

Cyngor Tref
Rhuddlan
Town Council

Rhuddlan Town Council – Minutes of the meeting on the 11th April 2024

Hybrid Meeting

Present:

Cllr Mike Kermode (Mayor)
Cllr Val Simmons (Deputy Mayor)
Cllr Ivor Beech
Cllr Jackie Burnham
Cllr Ann Davies
Cllr Reg Davies
Cllr Mike Elgin
Cllr Arwel Roberts
Cllr Gareth Rowlands
Cllr Bleddyn Williams
Cllr Rob Williams (arrived after the start of the meeting)
Town Clerk
Clerical Assistant/Minute Clerk

There were 3 members of the public present

1. Apologies

None given

The meeting was recorded from this point (audio only)

2. Biodiversity Training

Postponed until a future meeting.

3. Declaration of Interest

Due to recent public comments on social media and Councillors' concerns about such declarations, the Mayor asked the Town Clerk to remind the Members what personal and prejudicial interests are and how members should declare such interests, the form they must complete and the publishing of the declarations of interest on the council website. This was then done by the Town Clerk.

Max
11/4/24

There followed a discussion on declarations received on an item at last month's meeting regarding Admiral's Field use by Rhuddlan Town FC. Highlighted was guidance one member received in an email from DCC's Monitoring Officer. Cllr Ann Davies proposed that the Monitoring Officer's email be included as an appendix in the Minutes of that meeting. Cllr Mike Elgin proposed an amendment that Council first check that the email could be legally publicised due to Data Protection concerns, which was seconded by Cllr Jackie Burnham. It was voted not to have the email as a part of the minutes. **Resolved.**

It was stressed to members that it is for each individual Councillor's duty to make appropriate declarations of interest. Clarification of the rules regarding personal and prejudicial interests will be included on future agendas for Council meetings, for their guidance. **Resolved.**

Cllr Arwel Roberts declared an interest in the planning item as he is a DCC Planning Committee member and a prejudicial interest regarding a grant application from Rhuddlan Bowling Club of which he is a member. Cllr Mike Elgin declared a prejudicial interest regarding the grant application made by Rhuddlan Bowling Club as he is a member. Cllr Mike Kermode declared a personal interest in connection with the election of a Deputy Mayor because his daughter will be one of the candidates.

4. Urgent Matters

None received

5. Police Matters

The Mayor voiced his disappointment that no police officers were present or written report provided. Members echoed this disappointment and stressed the importance of regular communications with the local police. In response to a Member's query the Town Clerk does send a meeting agenda to the police Inspector Kevin Smith, as a reminder.

6a. Minutes of Town Council meeting held on 8th February 2024.

Amendments. Add Cllr Burnham as an attendee. The Town Clerk to review and modify the minute referring to the amendment to the proposal regarding Rhuddlan Town Football Club to be financially supported by up to £50k as a way of supporting their work in finding an alternative site and to check who proposed and seconded the proposal regarding the Rhuddfest grant application. Following the above amendments the Minutes were proposed as a true record by Cllr Gareth Rowlands and seconded by Cllr. Arwel Roberts. **Resolved.**

7. Progress Report on the above

i) Council's grant application for the Admiral's Field summer family event had been allocated the reduced sum of £2,000. The Events Committee will discuss how this affects our plans at their next meeting. Cllr Mike Kermode proposed that £5,000 from the event's budget be earmarked to help finance the event. Seconded by Cllr Mike Elgin. **Resolved.**

ii) Concerns about Arriva buses not stopping within Tweedmill has been supported by Prestatyn Town Council.

