

NOTICE OF KEY DECISION



Agenda Item	
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MEETING: CABINET
OVERVIEW & SCRUTINY COMMITTEE

DATE: 22 AUGUST 2012
28 AUGUST 2012

SUBJECT: CORPORATE FINANCIAL MONITORING REPORT –
APRIL 2012 TO JUNE 2012

REPORT FROM: CABINET MEMBER FOR FINANCE & RESOURCES

CONTACT OFFICER: STEVE KENYON, ASSISTANT DIRECTOR OF
RESOURCES (FINANCE & EFFICIENCY)

TYPE OF DECISION: CABINET (KEY DECISION)

FREEDOM OF INFORMATION/STATUS: This paper is within the public domain

SUMMARY: The report informs Members of the Council's financial position for the period to June 2012 and projects the likely outturn at the end of 2012/13.

The report also includes Prudential Indicators in accordance with CIPFA's Prudential Code.

OPTIONS & RECOMMENDED OPTION Members are asked to note the financial position of the Council as at 30 June 2012, and to approve the s151 officer's assessment of the minimum level of balances.

IMPLICATIONS:

Corporate Aims/Policy Framework:

Do the proposals accord with Policy Framework? Yes.

Statement by the s151 Officer:

The report has been prepared in accordance with all relevant Codes of Practice. There may be risks arising from remedial action taken to address the budget position; these will be identified by Directors at the

quarterly Star Chamber meetings.

Statement by Executive Director of Resources:

Successful budget monitoring provides early warning of potential major overspends or underspends against budgets which Members need to be aware of.

This report draws attention to the fact that, based on the most prudent of forecasts, several budget hotspots exist which will need remedial action.

Members and officers will be examining these areas in more detail at the Star Chambers.

This report is particularly significant as it informs Members of the baseline financial position from which the Council sets its 2013/14 budget.

Equality/Diversity implications:

No

Considered by Monitoring Officer:

Budget monitoring falls within the appropriate statutory duties and powers and is a requirement of the Council's Financial Regulations to which Financial Regulation B: Financial Planning 4.3. (Budget Monitoring and Control) relates. The report has been prepared in accordance with all relevant Codes of Practice.

Are there any legal implications?

Yes

Wards Affected:

All

Scrutiny Interest:

Overview & Scrutiny Committee

TRACKING/PROCESS

ASSISTANT DIRECTOR: Steve Kenyon

Chief Executive/ Strategic Leadership Team	Cabinet	Overview & Scrutiny Committee	Council	Ward Members	Partners
Yes	22/8/12	28/8/12			

1.0 INTRODUCTION

- 1.1 This report informs Members of the forecast outturn for 2012/13, based upon current spend for the period to June 2012, in respect of the revenue budget, capital budget and the Housing Revenue Account.
- 1.2 Projections are based on current trends, information, and professional judgement from service managers and finance staff.
- 1.3 The revenue budget projections highlight the fact that budget pressures do still exist in some key areas and it will be necessary to continue to examine options for improving the situation further.

2.0 BUDGET MONITORING PROCESSES

- 2.1 Reports will be presented quarterly to facilitate close monitoring of spend and implementation of action plans during the year.
- 2.2 Reports are also presented to the Strategic Leadership Team on a monthly basis. Detailed monitoring information will also be discussed at Star Chamber meetings during the year.
- 2.3 It is intended that improvements will continue to be made to the budget monitoring process, building on the significant developments implemented over the past two years.

3.0 SUMMARY OF REVENUE BUDGET POSITION

- 3.1 The table below outlines the annual budget and forecast outturn based upon known factors and the professional views of service managers as at month 3:

Department	Budget £000	Forecast £000	Variance £000
Adult Care Services	50,818	50,933	+115
Chief Executives	5,962	6,915	+953
Children's Services	28,711	29,372	+661
Env. & Dev. Services	36,833	37,333	+500
Non-Service Specific	17,820	17,204	-616
TOTAL	140,144	141,757	+1,613

