



Shropshire Council
Legal and Democratic Services
Shirehall
Abbey Foregate
Shrewsbury
SY2 6ND

Date: Thursday, 18 April 2024

**Committee:
Pensions Board**

Date: Friday, 26 April 2024
Time: 10.00 am
**Venue: Shrewsbury/Oswestry Room, Shirehall, Abbey Foregate, Shrewsbury,
Shropshire, SY2 6ND**

You are requested to attend the above meeting. The Agenda is attached.

There will be some access to the meeting room for members of the press and public, but this will be limited. If you wish to attend the meeting, please email democracy@shropshire.gov.uk to check that a seat will be available for you.

Please click [here](#) to view the livestream of the meeting on the date and time stated on the agenda.

The recording of the event will also be made available shortly after the meeting on the Shropshire Council Youtube Channel [Here](#)

Tim Collard
Assistant Director - Legal and Governance

Members of Pensions Board

Member Representatives

John Hall
Rebecca Summerlin
Dave Wright (Chairman)

Employer Representatives

Liz Furey
Madeline Murphy
Helen Woodvine

Your Committee Officer is:

Michelle Dulson Committee Officer

Tel: 01743 257719 Email: michelle.dulson@shropshire.gov.uk

AGENDA

1 Apologies and Introductions

2 Declarations of Conflicts of Interest

Members are reminded that they should declare any interests which may lead to conflicts of interest in the subject area or any specific agenda item of this meeting. A conflict of interest is defined as a financial or other interest which is likely to prejudice a person's exercise of functions as a member of the Pension Board. It does not include a financial or other interest arising merely by virtue of that person being a member of the LGPS.

3 Minutes of the Previous Meeting (Pages 1 - 6)

The Minutes of the meeting held on 13 October 2023 are attached for confirmation.

4 Public Question Time

To receive any questions from the public, notice of which has been given in accordance with Procedure Rule 14. The deadline for this meeting is 5.00 p.m. on Monday 22 April 2024.

5 Administration and Regulatory Updates (Pages 7 - 14)

Report attached. Appendix A is 'to follow'.

Contact: Vicky Jenks (01743 252192)

6 Update from Pension Board Chairs Meeting

A verbal update will be provided by Dave Wright.

7 Pensions Committee Reports and Feedback

For Board Members to raise any questions following the recent Pensions Committee meeting.

Please click on the link below to access the reports considered by the Pensions Committee at its meeting on 15 March 2024.

8 Date of Next Meeting

The next meeting of the Pensions Board will be held at 10.00 a.m. on the 19 July 2024.

9 Exclusion of Press and Public

To RESOLVE that in accordance with the provision of Schedule 12A of the Local Government Act 1972, Section 5 of the Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations and Paragraphs 3 of the Council's Access to Information Rules, the public and press be excluded during consideration of the following items.

10 Exempt Minutes (Exempted by Category 3) (Pages 15 - 18)

The Exempt Minutes of the meeting held on 13 October 2023 are attached for confirmation.

11 Economic Update (Exempted by Category 3) (Pages 19 - 26)

Report Attached.

Contact: Peter Chadderton (07990 086399)

12 Pensions Committee Exempt Reports and Papers (Exempted by Category 3)

For Board Members to raise any questions following the recent Pensions Committee meeting.

Please click on the link below to access the reports considered by the Pensions Committee at its meeting on 15 March 2024.

[Agenda for Pensions Committee on Friday, 15th March, 2024, 9.30 am — Shropshire Council](#)

13 Governance Update (Exempted by Category 3) (Pages 27 - 32)

Report attached.

Contact: Alison Grange (01743 253823)



Committee and Date

Pensions Board

26 January 2024

PENSIONS BOARD

Minutes of the meeting held on 13 October 2023

In the Shrewsbury Room, Shirehall, Abbey Foregate, Shrewsbury, Shropshire, SY2 6ND

10.00 - 11.40 am

Responsible Officer: Michelle Dulson

Email: michelle.dulson@shropshire.gov.uk Tel: 01743 257719

Present

Member Representatives

John Hall

Dave Wright

Vacancy

Employer Representatives

Madeline Murphy

Helen Woodvine

1 Apologies

An apology was received from Liz Furey – Employer Rep.

