

Annual Internal Audit Report 2018/19

BRIDGNORTH TOWN COUNCIL

This authority's internal auditor, acting independently and on the basis of an assessment of risk, carried out a selective assessment of compliance with relevant procedures and controls to be in operation **during** the financial year ended 31 March 2019.

The internal audit for 2018/19 has been carried out in accordance with this authority's needs and planned coverage. On the basis of the findings in the areas examined, the internal audit conclusions are summarised in this table. Set out below are the objectives of internal control and alongside are the internal audit conclusions on whether, in all significant respects, the control objectives were being achieved throughout the financial year to a standard adequate to meet the needs of this authority.

Internal control objective	Agreed? Please choose one of the following		
	Yes	No*	Not covered**
A. Appropriate accounting records have been properly kept throughout the financial year.	✓		
B. This authority complied with its financial regulations, payments were supported by invoices, all expenditure was approved and VAT was appropriately accounted for.	✓		
C. This authority assessed the significant risks to achieving its objectives and reviewed the adequacy of arrangements to manage these.	✓		
D. The precept or rates requirement resulted from an adequate budgetary process; progress against the budget was regularly monitored; and reserves were appropriate.	✓		
E. Expected income was fully received, based on correct prices, properly recorded and promptly banked; and VAT was appropriately accounted for.	✓		
F. Petty cash payments were properly supported by receipts, all petty cash expenditure was approved and VAT appropriately accounted for.	✓		
G. Salaries to employees and allowances to members were paid in accordance with this authority's approvals, and PAYE and NI requirements were properly applied.	✓		
H. Asset and investments registers were complete and accurate and properly maintained.	✓		
I. Periodic and year-end bank account reconciliations were properly carried out.	✓		
J. Accounting statements prepared during the year were prepared on the correct accounting basis (receipts and payments or income and expenditure), agreed to the cash book, supported by an adequate audit trail from underlying records and where appropriate debtors and creditors were properly recorded.	✓		
K. IF the authority certified itself as exempt from a limited assurance review in 2017/18, it met the exemption criteria and correctly declared itself exempt. (<i>"Not Covered" should only be ticked where the authority had a limited assurance review of its 2017/18 AGAR</i>)			
L. During summer 2018 this authority has correctly provided the proper opportunity for the exercise of public rights in accordance with the requirements of the Accounts and Audit Regulations.			Not applicable ✓
M. (For local councils only) Trust funds (including charitable) – The council met its responsibilities as a trustee.	Yes ✓	No 	Not applicable

For any other risk areas identified by this authority adequate controls existed (list any other risk areas on separate sheets if needed).

Date(s) internal audit undertaken

30/10/2018

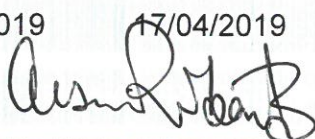
30/01/2019

17/04/2019

Name of person who carried out the internal audit

A Shepherd-Roberts, Auditing Solutions

Signature of person who carried out the internal audit



Date

17/04/2019

*If the response is 'no' you must include a note to state the implications and action being taken to address any weakness in control identified (add separate sheets if needed).

**Note: If the response is 'not covered' please state when the most recent internal audit work was done in this area and when it is next planned, or, if coverage is not required, the annual internal audit report must explain why not (add separate sheets if needed).

Section 1 – Annual Governance Statement 2018/19

We acknowledge as the members of:

BRIDGNORTH TOWN COUNCIL

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2019, that:

	Agreed		
	Yes	No*	
1. We have put in place arrangements for effective financial management during the year, and for the preparation of the accounting statements.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<i>prepared its accounting statements in accordance with the Accounts and Audit Regulations.</i>
2. We maintained an adequate system of internal control including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<i>made proper arrangements and accepted responsibility for safeguarding the public money and resources in its charge.</i>
3. We took all reasonable steps to assure ourselves that there are no matters of actual or potential non-compliance with laws, regulations and Proper Practices that could have a significant financial effect on the ability of this authority to conduct its business or manage its finances.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<i>has only done what it has the legal power to do and has complied with Proper Practices in doing so.</i>
4. We provided proper opportunity during the year for the exercise of electors' rights in accordance with the requirements of the Accounts and Audit Regulations.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<i>during the year gave all persons interested the opportunity to inspect and ask questions about this authority's accounts.</i>
5. We carried out an assessment of the risks facing this authority and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover where required.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<i>considered and documented the financial and other risks it faces and dealt with them properly.</i>
6. We maintained throughout the year an adequate and effective system of internal audit of the accounting records and control systems.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<i>arranged for a competent person, independent of the financial controls and procedures, to give an objective view on whether internal controls meet the needs of this smaller authority.</i>
7. We took appropriate action on all matters raised in reports from internal and external audit.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<i>responded to matters brought to its attention by internal and external audit.</i>
8. We considered whether any litigation, liabilities or commitments, events or transactions, occurring either during or after the year-end, have a financial impact on this authority and, where appropriate, have included them in the accounting statements.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<i>disclosed everything it should have about its business activity during the year including events taking place after the year end if relevant.</i>
9. (For local councils only) Trust funds including charitable. In our capacity as the sole managing trustee we discharged our accountability responsibilities for the fund(s)/assets, including financial reporting and, if required, independent examination or audit.	Yes	No	N/A
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Please provide explanations to the external auditor on a separate sheet for each 'No' response and describe how the authority will address the weaknesses identified. These sheets should be published with the Annual Governance Statement.