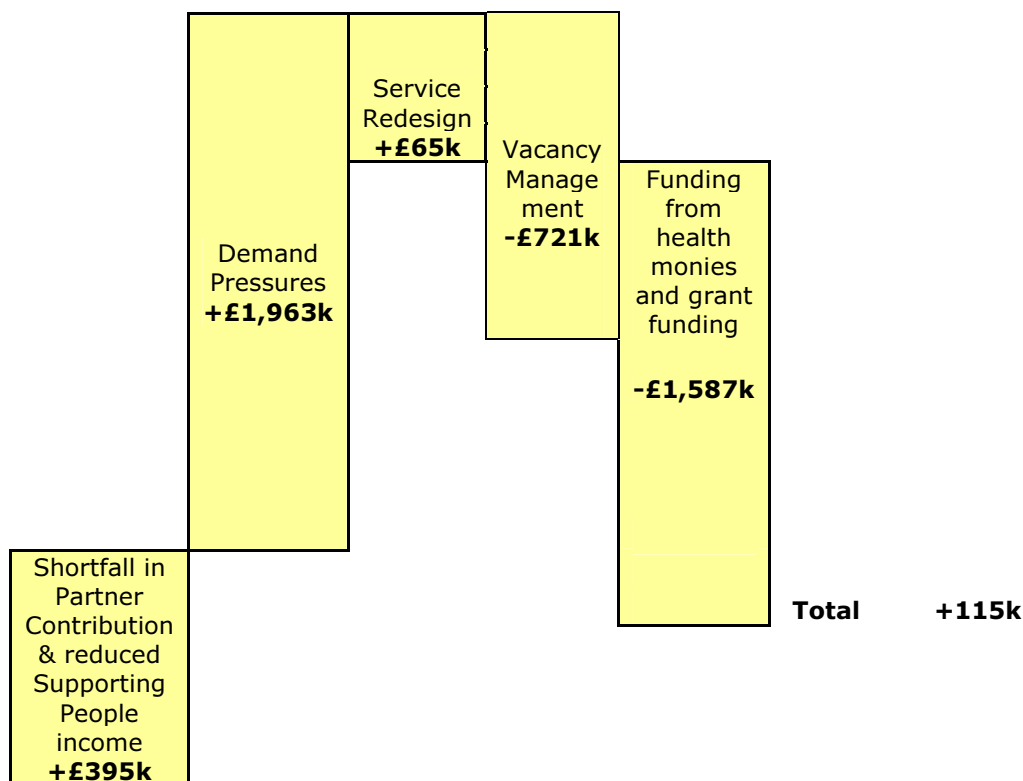
- 3.2 The projected overspend of **£1.613m** represents approximately **1.15%** of the total net budget of £140.144m.
- 3.3 Members need to be aware that financial reporting involves an element of judgement, and this particularly applies to the treatment of budget pressures. Often an area of overspending identified at this point in the year will resolve itself before the end of the year following appropriate remedial action.
- 3.4 However it is felt appropriate to alert Members to potential problems at this stage so that they can monitor the situation and take ownership of the necessary remedial action and this is the basis on which the report is written.

4.0 SERVICE SPECIFIC FINANCIAL MONITORING

4.1 ADULT CARE SERVICES

The current projected overspend for Adult Care Services is **£0.115m**, 0.23% of the net budget of £50.818m.

4.1.2 Reasons for major variations are illustrated in the chart below;



4.1.3 Further details by service area are outlined below, along with remedial action being taken;

Activity	Variance £'000	Reason	Action Being Taken
Strategic Housing Unit	+108	Historical shortfall in Partner Contribution	Options for addressing this are under evaluation and should be implemented during 2012/13, to become effective during 2013/14.
Reduced Supporting People Income	+176	Income shortfall	Supporting People funding to Bury was significantly reduced in 2011/12, which has caused pressures in a number of in-house care services supported by this funding stream. Options are being explored in how to address this issue on a permanent basis, including consideration of attracting alternative income in addition to a thorough review of

