

WYRE FOREST DISTRICT COUNCIL

REVENUE BUDGET TOTAL REQUIREMENTS - DISTRICT COUNCIL PURPOSES

Agenda Item No. 8.1

SERVICE	2010/11		2011/12			2012/13			2013/14			2014/15		
	Original Estimate £	Revised Estimate £	At Nov.10 Prices £	Inflation £	TOTAL £	At Nov.10 Prices £	Inflation £	TOTAL £	At Nov.10 Prices £	Inflation £	TOTAL £	At Nov.10 Prices £	Inflation £	TOTAL £
CHIEF EXECUTIVE	1,204,200	1,200,370	1,213,630	2,390	1,216,020	1,176,250	4,620	1,180,870	1,192,010	21,000	1,213,010	1,162,010	37,660	1,199,670
COMMUNITY AND PARTNERSHIP	4,352,940	4,245,770	3,929,220	37,520	3,966,740	3,797,920	67,660	3,865,580	3,795,210	116,570	3,911,780	3,760,490	164,310	3,924,800
LEGAL AND CORPORATE SERVICES	1,352,990	1,466,560	1,376,330	12,290	1,388,620	1,521,150	26,900	1,548,050	1,471,030	60,310	1,531,340	1,325,870	81,520	1,407,390
PLANNING AND REGULATORY SERVICES	4,066,200	3,927,880	3,593,400	28,520	3,621,920	3,265,100	58,790	3,323,890	3,063,530	132,450	3,195,980	2,933,980	207,700	3,141,680
RESOURCES	5,602,570	5,743,770	5,534,580	15,470	5,550,050	4,532,490	31,130	4,563,620	4,510,990	128,520	4,639,510	4,480,440	226,870	4,707,310
LESS: CAPITAL ACCOUNT	16,578,900	16,584,350	15,647,160	96,190	15,743,350	14,292,910	189,100	14,482,010	14,032,770	458,850	14,491,620	13,662,790	718,060	14,380,850
INTEREST RECEIVED	(1,093,340)	(1,174,530)	(1,293,800)	60	(1,293,740)	(1,244,870)	130	(1,244,740)	(1,270,930)	700	(1,270,230)	(844,930)	1,200	(843,730)
	(207,820)	(101,990)	(224,830)	0	(224,830)	(161,690)	(140)	(161,830)	(126,850)	(280)	(127,130)	(191,010)	(420)	(191,430)
TOTAL NET EXPENDITURE ON SERVICES	15,277,740	15,307,830	14,128,530	96,250	14,224,780	12,866,350	189,090	13,075,440	12,634,990	459,270	13,094,260	12,626,850	718,840	13,345,690
LESS: CONTRIBUTION FROM RESERVES	50,530	9,700			(883,730)			(414,010)			(684,560)			(1,037,780)
NET BUDGET REQUIREMENT	15,328,270	15,317,530			13,341,050			12,661,430			12,409,700			12,307,910
LESS: REVENUE SUPPORT GRANT	(1,022,890)	(1,022,890)			(1,474,240)			(5,391,290)			(5,071,200)			(4,787,210)
AREA BASED GRANTS	(337,820)	(327,080)			(109,270)			(109,270)			0			0
BUSINESS RATES	(7,044,230)	(7,044,230)			(4,769,440)			0			0			0
COLLECTION FUND SURPLUS	(17,500)	(17,500)			(50,650)			(50,000)			(50,000)			(50,000)
COUNCIL TAX GRANT	0	0			0			0			0			0
GENERAL EXPENSES - DISTRICT COUNCIL PURPOSES	6,905,830	6,905,830			6,937,450			7,110,870			7,288,500			7,470,700
COUNCIL TAX LEVY		197.62			197.62			202.56			207.62			212.81
COUNCIL TAX BASE		34,945			35,105			35,105			35,105			35,105

Note:- For the years 2012/2013, 2013/2014 and 2014/2015 the split between the Revenue Support Grant and Business Rates is not known at this stage.
Total Forecast Shortfall in Reserves over Strategy Cr 178,900

Notes

- * Assumption of 25% reduction in RSG
- * Income Service Options not included, awaiting Deloitte's survey
- * Excludes WETT Regulatory Support Services/Accommodation Recharges - negotiations in progress
- * Excludes potential homelessness savings
- * Assumes £900K loss of Revenue Support Grant for Concessionary Travel, £250K greater than reduced costs
- * Assumes single site occupation June 2012, asset disposal March 2014.

BUDGETARY CONTROL REPORT

MAJOR REVENUE VARIATIONS QUARTER THREE (TO 31ST DECEMBER 2010)

Total Revised Budget 2010/2011	15,307,830
Additional Expenditure/(Projected Saving) on Revised Budget	(120,000)
Total Quarter Three Projection to Year End 2010/2011	<u>15,187,830</u>

<u>Description of Estimated Major Variances</u>	<u>Extra Costs/ Reduced Income £</u>	<u>Savings/ Additional Income £</u>
<u>Chief Executive</u> No major variations		
<u>Community & Partnership Services</u> No major variations		
<u>Legal and Corporate Services</u> No major variations		
<u>Planning & Regulatory Services</u> Development Control - reduced income due to the current economic climate	29,000	
<u>Resources</u> ICT - Additional line rental to support the ICT infra-structure and provide greater resilience Concessionary Travel - estimated costs of payments to operators based on consultant's review. This will continue to be closely monitored.	10,000 11,000	
<u>Capital Account</u> External Interest - improved cash balances due to debtor repayments and improved rates due to improved counter-party list		(20,000)
<u>Corporate Variations</u> Payroll/Corporate Pension Costs/Divisional Administration Expenses - it is anticipated that additional savings will be achieved. At this stage it is difficult to estimate this saving precisely.		(150,000)
	50,000	(170,000)
Increase/(Decrease) on Revised Budget (based on Quarter Three 2010/11 Projection) to Year End		£ (120,000)

BUDGETARY CONTROL REPORT

MAJOR REVENUE VARIATIONS QUARTER THREE (TO 31ST DECEMBER 2010)

Total Revised Budget 2010/2011	15,307,830
Additional Expenditure/(Projected Saving) on Revised Budget	(120,000)
Total Quarter Three Projection to Year End 2010/2011	<u>15,187,830</u>

Description of Estimated Major Variances	Extra Costs/ Reduced Income £	Savings/ Additional Income £
<u>Chief Executive</u> No major variations		
<u>Community & Partnership Services</u> No major variations		
<u>Legal and Corporate Services</u> No major variations		
<u>Planning & Regulatory Services</u> Development Control - reduced Income due to the current economic climate	29,000	
<u>Resources</u> ICT - Additional line rental to support the ICT infra-structure and provide greater resilience Concessionary Travel - estimated costs of payments to operators based on consultant's review. This will continue to be closely monitored.	10,000 11,000	
<u>Capital Account</u> External Interest - improved cash balances due to debtor repayments and improved rates due to improved counter-party list		(20,000)
<u>Corporate Variations</u> Payroll/Corporate Pension Costs/Divisional Administration Expenses - it is anticipated that additional savings will be achieved. At this stage it is difficult to estimate this saving precisely.		(150,000)
	50,000	(170,000)
Increase/(Decrease) on Revised Budget (based on Quarter Three 2010/11 Projection) to Year End		£ (120,000)