This Annual Governance Statement was approved at a meeting of the authority on:

21/05/2019

and recorded as minute reference:

0034/1920 (12)

Signed by the Chairman and Clerk of the meeting where approval was given:

Chairman

Clerk

[Signature]
[Signature]

Other information required by the Transparency Codes (not part of Annual Governance Statement)

Authority web address

www.bridgnorthtowncouncil.gov.uk

AUTHORITY WEBSITE ADDRESS

Section 2 – Accounting Statements 2018/19 for

BRIDGNORTH TOWN COUNCIL

	Year ending		Notes and guidance
	31 March 2018 £	31 March 2019 £	
1. Balances brought forward	585,499	493,055	Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.
2. (+) Precept or Rates and Levies	561,310	594,932	Total amount of precept (or for IDBs rates and levies) received or receivable in the year. Exclude any grants received.
3. (+) Total other receipts	271,383	421,480	Total income or receipts as recorded in the cashbook less the precept or rates/levies received (line 2). Include any grants received.
4. (-) Staff costs	539,164	503,047	Total expenditure or payments made to and on behalf of all employees. Include salaries and wages, PAYE and NI (employees and employers), pension contributions and employment expenses.
5. (-) Loan interest/capital repayments	0	0	Total expenditure or payments of capital and interest made during the year on the authority's borrowings (if any).
6. (-) All other payments	385,973	412,080	Total expenditure or payments as recorded in the cash-book less staff costs (line 4) and loan interest/capital repayments (line 5).
7. (=) Balances carried forward	493,055	594,340	Total balances and reserves at the end of the year. Must equal (1+2+3) - (4+5+6).
8. Total value of cash and short term investments	511,334	624,613	The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – To agree with bank reconciliation.
9. Total fixed assets plus long term investments and assets	2,304,148	2,333,591	The value of all the property the authority owns – it is made up of all its fixed assets and long term investments as at 31 March.
10. Total borrowings	0	0	The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).
11. (For Local Councils Only) Disclosure note re Trust funds (including charitable)	Yes	No	The Council, as a body corporate, acts as sole trustee for and is responsible for managing Trust funds or assets.
	✓		N.B. The figures in the accounting statements above do not include any Trust transactions.

I certify that for the year ended 31 March 2019 the Accounting Statements in this Annual Governance and Accountability Return have been prepared on either a receipts and payments or income and expenditure basis following the guidance in Governance and Accountability for Smaller Authorities – a Practitioners' Guide to Proper Practices and present fairly the financial position of this authority.

Signed by Responsible Financial Officer before being presented to the authority for approval



Date

10/5/2019

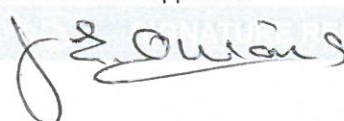
I confirm that these Accounting Statements were approved by this authority on this date:

21/05/2019

as recorded in minute reference:

0034/1920 (2:0)

Signed by Chairman of the meeting where the Accounting Statements were approved



Section 3 – External Auditor Report and Certificate 2018/19

In respect of

BRIDGNORTH TOWN COUNCIL

1 Respective responsibilities of the body and the auditor

This authority is responsible for ensuring that its financial management is adequate and effective and that it has a sound system of internal control. The authority prepares an Annual Governance and Accountability Return in accordance with *Proper Practices* which:

- summarises the accounting records for the year ended 31 March 2019; and
- confirms and provides assurance on those matters that are relevant to our duties and responsibilities as external auditors.

Our responsibility is to review Sections 1 and 2 of the Annual Governance and Accountability Return in accordance with guidance issued by the National Audit Office (NAO) on behalf of the Comptroller and Auditor General (see note below). Our work **does not** constitute an audit carried out in accordance with International Standards on Auditing (UK & Ireland) and **does not** provide the same level of assurance that such an audit would do.