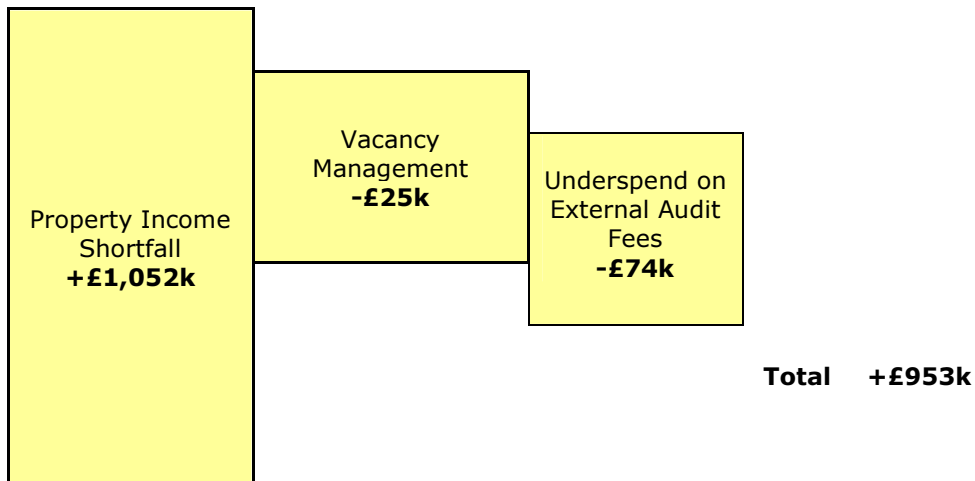
			expenditure budgets.
Reduced income in relation to short term residential care	+111	Income shortfall	Contributions from customers in relation to short term residential care have to be calculated differently from contributions in respect of permanent care. This has created a cumulative funding pressure which will be addressed through a thorough review of income budgets under zero based budgeting and review of partner contribution to the Intermediate Care Service. In the longer term, the implementation of the Elmhurst development will contribute to managing this issue.
Care in the Community: Older People Adults with Physical Disabilities Adults with Learning Disabilities Adults with Mental Health needs	+821 +318 +511 +313	Demand Pressures, especially re: home care/ supported living numbers (residential care numbers are reducing)	A range of preventative strategies continue to be introduced to manage this demand, such as reablement, triage, improved screening, 'signposting', and crisis response. In addition, all existing high & medium cost care packages are kept under regular review. Adult Care's Procurement Team efficiencies contribute significantly to keeping spending levels down. Non-recurring health funding is being used on an invest to save basis in initiatives that should help to reduce the rate of increase of demand, which will be monitored as part of the evaluation process. However, the full benefits of these measures will not appear until future years. 2012/13 shortfall being met by offsetting savings in other service areas.
Ongoing costs of non-operational assets	+65	Service Redesign	Unavoidable in the short term, as it is to the overall benefit of the Council to dispose of assets when capital receipts can be maximised.
Staff Vacancies	-721k	Vacancy Management	Combination of gradual recruitment into services recently subject to major restructures, and deliberate holding back in recruiting into non-front line vacancies. There is

			no correlation between vacancy levels in services and sickness rates.
Use of Health monies and grant funding	-1,587	Funding from health monies and grant funding	Utilisation of historic underspends from Adult Care Specific Grants and a contribution of the Health monies towards the demand pressures within Community Care are ensuring that the net expenditure is balanced in year. Future actions around service redesign and invest to save initiatives will ensure that there is reduced reliance in future on grants and short term solutions to the ongoing issue of demand management.

4.2 CHIEF EXECUTIVE’S DEPARTMENT

4.2.1 The Chief Executive’s Department is forecasting an overall overspend of **£0.953m**, or 15.9% of a net budget of £5.962m.

4.2.2 Reasons for major variations are illustrated in the chart below;



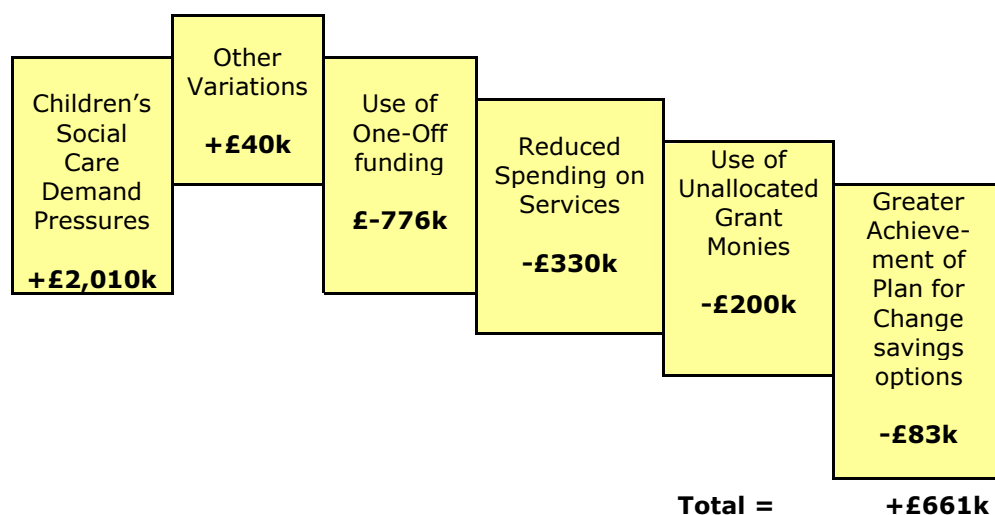
4.2.3 Property Services remains the most significant pressure facing the Department, offset by other savings, as follows;

