



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

Date: 31 October 2024

**Committee:
Pensions Board**

Date: Friday, 8 November 2024
Time: 10.00 am
**Venue: Wilfred Owen 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
Tricia Slater

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 - 4)

The Minutes of the meeting held on 19 July 2024 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 12.00 noon on Monday 4 November 2024.

5 Administration and Regulatory Updates (Pages 5 - 18)

Report attached.

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 13 September 2024.

[Agenda for Pensions Committee on Friday, 13th September, 2024, 10.00 am — Shropshire Council](#)

8 Date of Next Meeting

The next meeting of the Pensions Board will be held at 10.00 a.m. on the 24 January 2025.

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 19 - 22)

The Exempt Minutes of the meeting held on 19 July 2024 are attached for confirmation.

11 Economic Update (Exempted by Category 3) (Pages 23 - 32)

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 13 September 2024.

[Agenda for Pensions Committee on Friday, 13th September, 2024, 10.00 am — Shropshire Council](#)

13 Governance Update (Exempted by Category 3) (Pages 33 - 38)

Report attached.

Contact: Alison Grange (01743 253823)

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Committee and Date

Pensions Board

8 November 2024

PENSIONS BOARD

Minutes of the meeting held on 19 July 2024

In the Wilfred Owen 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, Rebecca Summerlin (remote), Dave Wright (Chair)

Employer representatives: Madeline Murphy

1 Apologies and Introductions

An apology was received from Liz Furey (Employer representative).

2 Declarations of Conflicts of Interest

None were declared.

3 Minutes of the Previous Meeting

Minutes of the meeting held on 26 April 2024 were confirmed as a correct record.

4 Public Question Time

No public questions were received.

5 Administration and Regulatory Updates

The Board considered the report of the Pensions Administration Manager which provided Board Members with the latest administration and regulatory updates affecting the Local Government Pension Scheme (LGPS).

The Pensions Administration Manager introduced and amplified her report which updated Members on team workloads and performance, including key performance indicators, projects such as McCloud, Pensions Dashboard, Annual Benefit Statements and the Pensions Regulator new code checklist. It also informed the Board that, following the 2023-24 internal audit of Pensions Administration, the assurance level remained at 'good', which was the highest rating.

The Pensions Administration Manager informed the Board that a business case for additional resources had been submitted to the Head of Pensions for review to help with the current workload which includes areas of backlog. The work across

the team had also been reviewed to ensure that the system was being utilised as much as possible using automated processes where available. She drew attention to the chart in Appendix A which, in line with the annual report guidance, set out the 17 key performance indicators (KPIs) and whether they had/had not met the deadline target. This supported the need for additional resource as there were areas where the targets were not being met.

She reported that McCloud had become mostly business as usual with checks in place for leavers to ensure that the underpin was applied where needed. However, some work was still required on the rectification cases, numbers of which were set out in paragraph 10.3 of the report.

The Pensions Administration Manager explained that the work on the Pensions Dashboard was picking up and they were in the last phases of signing the contract with an integrated service provider that would connect the current administration system to the dashboard allowing information to flow from it and be seen by Members. The next piece of work would then be around improving the data, address tracing etc to better match records. It was hoped to work on this data prior to the dashboard going live in order to limit the amount of partial match work undertaken by the team.

Turning to the Annual Benefits Statements, the Pensions Administration Manager explained that the team did a lot of work on this during the summer, getting all the year end data up to 31st March before then starting to create the statements. The deferred Statements had been released to members that week and the active member Statements would be done mid-August in order to meet the Pensions Regulator deadline of 31st August.

In response to a query, the Pensions Administration Manager explained how it was possible to have different records for the same person which could happen if eg the post number within payroll changed leading to a new record being created or if an employee undertook different jobs with the same employer a new record would be created for each role. For pensions purposes, these records needed to be merged and the team were working with developers to limit the number of new records being created for the same employee.