INCOME GENERATION PROJECTION STATEMENT 2010/2011 (QUARTER THREE DECEMBER 2010)

Agenda Item No. 8.1

Cost Centre Description	Cost Centre	Account Code	Description	2010/11 Revised Budget	2010/11 Profilled Budget	2010/11 Actual To Date	Projection to Year End	Variance Projection Less Original Budget	Comments
COMMUNITY AND PARTNERSHIP SERVICES									
Cemetery	R040	87500	FEES AND CHARGES	-£63,000.00	-£47,256.42	-£57,188.18	-£63,000.00	£0.00	
Summer Playschemes	R055	87500	FEES AND CHARGES	-£6,000.00	-£4,500.60	-£6,340.50	-£6,350.00	-£350.00	
Bewdley Museum	R065	86550	FEES- Education & Instruction VAT Exempt	-£12,000.00	-£9,001.20	-£9,710.10	-£12,000.00	£0.00	
Bewdley Museum	R065	87600	LICENCES & REGISTRATION	-£9,400.00	-£7,050.94	-£7,399.98	-£9,400.00	£0.00	
Bewdley Museum	R065	88300	INCOME - Miscellaneous	-£8,880.00	-£6,660.66	-£9,889.40	-£8,880.00	£0.00	
Sports Pitches and Facilities	R095	86700	SPORTS FEES ETC - MISCELLANEOUS	-£27,500.00	-£20,627.82	-£14,288.09	-£27,500.00	£0.00	
Stourport Community Centre	R145	87100	RENTS	-£6,560.00	-£4,920.67	-£5,829.01	-£6,560.00	£0.00	
Allotments	R155	87100	RENTS	-£9,310.00	-£6,983.41	-£9,487.65	-£9,500.00	-£190.00	
Parks & Green Spaces	R160	87110	PROPERTY RENTAL INCOME	-£22,500.00	-£16,877.33	-£15,856.56	-£22,500.00	£0.00	
Nature Reserves	R163	84220	S.106/COMMUTED SUM FUNDING REVENUE CONTR	-£18,190.00	-£13,644.34	-£46,193.48	-£18,190.00	£0.00	
Events	R175	87210	FEES AND CHARGES (DANCE FESTIVAL)	-£6,500.00	-£4,875.65	-£4,272.56	-£6,500.00	£0.00	
Highways Mice Of Verges	R205	88100	INCOME - EXTERNAL WORKS	-£33,000.00	-£24,753.30	-£34,571.00	-£34,600.00	-£1,600.00	
Grounds Maintenance Direct Costs&Income Trading Ac	R236	84040	SPONSORSHIP INCOME	-£6,000.00	-£4,500.60	-£663.06	-£6,000.00	£0.00	
Grounds Maintenance Direct Costs&Income Trading Ac	R236	88100	INCOME - EXTERNAL WORKS	-£58,580.00	-£43,940.91	-£34,294.05	-£58,580.00	£0.00	
TOTAL COMMUNITY AND PARTNERSHIP SERVICES				-£287,420.00	-£215,594.05	-£255,983.63	-£289,560.00	-£2,140.00	
LEGAL AND CORPORATE SERVICES									
Management Of K. Town Hall	R216	87000	SALES	-£7,500.00	-£5,625.75	-£4,532.88	-£7,500.00	£0.00	
Management Of K. Town Hall	R216	87100	RENTS	-£43,250.00	-£32,441.77	-£29,543.65	-£43,250.00	£0.00	
Management Of Stour Civic Hall	R221	87100	RENTS	-£18,970.00	-£14,229.39	-£10,812.30	-£18,970.00	£0.00	
Other Ind. Estates	R270	87110	PROPERTY RENTAL INCOME	-£170,800.00	-£128,116.72	-£124,021.92	-£170,800.00	£0.00	
Hoobrook Ent.Centre	R285	87110	PROPERTY RENTAL INCOME	-£87,380.00	-£65,544.13	-£60,002.46	-£87,380.00	£0.00	
Hoobrook Ent.Centre	R285	87150	SERVICE CHARGES	-£23,020.00	-£17,267.18	-£16,128.81	-£23,020.00	£0.00	
Other Property	R290	87110	PROPERTY RENTAL INCOME	-£215,230.00	-£161,444.03	-£163,751.73	-£215,230.00	£0.00	
Comberton Place	R291	87110	PROPERTY RENTAL INCOME	-£33,980.00	-£25,488.37	-£20,539.94	-£33,980.00	£0.00	
Legal & Dem - Land Charges	R510	87500	FEES AND CHARGES	-£145,000.00	-£108,764.50	-£99,402.05	-£145,000.00	£0.00	
TOTAL LEGAL AND CORPORATE SERVICES				-£745,130.00	-£559,921.84	-£528,735.74	-£745,130.00	£0.00	
PLANNING & REGULATORY SERVICES									
Street Market(Temp)	R030	87100	RENTS	-£10,000.00	-£7,501.00	-£10,000.00	-£10,000.00	£0.00	
Car Parks General	R185	87400	PARKING FEES	-£368,030.00	-£276,059.39	-£257,902.99	-£368,030.00	£0.00	
Surface Car Parks	R187	87400	PARKING FEES	-£862,000.00	-£646,586.20	-£630,665.40	-£862,000.00	£0.00	
Market Street Car Park	R188	87400	PARKING FEES	-£66,900.00	-£50,181.69	-£48,653.68	-£66,900.00	£0.00	
Weavers Wharf Car Park	R189	87290	MANAGEMENT FEE	-£105,000.00	-£78,760.50	-£77,312.00	-£105,000.00	£0.00	
Stour Spts. Ctre Car Park	R190	87400	PARKING FEES	-£30,000.00	-£22,503.00	-£20,488.31	-£30,000.00	£0.00	
Civil Enforcement	R193	87400	PARKING FEES	-£150,000.00	-£112,515.00	-£107,953.68	-£150,000.00	£0.00	
Highways General Cleansing	R200	88100	INCOME - EXTERNAL WORKS	-£37,130.00	-£27,851.22	-£15,731.54	-£37,130.00	£0.00	
Development Control	R605	86200	PLANNING APPLICATION FEES	-£329,300.00	-£233,803.00	-£256,285.00	-£300,000.00	£29,300.00	two large applications expected, but not received
Development Control	R605	86210	PLANNING ADVICE/ENQUIRIES FEES	-£18,360.00	-£13,771.85	-£18,105.50	-£19,000.00	-£840.00	increase in advice queries
Building Control Fee Earning	R625	86010	BUILDING NOTICE FEES	-£57,200.00	-£43,472.00	-£41,513.62	-£57,200.00	£0.00	
Building Control Fee Earning	R625	86020	FEES AND CHARGES (WITH APPLICATIONS)	-£22,000.00	-£16,720.00	-£32,540.52	-£32,540.52	-£10,540.52	Income from 1st October under "Full Plans Applications"
Building Control Fee Earning	R625	86030	BUILDING CONTROL INSPECTION FEES	-£60,000.00	-£45,600.00	-£55,293.23	-£60,000.00	£0.00	Income from 1st October under "Full Plans Applications"
Building Control Fee Earning	R625	86060	BUILDING CONTROL FULL PLANS APPLICATION	-£45,000.00	-£22,509.00	-£17,709.50	-£45,000.00	£0.00	
Environmental Health	R637	84400	Reimbursement of Costs	-£74,910.00	-£56,189.97	-£91,094.84	-£74,910.00	£0.00	
Environmental Health	R637	87300	PEST CONTROL FEES	-£9,960.00	-£7,471.01	-£9,942.96	-£10,500.00	-£540.00	
Environmental Health	R637	87450	POLLUTION CONTROL FEES	-£13,970.00	-£10,478.89	-£15,468.15	-£15,468.15	-£1,498.15	All invoices raised
Licensing Activities	R638	84400	Reimbursement of Costs	-£24,750.00	-£18,565.01	-£13,776.51	-£24,750.00	£0.00	
Licensing Activities	R638	87050	TAXI & PRIVATE HIRE LICENCES	-£61,810.00	-£46,363.74	-£68,085.30	-£61,810.00	£0.00	
Licensing Activities	R638	87600	LICENCES & REGISTRATION	-£91,300.00	-£68,484.14	-£102,545.50	-£104,300.00	-£13,000.00	
Hackney Carriages	R655	87050	TAXI & PRIVATE HIRE LICENCES	-£12,360.00	-£9,271.17	-£21,396.15	-£21,396.15	-£9,036.15	
Gen. Lic. & Reg.	R660	87600	LICENCES & REGISTRATION	-£5,570.00	-£4,178.04	-£4,743.44	-£4,743.44	£826.56	
Licensing Act 2003	R665	87600	LICENCES & REGISTRATION	-£12,510.00	-£9,383.80	-£6,617.00	-£6,617.00	£5,893.00	
Housing Enforcement & Licensing	R675	84215	CONTRIBUTION FROM OTHER BUDGET	-£9,000.00	-£6,750.90	-£10,102.81	-£9,000.00	£0.00	
Homelessness Hsg Advice & Access to Hsg	R685	86600	ADVERTISING INCOME	-£15,500.00	-£11,626.55	£0.00	-£15,500.00	£0.00	
Regeneration	R704	84220	S.106/COMMUTED SUM FUNDING REVENUE CONTR	-£5,000.00	-£3,750.50	£0.00	-£5,000.00	£0.00	
General Economic Development Activities	R705	84300	CONTRIBUTION FROM WCC	-£10,000.00	-£7,501.00	-£10,000.00	-£10,000.00	£0.00	
TOTAL PLANNING & REGULATORY SERVICES				-£2,507,560.00	-£1,857,848.57	-£1,963,927.53	-£2,506,795.26	£764.74	

