resolve to adopt the GPC if it meets the eligibility conditions defined in paragraph 2 of the Parish Council's (General Power of Competence) (Prescribed Conditions) Order 2012[2].

The conditions of eligibility are:

[1] Localism Act 2011

[2] The Parish Councils (General Power of Competence) (Prescribed Conditions) Order 2012

- Two thirds of the total number of members of the council have been declared to be elected. There are seven seats on Noak Bridge Parish Council and five members have been declared elected; Cllrs Bateman, Cottrell, Daft, Dowton and Sargent.

- The clerk to the parish council holds the Certificate in Local Council Administration (CiLCA).

- The clerk to the parish council has completed the relevant training.

Once the conditions are met to become eligible to use the GPC, the council must:-

1. Minute the resolution confirming the Council's eligibility to use the GPC at any full council meeting.

2. Reaffirm eligibility to use the GPC at each subsequent relevant annual meeting in an ordinary election year.

The Council will lose its eligibility to use the GPC if it cannot meet one of the prescribed conditions and must pass a resolution at the next relevant annual meeting confirming GPC can no longer be used. If this occurs any projects which have been started may continue but no new projects, reliant on the GPC, can Commence.

When using the GPC the Council must consider the risks (negative consequences) and restrictions (legal conditions) of providing a function or service.

The Clerk can confirm Noak Bridge Parish Council now meets the eligibility conditions and Members are asked to consider to resolve to adopt the GPC, noting the restrictions in use of the power.

Recommendation

The Council are asked to consider adopting the GPC by resolving 'that Noak Bridge Parish Council meets the criteria specified in paragraph 2 of the Parish Council's (General Power of Competence) (Prescribed Conditions) Order 2012 and resolves in accordance with Section 1 to adopt this power to the end of the term of the Council in May 2027'.

Noak Bridge Litter Pickers

Dear Members of the Noak Bridge Parish Council,

I hope this letter finds you well. I am writing to request additional litter-picking equipment and the renewal of our public liability insurance for another year, starting from **1st May 2025**, to support the continued efforts of the Noak Bridge Litter Pickers.

As you know, the Noak Bridge Litter Pickers group has been a great success, having removed over **150 sacks of litter** from the village over the past year. This has had a significant impact on keeping our community clean and welcoming. We have also seen our membership grow to **40 members**, and we continue to receive positive feedback from village residents, which has been a great source of pride for all involved. The work of our group has also been a positive reflection of the **Noak Bridge Parish Council**.

As we continue to expand, it's essential that we replenish our existing litter-picking equipment to maintain the success of our clean-up efforts. Additionally, I would like to reward our dedicated members who have completed **six litter picks** by providing them with their own personal **high-vis jackets**.

Our specific requirements for the upcoming year are as follows:

- **Public Liability insurance Cover** at £70 PA
- **12 x Printed High Vis Vests** at £13 per unit
- **12 x Hoops** at £11 per unit
- **6 x Children's Litter Picking Sticks** at £13 per unit
- **Stationery (Printer Ink & Paper)**: £90

Total Estimated Cost = £526

We would greatly appreciate it if the Parish Council could fund these items, similar to last year, and continue to support our efforts through the renewal of our **public liability insurance** for another year.

Thank you for your ongoing support. We look forward to continuing our efforts to keep Noak Bridge a beautiful and clean place for everyone. Please do not hesitate to contact me if you require any further information or clarification.

Kind regards,

[redacted]
Noak Bridge Litter Pickers

ACCOUNTS FOR PAYMENT for Authorisation on the 26th February 2025

Date	Payee	Item	Net	VAT	Total
25/02/2025	L Townend	Part January & February Salary and expenses	875.32	0.00	875.32
25/02/2025	HMRC	February PAYE costs	40.71	0.00	40.71
25/02/2025	L Townend	Council laptop repair	25.00	5.00	30.00
28/02/2025	Bluestone Planning				
28/02/2025	Noak Bridge Village Hall	February hall hire	50.00	0.00	50.00
12/03/2025	Mythic Beasts (VCS Websites)	Registration of gov.uk domain	192.00	38.40	230.40
13/03/2025	VCS Websites	Website build, domain and email set up & hosting	583.00	0.00	583.00
		Totals	**1,766.03**	**43.40**	**£1,809.43**

Signed:_____ Dated:_____

Chairman

The NPPG highlights a **"critical"** need for housing for older people due to a rapidly aging population. It notes that the number of people over 85 are expected to double by 2041. In response, the guidance promotes increasing the availability and choice of accommodation to suit the needs of older people. Sheltered housing is cited as one of the important options available.