A query was raised about the difference between a customer target and a KPI as the figures appeared very similar. In response, the Pensions Administration Manager explained that within the system it was possible to set different targets. The 'customer' target dates set by the fund and listed in the administration strategy are much shorter than the legal target dates. Members requested a reminder of the target deadlines for future reports. A brief discussion ensued as to whether the targets were realistic and achievable. The Pensions Administration Manager explained that the higher volume areas of work eg transfers, deferred benefits etc were harder to achieve within target than those classed as a priority but that these areas would be monitored.

Concern was raised that some of the statutory deadlines were being missed and a query was raised as to whether the majority of the transfers out were to other local authorities. In response, the Pensions Administration Manager confirmed that a lot

of transfers were within the public sector, including to other local authorities, the NHS etc, with a small number transferring to private schemes. She went on to explain that transfers to other funds were treated on a like for like basis and that as such would have no financial loss on transfer and were guaranteed for three months. Also, those close to retirement age were not delayed.

A brief discussion ensued around the vast quantities of post, emails and calls received by the team along with the numbers accessing the website. It was confirmed that they had figures for those accessing the website separate to the bot. However, as only 67% of people's questions were being satisfactorily answered by the bot, the rest were going to the team. More analysis was being done on the website to ensure it was useful as well as developing the bot so it could answer more questions.

In response to a query, the Pensions Administration Manager confirmed that they had a project plan for the dashboard project that they were working to and she agreed to share this with Board Members.

RESOLVED: To note the contents of the report.

6 **Pensions Committee Reports and Feedback**

It was confirmed that the reports considered by the Pensions Committee at its meeting on 21st June 2024 had been received by the Board and also that the meeting had been observed by three members of the Board.

7 **Date of Next Meeting**

The date of the next meeting was confirmed as Friday 8 November 2024 at 10am.

8 **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.

9 **Exempt Minutes (Exempted by Category 3)**

The exempt minutes of the meeting held on 26 April 2024 were confirmed as a correct record.

10 **Economic Update (Exempted by Category 3)**

The Board considered and noted the exempt report of the Pensions Investment and Responsible Investment Manager which provided an update on the general economic conditions and of the impact on the pension fund investments in the second quarter of 2024.

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

The exempt reports considered by the Pensions Committee at its meeting on 21 June 2024 were received and discussed by the Board

12 Governance Update (Exempted by Category 3)

The Board considered and noted the report of the Communications and Governance Team Leader which provided an update on governance issues.

Signed (Chairman)

Date:



<u>Committee and date</u> Pensions Board 8th November 2024 10am

<u>Item</u> <u>Public</u>

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 the latest administration and regulatory updates affecting the Local Government Pension Scheme (LGPS).

2. Executive Summary

- 2.1 Details are provided on the work undertaken by the pensions administration team, adherence to key performance indicators and progress on project work.
- 2.2 An update from the Scheme Advisory Board's (SAB) last meeting is also included.

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. Administration and regulatory 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 13 September 2024.
- 7.2. **Appendix A** shows the 16 key performance indicators (KPIs) for cases processed by the Operations team, this shows the number of cases processed by the timescales set within our administration strategy and legal time scales under the disclosure regulations. The fund's objective is to achieve 95% of cases being processed within the agreed time frame.
- 7.3. From the 2nd chart you can see for the 1st quarter of the year (April to June) 8 of the 16 KPIs are 95% or above, for the 2nd quarter (June to September) 8 of the 16 KPIs are 95% or above, this is based on the legal time frames for providing information to members. You will also note that the Fund's own target timescales are much shorter than those of the legal time frames. These timescales were set some time ago and will be considered as part of the next review of the Administration Strategy.
- 7.4. For the KPIs that are not currently at 95%, a business case was submitted to the Head of Pensions - LGPS Senior Officer and the Executive Director of Resources for approval of additional resources. The business case for 3 full time pension assistants and additional hours for a communications assistant was approved in August 2024. This will allow the team to tackle the backlog of work currently building up on the operations team. This backlog is due to the volume of early leavers and aggregation cases that are generated each month. The additional resources should help to improve the number of cases processed on time for the calculation and notification of deferred benefits when a member leaves the fund before benefits are due.
- 7.5. The operations team are also reviewing the processing of transfer cases as this is another area where we are not meeting the KPI target. Officers who process these cases also process retirements and death cases which will always take priority, but we do need to ensure we are processing transfer cases more efficiently.
- 7.6. The communications team workload is also increasing due to greater engagement by pension scheme members and the increase in the number of employers in the Fund. The team are doing more analysis of

the use of the Fund website and queries from members so that we can provide information to members more tailored to their needs.