INCOME GENERATION PROJECTION STATEMENT 2010/2011 (QUARTER THREE DECEMBER 2010) Agenda Item No. 8.1

Cost Centre Description	Cost Centre	Account Code	Description	2010/11 Revised Budget	2010/11 Profiled Budget	2010/11 Actual To Date	Projection to Year End	Variance Projection Less Original Budget	Comments
Waste Transfer Station	R001	88200	WASTE DISPOSAL INCOME	-£43,180.00	-£32,389.29	-£47,151.13	-£43,180.00	£0.00	
Domestic Waste	R002	88200	WASTE DISPOSAL INCOME	-£497,600.00	-£373,249.76	-£315,681.11	-£497,600.00	£0.00	
Garden Waste Collection Service	R005	88200	WASTE DISPOSAL INCOME	-£70,000.00	-£52,507.00	-£62,970.20	-£70,000.00	£0.00	
Kerbside Recycling	R010	84150	COUNTY COUNCIL PAYMENTS	-£60,000.00	-£45,006.00	-£10,942.28	-£60,000.00	£0.00	
Textiles	R017	88300	INCOME - Miscellaneous	-£6,000.00	-£4,500.60	-£3,096.80	-£6,000.00	£0.00	
Paper	R018	85000	RECYCLING CREDITS	-£20,000.00	-£15,002.00	-£10,898.31	-£20,000.00	£0.00	
Garage Trading Account	R229	87000	SALES	-£7,500.00	-£5,625.75	£0.00	-£7,500.00	£0.00	
Garage Trading Account	R229	87500	FEES AND CHARGES	-£7,500.00	-£5,625.75	-£1,596.64	-£7,500.00	£0.00	
Garage Trading Account	R229	88100	INCOME - EXTERNAL WORKS	-£7,500.00	-£5,625.75	-£5,547.83	-£7,500.00	£0.00	
Garage Trading Account	R229	89200	DSO INCOME -for TAXI INSPECTIONS	-£31,740.00	-£23,808.15	-£7,105.79	-£31,740.00	£0.00	
TOTAL RESOURCES				-£751,020.00	-£563,340.05	-£464,992.08	-£751,020.00	£0.00	

CAPITAL ACCOUNT

Interest Received	R805	88650	INTEREST RECEIVED	-£100,130.00	-£75,107.52	-£86,123.99	-£120,000.00	-£19,870.00	
TOTAL CAPITAL ACCOUNT				-£100,130.00	-£75,107.52	-£86,123.99	-£120,000.00	-£19,870.00	

OVERALL TOTAL

-£4,391,260.00	-£3,270,812.03	-£3,299,762.97	-£4,412,505.26	-£21,245.26
-----------------------	-----------------------	-----------------------	-----------------------	--------------------

NOTE:

This report only includes budgets that are £5,000 or above. It supplements Appendix 2 and should not be looked at in isolation.