- iii) Ysgol Y Castell have confirmed their involvement with the road safety poster competition and that their posters are expected shortly.
 - iv) N Wales Tourism CEO has been invited to attend one of our future meetings.
 - v) A Zoom meeting was held recently with DCC officers to discuss DCC Cabinet's proposals to close public toilets, notes of that meeting had been circulated to Members. Cllr Ann Davies said that she was concerned that the Town Council had an undue urgency about this issue. The Mayor responded that it was important for the Town Council to know in good time what the options and costs of future actions might be if DCC did close Rhuddlan's public toilets. Members noted the small percentage of savings the toilet closures would provide to the overall DCC budget. Data was awaited from DCC regarding the Rhuddlan toilet usage and associated operating costs. Cllr Arwel Roberts stressed the need for timely information and for a positive dialogue with DCC and that he felt it was ignorant of people to say, what's the hurry, because the Town Council needed to know what is happening. Cllr Ann Davies reminded Cllr Arwel Roberts that there is such a thing as freedom of speech and that she would be speaking to the Monitoring Officer regarding his comments. Councillor Roberts said that he did not mention any names.
 - vi) Rhuddlan Community Group had commenced their memorial garden project.
 - vii) Confirmation that the CCTV agreement includes a process to get ad-hoc monitoring in relation to reviewing dog fouling concerns.
- At this point Cllr Rob Williams asked about the declarations of interest made in March about the Admiral's Field issue and asked for clarification about the email from the Monitoring Officer, this had already been discussed earlier on, before he joined the meeting. The Town Clerk repeated his explanation about the difference between a personal interest and a prejudicial interest and that that it was up to individual councillors to decide which was appropriate to them.
- viii) St. Mary's church had agreed to participate in the D Day beacon event and to provide the refreshments at and the costs reimbursed by the council Town Council.

8. Election of Mayor and Deputy Mayor elect

Cllr Mike Kermode proposed Cllr Val Simmons as Mayor elect which was seconded by Cllr Arwel Roberts. **Resolved.**

As regards the Deputy Mayor position, there were two nominations:

Cllr Arwel Roberts proposed Cllr Ivor Beech which was seconded by Cllr Ann Davies.

Cllr Gareth Rowlands proposed Cllr Jackie Burnham which was seconded by Cllr Val Simmons. Members were reminded that the usual practice was that voting would be done through a secret ballot. **Resolved.**

The ballot's result was 7-4 in favour of Cllr Jackie Burnham. **Resolved.**

Members gave their congratulations to Cllr Burnham and commiserations to Cllr Beech. It was noted that it was good to see that there was enough interest in the role to warrant a ballot by two very worthy candidates.

9. Correspondence from:

a. The Mayor and Deputy Mayor Reports

Appendix 1

The Mayor had circulated his report prior to the meeting and offered the opportunity to Members for any questions.

Then the Mayor asked Cllr Ann Davies to provide an update from the County Library Task and Finish group meeting. Cllr Davies summarised what had been discussed. The next meeting of this group is to be in June and Members were invited to nominate a Town Council representative for that meeting. Cllr Gareth Rowlands proposed Cllr Mike Kermode, seconded by Cllr Ivor Beech. **Resolved.**

The Deputy Mayor had circulated her report mentioning particularly an email from the local MP on the Arriva bus issue at Tweedmill, which she had circulated. Cllr Simmons noted the success of the Library Easter egg hunt and the good relationship reports from local residents with the operatives of the Ffordd Ganol/Nant gas-main works. Cllr Simmons was thanked for her continued good work on the Arriva bus issue.

Both reports were accepted

b. The Town Clerk & Town Plan update.

Appendix 2

The Town Clerk had circulated his report in advance of the meeting and read through the various items of correspondence and project updates from the Town Plan.

Elements of the report were discussed - in particular:-

- Positive feedback from Rhuddlan Scout Group about the Town Council's hard work for the community and from a new resident regarding how much they are enjoying living in Rhuddlan.
- One Voice Wales information regarding a Community Cushion device that aids the support of people who may have fallen. Costs will be obtained for the next meeting so Members can consider acquiring one, along with information on how people can access to the device.
- Email circulated to Members regarding the Youth Service's activities.
- The next Community Market is Saturday 13th April and Members were encouraged to attend if possible. A raffle in support of the MS Society will be undertaken.
- Council's street trading licence has been received for the Gwledd Fest.