- 7.7. We are looking at how we can direct more of the general enquiries so that members can 'self-serve,' this will help with additional work that will be created by the Pensions Dashboards. This will require a full review of the fund's website content, development of contact forms and further development of the fund's BOT Penny.

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. Shropshire County Pension Fund takes data security very seriously and works closely with Shropshire Council's IT team and any companies providing pensions software to confirm that the systems holding personal data are protected.
- 8.2. The team have undertaken an exercise with the Shropshire Council Risk Assessment team to evaluate the Cyber Security Policy and Business Impact Analysis and Service Recovery Plan (BIA & SRP). Following feedback from this exercise a few minor updates have been made to the recovery plan, but overall, the Risk Officer was re-assured that we have the right processes in place to help limit any impact from potential disruption to our service.

9. Communications

- 9.1. The fund monitors member take-up of its online area member self-service (MSS), known by members as 'My Pension Online.' The annual benefit statements for both active and deferred members are now available to view on 'My Pension Online' unless a member has requested a paper copy.
- 9.2. As of 30 September 2024, a total of 53% active members and 45% of deferred members and 54% of pensioners were registered to view their records on 'My Pension Online'.

	July 2024	August 2024	September 2024
Telephone calls received to helpdesk team	600	644	632
% of calls answered	97%	97%	93%
Emails received to pensions@shropshire.gov.uk	932	916	919
% of emails responded to within 10 working days	100%	100%	100%
My Pension Online activation keys issued	138	78	197
Member updates made through My Pension Online	627	591	563
Incoming post received and indexed to the pensions administration system	2,716	2,476	2,913
1-2-1 video appointments held with scheme members	26	27	14
Users visiting the website	2,880	2,513	2,612

- 9.3. Due to a staff shortage answer rates were impacted slightly in September. Members of the administration team were called upon to support in answering calls and emails that were received into the pension's inbox. However, more of the fund's communications team are receiving training to be able to support the helpdesk and to provide adequate cover when needed.
- 9.4. Following a poll among fund colleagues, we have decided to name our Virtual Assistant (Bot) Penny. This will shortly be updated on the fund's website.
- 9.5. In September 57 questions were submitted to Penny. When questions are submitted, we can view what is called the confidence score. September's overall confidence score was achieving an 80% accuracy rate. We are pleased with this and will continue with the development of the knowledge base so that trust in Penny will increase.

Projects

10. McCloud

- 10.1. The team have now started to plan the work for the retrospective cases, which need review. This work will need to be completed by 31st August 2025.
- 10.2. The Local Government Association (LGA) have published a guide for funds to assist with the processing of McCloud cases and have recently updated the guide to include more information on transfers and other

calculations impacted by the underpin. We now also have the GAD calculator which will calculate interest on any arrears due to members.

11. Pension Dashboards

- 11.1. A work plan has been created for the Pension Dashboards and monthly meetings are held by the project team to record progress, decisions made and review next steps. **Appendix B (September) and Appendix C (October)** shows the most recent monthly reports.
- 11.2. We are in the process of procuring data service that will allow us to connect to dashboards and support our work in keeping data as clean and up to date as possible. This will mean that when members access the dashboards, they can have confidence in the information they can see regarding their pension benefits. These data tools will assist with tracking members where we have lost touch and mortality screening.
- 11.3. Alongside the data services we will also produce an up-to-date data quality workplan. The quality of the data we hold is good and this is down to the work of the team with Employers to ensure we receive accurate data directly from them, by the statutory time scales.