CAPITAL PROGRAMME 2010/2011

Agenda Item No. 8.1

CAPITAL PROGRAMME DESCRIPTION	Revised Capital Programme 2010/11 £	Month 9 Expenditure 2010/11 £	Current Year Scheme Balance £	Comments
COMMITTED EXPENDITURE				
1. SINGLE SITE				
Single Site - Accommodation	1,509,570	1,345,722	163,848	Land purchase completed in Q1. Project Managers (Rider, Levett, Bucknall) appointed and work on the Pre Qualification Questionnaire is progressing well. The Transformation Board continues to monitor this major project
2. PLANNING AND REGULATORY SERVICES				
Public Conveniences - Infrastructure and Servicing	2,460	0	2,460	Final retention monies
Rowland Hill Public Conveniences Refurbishment Grant	27,000	0	27,000	Works now completed. Awaiting invoice
Load Street Public Conveniences Refurbishment	15,000	0	15,000	Likely to slip into 2011/12
Parking Facilities: Improvements to Car Parks	28,610	25,556	3,054	Anticipated to complete in Q4
Housing Strategy: Disabled Facilities Grants	800,000	298,179	501,821	All of social housing £400k approved and nearly all of private sector money, so anticipate spend being complete by year end
Affordable Housing Grants to Registered Social Landlords	420,000	0	420,000	100k for East Street and possibly purchase of 2 existing satisfactory dwellings (ESD's). £260k to slip to 2011/12
Housing Assistance (including Decent Homes Grant)	533,940	125,655	408,285	Spend on safety and security, decent homes and fire safety work to likely to be completed for year end but delays in re-tendering insulation scheme means there will need to be a roll forward of funding. Further £106k anticipated in Q4. Balance to slip to 2011/12
Community Alarm Equipment Grant	70,010	33,457	36,553	Anticipated to complete in Q4
Stourport Development - STC4 (CPO 8 & 8a Bridge Street)	28,400	10,135	18,265	Site investigation works being carried out. Future of site at January 2011 under consideration
Planning Delivery Grant Capital Projects	0	8,200	(8,200)	Will be taken from 2011/12 capital budget
Partnership Scheme in Conservation Areas (Stourport on Severn)	133,300	16,602	116,698	Works completed to 18 & 19 High St £25,322 (December 2010) No further works scheduled for 2010/11. Balance to slip to 2011/12
Flood Relief	54,710	1,325	53,385	Some projects completed but others still waiting on clarity of funding with partner agencies and will need to be rolled forward. Anticipated to spend 20k in Q4. Balance to slip to 2011/12

BUDGET MONITORING 2010/2011 - QUARTER 3 (TO DECEMBER 2010)

CAPITAL PROGRAMME 2010/2011

Agenda Item No. 8.1

CAPITAL PROGRAMME DESCRIPTION	Revised Capital Programme 2010/11 £	Month 9 Expenditure 2010/11 £	Current Year Scheme Balance £	Comments
3. COMMUNITY AND PARTNERSHIP SERVICES				
Bewdley Museum Improvement Works	15,050	11,805	3,245	Scheme nearing completion. Anticipated to complete in Q1 2011/12
Habberley Playing Fields Changing Rooms	1,110	0	1,110	Anticipated to complete in Q4
Improvements to Paddling Pools	1,250	0	1,250	Anticipated to complete in Q4
Brownwesthead Park Changing Rooms Refurbishment	2,470	0	2,470	Anticipated to complete in Q4
St Georges Park Multi Activity Play Area	2,790	0	2,790	Anticipated to complete in Q4
Play Equipment: Replacement/Repairs Programme	2,640	0	2,640	To be used for additional equipment at Willowfield Drive
Municipal Cemetery	15,820	12,500	3,320	Capital consultancy for Quantity Surveyor
St Mary's Churchyard Boundary Wall	2,840	0	2,840	Small retention payment outstanding
Liveability Scheme: Brinton Park	7,810	0	7,810	Committed for further enhancement - anticipated to be spent by March 2011
Stourvale - Stackpool	2,960	151	2,809	Retention & commitments for contract administration outstanding
Software Sports & Leisure Facilities	2,190	0	2,190	Scheme complete - will fall back into balances
Wild Walshes Project	790	784	6	Scheme complete
Wyre Hill Play Area	20,000	0	20,000	Works to commence in Q4 - will be completed by 31st March 2011
White Wickets Play Area	150	0	150	Scheme complete - will fall back into balances
Public Art in the Horsefair	12,000	0	12,000	Artist has been appointed and design is currently under consultation
Franchise Street S106 - Brinton Park	62,210	3,280	58,930	A proportion of this will be spent on HLF application
Pleasing Pathways Project (Broadwaters Park)	45,790	45,623	167	Anticipate to complete by 31st March 2011
Improvements to Coronation Gardens	26,000	0	26,000	Outline plan of scheme currently being agreed
Community Safety	20,000	0	20,000	Being reviewed as part of revised budget process
Worc LAA: Wyre Forest Community Safety Partnership	9,030	8,267	763	To be spent by March 2011 (street lighting & home security scheme)
CCTV - Stourport-on-Severn & Bewdley	5,600	0	5,600	Scheme complete awaiting final invoices
4. LEGAL AND CORPORATE SERVICES				
Boundary Wall at 49 Worcester Street	10,000	0	10,000	Subject of an ongoing insurance claim. Level of expenditure unable to be determined until resolved. Likely to slip into 2011/12

BUDGET MONITORING 2010/2011 - QUARTER 3 (TO DECEMBER 2010)
CAPITAL PROGRAMME 2010/2011

Agenda Item No. 8.1

CAPITAL PROGRAMME DESCRIPTION	Revised Capital Programme 2010/11 £	Month 9 Expenditure 2010/11 £	Current Year Scheme Balance £	Comments
5. RESOURCES				
Council Tax Efficiency (funded by Grant)	600	0	600	Anticipated to complete in financial year
Waste Strategy - Green Waste Containers	18,750	11,910	6,840	Additional Garden Waste Bins to be purchased as demand for service increases. Balance to slip to 2011/12
Garage MOT Service	42,000	33,823	8,177	Final calibration of machinery in Q4 - estimated £850. Remainder to fall back into balances
ICT Strategy	250,000	116,493	133,507	Telephone and LAN switches likely to slip to Q1 2011/12 Will slip to 2011/12 in line with Single Site project
ICT Investment: ICT Consultants	15,000	0	15,000	
6. VEHICLE, EQUIPMENT & SYSTEMS RENEWAL SCHEDULE				
Vehicles & Equipment	1,740,170	1,714,112	26,058	Some procurement savings on vehicle renewals. Garage Equipment scheme to slip to 2011/12
Financial Management System Replacement	87,070	5,363	81,707	Post-implementation consultancy in progress. Further minor system upgrades are being implemented
Total Operational Management System	126,000	60,725	65,275	On course to complete scheme by March 2011
	6,171,090	3,889,666	2,281,424	