10. County Councillor Reports

Appendix 3

Cllr Arwel Roberts had circulated his written report for Members attention.

He voiced his pleasure on hearing that residents do appreciate the efforts of Town Council. A new date for the next litter picking will be circulated soon.

Cllr Roberts voiced his hopes for a potential twinning with Carlow in the Republic of Ireland after his visit there for the Pan Celtic Festival over Easter. Cllr Gareth Rowlands proposed that twinning should be placed on a future meeting agenda. Seconded by Cllr Roberts. **Resolved.**

The report was accepted

Cllr Ann Davies verbally updated Members on her recent County Council work. This included information that a DCC officer is preparing an update on the Rhuddlan Active

Travel Plan, the successful works to reduce the flooding on the New Road roundabout, and her observations on the DCC Social Services and Education department cuts.
The report was accepted

11. Bus Shelter Cleaning

The Town Clerk had circulated the results of the tender. He had received four responses for a specified initial deep clean followed by a quarterly deep clean. There followed a short discussion on the Town Clerk's recommendation and Cllr Gareth Rowlands proposed that company A is engaged, seconded by Cllr Val Simmons.
Resolved.

12. CCTV Partnership

The Town Clerk had circulated a copy of the contract for Members information noting that this was a 3-year contract and that Rhuddlan Town Council can exit the partnership by giving 6 months' notice. The current representatives to the partnership are Cllrs Bleddyn Williams, Ivor Beech, and Arwel Roberts. Cllr Ivor Beech proposed that the contract agreement be supported, seconded by Cllr Bleddyn Williams.
Resolved.

13. Planning

No new applications received

14. Budget & Finance Matters

a. Grant Applications had been received from

i) Rhuddlan Bowling Club – Cllrs Arwel Roberts and Mike Elgin both declared an interest and left the meeting. The question of previous Council grants was raised and the club's bank balance information was noted. The Town Clerk was asked to analyse the Council's support over the last 3 years and report back to the next meeting.
Resolved. Cllrs Roberts and Elgin then returned to the meeting.

ii) National Eisteddfod – a circular request application asking for a donation to the 2024 Rhondda Cynon Taff eisteddfod, no sum highlighted. The debate centred on the Council's past support for national eisteddfod events and Cllr Gareth Rowlands proposed that this grant application be not supported, which was seconded by Cllr Ann Davies. An amendment was made by Cllr Arwel Roberts for a £50 donation, which led to another amendment by Cllr Bleddyn Williams for a £100 donation, this was seconded by Cllr Ivor Beech. The second amendment was carried. **Resolved.**

iii) Marie Curie – a circular request application for a donation, again with no sum highlighted. During the discussion several Members noted the support this charity has provided to local residents. Cllr Ann Davies proposed that £1,000 be donated, seconded by Cllr Mike Kermode. **Resolved.**

b) Payments List - The Town Clerk in a response to a Members query, informed Members that the payments list was time orientated due to Council wanting to pay invoices in a timely fashion once received. Although it is complete when sent out the Friday before a Council meeting, more invoices are often received later on which

Appendix 4

needed dealing with and so are added in the intervening days. The list was then proposed for payment by Cllr Gareth Rowlands, seconded by Cllr Arwel Roberts. **Resolved.**

c) To approve and appoint DCC as Town Council's internal auditor – Following a meaningful debate of using alternative providers, the advantages and disadvantages of using DCC, and the fact that our external audit is undertaken by Wales Audit Members were happy to approve and appoint DCC as the internal auditor for another year. Proposed by Cllr Val Simmons, seconded by Arwel Roberts. **Resolved.**

d) To receive the End of Year Accounts – Members had been circulated the account information and informed that the documentation had now been completed ready for the internal audit. Cllr Mike Kermode proposed the accounts be approved, seconded by Cllr Bleddyn Williams. **Resolved.**