Activity	Variance £'000	Reason	Action Being Taken
Property Services	+1,052	Shortfall in income due to reduced occupancy levels	Efforts are continuing in order to attract replacement tenants for the units at Bradley Fold which were vacated over the previous financial year. The accounts for the Mill Gate Centre have been scrutinised in detail to ensure that all monies properly due to the Council are being paid and this will be an ongoing process.
Vacancy Management	-25	Non-filling of vacant posts	Monitoring of performance with reduced staffing levels.
External Audit Fees	-74	Rebate received and ending of CPA regime	Unused budgets being offered up as part of 2013/14 savings options.

4.3 CHILDREN'S SERVICES

4.3.1 The overall Children's Services budget is currently projecting an overspending of **£0.661m**, or 2.30% based on net budget of £28.711m.

4.3.2 Reasons for major variations are illustrated in the chart below;



4.3.3 Further details of the major variations are provided in the table below:

Activity	Variance £'000	Reason	Action Being Taken
Greater achievement of Plan for Change savings options – Home to School Transport for SEN pupils	-83	Improved procurement processes and promoting independent travel for pupils with special educational needs	The savings options within the Plan for Change were planned for 2013/14 and 2014/15. Volunteer pupils have already started these independent travel arrangements, which have created an additional financial benefit in 2012/13.
Early Intervention Grant	-200	Non-allocation of external grant funding to individual services	Rather than allocate these external monies to specific services it has been decided to offset these resources towards the current overspending.
External Grant Funding	-776	Previous years' underspending of external grant monies brought forward	During 2011/12 Children's Services took action to reduce spending in particular areas, including many supported by external grants. These unspent monies were brought forward and are being used to meet some of the demand pressures affecting the department.
Early Years, Redvales SureStart, etc	-250	Non-filling of staff vacancies and reduced spending	The forecast underspend is based on 2011/12 spending levels and will require Early Years and associated children's centres to maintain this level of spending. This includes the earlier introduction of the Plan for Change savings.
Connexions	-80	Non-filling of staff vacancies and reduced spending	The reduced spending is being used to offset the forecasted overspending in the Youth Service.
Youth Service	+80	Shortfall on the salary budget and utility invoices still being received for closed centres	The 2012/13 overspending is being funded by savings within Connexions (see above).