In line with national policies and guidance, all existing specialist housing for older people should be retained. The Applicant has not advanced any arguments to justify the loss of this specialist older person housing in this instance.

South Essex Housing Needs Assessment June 2022

The 'South Essex Housing Needs Assessment June 2022' provides the evidence base to inform the emerging Basildon Local Plan. Chapter 7 specifically relates to the need for older people housing.

This evidence-based document justifies the retention of the existing sheltered housing at Fore Street in its current form.

The relevant points that can be taken from Chapter 7 of South Essex Housing Needs Assessment, in consideration of these applications, include:

- Official population estimates indicate a continuing increase in the proportion of people aged 65 and over in the local South Essex population. With regard to Basildon, the number of people over 65 has increased by almost 15% since 2011.
- The population of the 65+ age group is expected to increase by a further 38% in Basildon by 2040.
- Table 7.3 shows that Basildon will need to deliver an additional 19 communal bedspaces per annum for the 65+ population by 2040.
- Table 7.4 (see extract below) shows that Basildon will need to deliver 952 sheltered housing bedspaces by 2040 or 48 per annum.

Table 7.4: Projected Demand for Specialist Housing (2020-40)

	Sheltered housing	Enhanced sheltered	Extra care	**Total**	Annual
Basildon	952	152	190	**1,295**	65
Brentwood	525	84	105	**714**	36
Castle Point	583	93	117	**792**	40
Rochford	595	95	119	**809**	40
Southend-on-Sea	1,296	207	259	**1,762**	88
Thurrock	843	135	169	**1,146**	57
South Essex	**4,794**	**767**	**959**	**6,519**	**326**

Source: Edge Analytics; Housing LIN; Turley analysis

The loss of the sheltered housing units at Fore Street should be resisted given this overwhelming need to provide additional accommodation in addition to the existing stock.

The loss of these sheltered housing units would exasperate the existing need for sheltered housing units across Basildon.

Summary

The NPPF confirms that, in pursuit of delivering sustainable development, specialist care home accommodation should be supported and retained.

The NPPG on 'Housing for Older and Disabled People' confirms that there is a critical need for housing for older people. In this respect, key objectives include increasing the availability and diversity of care accommodation, and providing residents with greater choice and security.

The Council's own evidence highlights a pressing need to deliver more sheltered housing units per annum.

In line with national policies and guidance, and local evidence, all existing specialist housing for older people should be retained. The Applicant has not advanced any arguments to justify the loss of this specialist older person housing in this instance.

2. Lack of Affordable Housing Provision

Policy BAS S5 requires a 15% to 30% provision of affordable housing on major planning applications seeking residential housing. Paragraph 65 of the NPPF states that affordable housing should be sought on major development sites.

The Applicant has not provided any evidence to explain how these affordable housing requirements will be met.

The change of use of 01-11 & 15-23 Fore Street would deliver 11 dwellings, whereas, 39-69 Fore Street would deliver 16 dwellings. This scheme should therefore provide between 5 no. and 9 no. affordable dwellings across both sites.

3. Failure to Meeting Local Development Standards

All new dwellings should be required to meet key standards relating to the standard of accommodation.

The levels of standards differ between what is expected from sheltered housing and general housing. In this case the Applicant has failed demonstrate that the expected standards for new housing can be met by this proposed development. As such, the resulting development would result in a poor standard of accommodation and would fail national and local planning policies.

These standards are discussed in more detail below:

Internal Space Standards

Paragraph 135 of the NPPF states that a high standard of amenity space should be provided for future residents. Preference is given to the Nationally Described Space Standards.

The Applicant has not provided any evidence to demonstrate that the Nationally Described Space Standards have been met by this proposal.

Based on the existing floorplans presented with the application, each unit appears to have a floor area of around 45 sqm. The minimum space standards for a 1-bedroom flat, as set out in the National Described Space Standards, is 50 sqm. The proposed scheme would therefore result in dwelling units that are 10% below the minimum standards. This would result in a woefully inadequate standard of amenity provision for each unit.

Garden Space Standards

The Essex Design Guide (2018 Edition) was endorsed by Basildon Council in 2018 as a material consideration that may be taken into account, when determining planning applications in the Borough.

With regard to private amenity space provision, the Essex Design Guide explains that:

- $50m^2$ minimum garden size should be achieved for one and two-bedroom houses.
- $25m^2$ minimum garden size per flat should be achieved.

The Applicant has not provided any evidence to demonstrate that this important garden amenity standard has been met.

It appears that no usable garden space would be provided by this change of use.