2 External auditor report 2018/19

(Except for the matters reported below)* on the basis of our review of Sections 1 and 2 of the Annual Governance and Accountability Return, in our opinion the information in Sections 1 and 2 of the Annual Governance and Accountability Return is in accordance with Proper Practices and no other matters have come to our attention giving cause for concern that relevant legislation and regulatory requirements have not been met. (*delete as appropriate).

(continue on a separate sheet if required)

Other matters not affecting our opinion which we draw to the attention of the authority:

(continue on a separate sheet if required)

3 External auditor certificate 2018/19

We certify/do not certify* that we have completed our review of Sections 1 and 2 of the Annual Governance and Accountability Return, and discharged our responsibilities under the Local Audit and Accountability Act 2014, for the year ended 31 March 2019.

*We do not certify completion because:

External Auditor Name

ENTER NAME OF EXTERNAL AUDITOR

External Auditor Signature

SIGNATURE REQUIRED

Date

DD/MM/YY

*Note: the NAO issued guidance applicable to external auditors' work on limited assurance reviews in Auditor Guidance Note AGN/02. The AGN is available from the NAO website (www.nao.org.uk)

Reconciliation between Box 7 and Box 8 in Section 2 - pro forma

(applies to Accounting Statements prepared on an income and expenditure basis only)

Please complete the highlighted boxes.

Name of smaller authority:

BRIDGNORTH TOWN COUNCIL

County area (local councils and parish meetings only):

SHROPSHIRE

There should only be a difference between Box 7 and Box 8 where the Accounting Statements (Section 2 of the AGAR) have been prepared on an income and expenditure basis and there have been adjustments for debtors/prepayments and creditors/receipts in advance at the year end. Please provide details of the year end adjustments, showing how the net difference between them is equal to the difference between Boxes 7 and 8.

		£	£
Box 7: Balances carried forward			594,340.00
Deduct: Debtors (enter these as negative numbers)			
	1		
	2		
	3		
		(39,283.00)	
Deduct: Payments made in advance (prepayments) (enter these as negative numbers)			
	1		
	2		
		(8,979.11)	
Total deductions			(48,262.11)
Add:			
Creditors (must not include community infrastructure levy (CIL) receipts)			
	1		
	2		
		77,737.00	
Add:			
Receipts in advance (must not include deferred grants/loans received)			
	1		
	2		
		798.00	
Total additions			78,535.00
Box 8: Total cash and short term investments			624,612.89

Bank Reconciliation Statement as at: 31/03/2019 for Cash Book 1 Bank Account - Number 1

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity Trust Bank Tailored a/c	31/03/2019	67	211,520.50
HSBC Current a/c	31/03/2019	739	2,500.00
HSBC a/c	31/03/2019	509	274,843.85
			<u>488,864.35</u>

<u>Unpresented Cheques (Minus)</u>	<u>Amount</u>
24/01/2019 2259 Vision ICT Ltd	90.00
06/03/2019 301346 Premier Heating & Cooling Ltd	1,909.20
18/03/2019 301348 DVLA	25.00
18/03/2019 301349 DVLA	25.00
21/03/2019 2295 Addheat Midlands	98.00
21/03/2019 2297 Direct Copiers Service Ltd	109.54
21/03/2019 2299 Halls SMS	47.83
21/03/2019 2300 Heartstart Midlands	72.00
21/03/2019 2301 Hunter Bevan Ltd	72.00
21/03/2019 2303 MedAid Services	260.00
21/03/2019 2305 Premier Heating & Cooling Ltd	19,173.60
21/03/2019 2306 Provac Cleaning Services Ltd	1,059.17
21/03/2019 2307 Severn Valley Tractor Co.	551.38
21/03/2019 2308 Shaw & Sons	504.00
21/03/2019 2315 Veolia ES (UK) Ltd	325.72
21/03/2019 2317 A K Williams & Sons Ltd	134.26
26/03/2019 301352 Ron Whittle Mayors Charity Acc	70.00
26/03/2019 301351 Shropshire Council	42,447.46
28/03/2019 301353 Water Plus	245.00
29/03/2019 301357 Bridgnorth Stage Academy	200.00
29/03/2019 301358 BN Male Voice Choir	200.00
29/03/2019 301354 Petty Cash	132.83
29/03/2019 301359 Bridgnorth Community Hall	6.75
31/03/2019 301360 R Whittles Mayors Charity Acc	1,150.00

68,908.74

419,955.61

Receipts not Banked/Cleared (Plus)