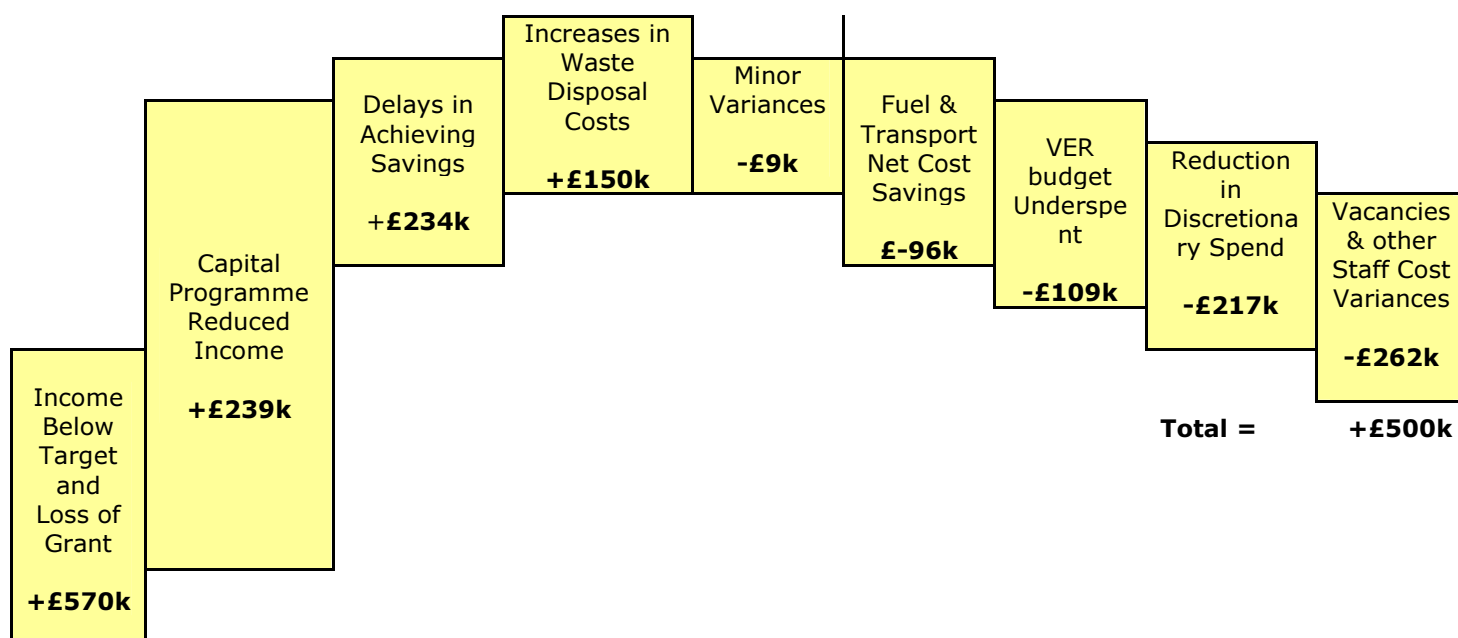
Demand pressures - Community Services (Fieldwork)	+90	Additional external legal costs	Unfortunately, the requirements for legal services for Children's Services continue to be at very high levels. This could have a significant impact on the department's budget in the future especially if in-house provision has insufficient capacity to handle all these vulnerable children's complex cases.
Fostering and Adoption	+120	Increased spending on Special Guardianship and residence orders. Payments to carers are in line with national minimum levels	Payments to carers are in line with the national minimum standard, which increased above the level originally allowed for when setting the Council's 2012/13 budget.
Leaving Care	+300	Spending on housing and further education of 19+ students who have now left our care	Spending on housing for children with complex needs and those living in semi-independent placements has increased by £340,000. The semi-independent placements cost between £40,000 and £50,000 each for a full year. There are 8 of these placements in 2012/13 compared to none in 2011/12.
Demand pressures - Children's Agency Placements	+1,500	Continuing increased Demand	<p>The continuing overspend has increased from 2011/12 level due to an additional seven residential placements, which have been included for a full year at a cost of £3,000 per week each, amounting in total to £1.2 million.</p> <p>A range of preventative strategies have/are being introduced to try and minimise future spend, with all existing high & medium cost care packages being rigorously reviewed. It is estimated that during the next few months this will reduce the cost burden on this budget by approx £600,000.</p>

			<p>However, there is no guarantee that the total expenditure can be reduced.</p> <p>Children's Services constantly strive to minimise the costs of each placement, which are amongst the lowest in the north-west, but it is extremely difficult to contain a budget that is subject to such significant and variable demand pressures.</p>
Other Services	-40	Staff vacancies and reduced spending on various services	Already being implemented.

4.4 ENVIRONMENT AND DEVELOPMENT SERVICES

4.4.1 The department is currently projecting an overspend of **£0.500m**, or 1.36% based on the latest net expenditure budget of £36.833m.