BUDGET MONITORING 2010-2011 - QUARTER 3 (TO DECEMBER 2010)
VEHICLE, EQUIPMENT AND SYSTEMS RENEWAL SCHEDULE 2010-2011

Agenda Item No. 8.1

Detail	Revised Capital Programme 2010/11 £	Month 9 Expenditure 2010/11 £	Current Year Scheme Balance £	ASSIGNED FLEET NUMBER	COMMENTS
<u>1. VEHICLES & EQUIPMENT</u>					
Garage Equipment - Replacement	23,420	0	23,420	GARAGE2	To slip to 2011/12
Small Refuse Freighter	63,000	62,072	928	AV211	complete - procurement saving
Recycling Freighter	135,000	132,795	2,205	AV235	complete - procurement saving
Recycling Freighter	135,000	132,795	2,205	AV236	complete - procurement saving
Recycling Freighter	135,000	134,325	675	AV237	complete - procurement saving
Recycling Freighter	135,000	134,325	675	AV238	complete - procurement saving
Recycling Freighter	135,000	134,325	675	AV239	complete - procurement saving
Recycling Freighter	135,000	134,325	675	AV241	complete - procurement saving
Waste Strategy - Waste Containers	843,750	849,150	(5,400)	EQ001	complete - small overspend
<u>2. OTHER</u>					
(a) Financial Management System replacement	87,070	5,363	81,707		Post-implementation consultancy in progress. Further minor system upgrades are being implemented
(b) Total Operational Management System	126,000	60,725	65,275		On course to complete scheme by March 2011
	1,953,240	1,780,200	173,040		

APPENDIX 4 (continued)

WYRE FOREST DISTRICT COUNCIL

CABINET PROPOSALS 2010/11 ONWARDS PROGRESS REPORT Q3 BUDGET MONITORING

NOTE: UNLESS OTHERWISE STATED FORECAST ACHIEVEMENTS HAVE BEEN INCLUDED IN THE FINANCE STRATEGY 2011/2014 BUDGETS

Agenda Item No. 8.1

Cost Centre	ACTIVITY AND DESCRIPTION OF SERVICE OPTION	KEY	CHANGES IN RESOURCES				Q3 2010/11 Budget Monitoring Forecast Achievement	Comments re Achievement
			2010/2011 £	2011/2012 £	2012/2013 £	After 31/03/2013 £		
R065 & R145	General Reduction in Cultural Services Budgets General efficiencies and prudent reduction in repairs and maintenance within the Cultural Services section, along with the removal of a vacant post.	C R S	- 39,080 CR 0.50 CR	- 26,430 CR 0.50 CR	- 26,700 CR 0.50 CR	- 26,700 CR 0.50 CR	37,330 CR 0.50 CR	Vehicles sold, short term internal hire to be used as necessary. Fun Box sale will not be achieved as buyer has now moved away. Part time ranger post deleted. Maintenance savings at community centre and museum on target.
R295	Reduction in Budget for Customer Services Further efficiencies in Customer Services	C R S	- 3,150 CR -	- 3,150 CR -	- 3,150 CR -	- 3,150 CR -	- 3,150 CR -	On target to be achieved
R160	Parks & Green Spaces Identified operational efficiencies from the Parks and Green Spaces budget	C R S	- 47,660 CR 0.75 CR	- 48,080 CR 0.75 CR	- 58,520 CR 0.75 CR	- 58,520 CR 0.75 CR	47,660 CR 0.75 CR	On target to be achieved, will continue to be monitored
R735 & R715	Reduction in Communications Budget Identified savings from the Printing and Communications budget	C R S	- 8,440 CR -	- 8,440 CR -	- 8,440 CR -	- 8,440 CR -	- 8,440 CR -	On target to be achieved
R900	CAPS Restructuring To undertake a review and restructuring of the Community and Partnerships Senior Management Team.	C R S	- 40,000 CR 1.00 CR	- 40,000 CR 1.00 CR	- 40,000 CR 1.00 CR	- 40,000 CR 1.00 CR	- 40,000 CR 1.00 CR	Achieved
R065	Museum - Restructure & Reduction in Marketing To implement operational efficiencies from the Bewdley Museum	C R S	- 3,650 CR 0.80 CR	- 12,650 CR 0.80 CR	- 12,770 CR 0.80 CR	- 12,770 CR 0.80 CR	- 3,650 CR 0.80 CR	On target to be achieved
R145	Review arrangements for Stourport Community Centre To explore the transfer of the community centre to a suitable alternative managing body.	C R S	- 6,000 CR -	- 11,000 CR -	- 16,000 CR -	- 16,000 CR -	- - -	Cabinet approval received on the 25th January 2011
R535	Print/Design Unit - Savings To implement a revised level of service provision from the Print and Design function	C R S	- 20,000 CR 0.81 CR	- 20,000 CR 0.81 CR	- 20,000 CR 0.81 CR	- 20,000 CR 0.81 CR	- 20,000 CR 0.81 CR	On target to be achieved
Various	CHIEF EXECUTIVE Review Home Phone Allowance To review the Council's policy for Home Phone Line payments	C R S	- 5,000 CR -	- 5,000 CR -	- 5,000 CR -	- 5,000 CR -	5,000 CR -	Achieved
Various	Review Officers Staff Benefits To review the current policy of reimbursing officers for their professional fees and to review other staff benefits	C R S	- 17,600 CR -	- 17,600 CR -	- 17,600 CR -	- 17,600 CR -	- 17,600 CR -	Achieved Introduction of a single rate of 40p per mile from 01/03/2011.
R425	Reduce Training Budget To suspend all non essential training.	C R S	- 34,380 CR -	- 34,380 CR -	- 34,380 CR -	- 34,380 CR -	- 34,380 CR -	Essential training only; on target to be achieved
Various	Review of Vending Machines Provision To review the provision of Vending Machines within the Council's buildings.	C R S	- 15,000 CR -	- 15,000 CR -	- 15,000 CR -	- 15,000 CR -	- 12,000 CR -	The cost of water coolers is retained and has been adjusted in the revised budget together with the cost of consumables.
R730	Subscription to WMLGA. To ensure provision is made within the Council's budget for the subscription in 2010/11	C R S	- 15,000 -	- - -	32 - - -	- - -	- 13,100 -	This subscription has been paid