27/03/2019	3,512.90
27/03/2019	469.63
27/03/2019	110.00
29/03/2019	64.50

4,157.03

424,112.64

Balance per Cash Book is :-

424,112.64

Difference is :-

0.00

A Shepherd-Roberts
For Auditing Solutions Ltd

Date: 10/04/2019

Bridgnorth Town Council 18/19

Page No: 1

Time: 10:44

User : RW

Bank Reconciliation Statement as at: 31/03/2019 for Cash Book 2 Corporate Card Account

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Corporate Card	31/03/2019	1	-19.00
			<u>-19.00</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
			0.00
			<u>-19.00</u>
<u>Receipts not Banked/Cleared (Plus)</u>			0.00
			<u>-19.00</u>
		Balance per Cash Book is :-	-19.00
		Difference is :-	0.00

A Shepherd-Roberts
For Auditing Solutions Ltd


17/4/19

Bank Reconciliation Statement as at: 31/03/2019 for Cash Book 3 Petty Cash

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Float	31/03/2019		70.00
Petty Cash	31/03/2019	0	430.00
			<hr/> 500.00
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
			<hr/> 0.00
			<hr/> 500.00
<u>Receipts not Banked/Cleared (Plus)</u>			
			<hr/> 0.00
			<hr/> 500.00
		Balance per Cash Book is :-	500.00
		Difference is :-	0.00

A Shepherd-Roberts
For Auditing Solutions Ltd

AW 17/4/19

STATEMENT

Mr L S Jakeman
Bridgnorth Town Council
4 College House
St. Leonards Close
BRIDGNORTH
Shropshire
WV16 4EJ
UK

CLIENT: BRIDGNORTH TOWN COUNCIL

ACCOUNT NAME:

ACCOUNT NUMBER: 0109450001PC

Statement at 31 March 2019

Date	Description	Value of shares sold £	Value of shares bought £	Balance of shares held £	Share Class
01/03/19	Brought Forward			200,000.00	
31/03/19	Carried Forward			200,000.00	

A Shepherd-Roberts
For Auditing Solutions Ltd

AP
17/4/19



Statement of Dividends paid during the month to 31 March 2019

Date	Receiving Account	Amount Paid £
29-03-19	Nominated bank account	125.83

Explanation of variances – pro forma

Name of smaller authority: **BRIDGNORTH TOWN COUNCIL**
County area (local councils and SHROPSHIRE)

Insert figures from Section 2 of the AGAR in all Blue highlighted boxes

Next, please provide full explanations, including numerical values, for the following that will be flagged in the green boxes where relevant:

- variances of more than 15% between totals for individual boxes (except variances of less than £200);
- a breakdown of approved reserves on the next tab if the total reserves (Box 7) figure is more than twice the annual precept/rates & levies value (Box 2).

	2017/18 £	2018/19 £	Variance £	Variance %	Explanation Required?	Automatic responses trigger below based on figures input. DO NOT OVERWRITE THESE BOXES	Explanation from smaller authority (must include narrative and supporting figures)
1 Balances Brought Forward	585,499	493,055				Explanation of % variance from PY opening balance not required - Balance brought forward agrees	
2 Precept or Rates and Levies	561,310	594,932	33,622	5.99%	NO		
3 Total Other Receipts	271,383	421,480	150,097	55.31%	YES		£43,500 Grounds maintenance carried out on behalf of Shropshire Council, £18,202 increase in Cemetery fees, £10,476 increase in car park fees, £3,566 for plant sponsorship, £3,996 increase in market fees, £80,862 S106 monies received
4 Staff Costs	539,164	593,047	-36,117	6.70%	NO		
5 Loan Interest/Capital Repayment	0	0	0	0.00%	NO		
6 All Other Payments	385,973	412,080	26,107	6.76%	NO		
7 Balances Carried Forward	493,055	594,340			NO	VARIANCE EXPLANATION NOT REQUIRED	
8 Total Cash and Short Term Investments	511,334	624,613				VARIANCE EXPLANATION NOT REQUIRED	
9 Total Fixed Assets plus Other Long Term Investments and	2,304,018	2,333,591	29,573	1.28%	NO		
10 Total Borrowings	0	0	0	0.00%	NO		

Rounding errors of up to £2 are tolerable

Variances of £200 or less are tolerable

CONFIRMATION OF THE DATES OF THE PERIOD FOR THE EXERCISE OF PUBLIC RIGHTS

Name of smaller authority: Bridgnorth Town Council
County Area (local councils and parish meetings only): Shropshire

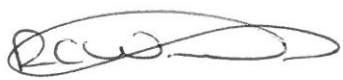
On behalf of the smaller authority, I confirm that the dates set for the period for the exercise of public rights are as follows:

Commencing on 3 June 2019

and ending on 12 July 2019

(Please enter the dates set by the smaller authority as appropriate which must be 30 working days (i.e. Monday – Friday only, and not Bank Holidays) inclusive and must include the first 10 working days of July 2019 (i.e. Monday 1 July – Friday 12 July).