4.4.2 Reasons for major variations are illustrated in the chart below;



4.4.3 Further details are provided in the table below;

Activity	Variance £'000	Reason	Action Being Taken
Arts Libraries and Adult Learning	-43	Staffing savings offsetting other cost pressures	The total includes £0.045m overspend attributable to ongoing pressures on staffing, premises costs & grant income in the Adult Learning Service. This is lower than previous years due to extra income from sharing premises. The Arts and Libraries underspend of £0.088m includes £0.116m of salary savings from posts left vacant pending the libraries review and contributions to salaries from external grants, offset by shortfalls on library income budgets.
Operational Services	+368	Service pressures, reduced income and forecast extra waste disposal costs	<p>Engineering Services are projecting an overspend of £0.185m due mainly to shortfalls of £0.159m in projected car parking income and £0.050m estimated shortfall in contributions to salaries from capital fees. Additional costs of around £0.015m are also expected from delays in achieving savings. These extra costs and other minor variances are offset by income on DPE and bus lane enforcement which together are expected to be £0.058m higher than budget targets.</p> <p>Civic halls have a projected overspend of £0.110m after a budget adjustment of £0.100m. The underlying position is similar to previous years with income levels not achieving budget targets.</p> <p>Catering has a forecast underspend of £0.150m after allowing for reduced grant and no increase in prices from Sept 2012 to maintain meal numbers.</p> <p>Parks services are expecting to overspend by £0.059m mainly due to anticipated delays in achieving PFC review savings.</p> <p>Emergency & Security Services are projecting an underspend of £0.040m by generating extra income and restricting spend to essential items only.</p> <p>Leisure Services, Sports Development and Administrative Buildings are forecast to meet their budget targets.</p>

			<p>Waste Management is projecting an overspend of £0.204m. Included in this total is a forecast of £0.150m for extra waste disposal levy charges for the year. At month 3 the waste sent to landfill is 450 tonnes higher than assumed in the levy, resulting in extra charges. Tonnages for glass/bottles/cans and for paper are also lower than assumed resulting in less income via the levy. The impact at month 3 is £0.111m, and there could be costs up to £0.440m later in the year if tonnages are not brought in line. The forecast at month 3 assumes that this overspend will be reduced in 2012/13 by a one-off contribution from the levy reserve of £0.170m and by targeted action to reduce waste tonnages. The action is not guaranteed to achieve the saving as it will require increased participation by residents & businesses.</p> <p>The remaining overspend of £0.054m is mainly a shortfall in trade and bulky waste income, and extra fuel costs, offset by underspends on labour and on rates & utilities costs for public conveniences.</p>
Planning, Environmental & Regulatory	+309	Reduced income & savings not achieved	<p>There is a forecast overspend of £0.028m on Environment due to delays in achieving PFC savings and extra fuel costs for pest control.</p> <p>The Energy conservation underspend of £0.048m is mainly due to the price for carbon allowances being fixed at the 2011/12 level of £12 compared with the £16 allowed for in the budget.</p> <p>Planning Services are projecting an overspend of £0.329m due to a shortfall of Planning & Building Regulation income. There were 354 planning applications to June 2012 compared with 301 in the same period 2011, but there were fewer high value development applications and lower levels of building regulation income. The current year's budget also includes a savings target of £0.100m from the introduction of full cost recovery on planning applications which the government are not proceeding with. DCLG has recently announced an increase in planning application fees by 15% (to allow for inflation since the last increase in 2008) which is expected to come into force in the Autumn subject to Parliamentary approval following the summer recess.</p>

4.4.4 These hotspots are offset by underspending across various Trading Services of £0.134m.

4.5 NON-SERVICE SPECIFIC

4.5.1 There is a forecast net underspend of **£0.616m**, or 3.45% based on net budget of £17.820m. This relates primarily to the Council's Treasury Management activity; see section 8.0 for further details.

5.0 CAPITAL BUDGET

5.1 Capital Programme

5.1.1 The revised estimated budget for the Capital Programme 2012/13 at the end of June, Month 3 of the year is shown in the table below:

2012/13	£m
Original Capital Programme	14.946
Approved Slippage from 2011/12	13.026
In year additions and other contributions	0.507
Re-profiled projects into 2013/14	(0.431)
Revised Budget for Year at Quarter 3	28.048

5.1.2 The expenditure and funding profile for the Capital Programme together with a detailed breakdown of the Original Approved Programme, the Revised Estimate, Forecast Outturn, Actual Spend up to end of Month 3, and the estimated under/over-spend of the capital programme for 2012/13 is shown in Appendix A.

5.1.3 Members should note that given the complexity and size of some of the larger schemes currently in the Council's Capital Programme the information received from budget holders can vary significantly from one quarterly report to the next and should be read in this context.

5.1.4 At the end of Quarter 1, a total of **£0.431m** of the 2012/13 budget has been identified for re-profiling to 2013/14. Most of this amount is attributed to Planning Projects schemes funded mainly by Council resources to a total of £0.306m. The remainder is attributable to Empty Property Strategy with £0.070m deferred into 2013/14 and a small amount towards the completion of Goshen Sports Centre.