12. Update of 'My Pension Online' platform (Engage)

- 12.1 At the end of September we began work on the implementation of the update to the member self-service portal. The portal has a much easier registration and log in process and has additional functionality which will help members with retirement planning.
- 12.2 We have completed a soft launch of the new portal, by informing our pensioner members via their autumn newsletter. This way we could test the water on the types of questions we may get asked before we roll it out the rest of the membership.
- 12.3 In the new year we plan to run a promotion campaign to target members who have not registered, this will include the creation of video tutorials and roadshows where we will visit employers with low take up to get members signed up.
- 12.4 We are also looking to publish far more information to member accounts so that we can reduce the amount of paper communications we produce. We understand that not every member will be able to access information online and we will be able to produce paper communications for those individuals. We will be aiming for digital communications to be published to member's accounts as our default preference. This is something that we have been trying to move towards for some time.

13. Update from Scheme Advisory Board (SAB) meeting held on 22 July 2024

- 13.1. The SAB met on 22 July 2024 and discussed:
- King's Speech
 - Scheme Annual Report
 - Board and Committee Membership
- 13.2. Pension Board members can read a detailed summary of the meeting on the [Board updates page](#) of the SAB website. The SAB board meetings page includes full details of the meeting and agenda papers. Use the links below to find out more about:
- [Latest news](#)
 - [SAB meeting and agenda papers](#)
 - [Committee meeting and agenda papers](#)
 - [Responsible Investment Advisory Group meetings and agenda papers](#)

14. SAB statement and investigation into further opinion on fiduciary duty

- 14.1. SAB has issued a statement on fiduciary duty and dealing with lobbying. The SAB hopes that the statement will help administering authorities: deal with the increasing levels of interest in how LGPS funds are invested; and manage discussions with stakeholders and at board and committee meetings.
- 14.2. The SAB Secretariat is seeking an opinion from Counsel as to whether there is a need to update the previous advice received on the nature of fiduciary duty for administering authorities. Further information will be published when the opinion is received.
- 14.3. The SAB Secretariat is aware of a letter sent to administering authorities on behalf of the Palestine Solidarity Campaign. The Board is seeking legal advice on the contents but cannot guarantee when this will be available. The SAB will publish the legal advice once they have received it.

15. MAPS launches digital Pension Wise appointments

- 15.1. On 9 September 2024, the Money, and Pension Service (MAPS) launched digital Pension Wise appointments. Digital appointments will offer equivalent guidance to that offered by telephone and face-to-face appointments. See the [press release from MAPS](#) for more information. Digital appointments can be accessed at any time, opening the service to those who cannot commit to an appointment in working hours. Pension

Wise appointments, including digital appointments, can be accessed by anyone over 50 with a defined contribution pension.

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

Pensions Committee Meeting 13 September 2024 Pensions Administration Report

Pensions Board Meeting 19 July 2024 Administration and Regulatory updates

Cabinet Member (Portfolio Holder)

N/A

Local Member

N/A

Appendices

Appendix A – KPI chart

Appendix B – Monthly report for Dashboard project (September)

Appendix C – Monthly report for Dashboard project (October)

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Appendix A KPI table for the period 1st April 2024 to 30 September 2024