4. Failure to Meet Local Parking Standards

Policy BAS 10 of the local plan states that adequate car parking should be provided in accordance with the Council's Car Parking Standards. Basildon Council has adopted the Essex Officers' Association Parking Standards (2009) as supplementary planning policy.

This policy document requires the provision of the following parking standards in new residential developments:

- 1-bedroom = A minimum of 1 no. car park space per dwelling
- Visitor car parking spaces = 0.25 car park spaces per dwelling
- Cycle parking = 1 no. secure covered space per dwelling + 1 additional no. secure covered space per dwelling for visitors.

We understand from the supporting application documents that a total 12 no. parking spaces are provided across both sites.

Given the change of use from specialised older person housing to general needs housing would represent a material change in the way the site is used, it is important that the space standards are met in line with adopted policy. Therefore, 34 no. parking spaces should be provided on-site.

The Applicant has failed to demonstrate that the minimum adopted parking standards can be met on-site.

We note that the Applicant has tried to justify the lack of parking based on available on-street capacity. The Essex Officers' Association Parking Standards specifically seek to minimise on-street through the use of **minimum** parking standards for residential development.

The road width along Fore Street is not suitable for the encouragement of on-street parking and will lead to parking stress and will impact the residential amenity of residents along this road.

The road geometry along Bridge Road, with limited visibility, would mean that permanent on-street would cause a potential highway safety issue.

Moving Forward

The Proposed scheme fails to meet National and local adopted planning policies in respect to:

- The provision of older person housing;
- Affordable housing;
- Internal space standards; and
- Parking provision

Given the fundamental issues identified with this planning application, I trust that officers agree that both applications fail to meet national and local planning policies and that this application should be refused.

Yours faithfully,



Andrew Ransome MRTPI
Planning Director

AGENDA REPORT ITEM 7.4
Revised Payment Process

Background information

The Council's Financial Regulations[3] are based on the latest National Association of Local Council's (NALC) model and were agreed and adopted by the council on the 21st May 2024. The Regulations set out stringent controls for banking and payment processes (Section 6). These include requirements for dual online authorisation (6.2 and 6.7), thorough verification of invoices (6.3), and formal approval procedures (6.10).

Currently two councillors have individual authority to submit online banking transactions without the need for these transactions to be verified by a separate Councillor.

This was highlighted in the Council's Internal Audit Report[4] dated 5th June 2024, where it was specifically recommended, under section 3 Expenditure, 'that online banking transactions be verified by a second, separate councillor to mitigate the risk of fraud or error'.

Summary

To align the Council's payment processes with the Financial Regulations and the internal auditor's recommendations, it is proposed that the payment process be restructured as follows:

1. The Clerk, acting solely as an administrator on the bank accounts, will raise the payment requests.
2. These payment requests will then be sent via email, accompanied by the invoice or supporting documentation, to the designated bank signatories for a second level of verification and authorisation.
3. All spending must be agreed by the Full Council, except in exceptional circumstances as detailed in Section 6.9 of the Financial Regulations.

If the Council's current bankers (Santander and Metro Bank) do not support the establishment of an administrator role on the account or the use of dual councillor authorisation, the Council should consider opening an account with a bank that permits these practices, such as Unity Trust Bank or NatWest.

[3] Noak Bridge Parish Council Financial Regulations
[4] Internal Audit Report 2023/24

This revised process introduces a dual authorisation mechanism that fully complies with regulatory requirements while reducing the risk of errors and fraud. By enhancing transparency and accountability, it strengthens the Council's overall financial governance.

Additionally, the process empowers the Clerk with complete oversight of all payments by providing access to the Council's bank accounts for precise financial record-keeping, including regular budget comparisons, bank reconciliations, and accurate cash book maintenance. It streamlines the preparation of the payment schedule, required for each meeting, by ensuring that all invoices are examined, verified, and certified in accordance with Regulation 6.3 of the Financial Regulations before processing. Importantly, during invoice verification, the Clerk can confirm that each payment has been approved by the Council and allocated to the correct budget heading, further enhancing accountability.

Recommendation

Members are asked to consider adopting the payment process detailed above to ensure the Council's financial practices adhere to its Financial Regulations. If agreed, the Council should authorise the Clerk to be added to the bank account mandates strictly in the capacity of an administrator.

In addition, the Council should confirm that the current banking arrangements with Santander and Metro Bank support this process, and if not, consider opening an account with a bank that does, such as Unity Trust Bank or NatWest.

AGENDA REPORT ITEM 7.5
Clerk's Pension Scheme

Background information

The Clerk's contract states that the Council will comply with its auto-enrolment duties under the Pensions Act 2008. However, no specific pension scheme has been set up. The Council's payroll provider, DM Payroll Services, has confirmed that the Clerk is above the threshold for automatic enrolment, and a three-month postponement has been applied to allow the Council to arrange a scheme.