5.2 Expenditure

5.2.1 The Forecast Outturn as at Month 3 is forecasted to be **£18.630m** and Budget Managers have reported that they expect to spend up to this amount by 31 March 2013.

5.2.2 The actual expenditure incurred at the end of Month 3 is reported at a total of **£9.449m** inclusive of the equal pay back pay expenditure.

5.2.3 The main areas of spend in the first quarter relate to:

- Children's Services - £1.025m
- Planning Schemes - £0.744m
- Leisure Services Projects - £0.262m
- Disabled Facilities and Adaptations grants - £0.121m

- Housing Public Sector - £0.489m

5.3. Variances

5.3.1 Appendix A gives details of variances for each scheme based on latest available information and at Month 3 shows a projected underspend for the Programme of £9.541m. The schemes that are forecasted to underspend are currently analysed by budget managers and a revised position will be taken into account when the 2012/13 – 2014/15 Capital Programme will be drafted.

5.3.2 Brief reasons for all variances are provided in Appendix A.

5.4. Funding

5.4.1 The funding profile included in Appendix A shows the resources available to cover the capital programme during 2012/13.

5.4.2 Funding for Capital schemes approved for the 2012/13 programme is mainly reliant on external resources together with resources unspent and carried forward from previous years. There are a few schemes approved from the Council's own resources that are shown as adjustments in year to the programme.

5.4.3 The position of the capital receipts and borrowing as at the end of Month 3 is reported below. The figures in the table show the total funding requirement for the revised estimated capital programme and the expected resources to be supported by the Council at the end of Quarter 3 of the year.

2012/13 Use of Council Resources for Capital Investment	£m
Revised Capital Programme for the year	28.479
Use of external funding and contributions	25.533
Balance of programme relying on Council resources	2.946
Use of Capital receipts realised for the year	0.935
Use of Prudential Borrowing (2011/12 schemes b/f)	2.011
Total Council Resources used to support the Capital Budget for Year	2.946

5.5 Capital Programme Monitoring

5.5.1 The programme will be monitored closely during the year to minimise potential slippage into 2013/14. Departmental representatives will examine and confirm any action necessary to ensure a minimal slippage into the following years.

6.0 HOUSING REVENUE ACCOUNT

- 6.1 The Housing Revenue Account (HRA) relates to the operation of the Council's housing stock and can be viewed as a landlord account. It is required by statute to be accounted for separately within the General Fund and is therefore effectively ring-fenced.
- 6.2 The latest estimates show a projected surplus (working balance carried forward) of £1.000m at the end of 2012/13. See Appendix B.
- 6.3 The major variances are outlined below:
- Heating Charges – The projected outturn is showing an increase in income of £0.013m. This reflects the reduction in void levels at those Sheltered schemes where there is a communal heating system.
- 6.4 The two main impacts on the HRA year end balance are normally **void levels** and the **level of rent arrears**, but levels of **Right to Buy sales** can also be a major influence on the resources available.

Voids:

The rent loss due to voids for April to June was on average 1.42% compared to a void target level set in the original budget of 2%. If this level continues for the rest of the year there would be an increase in rental income of around £0.164m; the projection of rental income in Appendix B has been calculated on this basis.

Six Town Housing have established a 'Voids Team' which brings together existing staff to focus on improving performance.

Arrears:

The rent arrears at the end of June totalled £0.830m, an increase of 4.8% since the end of March. Of this total £0.343m relates to former tenants and £0.487m relates to current tenants.

The Council is required to make a provision for potential bad debts. The contribution for the year is calculated with reference to the type of arrear, the amount outstanding on each individual case and the balance remaining in the provision following write off of debts. Based on the performance to the end of June, projected for the full year, this provision would require an additional contribution of £0.224m to be made.

The 2012/13 HRA estimates allowed for additional contributions to the provision totalling £0.252m, therefore there is a potential underspend of £0.028m. The estimates contain two provisions, £0.151m for uncollectable debts and £0.101m to reflect the potential impact that welfare benefit changes could have on the level of rent arrears. As the impact of benefit changes is currently being assessed the projected outturn has not been amended to reflect the potential underspend; the forecast will be reviewed at the end of the 2nd quarter and revised if necessary.

Right to Buy Sales:

Sales of dwellings declined significantly in recent years, from a peak of 243 in 2003/04 to only 7 sales in 2009/10. There were 18 sales in 2010/11 and 12 sales in 2011/12.

