

LUDGVAN PARISH COUNCIL

Monthly Parish Council Meeting – Wednesday 11th November 2015: 7pm

Agenda

Public Participation Period (if required)

- 1. Apologies for absence**
- 2. Minutes of the Monthly Parish Council Meeting on Wednesday 14th October 2015**
- 3. Declarations of interest in Items on the Agenda**
- 4. Dispensations**
- 5. Cornwall Council – Planning Applications - For decision:**
 - (a) [PA15/09329](#) - Old Springfields Lelant Downs Hayle Cornwall TR27 6LL - Boundary wall between the property and the main road - Mr John Fulker
 - (b) [PA15/09355](#) - 2 Tregender Road Crowlas Cornwall TR20 8DN - Raised decking to the west side of the property - Mr D Cartwright
 - (c) [PA15/08712](#) - Tregender Farmhouse Tregender Lane Crowlas Cornwall TR20 8DQ - Construction of extensions, alterations, detached garage and associated works - Mr P Elvin
 - (d) [PA15/09663](#) - Land Rear Of Treas Lew Gilly Lane Whitecross Cornwall TR20 8BZ - Proposed polytunnel and shed - Mr R Humpleby
- 6. Police Matters**
 - (a) Crime Report October 2015
- 7. Comments from Cornwall Councillor - Mr Roy Mann**
- 8. Chairman's Report**
- 9. Clerk's Report**
 - (a) Neighbourhood Development Plan
 - (b) Quarry Meeting
 - (c) Long Rock Toilets
 - (d) Pension Auto Enrolment
 - (e) St Michaels Way Partnership
 - (f) Committee Membership
 - (g) Allotment Rent Review
 - (h) Chapel Wall - Long Rock Allotments
- 10. Finance Report**
 - (a) Payment Schedule for approval
 - (b) Receipts
 - (c) Bank Reconciliation
 - (d) Budget Monitoring Report
- 11. Correspondence**
 - (a) Cornwall Council - 'Open Doors' public event - Monday 23rd November – 6.30PM - The Gallery, Humphry Davy School.

- 12. Cornwall Council – Planning Decisions Advised to Council - For information;**
- (a) PA15/07284 - Unit A Questmap Business Park Poniou Way Long Rock Industrial Estate Long Rock Penzance Cornwall TR20 8HX - Change of use to the building from the current B1/B8 to D2 with the proposal of becoming a gym - Mr Christopher Simmons - **Approved**
 - (b) PA15/04731 - Land South Of Trewidden Cottages Crowlas Cornwall - Construction of Four Sustainable Dwelling Houses (Previously Approved Planning Site PA10/06940) - Mr D Hanies - **Refused**
 - (c) PA15/07360 - Communications Mast Land At Collurian Lane Ludgvan Cornwall TR20 8BU - Removal of the existing 17.2m mast housing 2 antennas and its replacement with a 17.5m mast housing 4 antennas and 2 x 0.3m dishes for the shared use of Vodafone and Telefonica. 1 cabinet will be removed and 2 new ones installed - Vodafone Limited - **Approved**
 - (d) PA15/07810 - Rosevidney Manor Road Between Lane To Tregilliowe Farm And Gitchell Lane Rosevidney Crowlas TR20 9BX - Construction of granite double garage and associated works - Mr And Mrs K Whittam - **Refused**
 - (e) PA15/06520 - Lower Tregellas Nurseries Cockwells Lane Cockwells Penzance Cornwall TR20 8DB - Application for modification of planning obligations relating to application reference number 1/89/P/0467/F: Occupancy of annexe to open market - Mr And Mrs T E Spong - **Refused**

LUDGVAN PARISH COUNCIL 11TH NOVEMBER 2015
REPORT OF THE PARISH CLERK - ITEM 9(d)
PENSION AUTO ENROLMENT

1. BACKGROUND

- 1.1 There is currently no statutory requirement for a local council to contribute to its workers' pension scheme. If a local council has five or more eligible employees, it must offer access to a non-contributory pension scheme to its workers in accordance with the Welfare Reform and Pensions Act 1999.
- 1.2 A local council can choose to contribute to a qualifying pension scheme ("a qualifying scheme") under the Pensions Act 2008 ("the 2008 Act") which includes the Local Government Pension Scheme ("LGPS").

2. AUTO ENROLMENT

- 2.1 The 2008 Act requires all local councils to enrol their eligible workers ("eligible jobholders") in a qualifying scheme. There is a staged introduction which began in 2012 but will impact on smaller employers (and therefore most local councils) between 2015 and 2017.
- 2.2 Ludgvan Parish Council's staging date is 1st February 2016.
- 2.3 The introduction of auto enrolment will allow councils who are considering whether to provide pensions to their staff, to have a more affordable pension scheme than the LGPS.