Prior to finalising the Clerk's contract, email correspondence took place between the Clerk and the Chairman regarding joining the LGPS scheme, indicating early discussions on the matter.

Parish Councils can opt into the Essex Pension Fund (LGPS) by passing a formal resolution. The scheme provides defined benefits, ensuring financial security for employees and compliance with auto-enrolment regulations. An alternative option is NEST (National Employment Savings Trust), a defined contribution scheme used by many small employers.

Pension Scheme Options

A. Local Government Pension Scheme (LGPS) – Essex Pension Fund

- A secure, defined benefit scheme, meaning the pension is based on career-average earnings rather than investment performance.
- The Council must contribute 24.8% of the Clerk's pensionable pay (until March 2026), while the Clerk contributes 5.5% – 12.5%.
- Annual employer cost for the Clerk's salary (£10,215/year): £2,533.32/annum or £211/month.
- Requires a public notice (7 days) before passing a resolution to join.

- Long-term commitment, but supports staff retention and ensures a competitive benefits package.
- Pension benefits are adjusted annually in line with inflation (Consumer Prices Index - CPI), ensuring that pensions retain their real value.
- The scheme is funded and backed by local authorities, ensuring stability and long-term security.
- In the event of employer insolvency, pension benefits remain protected as the liability transfers to the LGPS fund or a higher government body.
- Unlike private pension schemes, LGPS cannot "run out of money" in the same way, as it is legally required to be funded.
- More information about the scheme is available from: LGPS Member Website.

B. NEST (National Employment Savings Trust) Pension Scheme

- A defined contribution scheme, where the pension depends on market performance.
- Lower employer costs: minimum contribution of 3%, with the Clerk contributing 5%.
- Annual employer cost for the Clerk's salary (£10,215/year): £306.45/annum or £25.54/month.
- More flexible, with no long-term liabilities or exit costs for the Council.
- No need for a public resolution—can be implemented quickly.
- Provides a basic pension but lacks LGPS benefits like guaranteed payouts, death-in-service cover, and ill-health retirement support.
- Pension savings are subject to investment performance, meaning there is a risk of fluctuating returns.
- More information can be found at the NEST website.

Considerations for the Council

Many councils prioritise the security of pensions provided. LGPS is widely regarded as the most secure option due to its defined benefit structure and government backing.

NEST, while offering flexibility and lower employer costs, does not provide the same level of long-term security and guarantees.

The Essex Pension Fund has confirmed the Clerk's eligibility for LGPS. To proceed, the Council must publish a public notice of its intention to pass a resolution for enrolment.

Providing LGPS for the Clerk would set a precedent for future employees, ensuring the Council offers a competitive and secure pension scheme.

Recommendation

The Council is asked to consider which pension scheme to adopt to meet its auto-enrolment duties. The two options available are:

1. **The Local Government Pension Scheme (LGPS)**, offering defined benefits, long-term security, and additional protections for employees.
2. **NEST**, a defined contribution scheme with lower employer costs and more flexibility.

The Clerk has indicated a preference for the LGPS, having understood it to be an option, recognising its stronger benefits and long-term financial security. However, the final decision rests with the Council based on financial sustainability and employee welfare considerations.

To proceed, the Council should:

- Discuss the financial and operational implications of each scheme.
- Decide which scheme to adopt.
- If choosing LGPS, authorise the required public notice and prepare for a resolution.
- Ensure the chosen scheme is implemented within the postponement period set by the payroll provider.

Additionally, councillors are encouraged to review *The Good Councillor's Guide to Employment* for further insights into employment responsibilities. This guide can be accessed through the NALC website.

Essex Pension Fund
PO Box 11
County Hall
Chelmsford
Essex
CM1 1QH

Our Ref:
Date: 13/12/2025

Sent by Email

Noak Bridge Parish Council

LOCAL GOVERNMENT PENSION SCHEME REGULATIONS
Employees of Resolution/Designation Bodies

I refer to your enquiry regarding admission of your employees to the Essex Pension Fund and have pleasure in detailing below information, which I trust will prove helpful to you when considering the matter further.

Please ensure that you read section 2 carefully so that you understand the ongoing financial commitment the council will be making if it were to admit staff to the Local Government Pension Scheme (LGPS) by passing a resolution.

1. Eligibility

1.1 I can confirm that nominated employees of a town or parish council can be admitted to the LGPS, provided they have not attained age 75.