15. Community Matters

i) Cllr Val Simmons had received complaints about the disabled parking space in the High Street, it needed repainting by DCC. Cllr Arwel Roberts as a County Councillor had previously asked for this action to be undertaken but will ask again.

ii) Cllr Arwel Roberts wished the Mayor well with his charity concert on Saturday.

iii) Cllr Reg Davies had received complaints that the Castle was closed over Easter. Members were informed that it was closed by CADW due to extreme weather conditions being forecast.

iv) Cllr Ivor Beech added that the No Man's Land Event at Bodrhyddan Hall had also succumbed to the extreme weather.

v) Cllr Ann Davies wanted Members to know that the planned tree trimming on Rhyl Road by DCC has been postponed as the nesting season has commenced.

16. AGM & Next Full Council Meeting

The Mayor asked Members to consider having two meetings in May, one as the AGM so as to formally appoint the Mayor and Deputy Mayor, appoint committee members and to review standing orders and key policies. This would be followed a week later by a Council business meeting. Seconded by Cllr Jackie Burnham **Resolved.** The AGM will be Thursday 9th May and the business meeting a week later on the 16th.

17. Dates of next meetings – 16/4/2024 Events Committee at 7.30pm 9/5/2024 AGM at 7pm 16/5/2024 Full Council Meeting at 7pm

Signed *Mike Kermode* Cllr Mike Kermode (Mayor)

14/4/24

Rhuddlan Town Council
11th April 2024

Reports by Mayor and Deputy Mayor

1. Mayor's Report

Events/Attendances etc.

- 16th March – I was part of a litter pick team along the river bank. About a dozen red bags were filled (plus a plastic garden chair). Many thanks to Cllr Arwel Roberts and Keep Wales Tidy for organising this. Also many thanks to those willing and valuable volunteers that came along with us.
- 20th March – DVSC had organised a networking session for local dementia groups at Oriel House in St. Asaph. I attended as the secretary of Rhuddlan Dementia Group rather than as Mayor but it was rewarding to receive positive comments from people in other towns and communities who felt that Rhuddlan Town Council had been so proactive in funding and supporting the work of the dementia group. The group's present activities – Sit and Be Fit and Music Memories – do provide regular dementia-friendly sessions that receive very positive feedback from the participants. However, the group still has a lot of work to do, especially in terms of engaging effectively with people living with dementia and their families/carers. The stigma about dementia is still with us and needs to be tackled by people having better information and awareness of this illness.
- 22nd March – Mayoress Sue and I attended the Mayor of Rhyl's charity quiz in Rhyl Rugby Club. When we arrived the car park was nearly full and we thought this will be a well-attended charity event. It turned out that most of the cars were there because there was a rugby match taking place at the same time ! Despite that, the quiz did have good attendance and raised funds for the Mayor of Rhyl's charities.
- 3rd April – I was at the Community Centre that evening at dance class and I saw that the new windows had just been installed in the main hall. They make a big improvement and I look forward to seeing the Centre when the full installation of windows and doors is complete in a few days' time.
- 4th April – I hope to be able to pop over the Nature Reserve to see how the Wildlife Experience sessions are going on. They have been set up by the Management Group's Chairperson (Anita Fagan), North Wales Wildlife Trust and DCC Countryside Services Team and have a clear focus on engaging with local residents and especially with young people.
- 10th April – I will be attending DCC's Library Task Force's inaugural meeting in Ruthin Library. I will report the main outcomes of the meeting to Town Council the next day. Cllr Ann Davies will also be attending in her role as a DCC MAG member.

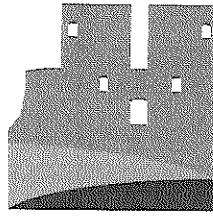
2. Deputy Mayor's Report

Events/Attendances etc.

- 22nd April – Visited the Library for a catch up with the staff and some residents.