WYRE FOREST DISTRICT COUNCIL

Agenda Item No. 8.1

CABINET PROPOSALS 2010/11 ONWARDS PROGRESS REPORT Q3 BUDGET MONITORING

NOTE: UNLESS OTHERWISE STATED FORECAST ACHIEVEMENTS HAVE BEEN INCLUDED IN THE FINANCE STRATEGY 2011/2014 BUDGETS

Cost Centre	ACTIVITY AND DESCRIPTION OF SERVICE OPTION	KEY	CHANGES IN RESOURCES				Q3 2010/11 Budget Monitoring Forecast Achievement	Comments re Achievement
			2010/2011 £	2011/2012 £	2012/2013 £	After 31/03/2013 £		
R227	LEGAL & CORPORATE SERVICES Claim Void Relief on Magistrates Court & Building Cleaning Review - See backing sheet for details	C	-	-	-	-	-	The Magistrates Court has been unoccupied since 2001 and 41 Worcester Street has been unoccupied since 2004, both are in a dilapidated state. The valuation for 41 Worcester Street is £18,000 which is the minimum valuation for which rates are charged. An application has been successful to the Valuation Office for the two buildings requesting void relief due to their poor dilapidated state. Post 112073 (Office Cleaner Supervisor / Former Street Scene Technician) has now been removed completely from the LACS budget.
		R	40,700 CR	43,200 CR	45,700 CR	48,200 CR	40,700 CR	
		S	0.80 CR	0.80 CR	0.80 CR	0.80 CR	0.80 CR	
R500/ R505	Reduced Cost of Elections & Committees To implement a range of measures to increase the operational efficiency within Committee Support.	C R S	- 5,500 CR -	- 5,500 CR -	- 5,500 CR -	- 5,500 CR -	- 5,100 CR -	Electoral Register operational efficiencies not achieved Committee Refreshments operational efficiencies achieved Print Unit operational efficiencies achieved
R405 & R410	Review of Members Allowances To review Members allowances and expenses, including the introduction of standard mileage rate for claims to the HMRC ceiling (currently 40 pence per mile).	C R S	- 7,280 CR -	- 10,580 CR -	- 13,920 CR -	- 13,920 CR -	- 7,280 CR -	On target to be achieved
R515	Reduction in Staffing Levels To review the Messenger and Postal Service with a view of achieving efficiencies	C R S	- 20,310 CR 1.00 CR	- 20,310 CR 1.00 CR	- 20,510 CR 1.00 CR	- 20,510 CR 1.00 CR	- 20,310 CR 1.00 CR	Achieved
R185	PLANNING & REGULATION Car Parking Charges To undertake a strategic review of car park tariffs.	C R S	- 7,500 CR -	- 10,000 CR -	- 10,000 CR -	- 10,000 CR -	- - -	Not Achieved Review of new tariffs completed January 2011 and to take effect 4th April 2011
R193	Review arrangements for Civil Enforcement To remove vacant posts and work with Wychavon to seek to identify further efficiency gains, including the review of the use of powers under Section 90 and 93 of the Environmental Protection Act 1990 to introduce Litter Control Areas and Street Litter Control Notices	C R S	- 91,000 CR 5.00 CR	- 91,000 CR 5.00 CR	- 91,000 CR 5.00 CR	- 91,000 CR 5.00 CR	- 91,000 CR 5.00 CR	Vacant posts removed - achieved
R605	Charges for Development Control To implement charging for permitted development enquiries and for pre-application advice	C R S	- 10,000 CR -	- 10,000 CR -	- 10,000 CR -	- 10,000 CR -	- 30,000 CR -	Over achieved
R710	Destination Worcestershire Partnership Review support for funding Destination Worcestershire	C R S	- 10,300 CR -	- 10,300 CR -	- 10,300 CR -	- 10,300 CR -	- 10,300 CR -	Achieved
R680	Provide Domestic Energy Advisor Service To undertake training with Housing and Enforcement Officers to become Domestic Energy Assessors.	C R S	- 1,800 CR -	- 1,800 CR -	- 1,800 CR -	- 1,800 CR -	- - -	Training has been undertaken, but income not likely to be achieved due to abolition of HIP packs
R680	Provide Landlord Accreditation Scheme Introduction of a Private Landlords Accreditation Scheme, ensuring that over time, energy efficiency of property is a requirement of accreditation	C R S	- 600 CR -	- 800 CR -	- 1,000 CR -	- 1,000 CR -	- 200 CR -	Slow take up on scheme
Various	WETT Programme - Regulatory Services To deliver efficiency savings from the Regulatory Services function.	C R S	51,850 41,660 -	50,210 85,620 CR -	21,030 33,610 CR -	3,600 170,670 CR -	4,000 41,660 -	Successful transfer 1/06/2010 so savings on target to be achieved Small amount of Capital expended so far, will be paid coterminous to Bromsgrove

CABINET PROPOSALS 2010/11 ONWARDS PROGRESS REPORT Q3 BUDGET MONITORING

NOTE: UNLESS OTHERWISE STATED FORECAST ACHIEVEMENTS HAVE BEEN INCLUDED IN THE FINANCE STRATEGY 2011/2014 BUDGETS

Agenda Item No. 8.1

Cost Centre	ACTIVITY AND DESCRIPTION OF SERVICE OPTION	KEY	CHANGES IN RESOURCES				Q3 2010/11 Budget Monitoring Forecast Achievement	Comments re Achievement
			2010/2011 £	2011/2012 £	2012/2013 £	After 31/03/2013 £		
	Planning Delivery Grant Allocation of Housing & Planning Delivery Grant to general reserves	C R S	24,900 CR 58,100 CR -	- - -	- - -	- - -	24,900 CR 58,100 CR -	Achieved
R185	Car Park Maintenance To provide ongoing maintenance for the Council's Pay and Display car parks.	C R S	- 30,000 -	- 30,000 -	- 30,000 -	- - -	- 30,000 -	Budgets in place
R670	Home Improvement Agency - Additional Costs The continuation of funding to the Re-commissioned Home Improvement Agency as this moves to a countywide provision.	C R S	120,000 9,270 -	- 9,570 -	- 9,880 -	- 9,880 -	120,000 9,270 -	Budgets in place
R200	Additional Street Cleansing Support To supplement the work of the Streetscene Cleansing Team	C R S	- 35,000 1.50	- 35,000 1.50	- 35,000 1.50	- 35,000 1.50	- 35,000 1.50	Budgets in place
R636	Watercourse Officer Continuation of funding for post of Watercourse Officer located within Strategic Housing Services.	C R S	- 10,060 1.00	10,000 25,440 1.00	10,000 26,780 1.00	10,000 27,180 1.00	- 10,060 1.00	Budget in place
R035	Public Conveniences Confirm release of Capital Programme sum of up to £27,000 for Rowland Hill Centre public conveniences with delegation to the Director of Legal and Corporate Services on the application of the funding	C R S	- - -	- - -	- - -	- - -	- - -	Refurbishment complete, Capital Programme sum to be paid on receipt of invoices
R325	RESOURCES Retain additional Benefit Administration Grant Allocation of Benefit administration grant to general reserves	C R S	- 40,000 CR -	- - -	- - -	- - -	- 40,000 CR -	On Target to be achieved
R229	Introduce MOT service at Garage To introduce a MOT service within the Council's garage	C R S	42,000 11,900 CR -	- 11,900 CR -	- 11,900 CR -	- 11,900 CR -	33,800 6,000 CR -	Work is complete regarding the installation of the MOT bay (under costs £33,800) and vehicle testing is underway. Levels of trade are in keeping with volumes anticipated within the business case.
R800	Application of Capital Receipts to ICT Strategy Application of Capital receipts to fund the ICT Strategy as an alternative to Prudential Borrowing	C R S	- 192,400 CR -	- 206,400 CR -	- 236,750 CR -	- 254,000 CR -	- 192,400 CR -	Saving realised in full, £54,000 in 2009/2010 and remainder in 2010/2011
R301	Cancel Internal Audit Contract Review contract for ICT audit from external provider	C R S	- - -	- 15,000 CR -	- 15,000 CR -	- 15,000 CR -	- - -	Contract terminated from April 2011
	Introduce Procurement Targets £50,000 target for procurement gains	C R S	- 50,000 CR -	- 50,000 CR -	- 50,000 CR -	- 50,000 CR -	- 50,000 CR -	Achieved in full, further savings may be possible
R010	Future Incentive Scheme for Recycling To introduce a recycling reward scheme in conjunction with other Worcestershire Councils	C R S	- 60,000 CR -	- 60,000 CR -	- 60,000 CR -	- 60,000 CR -	- 60,000 CR -	On target pending negotiations with Head of County Waste Management team