1.2 To achieve this, your council would need to pass a resolution specifying which employee(s), either by name or type, are to become pensionable. You must give 7 days' notice of your intention to pass such a resolution, usually by public display on the council notice board, eg. In order to pass a resolution at a 28th May meeting you must have given notice of your intention by 21st May.

1.3 A suggested format for the notice is as follows: -

"As required by legislation, notice is hereby given that ..... will be eligible for membership of the Local Government Pension Scheme operated by Essex County Council, following the necessary 7 days public notice. This item will be

included in the Agenda of the meeting of the Parish/Town Council on ……..".

It is vital that the resolution and public notice are clear as to who it will apply to and whether it will continue to apply to future staff, eg. if you said "John Smith"

/……

or "the Clerk" the resolution would only apply to John Smith or the current Clerk respectively. If you wanted the resolution to also apply to future Clerks then you should say "the post of Clerk".

1.4 Should the Council wish to make all current and future employees eligible for membership of the LGPS then you should state that **all employees** are eligible otherwise you will have to pass a separate resolution each time you wish to enter an employee into the scheme. A resolution applying to all staff can be particularly helpful for auto enrolment purposes as you can enrol staff into the LGPS at your auto enrolment dates without needing to pass a resolution each time.

1.5 Once passed, details of the resolution should be sent to us in the form of;

- A copy of the public notice
- A signed copy of the meeting minutes at which the resolution was passed
- Completed form TPC1

Further information about the scheme can be found on our website at: www.essexpensionfund.co.uk or the national LGPS website at www.lgps2014.org.

2. Financial Implications

2.1 The benefits provided by the LGPS are defined benefits, guaranteed and payable for the lifetime of the member. They are, therefore, expensive to provide and participation for an employer is a long-term financial commitment because it is the employer which is underwriting those guaranteed benefits. A town or parish council should carefully consider the long-term financial commitment it would be making if it were to provide access to the LGPS for its employees.

2.2 Employees' contributions are between 5.5% and 12.5% of pensionable pay but after allowance for tax relief the net cost is likely to be considerably less. Note: for employees whose level of earnings is insufficient to make them liable to pay tax these savings will not apply).

2.3 Town and Parish Councils are grouped within the Essex Pension Fund which means that their notional assets and liabilities are pooled together so that they share a common employers' contribution rate and funding deficit, which is included within the employer's contribution rate. Your council will pay the Town and Parish Councils employer contribution rate which has been set as 24.8% until 31/3/2026.

All pension funds must be valued every 3 years to ensure future income will match future expenditure and the Essex Pension Fund was last valued as at 31

March 2022. The next valuation is at 31 March 2025 where a new contribution rate will calculated for the period 1 April 2026 to 31 March 2029.

2.4 In circumstances where the last active member leaves the pension fund, arrangements will be made in line with the LGPS regulations, which may require a cessation payment to be made to the Fund of any accrued liabilities. However, the Fund can implement a suspension notice for a three-year period following the departure of the last active member, which allows the Council to enter another employee into the LGPS during this period before the need to determine whether the Council has any exit liability.

2.6 If your council decides to retire an employee in the LGPS early, due to redundancy or "interests of efficiency" it will have to pay an additional capital sum into the pension fund to cover the 'strain' on the pension fund of the benefits being paid out early. As this could be substantial, if such a situation arises it would be advisable to ask us for an estimate of the costs involved before any decisions are taken.

2.7 As well as employer contributions to the Essex Pension Fund there is an administration charge payable of 8% of the first £10,000 p.a. of employee's basic contributions and 5% on contributions above that level (this equates to less than 0.5% of pensionable pay).

2.8 If your council does pass a resolution to admit any of its staff, we will arrange for monthly data spreadsheets, employer forms and contribution payment details to be sent to you. This will include the necessary templates to provide us with details of each person entering the scheme and to use when remitting contributions and the administration charge to County Hall, at monthly intervals. Please note that the County Council is empowered to charge interest on late remittances, at 1% above Clearing Bank Base Rates plus a penalty fee for late payment or late submission of the monthly payment return (form PN11).

3. Main Features of the Scheme

	LGPS 2014
MEMBER CONTRIBUTIONS	9 different contribution bands between 5.5% and 12.5% depending on level of pensionable pay
NORMAL RETIREMENT AGE	State Pension Age (SPA)
VOLUNTARY RETIREMENT	From age 55 (with actuarial reductions)
PENSION *for each year of membership*	1/49 x pensionable pay for year
TAX-FREE LUMP SUM	Option to convert up to 25% of pension to provide tax-free lump sum at rate of £12 for each £1 of pension given up
ILL HEALTH RETIREMENT	Immediate payment of benefits with additional pension awarded in certain circumstances
DEATH IN SERVICE	Lump sum: 3 year's pensionable pay Spouse's pension: 1/160th x pay for each year of membership + pensions for dependent children
DEATH AFTER RETIREMENT	Spouse's pension: 1/160th x final pay for each year of membership Death grant: balance of 10 years pension
PENSIONS INCREASE	Full Consumer Prices Indexation (CPI)

More details of the LGPS2014 scheme can be found on the dedicated national LGPS member website.