- 25th April – Visited the Library for the Easter Treasure Hunt which was very successful, over 80 children complete the hunt and received an Easter Egg.
- In addition I have had numerous meetings with some residents who live in Ffordd Nant and Ffordd Ganol regarding all the road works going on in connection with the new gas pipes.

MEK/VS/RTC – 4th April 2024



Cyngor Tref
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Clerk's Project Report and Correspondence for April 2024 Meeting

Correspondence

The following has been received:

1. Email from a member of library staff regarding an issue a library member has with flooding at her house in Kerfoot Avenue. Passed to CC Arwel Roberts as he has been working on this issue with DCC.
2. A number of emails from a resident complaining about the lack of progress and communication from Sustrans and DCC regarding the active travel plan. The Mayor has responded and the Chair of the Road Safety Working Group have responded.
3. Email from OVW regarding Community Cushions. This is a device in a cabinet like a defib cabinet that holds a cushion and powerpack which can be used by the community to help get someone up who has fallen (see overleaf). Have asked for the costs as it may be a good idea to have one installed on the wall of the Community Centre outside as many less mobile residents use the centre.
4. Email from the Allotments Society asking if the council would allow a fruit tree garden to be planted on Admirals Field. This is to allow the cubs to get involved. I suggested they tie up with the Community Group and get involved with the planting of the Covid Memorial Garden so now longer a need for a fruit tree area.
5. Email from resident stating what a charming place Rhuddlan is to live and we have enjoyed the various events run by the Town Council.
6. Email for headteacher Sara Tate stating Road Safety pictures will be done by the end of the week after the Easter school holidays.

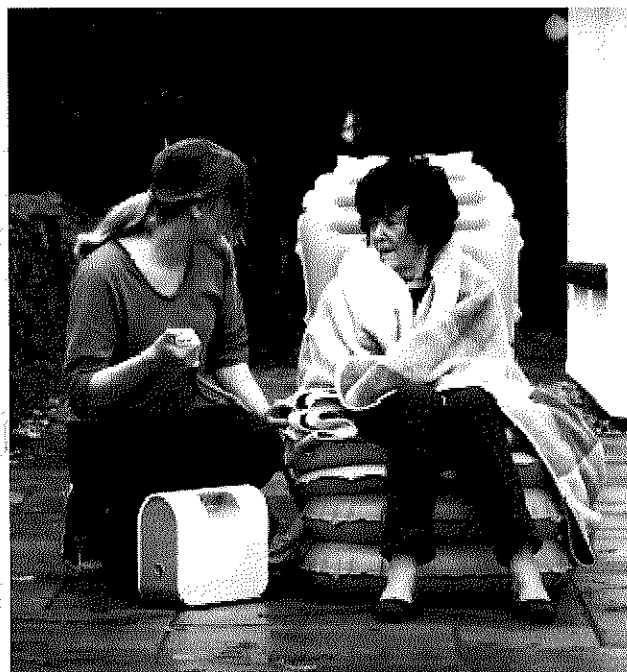
Project Update

Community Market – the next markets are scheduled on 13th April. Can councillors please support these markets, it is a great opportunity to meet residents and visitors to Rhuddlan.

Town Plan and letter from council delivered to all residents

Gwledd – Street trading Licence issued for the event.

Summer Event - £2,000 grant obtained so the event so will cut the cloth to suit. Propose council spend £5,000 so a total budget of £7,000. Focus on a Volunteer Fair plus a children's fun soft play area, Bowls Competition and whatever other sporting things we can get people to organise. Need all councillors to commit to helping on the day of the event.



MANGAR Community Cushions

THE SOLUTION TO COMMUNITY FALLS

The Mangar Lifting Cushion Community Box is designed to be placed in community areas where falls commonly occur, such as high streets, leisure venues and community centres.

Working in collaboration with community groups, volunteers will be trained to use the product and access the ISTUMBLE® health assessment app, ensuring people who fall are lifted quickly and safely.