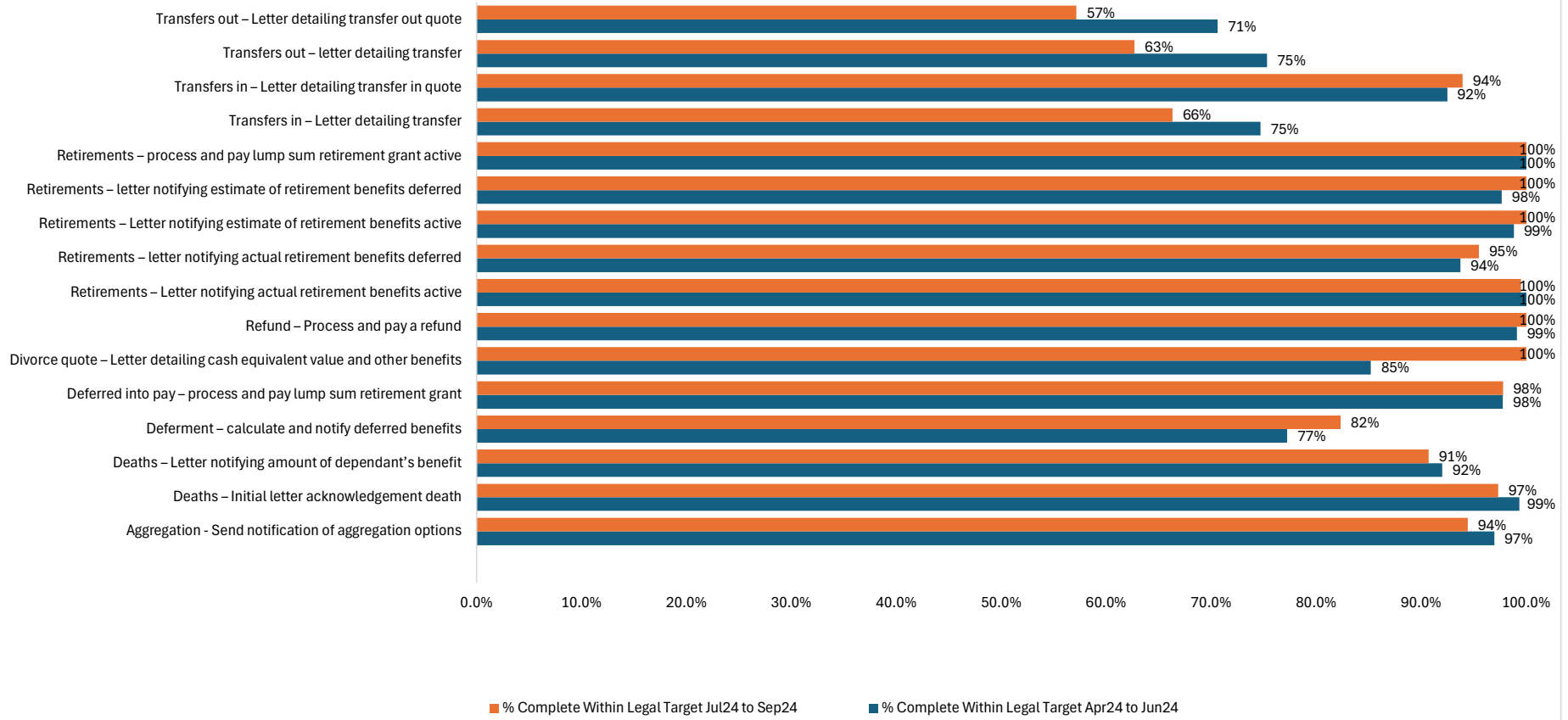
KPI Category	Complete at End of Period	Customer Target	Completed Within Customer Target	% Complete Within Customer Target	Legally required Target	# Completed Within Legally Required Response Time	% Complete Within Legal Target
Aggregation - Send notification of aggregation options	579	40 days	537	92.7%	2 months	555	95.9%
Deaths – Initial letter acknowledgement death	264	10 days	163	61.7%	2 months	260	98.5%
Deaths – Letter notifying amount of dependant’s benefit	161	15 days	132	82.0%	2 months	147	91.3%
Deferment – calculate and notify deferred benefits	778	30 days	463	59.5%	2 months	614	78.9%
Deferred into pay – process and pay lump sum retirement grant	406	15 days	249	61.3%	2 months	397	97.8%
Divorce quote – Letter detailing cash equivalent value and other benefits	44	15 days	33	75.0%	2 months	40	90.9%
Refund – Process and pay a refund	194	10 days	180	92.8%	2 months	193	99.5%
Retirements – Letter notifying actual retirement benefits active	309	15 days	279	90.3%	2 months	308	99.7%
Retirements – letter notifying actual retirement benefits deferred	521	15 days	241	46.3%	2 months	493	94.6%
Retirements – Letter notifying estimate of retirement benefits active	160	15 days	152	95.0%	2 months	159	99.4%
Retirements – letter notifying estimate of retirement benefits deferred	80	15 days	75	93.8%	2 months	79	98.8%
Retirements – process and pay lump sum retirement grant active	256	15 days	248	96.9%	2 months	256	100.0%
Transfers in – Letter detailing transfer	164	15 days	53	32.3%	2 months	115	70.1%
Transfers in – Letter detailing transfer in quote	225	15 days	168	74.7%	2 months	210	93.3%
Transfers out – letter detailing transfer	152	15 days	79	52.0%	2 months	106	69.7%
Transfers out – Letter detailing transfer out quote	76	15 days	18	23.7%	2 months	48	63.2%
Grand Total	4,446		3,082	69.3%		4,054	91.2%