4. Further Points

4.1 Provided the qualification conditions are satisfied any nominated employee can be brought into the scheme but only if they are covered by a valid resolution by the town or parish council.

4.2 The Local Government Pension Scheme Regulations allow employers a number of discretions which, if exercised, impose a cost in addition to those detailed in Section 2 above. Each employer in the Essex Pension Fund is required to publish a policy statement in relation to those discretionary powers and you will be provided with details if you decide to bring staff into the scheme.

4.3 As the Local Government Pension Scheme is "exempt approved" under HM Revenue & Customs rules for retirement benefit schemes, tax tables should be operated after the pension deduction has been made, thereby giving full automatic tax relief to those employees who pay tax.

4.4 Pay for pension purposes is defined as all the salary, wages, fees and other payments paid to a scheme member for his own use in respect of his employment; and any other payment or benefit specified in his contract of employment as being a pensionable emolument. This includes payments for non-contractual overtime. But it does not include any allowances paid to cover travelling or subsistence or other expenses incurred by the employee.

I look forward to being given the opportunity to provide a quality pensions service to you and your staff, should your Council decide to admit its staff to the LGPS, but should you require any further information or help please do not hesitate to contact me.

Yours sincerely

Sara Maxey
Employer Manager
03330 138494
Employer.team@essex.gov.uk

AGENDA REPORT ITEM 7.6
Consideration of a Mobile Phone Contract for the Clerk

Background information

This report requests that councillors consider purchasing a mobile phone contract for the Parish Clerk. It outlines the benefits of providing a dedicated council mobile phone, the drawbacks of relying on a personal mobile phone, and an analysis of available contract options.

Summary

Benefits of a Council Mobile Phone Contract

- **Separation of Work and Personal Communication:** A council mobile phone ensures that parish business remains distinct from the Clerk's personal communications.
- **Data Protection Compliance:** A separate work number helps with GDPR compliance by preventing personal data from being stored on private devices and retrieved in the event of a Freedom of Information or Subject Access Request.
- **Transparency and Accountability:** Using a dedicated council phone maintains professionalism and ensures records of council-related communications are easily accessible if needed.
- **Continuity of Service:** If there is a change in personnel, the council retains control of the contact number, ensuring seamless communication with residents and external parties.
- **Cost Efficiency**: A mobile contract dedicated to council use allows the council to control costs and avoid reimbursing personal phone bills.

Drawbacks of Using a Personal Mobile Phone

- **Privacy Concerns:** The Clerk may receive work-related calls outside of agreed hours, impacting work-life balance.
- **Lack of Continuity:** If the Clerk changes role, contacts may be lost or require manual transfer.
- **Security Risks:** Mixing personal and professional data increases the risk of information breaches.
- **Compensation Issues:** Reimbursement for personal mobile use may be administratively complex and could lead to financial inefficiencies.

Handset Requirement

A new handset is not required, as the Clerk already has a spare device available for council use.

Cost Comparison of Mobile Phone Contracts

Provider	Data Allowance	Monthly Cost	Contract Length	Price Changes
EE	5gb	£11.50 24 months	24 months	£13/month from March 2026
O2	6GB	£6.99 12 months	12 months	£1.80 increase from April 2025
Spusu	40GB	£7.90	1 month	£11.90 after 12 months
Spusu	16GB	£3.00	1 month	£8/month after initial month
O2	40GB	£8.00	12 months	£1.80 increase from April 2025
ID Mobile	50GB	£8.00	12 months	Fixed price for contract term
Vodafone	40GB	£8.00	12 months	£9.00 from April 2025

The prices noted above were advertised on USwitch and Money Supermarket on Monday the 17th February 2025 and are liable to change

Cost Analysis and Recommendations

The most advantageous option depends on the council's priorities:

For cost efficiency: O2 6GB (£6.99/month) is the cheapest 12-month contract but increases slightly after April 2025.

For high data and value: ID Mobile 50GB (£8/month, fixed for 12 months) provides substantial data for a stable price.

For long-term stability: EE 5GB (£11.50/month, rising to £13 after March 2026) is the longest commitment but provides consistency.

Given the relatively low price differences, ID Mobile 50GB (£8/month, fixed for 12 months) is recommended as the best balance between cost, data allowance, and contract stability.