2 Declarations of Conflicts of Interest

No conflicts of interest were declared.

3 Minutes of the previous meeting

Matters Arising

Mike Morris was shown as being present and giving apologies. The Committee Officer to amend the Minutes accordingly.

Paragraph 53 Administration and Regulatory Updates

It was confirmed that the Annual Report for 2022/23 had been presented to the September meeting of the Pensions Committee not the Board.

The Pensions Administration Manager agreed to include a breakdown of the number of active members each employer had for the January 2024 meeting.

Paragraph 55 Update on LGPS Central Chairs meetings

It was confirmed that the Head of Pensions would be attending the Chairman's meeting on 23 October 2023 and John Hall would be joining remotely.

RESOLVED:

That the Minutes of the meeting held on 9 May 2023 be approved and signed by the Chairman as a correct record, subject to the above.

4 Public Question Time

No public questions had been received.

5 Administration and Regulatory Updates

The Board received the report of the Pensions Administration Manager – copy attached to the signed Minutes – which provided Members with the latest administration and regulatory updates affecting the Local Government Pensions Scheme since the Administration report provided to Pensions Board on 9 May 2023 and Pensions Committee on 15 September 2023.

The Pensions Administration Manager introduced and amplified her report. She explained that the administration team were heavily focussed on ensuring that policies and procedures were up to date and were currently working on producing a Business Plan purely for the pensions function and it was hoped to take the first draft to the Pensions Committee in December before coming to the next Pensions Board meeting in January.

The Pensions Administration Manager drew attention to the ‘My Pensions online’ update which indicated that only half of all active members viewed their benefits online. Once the resources within the team were back to full strength, they would do a push to get more online registrations and were using the national ‘Pension Attention’ campaign.

The Pensions Administration Manager explained that a Pensions Savings Webinar had been held on the 10 October for employers who may be affected by future tax implications and a number of one-to-one guidance sessions had been arranged with a tax specialist. She reported that the Autumn edition of the ‘In touch’ publication was currently being drafted and would include an article about recruitment of a new Pensioner representative.

She went on to report that the employers meeting was due to take place on 14 November 2023 with the main topic likely to be the McCloud remedy which had been implemented in legislation from 1 October 2023. There was a lot of work to do before the National Dashboard came into being in 2026 to ensure that all employer data was up to date.

Turning to disaster recovery, the Pensions Administration Manager confirmed that the Council’s Pensions Administration system was now held by Haywoods in their Cloud and a successful disaster recovery exercise had been undertaken. The Pensions Administration Manager drew attention to the update from the Scheme Advisory Board (SAB) in relation to their scheme valuation from 2022, an update around the gender pensions gap and surpluses working group.

Looking at the McCloud remedy, the Pensions Administration Manager informed the Board that although this was now in legislation, they were still awaiting statutory guidance around how to calculate different elements of the pensions' benefits. They were currently working with their software provider to include a calculation for McCloud within the system and it was hoped to go live with that in the next few weeks. The Pensions Administration Manager reported on the recent team training day which had covered McCloud and the national pensions dashboard.

In response to a query, the Pensions Administration Manager went into more detail around the issue of surpluses and how they were going to be dealt with going forward should they continue to grow, and she agreed to keep the Board updated.

In response to a further query, the Pensions Administration Manager updated the Board in relation to staffing within the Pensions Team. She confirmed that a new Pensions Administration Manager had been appointed to replace herself and would start on 19 December 2023. She reminded members that Alison Grange had been appointed to replace the Communications and Governance Team Leader and they had just successfully appointed a new Senior Communications and Governance Officer to replace Alison, although they did not yet have a start date. They currently had one vacancy within the team which would be advertised shortly.

The Pensions Administration Manager added that recruitment nationally was very difficult, and she confirmed that the LGA were looking at introducing some new qualifications to aid retention of staff and make it more nationally recognised as a proper profession.

RESOLVED:

That the contents of the report be noted.

6 Cost Transparency

The Pensions Investment and Responsible Investment Manager gave a verbal update in relation to a meeting which himself and the Pensions Investment Officer had attended in relation to Cost Transparency. He explained that cost transparency was a scheme that the Scheme Advisory Board (SAB) had put into place and was a voluntary agreement for investment managers to provide all Local Government Pensions Scheme (LGPS) funds and pools with cost information in a standardised format supported by an online system which would give access to that information.