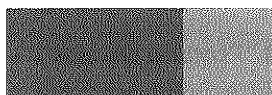
IMPROVING THE OUTCOME OF A FALL

Three key areas where our lifting equipment can improve the outcome of a fall in the community are:

1. Decreasing ambulance wait times
2. Reducing the occurrence of long lies
3. Minimising injuries to carers

ADDITIONAL TOOLS

Alongside our community cushions, we have the ISTUMBLE® app, which enables best practice in falls management. Winncare also provide a quick start guide and comprehensive in-person and virtual training sessions.



For more information visit

www.winncare.uk

enquiries@winncare.uk

0800 2800 485

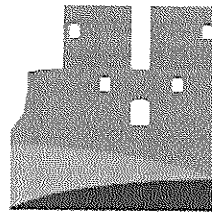
CONTENTS OF THE BOX:

- Eagle Lifting Cushion
- Airflo 24
- Stowage board for changing
- Power supply for stowage board
- Keypad lock
- Temperature control for outdoor boxes
- Quick start guide

Scan the QR code to view our range of Mangar lifting cushions



SCAN ME



Cyngor Tref
Rhuddlan
Town Council

County Councillor Report for April 2024 Meeting – Arwel Roberts

Changes cause worries and therefore complaints. Two issues are a concern.

- 1) 20mph – county councillors are being harassed about this change in speed limits, I certainly wasn't asked about the changes by officers in the beginning, and hopefully areas within the County will see stretches of roads being back as they were. This was a Welsh Government initiative and it has become a political see-saw. Town and County councillors had no influence on it. The money to pay for the signs came from the Welsh Government.
- 2) The new system of waste collecting is now becoming a reality in June 2024. This a project that the Counties and the Welsh Labour Government had to respond to since there are targets, they have to reach. Denbighshire though in the lead in the past is now lagging behind. Money was provided by the WG to enhance waste collection. Officers are adamant that it's the correct thing to do. It is better **environmentally** because the new service will enable the county to increase our recycling rates and will lower carbon footprint. It is better **financially**; the new service will be cheaper for Denbighshire to run. It is better **economically** – 27 new direct full time jobs have been created and the county have protected and enabled the creation of many more on the Colomendy Estate in Dinbych via this project.

Concerns how some sections of the town have reacted to the decision to refuse the usage of the Admirals Field to the Rhuddlan Football Team. One councillor decided to place the decision on Facebook. Yes, three councillors live nearby to the field and will gain nothing by voting for or against the proposal.

Unfortunately, during that particular week, a pot of paint was removed from the trailer of one of the councillors involved and the orange paint was spilt on the new Admiral's Field path and in the person's shed. In addition, the Hwb waste bins were emptied into the Hwb public toilets which was disgraceful. I have thanked Denbighshire toilet cleaner who worked to clear the mess (she passed me a picture of the state of the toilet and also the Mayor and his wife for their assistance in clearing the other mess.

Royal Alexandra Hospital Rhyl.

It is a disgrace that this facility hasn't been modernised and developed since 2009 . This hospital should have been part of North Denbighshire Health provision to our residents years ago, whilst I was present in a Partnership Scrutiny Meeting I proposed a letter should be sent to the new leader of the Welsh Labour Government requesting that this will be on his timetable of issues to be tackled by the WG in North Wales forthwith.

Good News – a positive step might happen after Easter. The Town of Carlow Ireland are interested in the idea of twinning with us . Hopefully this will develop positively.

One good aspect of being a Councillor is the fact that residents are showing their gratitude to you. I had such an example this week a couple were very grateful for the help they received from Denbighshire Social Services. Another the fact I assisted in a funeral of a 99year old lady who lived in the town for many years, family and friends were very grateful.

Again, many words of gratitude to our Mayor for helping Gareth Jones – Cadw Cymru yn Daclus and myself in clearing rubbish along one side of the river Clwyd towards Rhyl.