Recommendation

It is recommended that councillors consider purchasing a dedicated mobile phone contract for the Parish Clerk to enhance professionalism, security, and continuity in council operations.

If approved, the council should determine the preferred contract and delegate authority to the Clerk to secure the most cost-effective option within a limit to be set, as the quoted prices are subject to change.

AGENDA REPORT ITEM 8.1
Investment Policy

Background information

The Parish Council currently holds investments, including cash at the bank, that exceed £100,000. In June 2024 the internal auditor recommended the council prepare and formally approve an investment policy each year.

According to the auditor's recommendation, a formal investment policy must be in place when investments exceed this amount. The Council is required to prepare and formally approve an investment policy each year.

Summary

The proposed Investment Policy aims to ensure the prudent management of temporarily surplus funds held on behalf of the Community. It is designed to comply with the requirements of the Local Government Act 2011 and the Ministry of Housing, Communities and Local Government (CLG) statutory guidance. The policy distinguishes between specified investments, which offer high security and liquidity, and non-specified investments, which have greater potential risk and lower liquidity. The Council's investment objectives are to ensure the security of reserves and the liquidity of its investments while achieving an optimum return.

Key elements of the policy include:

- All investments will be made in Sterling.
- Borrowing of monies purely to invest or to lend and make return is prohibited.
- Only deposits with UK banks, UK Building Societies, UK local authorities, or other UK public authorities will be used for specified investments.
- Non-specified investments, due to their unpredictability and uncertainties, will not be used.
- Long-term investments (longer than 12 months) require procedures for monitoring, assessing, and mitigating the risk of loss.

- An end-of-year investment report will be prepared by the Responsible Financial Officer/Clerk.
- The policy will be reviewed and approved annually.

Recommendation

It is recommended that the Council adopts the proposed Investment Policy to ensure the prudent management of its surplus funds and compliance with legal and regulatory requirements.

Noak Bridge Parish Council

Agenda 26 February 2025

Version	Date Adopted	Minute Reference	Review Date

Investment Policy

Introduction

Noak Bridge Parish Council acknowledges the importance of investing prudently the temporary surplus funds held on behalf of the community as part of its fiduciary duty. This Strategy complies with the revised requirements set out in the statutory government guidance, Capital Finance: guidance on local government investments (third edition)[5] and takes into account Sections 12-15 of the Local Government Act 2003 and guidance within the Joint Panel on Accountability and Governance (JPAG) 2024 edition of the Practitioner's Guide.

The Local Government Act 2003 Section 12 states that a local authority may invest:

- For any purpose relevant to its functions under any enactment, or
- For the purposes of the prudent management of its financial affairs.

The Council defines its treasury management activities as "the management of the Council's cash flows, its banking and money market transactions, the effective control of the risks associated with those activities, and the pursuit of best value performance consistent with those risks."

The Policy

This strategy establishes formal objectives, policies, practices, and reporting arrangements for the effective management and control of the Council's treasury management activities and the associated risks. The policy should be read in conjunction with the Council's Financial Regulations.

Investment Objectives

The Council's investment priorities are:

- The security of its reserves,
- Adequate liquidity of its investments, and
- The return on investment – the Council will aim to achieve the optimum return on its investments commensurate with proper levels of security and liquidity.

All investments will be made in sterling.

[5] Capital finance: guidance on local government investments (third edition) - GOV.UK

The Ministry of Housing, Communities & Local Government maintains that borrowing of monies purely to invest, or to lend and make a return is unlawful, and the Council will not engage in such activity.

The Council will monitor the risk of loss on investments by reviewing credit ratings on a regular basis. The Council will only invest in institutions of high credit quality based on information from credit rating agencies.

Investments will be spread over different providers where appropriate to minimise risk.

Specified Investments

Specified investments are those offering high security and high liquidity, made in sterling and with a maturity of no more than a year. Such short-term investments made with the UK Government or a local authority or town or parish council will automatically be Specified Investments.

For the prudent management of its treasury balances, maintaining sufficient levels of security and liquidity, Noak Bridge Parish Council will use:

- Deposits with UK banks, UK Building Societies, UK local authorities, or other UK public authorities.
- Other approved public sector investment funds

Non-specified Investments

A non-specified investment is any financial investment that is not a loan and does not meet the criteria to be treated as a specified investment. These investments have greater potential risk – examples include investment in the money market, subordinated bonds from banks, permanent interest-bearing shares from building societies, and corporate stocks and shares.

Given the unpredictability and uncertainties surrounding such investments, the Council will not use this type of investment.