Although not new, having been around since 2019, the SAB were now pushing it a bit more as it had grown over time, with a lot more manager take-up (90% of assets within LGPS were covered by 159 managers with a 95% template completion rate). Also, up until 2023, they had only been able to include the costs for level one and two investments eg equities and bonds, but did not include any level three investments eg private market investments, infrastructure, private equity or some of the more complicated investments like insurance linked securities. However, from April 2023 it was hoped to include level three investments within the template so

there would be one data source where information on costs could be found. The data could then be used to do comparisons with other LGPS funds and could be shared with the Pensions Board and Pensions Committee. Although net performance was still the key driver, being able to look at costs in more detail would also be helpful going forward. A validation exercise would however need to be undertaken to ensure the data was accurate. The other issue was that under the scheme, managers had 90 days from quarter end to submit the information so at year end they would have until the end of June whereas the deadline to produce the draft accounts was the end of May. However, if the rest of the costs were validated it would give a better way to estimate what that final quarter would be.

The Pensions Investment and Responsible Investment Manager confirmed that the cost was covered within the SAB fees. Once this had been looked into more thoroughly, he would bring a report back to the Board with some example reports. Members felt this information would be invaluable.

7 Pensions Committee Reports and Feedback

The reports considered by the Pensions Committee at its meeting on 23 June 2023 and 15 September 2023 had been received by the Board.

In response to a query, it was confirmed that the Committee had voted (three to two) against having a public AGM. No public AGM had been held since the Covid19 pandemic, but even prior to that, the numbers attending had reduced year on year, and along with the different ways of working and with information being provided online and via webinars, this gave access to a lot more members and a lot more employers. The Pensions Administration Manager confirmed that face to face meetings were however still available, if required and they still go out to employers on site, if requested.

The Board considered and agreed with the decision of the Committee to not hold a public AGM.

8 Date of Next Meeting

The Chairman reported that the next meeting would be held on Friday 26 January 2024 at 10.00am.

9 Exclusion of Press and Public

RESOLVED:

That in accordance with the provision of Schedule 12A of the Local Government Act 1972, Section 5 of the Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations and Paragraphs 3 of the Council's Access to Information Rules, the public and press be excluded during consideration of the following items.

10 Exempt Minutes (Exempted by Category 3)

RESOLVED:

That the Exempt Minutes of the meeting held on 9 May 2023 be approved and signed by the Chairman as a correct record, subject to the above.

11 Economic Update (Exempted by Category 3)

The Board received the exempt report of the Pensions Investment and Responsible Investment Manager – copy attached to the signed Exempt Minutes – which provided an update on the general economic conditions for the third quarter of 2023 and gave an unaudited portfolio valuation of the fund as at 29 September 2023.

RESOLVED:

That the contents of the report and Appendix A be noted.

12 Pensions Committee Exempt Reports and Feedback (Exempted by Category 3)

The exempt reports considered by the Pensions Committee at its meetings on 23 June 2023 and 15 September 2023 had been received by the Board.

13 Governance Update (Exempted by Category 3)

The Board received the report of the Communications and Governance Team Leader – copy attached to the signed Exempt Minutes – which provided an update on the Breaches of LGPS regulations recorded for the quarter ending 30 June 2023 affecting the Shropshire County Pension Fund. Updates on all other governance issues were also included within the report.

RESOLVED:

To note the contents of the report, the contents of Appendix A and to agree Appendix B.

Signed (Chairman)

Date:

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Pensions Board

26 April 2024

10.00am

Item

Public

Administration and regulatory updates

Responsible Officer: Vicky Jenks

Email: vicky.jenks@shropshire.gov.uk

Tel: (01743) 252192

1. Synopsis

- 1.1. The report provides Pension Board members with information on the activities and performance of the pensions administration team and regulatory updates affecting the Local Government Pension Scheme (LGPS).