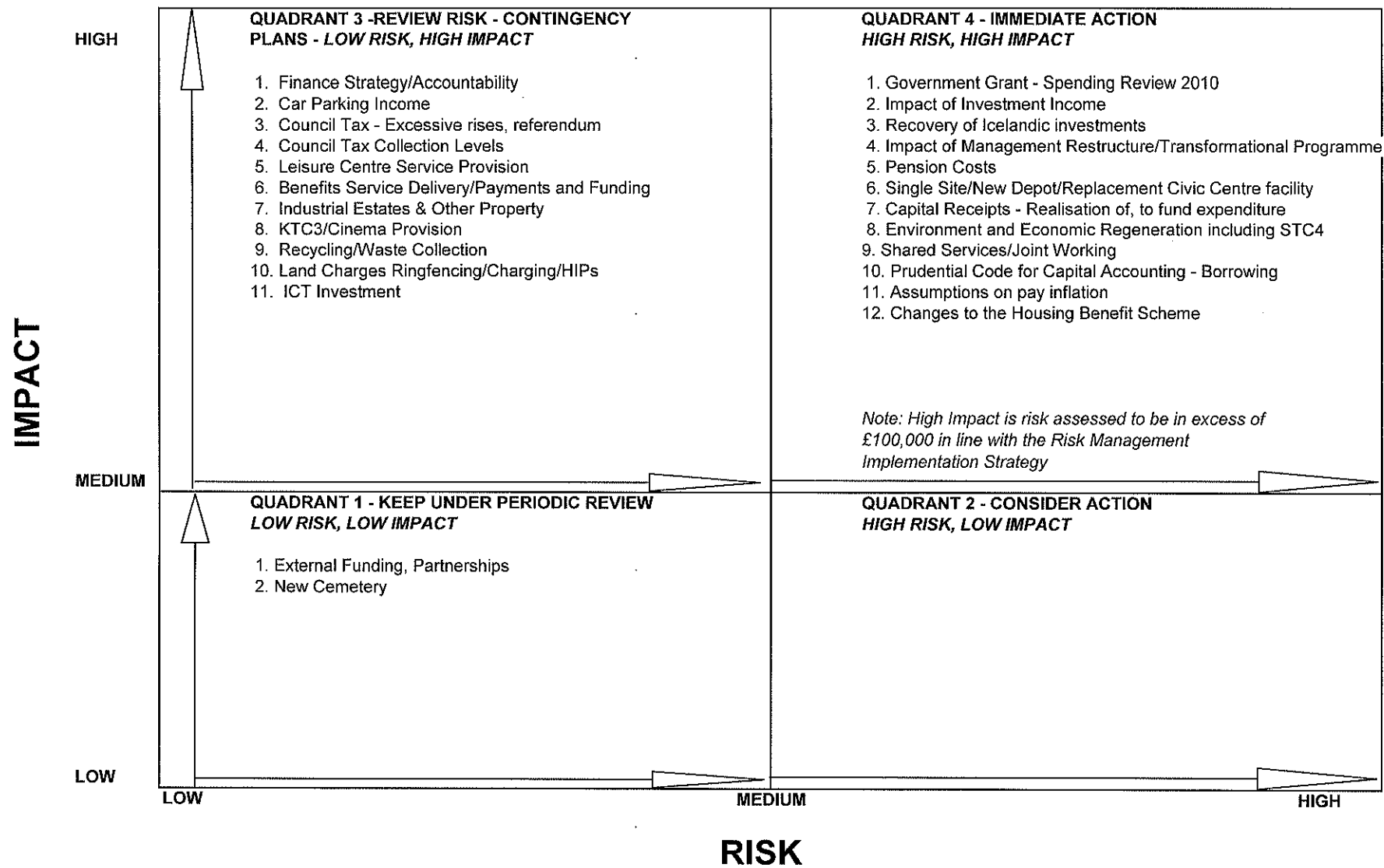
WYRE FOREST DISTRICT COUNCIL

Agenda Item No. 8.1

CABINET PROPOSALS 2010/11 ONWARDS PROGRESS REPORT Q3 BUDGET MONITORING

NOTE: UNLESS OTHERWISE STATED FORECAST ACHIEVEMENTS HAVE BEEN INCLUDED IN THE FINANCE STRATEGY 2011/2014 BUDGETS

Cost Centre	ACTIVITY AND DESCRIPTION OF SERVICE OPTION	KEY	CHANGES IN RESOURCES				Q3 2010/11 Budget Monitoring Forecast Achievement	Comments re Achievement
			2010/2011 £	2011/2012 £	2012/2013 £	After 31/03/2013 £		
R310	<u>Undertake Single Person Discount Review</u> To review the single persons discount in relation to Council Tax.	C R S	- 30,000 CR -	- 30,000 CR -	- 30,000 CR -	- 30,000 CR -	- 30,000 CR -	On Target to achieve. The level of additional income for 2010/2011 will be billed for and received in 2011/12
R001	<u>Introduce New Arrangements for Trade Waste Disposal</u> To review alternative facilities for the disposal of Trade Waste.	C R S	- 20,000 CR -	- 20,000 CR -	- 20,000 CR -	- 20,000 CR -	- 20,000 CR -	New, very competitive tender now awarded, so on target to be achieved
R431	<u>Reduction in ICT Staffing</u> Review the requirement for an annual recruitment of an ICT student	C R S	- 17,190 CR 1 CR	- 17,730 CR 1 CR	- 18,380 CR 1 CR	- 18,380 CR 1 CR	- 17,190 CR 1 CR	Achieved
R306	<u>Implementation of Total Operational Management System</u> Implementation of the Total Operational Management System	C R S	- 126,000 5,000 CR -	- 32,000 CR 40,900 CR 1.5 CR	- 30,000 CR 40,900 CR 1.5 CR	- - 40,900 CR -	- 126,000 5,000 CR -	Savings achieved regarding software maintenance, all other cost savings relating to resource levels have been effected and savings will accrue as predicted
R335	<u>Grant Aid 12.75% of Parish Council Precepts</u> To Grant aid 12.75% of Parish Council's Precepts in 2010/11 only. This reflects a comparable reduction in the Council's own expenditure. Cabinet to undertake a review of the effectiveness of these grants to inform next year's budget process.	C R S	- 48,500 -	- - -	- - -	- - -	- 48,500 -	Budget in place
R335	<u>Lengthsman Scheme</u> To support the introduction of a Lengthsman Scheme; details to be confirmed.	C R S	- 6,000 -	- - -	- - -	- - -	- 6,000 -	Budget in place
R330	<u>Concessionary Travel Taxi Tokens</u> To reinstate the Concessionary Travel Taxi Token Scheme in 2010/11.	C R S	- 20,000 -	- - -	- - -	- - -	- 20,000 -	Budget in place
	<u>CORPORATE</u> Future target savings to be prepared for consideration by Cabinet Cabinet in Autumn 2010.	C R S	- - -	- - -	- 673,250 CR -	- 673,250 CR -	- - -	Work on the efficiency strategy continued as part of the budget process for 2011-2012
	TOTALS	C R S	314,950 704,050 CR 9.2 CR	28,210 882,760 CR 10.7 CR	1,030 1,691,420 CR 10.7 CR	13,600 1,741,830 CR 9.2 CR	258,900 699,200 CR 9.2 CR	