Come along to a night organised by Rhuddlan Residents – Cymdeithas Menter Gymraeg Rhuddlan – 20:04:2024 Saturday – 7:30pm in the Community Centre – Live Folk Music . “ Hen Fegin “ a band from North Powys.

Date: 30/05/2024

Rhuddlan Town Council

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Time: 14:40

Current Bank A/c

List of Payments made between 27/03/2024 and 30/04/2024

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
01/04/2024	O.L.G Marquee Ltd	PABT0372	618.75	MK/VS	25% Deposit Marquee Hire Summe
01/04/2024	O.L>G Marquee Ltd	PABT0372	-618.75		correct date
01/04/2024	O.L.G Marquee Ltd	PABT0372	618.75	VS/MK	25% deposit Marquee hire summe
01/04/2024	O.L.G Marquees Ltd	PABT0372	-618.75		Correct date again
10/04/2024	NEST Pension	DD	-8.92		Correct reconciliation
10/04/2024	NEST Pension	DD	-1.00		Correction
11/04/2024	Paul Smith	SO	227.87		Salary
11/04/2024	Paul Smith	PABT0358	20.00		Slary Adjustment
11/04/2024	Steve Wilson	SO	1,780.11		Salary
11/04/2024	Steve Wilson	PABT0359	207.95		Salary Adjustment
11/04/2024	NEST Pension	DD	313.92		Pension Clerk
11/04/2024	HMRC	PABT0360	1,020.63	120PP01122176	NI & PAYE
11/04/2024	HSBC UK	DD	8.00		Bank Charges
11/04/2024	Rialtas	PABT0361	198.00	Inv SM30150	Asset inventory annual licence
11/04/2024	Rialtas	PABT0362	230.44	Inv SM30149	Alpha annual support & Licence
11/04/2024	Steve Wilson	PABT0363	47.25	MK/ME/VS	Travel Expenses
11/04/2024	British Gas	DD	139.54	Bill No 7295346	Electricity MUGA
11/04/2024	British Gas	DD	43.74	Bill No 7289091	Electricity Hwb Rhuddlan
11/04/2024	British Gas	DD	117.94	Bill No 7295351	Gas Hwb Rhuddlan
11/04/2024	Curtis King	PABT0364	45.00	Inv 10125	PAT testing Hwb Rhuddlan
11/04/2024	Welsh Water	PABT0365	96.74	5238824501	Water Hwb Rhuddlan
11/04/2024	Ecohound Limited	PABT0366	364.80	Order 10528	Dog waste bags
11/04/2024	UK Debt Management	DD	2,326.10		PWLB Admiral's Path bi-annual
11/04/2024	UK Debt Management	DD	3,438.40		PWLB Hwb bi-annual payment
11/04/2024	Mari A Williams Translations	PABT0367	30.65	Inv 1417	Translations March 2024
11/04/2024	Web Studio North Wales	SO	240.00	Inv 7720	Website and FB Management
11/04/2024	Blachere Illuminations UK Ltd	PABT0368	4,853.56	Doc No SI57262	Annual Hire Christmas Lights
11/04/2024	Angela Wilkins	PABT0369	126.00		Hwb cleaning 12/3 to 23/4
11/04/2024	BT	DD	64.80		Hwb Broadband
11/04/2024	Vodafone	DD	14.81	B2-624798032	Mobile Phone Clerk
11/04/2024	North Wales Tourism	PABY0370	163.20	Inv 19529	Annual membership subscription
11/04/2024	C Baglin	PABT0371	175.00	Inv 403	Gwledd Entertainer
16/04/2024	British Gas	DD	-0.12		Correct reconciliation
27/04/2024	BT	DD	7.77	M01891	Increase in Hwb Hifi for April
29/04/2024	BT	DD	0.20		Reconciliation corr
29/04/2024	BT	DD	-0.40		2nd correction Reco

Total Payments	<u>16,291.98</u>
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