2. Executive Summary

- 2.1. Updates are given on; workloads and resourcing, progress on McCloud implementation, the Pensions Dashboard Programme (PDP), Pension Increase for April 2024, Engage, preparation for Year End and communication updates.
- 2.2. The Business Plan for 2024-26 has now been signed off by Pensions Committee in March. This is provided at Appendix A.

3. Recommendations

- 3.1. Pension Board members are asked to note the contents of this report with or without comment.

REPORT

4. Risk Assessment and Opportunities Appraisal

4.1. Risk Management

By ensuring the guidance and legislation mentioned in this report is followed and adhered to, risks to the fund are minimised. A risk register is kept and updated in line with council corporate policy.

4.2. Human Rights Act Appraisal

The recommendations contained in this report are compatible with the Human Rights Act 1998.

4.3. Environmental Appraisal

There is no direct environmental, equalities or climate change consequence of this report.

5. Financial Implications

- 5.1. Currently there are no direct financial implications arising from this report.

6. Climate change appraisal

- 6.1. Energy and fuel consumption: No effect
Renewable energy generation: No effect
Carbon offsetting or mitigation: No effect
Climate Change adaptation: No effect

7. Performance and Team Update

- 7.1. In addition to this report, the Pensions Board are advised to note the pensions administration reports submitted to the Pension Committee on 1 December 2023 and 15 March 2024.
- 7.2. A review is underway by the pensions management team of the workloads across the team and the resources required to address any backlogs. The team are looking at processes and changes to the way work can be done to improve efficiency. This will include looking at work the team will need to complete in connection with McCloud and Pensions Dashboard and the Pensions Regulator new general code of practice.
- 7.3. From a resource point of view the team have had a significant turnover of staff over the past year. This has led to areas of work backlogging whilst we try to recruit and train new staff. We are currently fully staffed for both the Communications and Governance and Systems and Support teams, and new team members are receiving training to support them in their new roles. However, the fund has recently lost a Senior Pensions Officer on the Operations team, this post has been filled as a secondment opportunity and we are now advertising to backfill this post.
- 7.4. **McCloud** - The team continue with the implementation of the age discrimination remedy. This has impacted the day-to-day work of the team as more checks are required for members in scope of the remedy. Calculations for members leaving the scheme now include the underpin check and will apply any guaranteed addition to member's benefits where this is due. However, there are certain calculations that cannot be performed as we await further guidance. These relate to transfers between public sector pension schemes as remedy applies differently across these schemes.
- 7.5. Employers have been contacted to provide further information for members who reach the age of 65 as there is a requirement to provide final pay at this date. Going forward this can be supplied via i-Connect, however for the remedy period this information will need to be provided and uploaded to member records retrospectively.
- 7.6. The second stage of work for the remedy will be the check on members benefits who left in the remedy period (1st April 2014 to 31st March 2022). The underpin check will be run retrospectively and where this may now apply a check and recalculation of benefits will need to be performed. At the moment this will have to be picked up by the team as we do not have

additional resources that can undertake this work.

- 7.7. **Pensions Dashboards** – On 25th March 2024, the Department for Work and Pensions released a written ministerial statement providing an update on the publication of connection guidance, this includes the new staging dates for connecting to pensions dashboards. The staging date for Public Sector Pension Schemes is now 31st October 2025. This is when we will have to have an Integrated Service Provider (ISP) connection, which will allow members to see if they hold benefits in the Shropshire County Pension Fund. This is not the go live date where members will be able to see data, this date is October 2026 once all pension schemes have been able to connect to the Dashboards. A project plan has been created for the work required in preparation for Dashboards and the work that will follow once Dashboards go live to pension scheme members. Regular project meetings will be held to manage the actions and progress made.
- 7.8. There are two main areas of work that the team will have to undertake to deliver this project and then manage the additional work that will be created once the dashboards go live. The first step is to procure an Integrated Service Provider (ISP) this will allow the dashboards to speak to our pension database. Initial work has begun, looking at providers and consulting with our procurement and legal colleagues to ensure we follow the correct procedures for the purchase of this. The 2nd is the ongoing work to manage data quality, when a member uses the dashboard, they can find a match to any scheme they are a member of. If the information held for members is not quite right, it will lead to a partial match and then the team will have to investigate if that person holds a benefit in the scheme. The team will be looking to update the data quality workplan to improve areas of data that are highlighted. For example, we have more than 600 records where a current address is not held, so we will be looking to run a tracing exercise for these individuals.
- 7.9. **The Pensions Regulator (TPR) New General Code** – on 27th March 2024 TPRs new general code of practice came into force. This replaces several Codes including Code 14 which covered Public Sector Pension Schemes and incorporates requirements for both public and private pension schemes. The pensions management team will be assessing the requirements of the code and will create a gap analysis and action plan to implement the requirements. This work is expected to start from September as we may then have further information regarding the Scheme Advisory Boards (SAB) good governance review, which will also require a comprehensive review of governance arrangements for the Fund.