Housing Benefit Overpayment Debt Performance As At 30th September 2010

Summary of Debtors Performance	As at 30 th September 2009	As at 30 th September 2010	Increase/(Decrease)	Percentage
	£	£	£	
Value of Debtor invoices outstanding as at 30 th September				
Debt recovery by Debtor Account	428,355	456,889	28,534	6.24%
Debt recovery - on-going benefit	258,650	359,218	100,568	27.99%
Total Debts	687,005	816,107	129,102	15.82%

Debtors Outstanding for less than 3 months as at 30 th September				
Debt recovery by Debtor Account	46,717	88,502	41,785	47.21%
% Outstanding	6.80%	10.84%		
Debt recovery – on-going benefit	62,701	126,368	63,667	50.38%
% outstanding	9.13%	15.49%		

Debtors Outstanding for more than 3 months as at 30 th September				
Debts recovery by Debtor Account	381,637	368,386	(13,251)	(3.47%)
% Outstanding	55.55%	45.14%		
Debt recovery – on-going benefit	195,949	232,851	36,902	15.85%
% outstanding	28.52%	28.53%		

Detailed breakdown of debts more than 3 months old as at 30 th September				
Agreement to Pay	374,368	412,739	38,371	
No of Accounts	560	1171	611	
With Debt Collection Agency	65,770	20,087	(45,683)	
No of Accounts	65	37	(28)	
With Legal Services	57,971	61,004	3,033	
No. of Accounts	31	24	(7)	
With Benefits Services	79,477	107,407	27,930	
No of Accounts	145	171	26	

Sundry and Property Debtor Performance as at 30th September 2010

Age Analysis No. 8.1

Summary of Debtors Performance	As at 30 th September 2009	As at 30 th September 2010	Increase/(Decrease)	Percentage
	£	£	£	
Value of Debtor invoices (including credit notes) raised as at 30 th September				
Sundry Debts	606,661	712,520	105,859	17.45%
Property Debts	313,504	273,105	(40,399)	(12.89%)
Total Debts	920,165	985,625	65,460	7.11%

The Increase in the Value of Debtor Invoices raised during the period to 30th September 2010 is attributable mainly to the accounting arrangements to Bromsgrove District Council for services provided to the Regulatory Services and the introduction of Green Waste collection payments by Direct Debit.

Total Value of Debts written off between 1 st April and 30 th September				
Sundry Debts	180	0	(180)	
Number of Sundry Debtor Invoices	1	0	(1)	
Property Debts	734	1816	1082	
Number of Property Debtor Invoices	1	2	1	

The Council has raised almost £1 million in debtor invoices during the period to 30th September 2010, during the same period only 2 debtor accounts totalling £1,816 have been written off (0.18% of debt raised).

Value of Debtor invoices outstanding as at 30 th September				
Sundry Debts	308,681	522,804	214,123	69.37%
Property Debts	137,164	143,596	6,432	4.69%
	445,845	666,400	220,555	49.47%

As at 30th September 2010 the total value of debts outstanding has increased by £220,555. Sundry Debtor Accounts have increased by £214,123 and Property Debtor accounts have increased by £6,432. This has been further broken down into Debtors outstanding for less than 6 months and Debtors outstanding for more than 6 months as at 30th September 2010.

Debtors Outstanding for less than 6 months as at 30 th September				
Sundry Debts	258,322	419,915	161,593	38.48%
% of Total Sundry Debts Outstanding	83.69%	80.32%		
Property Debts	118,995	89,868	(29,127)	(32.24%)
% of Total Debts outstanding	86.75%	62.58%		

As at 30th September 2010 the Sundry Debtor accounts outstanding for less than 6 months has increased by £161,593 and are mainly attributable to the introduction of Direct Debit Payments for Trade Waste (£100,442). The Property Debtor accounts

Sundry and Property Debtor Performance as at 30th September 2010

Agenda Item No. 8.1

Agenda Item 8.1

outstanding for less than 6 months have decreased by £29,127.

Summary of Debtors Performance	As at 30 th September 2009	As at 30 th September 2010	Increase/(Decrease)	Percentage
	£	£	£	
Debtors Outstanding for more than 6 months as at 30 th September				
Sundry Debts	50,359	102,889	52,530	51.05%
% of Total Sundry Debts Outstanding	16.31%	19.68%		
Property Debts	18,169	53,728	35,559	66.18%
% of Total Debts outstanding	13.25%	37.42%		

As at 30th September 2010 the Sundry Debtor accounts outstanding for more than 6 months total £156,617 an increase of £88,089. The increase is mainly attributable to nine Sundry Debts which are being pursued. The Property Debtor accounts outstanding for more than 6 months have increased by £35,559. The majority of these debts have been referred to Legal Services.

Payment methods for debtor amounts

Transaction method	As at 30 th September 2009				As at 30 th September 2010			
	Transaction Number	Percentage	Transaction Amount	Percentage	Transaction Number	Percentage	Transaction Amount	Percentage
Cash	184	9.26%	23,632	1.63%	182	5.57%	23,095	1.93%
Cheque	1,251	62.96%	732,111	50.48%	874	26.75%	497,341	41.66%
Debit Card	67	3.37%	13,607	0.94%	57	1.74%	9,184	0.77%
Credit Card	4	0.20%	1,464	0.10%	3	0.09%	528	0.04%
ATP Debit Card	25	1.26%	3,962	0.27%	38	1.16%	8,198	0.69%
ATP Credit Card	4	0.20%	1,387	0.10%	4	0.12%	687	0.06%
Multi Transaction	6	0.30%	2,369	0.16%	17	0.52%	30,894	2.59%
Direct Debit	93	4.68%	51,976	3.58%	1,715	52.49%	150,320	12.59%
Direct to Bank	353	17.77%	619,833	42.74%	377	11.54%	473,503	39.67%
TOTAL	1,987	100.00%	1,450,341	100.00%	3,267	100.00%	1,193,750	100.00%