3. QUALIFYING SCHEMES

- 3.1 Employers cannot simply enrol their employees in any sort of pension scheme. They need to comply with certain conditions and have good quality standards. There are two basic types of pension scheme, defined benefit schemes (DB) and defined contribution schemes (DC).
- 3.2 DB schemes provide pensions that are based on some sort of formula, normally linked to pensionable pay. There used to be a large number of these, often based on final salary prior to retirement, but the rising costs of such schemes, as a result of increasing life expectancy, means that they are now much rarer. As employee contributions to these schemes tend to be fixed, additional costs resulting from paying more pension because people are living longer fall on the employer, hence their decreasing popularity. The LGPS is a defined benefit scheme, although it is no longer based on final salary but on career average salary. Other defined benefit schemes are available.
- 3.3 DC schemes on the other hand simply accumulate contributions, from employees and employers, invest them (and any associated tax reliefs) and then use the final amount to provide whatever level of benefit can be afforded. There are many defined contribution schemes including the National Employment Savings Trust (NEST) which has been set up by the Government to meet the statutory criteria of a qualifying scheme.

4. CONTRIBUTIONS

- 4.1 Employers affected must make sure that both they and their employees make at least the minimum contributions into their chosen scheme as set out on the Pensions Regulator website. Employers deduct staff contributions. These contributions are a percentage of an individual's "qualifying earnings".
- 4.2 'Qualifying earnings' are either:
- The amount earned before tax between £5,824 and £41,865 a year; or
 - The entire salary or wages before tax.

The employer chooses how to work out the qualifying earnings.

Minimum Employee Contribution	Minimum Employer Contribution	Government Contribution
0.8% of qualifying earnings rising to 4% by 2018	1% of qualifying earnings rising to 3% by 2018	0.2% of qualifying earnings rising to 1% by 2018

5. CONCLUSION

5.1 The decisions required by Council are as follows:

1. Whether to sign up to a defined benefit or defined contribution scheme;
2. Subject to 1 above which scheme to sign up to;
3. If a defined contribution scheme is chosen whether to make more than the minimum contributions required.

FINANCE REPORT

FINANCE REPORT:

DATE: 11 NOVEMBER 2015

1. Payments for approval:

Ref:	Payee	Description	Cheque No:	Amount
56	Henry Rich	Concrete beam, St Paul's Cemetery	2945	245.61
57	Cornwall Council	Long Rock Toilets	2946	786.49
58	South West Water		DD	158.43
59	South West Water		DD	14.87
	S Hudson	Salary		1,391.88
		Mileage		57.60
		Phone		3.83
		Home Office		18.00
60		TOTAL	2947	1,471.31
	HMRC - PAYE	Employee Tax & NI		276.35
		Employer NI		136.93
61		TOTAL	2948	413.28
		GRAND TOTAL		<u>3,089.99</u>

SIGNED: **11th November 2015**

CHAIRMAN

2. Receipts for information:

FINANCE REPORT

Date Banked	Paying in Ref:	Receipt No.	Description	Amount
06-11-15	500157	17	St Pauls Cemetery A25 Memorial Fee	100.00
			Total	<u>100.00</u>

3. Bank Reconciliation: Bank Statements not yet received, to be updated at the meeting

CASHBOOK:	
Opening Balance 01/04/2015	22,781.94
Add: Receipts (Nos 1- 16)	37,202.97
Less: Payments (April- October)	22,204.48
Cashbook Total 31/10/2015	<u>37,780.43</u>
BANK BALANCES: 31/10/2015	
Treasurers Account	
Interest Account	
Less:	
Un-presented Cheques	-
Add:	
Cash in transit	-

FINANCE REPORT

Budget Monitoring Statement:	BALANCE B/FWD	22,782	%
	BUDGET	ACTUAL	
	2015/16		
RECEIPTS	£	£	
Precept	30,939	30,939	100%
Council Tax Support Grant	2,518	2,518	100%
Bank Interest	5	2	38%
Cemeteries	3,180	2,050	64%
Footpath grant	3,200	-	0%
Allotment Rents	1,670	33	2%
Other Grants	150	1,108	739%
Neighbourhood Planning Grant	3,500	-	0%
Aggregate Fund	4,500	-	0%
VAT	-	653	
TOTAL RECEIPTS	49,662	37,303	
PAYMENTS			
Allotments	1,500	1,328	89%
Footpath maintenance	3,200	2,700	84%
Grass Cutting	250	180	72%
Clerk Salary	18,010	12,428	69%
Employers NI	1,269	969	76%
Travel	750	375	50%
Petty Cash/ Office Expenses	1,250	610	49%
Advertising	600	-	0%
Neighbourhood Planning	6,000	170	3%
Subscriptions	950	735	77%
Insurance	1,000	726	73%
Audit Fees	350	350	100%
Maintenance:	-		
Crowlas Cemetery	1,470	735	50%
St Pauls Cemetery	1,050	558	53%
St Pauls Amenity Area	682	341	50%
Churchtown Garden	210	105	50%
Sextons Duties	120	-	0%
s137 and other Grants	700	320	46%
Youth Club Grant	500	-	0%
Christmas Trees	324	-	0%
Deedstore	20	8	38%
Meeting Room Hire	360	360	100%
Maintenance/Repairs	1,500	372	25%
Aggregate Fund	4,500	-	0%
Website:	-		
Development	100	-	0%
Maintenance	725	766	106%
Election Expenses	1,000	-	0%
Long Rock Toilets	1,272	655	52%
VAT	-	504	
TOTAL PAYMENTS	49,662	25,294	
NET SURPLUS/(DEFICIT)			
	-	12,009	
BALANCE C/FWD			
		34,791	