The forecast for 2012/13 was set at 32, this being the level of sales assumed for Bury in the Government's self-financing valuation.

From April 2012 the maximum Right to Buy discount increased from £26,000 to £75,000.

There have been 2 sales in the period April to June but the level of applications received during this period was 25 compared with 26 applications during the whole of 2011/12. At this stage it is difficult to assess what proportion of applications will progress through to sale but it is still felt unlikely that the total number of sales in the year will exceed 32. If the forecast figure is exceeded then it will result in less rental income to the HRA than is currently assumed. The potential impact of the changes to Right to Buy discounts is currently being assessed therefore the forecast will be reviewed at the end of the 2nd quarter and revised if necessary.

The number of sales has a direct effect on the resources available to the HRA – the average full year rent loss for each dwelling sold is around £3,550.

7.0 PRUDENTIAL INDICATOR MONITORING

7.1 It is a statutory duty for the Council to determine and keep under review the "Affordable Borrowing Limits". The authority's approved Prudential Indicators (affordability limits) for 2012/13 is outlined in the approved Treasury Management Strategy Statement.

7.2 The authority continues to monitor the Prudential Indicators on a quarterly basis and Appendix C shows the original estimates for 2012/13 (approved by Council on 22 February 2012) with the revised projections as at 30th June 2012. The variances can be seen in the Appendix together with explanatory notes. The Prudential Indicators were not breached during the first three months of 2012/13.

8.0 TREASURY MANAGEMENT

8.1 Investments:

At the 30th June 2012 the Council's investments totalled £31.9 million and comprised:-

Type of Investment	£ Million
Call Investments (Cash equivalents)	13.4
Fixed Investments (Short term investments)	18.5
Total	31.9

All investments were made in line with Sector's suggested credit worthiness matrices and the approved limits within the Annual Investment Strategy were not breached during the first quarter of 2012/13.

The Council has earned the following return on investments:

Quarter 1 1.73%

This figure is significantly higher than Sector's benchmark return of 0.90% for the year.

8.2 Borrowing:

Due to the overall financial position and the underlying need to incur debt for capital purposes, new external borrowing of £2m was undertaken in May 2012. This borrowing was in the form of a low-priced temporary loan as follows:

Lender	Rate	Loan	Start Date	End Date
Tendring District Council	0.55%	£2m	01/05/12	01/11/12
Total		£2m		

This activity is in line with the overall strategy for 2012/13 which is to finance capital expenditure by running down cash/investment balances and taking short term temporary borrowing rather than more expensive longer term loans. With the reduction of cash balances the level of short term investments will fall. Given that investment returns are likely to remain low (say) 0.90% p.a. for the financial year 2012/13, then savings will be made by running down investments and taking temporary loans rather than more expensive long term borrowing.

It is anticipated that further temporary borrowing will be undertaken during this financial year.

9.0 MINIMUM LEVEL OF BALANCES

9.1 The actual position on the General Fund balance is shown in the following table:

	£m
General Fund Balance 31 March 2012 per Accounts	10.230
Less : Minimum balances to be retained in 2012/13	-4.300
Less : Forecast overspend	-1.613
Available balances at 1 April 2012	4.317

9.2 Based on the information contained in this report, on the risk assessments that have been made at both corporate and strategic level, on the outturn position for 2012/13 and using information currently to hand on the likely achievement of savings options, it is clear that there is no reason to take the minimum level of balances above the existing level of £4.300m.

9.3 In light of the above assessment it is recommended that the minimum level of balances be retained at **£4.300m**.

10.0 EQUALITY AND DIVERSITY

10.1 There are no specific equality and diversity implications.

11.0 FUTURE ACTIONS

- 11.1 Budget monitoring reports will continue to be presented to the Strategic Leadership Team on a monthly basis and on a quarterly basis to the Cabinet; Overview & Scrutiny Committee; and Audit Committee.
- 11.2 Star Chambers have been diarised for Quarters 1, 2 & 3 with Q1 meetings scheduled to take place throughout August 2012.

Councillor Tony Isherwood, Cabinet Member for Finance & Resources

List of Background Papers:-

Finance Working Papers, 2012/13 held by the Assistant Director of Resources (Finance & Efficiency).

Contact Details:-

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