8. Cyber security

- 8.1. The Data Protection Act 2018, along with guidance from The Pensions Regulator, sets out rules that pension funds must follow to make sure they have good cyber security.

- 8.2. Shropshire County Pension Fund takes data security very seriously and is working closely with Shropshire Council's IT team to create a Cyber Security Policy for the Pension Fund. The policy is currently in draft format and Pension Committee received training on the policy in March. Pension Board members were also invited to this training.
- 8.3. Training regarding the Cyber Policy and Business Continuity plan will be provided to the Pensions team as part of a team training day in May.

9. Communications

- 9.1. The Communications team are currently updating the pension fund website and ensuring all content is relevant and accessible.
- 9.2. The team have implemented a new telephony system, which was rolled out at the end of March. This will now allow us to record calls for training purposes.
- 9.3. The team have also created a BOT where members can direct their queries to the virtual assistant to answer instead of emailing or coming through via a phone call. The BOT was launched with 23 questions and now have 91 with alternative answers. This is an evolving task and questions need updating to ensure the BOT understands the different ways the same query can be asked by a member.
- 9.4. Between August 2023 and February 2024, the BOT answered 1,539 queries and, at the moment, the BOT believes it is 65% sure it can answer any question, a figure that was 43% when launched. Work will continue to add to the question-and-answer bank. Shropshire Council's IT team are also keen for the fund to showcase the BOT as they seek to roll out its use for other council services, such as bin collections.
- 9.5. Engage (new online platform) - My Pensions Online will be updated towards the end of the year. The newer version of the platform will be more user friendly and provide further information to members regarding planning for retirement. Once updated a campaign to promote the use of platform will be undertaken. This will include targeted communications to employers where take up is low. We will also direct new pension scheme members to create an account as soon as they join the scheme.

10. Scheme Advisory Board (SAB) updates

- 10.1. A SAB workstream was established to review the 2019 Annual Report guidance and identify changes required to streamline the current guidance and bring it up to date. Draft guidance was approved by both the SAB's Compliance and Reporting Committee (CRC) and the Chartered Institute of Public Finance and Accountancy Public Finance Management Board in February 2024. The guidance will be submitted for ministerial approval in time for it to be in place from April 2024 and it will apply to 2023/24 annual reports which are due for publication by 1

December 2024 and later years. SAB acknowledge it may be a challenge to report on all the new requirements for the 2023/24 reporting year, as changes to the recording and reporting of data may take time to implement. The guidance says pension funds should use their best endeavours to comply fully with the requirements but exercise judgement where, because of changes to the previous content, to do so would require disproportionate effort or cost. The pensions team have begun work on the 2023/24 annual report and are in the process of reviewing the new guidance.

- 10.2. Ahead of the second reading debate on the Economic Activity of Public Bodies (Overseas Matters) Bill in the House of Lords on 20 February 2024, the Local Government Association published a further briefing. The briefing includes matters raised in previous briefings for the House of Commons, and suggested some amendments that the LGA would support.
- 10.3. The CRC has agreed its next priority will be to revise the Funding Strategy guidance. This was last updated in 2016 and the aim is to create content in relation to:
 - setting up of academies on conversion
 - use of employer flexibilities and deferred debt arrangements
 - employer representations around asset strategies and partial terminations
 - treatment of exit debts and credits
 - consultation with employers.
- 10.4. The Gender Pensions Gap working group met for the third time on 13 February 2024. It continued to explore what practical actions can be taken to address the underlying issues contributing to the pensions gap identified by the Government Actuary's Department (GAD) in the SAB commissioned reports. As part of the four actions explored by the group, the SAB secretariat and L G A Workforce team will put on a virtual event for local government human resources (HR) professionals on 9 May 2024. The aim of the event is to improve awareness amongst HR practitioners, discuss what best practice already exists amongst employers and encourage them to review the information and pension communications available for their staff at key life points.
- 10.5. [The SAB's website](#) provides information about its work. Use the links below to find out more about:
 - [a summary of the last Board meeting](#)
 - [latest news](#)
 - [SAB meeting and agenda papers](#)
 - [committee meetings and agenda papers](#)
 - [Responsible Investment Advisory Group meetings and agenda papers](#)