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Customer Target - set by the Fund and documented in the Administration Strategy

Legal Target - Disclosure Regulations

Percentage Complete Within Legal Target Appendix A



Project Highlight Report

Pensions Board



Project Name:	Pensions Dashboard	Report Number:	001
Period	September 2024	Date Completed:	18/10/2024
Completed By:	Jake Glover Senior Pensions Project Officer		

TREND SINCE LAST REPORT	First Report - On Track
CURRENT STATUS	Green
EXPECTED STATUS AT NEXT REVIEW	Green

Progress so far The following activities have taken place:	Planned work for next month and beyond Activities planned for October are:
<ul style="list-style-type: none"> • An ISP (Integrated Service Provider) has been procured and signed off by Legal. Implementation will commence January 2025 • Monthly meetings are in place for the Pensions Admin Manager, Team Leaders and Senior Pensions Project Officer. • Vicky, Pensions Admin Manager and Jake, Senior Pensions Project Officer are finalising work on the procurement documentation for the new Member Data Tools with an aim to go live from February 2025. 	<ul style="list-style-type: none"> • Finalise documentation for the Member Data Tools procurement and instruct Procurement to upload these to Delta, the Council's online tender portal.

Slippage and Remedial Action			
<ul style="list-style-type: none"> N/A 			
Key Risks and Issues			
R/I	Detail	Rating	Open / Closed
R	Suitable ISP is not obtained and so can not connect to dashboard	Very Low	Closed
R	Data quality is low, leading to poor matching criteria and members having to contact the fund to find their pension (rather than finding it directly through the dashboards)	Low	Open
R	Procurement of new tracing and mortality screening provider (gap in service as current provider current ends in September)	Very Low	Open

High Level Milestones

Action	Date Completed / Target Date	Status	Comments
Procure ISP	19/08/2024	Complete	ISP procured and approved.
Data Tools Procurement	February 2025	On Track	

Project Highlight Report

Pensions Board



Project Name:	Pensions Dashboard	Report Number:	002
Period	October 2024	Date Completed:	22/10/2024
Completed By:	Jake Glover Senior Pensions Project Officer		

TREND SINCE LAST REPORT	Green
CURRENT STATUS	Green
EXPECTED STATUS AT NEXT REVIEW	Green

Progress so far The following activities have taken place:	Planned work for next month and beyond Activities planned for November are:
<ul style="list-style-type: none"> An ISP (Integrated Service Provider) has been procured and signed off by Legal. Implementation will commence January 2025 Vicky, Pensions Admin Manager and Jake, Senior Pensions Project Officer to finalise documentation for the Member Data Tools procurement and instruct Procurement to upload these to Delta, the Council’s online tender portal. 	<ul style="list-style-type: none"> Member Data Tools Invitation to Further Competition to run until 28th November for providers to submit bids for each lot. Risks, Issues and Decisions to be reviewed at November project catch-up.

Slippage and Remedial Action

- N/A

Key Risks and Issues

R/I	Detail	Rating	Open / Closed
R	Suitable ISP is not obtained and so can not connect to dashboard	Very Low	Closed
R	Data quality is low, leading to poor matching criteria and members having to contact the fund to find their pension (rather than finding it directly through the dashboards)	Low	Open
R	Procurement of new tracing and mortality screening provider (gap in service as current provider current ends in September)	Very Low	Open

High Level Milestones

Action	Date Completed / Target Date	Status	Comments
Procure ISP	19/08/2024	Complete	ISP procured and approved.
Data Tools Procurement	February 2025	On Track	

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