Liquidity of Investments

The council, in consultation with the Responsible Financial Officer, will determine the maximum periods for which funds may prudently be committed so as not to compromise liquidity.

Investments will be regarded as commencing on the date on which the funds are paid over to the counterparty.

Investment Strategy 2025/26

For 2024-25, the Council will invest as much of its balances as possible in low-risk products in order to achieve its investment objectives and in accordance with the specified criteria.

The investments will be split between:

- Santander Business Saving Account
- Metro Bank Community Instant Access Account

End of Year Investment Report

Investment forecasts for the coming financial year will be accounted for when the budget is prepared. At the end of the financial year, the Responsible Financial Officer will report on investment activity to the Council.

Review and Amendment of Regulations

The Council's Investment Strategy shall be reviewed annually and revised if considered necessary.

The Council reserves the right to make variations to the Investment Strategy at any time subject to the approval of Council. Any variations will be made available to the public.

Freedom of Information

In accordance with the Freedom of Information Act 2000, the Council's Investment Strategy will be published on the Council's website and will also be available as a hard copy from the Clerk.

AGENDA REPORT ITEM 13

Appointment of Internal Auditor

Background information

Regulation 5(1) of the Accounts and Audit Regulations 2015 requires smaller authorities like Noak Bridge Parish Council to conduct an annual internal audit. This audit must evaluate the effectiveness of the council's risk management, control, and governance processes, adhering to public sector standards outlined in the Joint Panel on Accountability and Governance (JPAG) Practitioners' Guide. Internal auditing provides independent and objective assurance, aiming to enhance the council's operations.

Summary

The annual internal audit is essential for ensuring the effectiveness of Noak Bridge Parish Council's governance arrangements and internal controls. The appointed internal auditor must be independent of the council and possess the necessary knowledge and competence in public sector practices.

To ensure value for money, the clerk has sought quotations from three providers of experienced parish council internal audit services. The following quotes have been received and are attached to this report.

- Auditor A: £260
- Auditor B: £260
- Auditor C: £180

The internal audit will comprehensively evaluate the effectiveness of the council's risk management, control, and governance processes. The resulting auditor's report will be a key component in informing the council's annual governance statement.

Recommendation

That the council consider the quotes provided and appoint an auditor to conduct the internal audit for the year 2024/25.

AGENDA REPORT ITEM 14

Society of Local Council Clerks Membership

Background information

The Society of Local Council Clerks (SLCC) is the professional body for local council clerks, providing members with essential knowledge, training, skills, and support. Established in 1972, the SLCC currently represents over 5,000 parish and town councils across the UK. Membership ensures clerks have access to expert advice on council matters, legislative updates, and best practices, which in turn benefits the councils they serve by enhancing the governance and administration of the council.

As the Clerk for Noak Bridge Parish Council, I am currently a member of the SLCC, with the annual membership fee previously split between my roles at Maldon Town Council and Great Braxted Parish Council based on the proportion of hours worked. The cost for membership in the previous year was £238, with Maldon paying £204 and Great Braxted contributing £34 with the SLCC invoicing each council separately.

The membership renewal is due on 1st April 2025, with an increased cost of £300. This increase is due to my employment at Noak Bridge Parish Council, as SLCC membership fees are calculated based on the clerk's gross salary.

Summary

For the 2025 membership year, the fee should be proportionally split based on my working hours at each council:

- Noak Bridge Parish Council 12 hours per week - **£77**
- Great Braxted Parish Council 5 hours per week - **£32**
- Maldon Town Council 30 hours per week - **£191**

Recommendation

The Council are asked to consider the benefits of supporting the Clerk's continued membership in the SLCC and, if agreed, to approve a the cost of £77 as the proportionate contribution towards the membership fee for the 2025 renewal.
Draft Schedule of Dates

Noak Bridge Parish Council
Schedule of Meetings 2025/2026
Meetings start at 7pm in the Village Hall

Parish Council Meeting
Annual Parish Council Meeting
Public Holiday

Apr-25

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

May-25

Su	Mo	Tu	We	Th	Fr	Sa
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Jun-25

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Jul-25

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Aug-25

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31						

Sep-25

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Oct-25

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Nov-25

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30						

Dec-25

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28	29	30	31			

Jan-26

Su	Mo	Tu	We	Th	Fr	Sa
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25	26	27	28	29	30	31

Feb-26

Su	Mo	Tu	We	Th	Fr	Sa
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15	16	17	18	19	20	21
22	23	24	25	26	27	28

Mar-26

Su	Mo	Tu	We	Th	Fr	Sa
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22	23	24	25	26	27	28
29	30	31				

Apr-26

Su	Mo	Tu	We	Th	Fr	Sa
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