11. Abolition of the lifetime allowance (LTA)

- 11.1. The Government has introduced legislation to abolish the lifetime allowance from 6 April 2024. It has introduced two new lump sum limits to restrict the amount of tax-free cash an individual can take over their lifetime. As with the lifetime allowance, most LGPS members will not be affected by the new lump sum limits.

Lump sum limit	Limit	Lump sums included
Lump sum allowance (LSA)	£268,275	Pension commencement lump sums (PCLS) and uncrystallised funds pension lump sums (UFPLS)
Lump sum and death benefit allowance (LSDBA)	£1,073,100	PCLS, UFPLS, serious ill health lump sums (SIHLS), authorised lump sum death benefits

- 11.2. SAB have been working with Aon on a guide to explain the changes and what they mean for administration processes. This is now with the LGA communications group for refinement before issuing to funds.

12. Legislation updates - statutory instruments

- 12.1. On 27 February 2024, the Department for Levelling Up, Housing and Communities made The East Midlands Combined County Authority Regulations 2024, which establishes the East Midlands Combined County Authority. The regulations also amended the LGPS Regulations 2013 to assign Nottinghamshire County Council as the appropriate administering authority for employees of the new authority. This took effect from 28 February 2024.
- 12.2. The Finance Bill 2023/24 received Royal Assent, following readings in the House of Lords. The Finance Act 2024 contains provisions on the abolition of the lifetime allowance and its replacement by two new lump sum allowances.

13. Policy updates

- 13.1. A review of the fund's Breaches Policy was due to be conducted ready for the March Committee. However, this work has been pushed back for the new Pensions Manager to have a comprehensive review of the current processes involved for recording and monitoring of breaches by the Administration team. We aim to take this to committee in June.
- 13.2. The fund's Training Policy was also due to be reviewed at the March committee meeting, but this will now be done following implementation of the new Pensions Regulator General Code of practice on March 28,

2024. The revised policy will be brought to committee/board in due course.

13.3. Members are reminded to complete the required Modules on the Hymans Learning Academy. For those that completed the initial modules, then the new modules 7 and 8 now to be completed but for those that have not completed any modules then all eight need to be done.

13.4. A skills and knowledge assessment for Pension Committee and Board members was last conducted in August 2023 when members self-assessed themselves against questions provided by CIPFA guidance and covering a range of competencies. This exercise will be repeated in August 2024, so that members who have not yet completed the assessment will have the opportunity to do so.

14. Pension Board vacancy

14.1. A Pensions Board was established in 2015. The role of the Pensions Board is to support the administering authority to fulfil their responsibilities and secure compliance with any requirements imposed by the Pensions Regulator. The Pensions Board is made up of three scheme member and three scheme employer representatives. Due to the resignation of Mike Morris a vacancy arose for a scheme employer representative. Interviews took place on April 9 and Becky Summerlin has been appointed and is due to be attending today's meeting. Becky used to work for the fund previously before leaving in 2005 to take up pension consultant roles at JLT, KPMG and more recently Bupa before taking a career break.

List of Background Papers (This MUST be completed for all reports, but does not include items containing exempt or confidential information)

Pensions Committee Meeting 15 March 2024 Pensions Administration Report

Pensions Board Meeting 26 January 2024 Administration and Regulatory updates

- Cabinet Member (Portfolio Holder)
N/A

- Local Member
N/A

- Appendices
Appendix A SCPF Business Plan

By virtue of paragraph(s) 3 of Part 1 of Schedule 12A
of the Local Government Act 1972.

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