We have suggested the following dates: Monday 17 June – Friday 26 July 2019. The latest possible dates that comply with the statutory requirements are Monday 1 July – Friday 9 August 2019.)

Signed:  _____

Role: Responsible Finance Officer

This form is only for use by smaller authorities subject to a review:

Please submit this form to PKF Littlejohn LLP with the AGAR Part 3 and other requested documentation – this form is not for publication on your website.

Additional Information

- 1) Extract from Agenda dated 15th May 2018
(Risk Management Review – see item 24 i – iv)

- 2) Extract from minutes of Town Council meeting held on 15th May 2018
(Minute number 0027/1819)



9th May 2018

The **Adjourned Annual Meeting of Bridgnorth Town Council** will be held in the Mayor's Parlour, College House, St Leonard's Close, Bridgnorth **on Tuesday 15th May 2018 at 7.15 pm**, when Members are summoned to attend.

Yours sincerely

Barry Ince MCGI
Acting Town Clerk
Telephone: 01746 762231
email: townclerk@bridgnorthtowncouncil.gov.uk

AGENDA

Representatives from the Organisations receiving Grants as per the minutes of the last meeting will be at the meeting and cheques for the grants will be presented.

6. Fire Safety Announcement

7. Recording of Meetings

Recording, including filming, audio recording, taking photographs, blogging, tweeting and using other social media websites is permitted at Council meetings which are open to the public - however, anyone wishing to do is requested to speak to the Town Council staff prior to the meeting as there are rules which must be followed.

8. Apologies for absence

- i) Members are asked to receive apologies for absence for this meeting
- ii) Members are asked to consider any request for formal approval of the reasons for absence for the purposes of S85 Local Government Act 1972.

9. Declarations of Interest

To receive declarations under consideration on this agenda in accordance with the Localism Act 2011 s32 and The Relevant Authorities (Disclosable Pecuniary Interests) Regulations 2012

24. Annual Review and Confirmation of:

- i) Standing Orders
- ii) Financial Regulations
- iii) Transparency Code
- iv) Risk Management Strategy

Members are asked to note that this item will be discussed once the new Town Clerk is in post.

25. Annual Reviews

i) Town Council Insurance

Members are asked to note that a new three year agreement was agreed in 2017 with Zurich Municipal until July 2020.

ii) Review of Inventory of Land and Assets

The asset register is up to date with valuations on the buildings and items owned by the Town Council creating an inventory for the Council.

iii) Review of the Council's and/or employees memberships of other bodies

- a) The Town Clerk pays their own professional memberships
- b) A review of the subscriptions paid is regularly undertaken and those we no longer require removed.

We currently pay subscriptions to:

Shropshire Association of Local Councils
Shropshire Rural Community Charity
Zurich Insurance - Health and Safety Advisory Service
National Association of British Market Authorities
Bridgnorth Tourism Association
Council for the Protection of Rural England
Institute of Cemetery and Crematorium Management

iv) Reviewing the Town Council Complaints Procedure

A copy of the Complaints Procedure is on the Town Council website.

v) Reviewing the Councils procedures for handling requests under the Freedom of Information Act 2000 and the Data Protection Act 1998.

There are statutory requirements as to how quickly the Council has to respond to requests under the Freedom of Information Act 2000 and the Data Protection Act 1998.

In future all requests made under either act will be reported back to Town Council.

The Town Mayor, Councillor R Whittle OBE, wished it recorded in the minutes that he abstained from voting on the item relating to the Town Mayor's and Deputy Mayor's Allowances.

b) Members

RESOLVED: that Members wish to continue with the previous system of non-payment of allowances.

c) Subsistence Allowances

RESOLVED: that the following subsistence allowances are adopted:

Shropshire Council Subsistence Allowances for staff and Members for 2017/2018	
Breakfast	£ 4.95
Lunch	£ 6.77
Tea	£ 2.67
Evening Meal	£ 8.38

d) Mileage Allowance

RESOLVED: that the mileage allowance, in line with national guidelines @ 0.45p per mile, is the rate used by Bridgnorth Town Council.

0027/1819 **ANNUAL REVIEW AND CONFIRMATION OF:**

- i) Standing Orders
- ii) Financial Regulations
- iii) Transparency Code
- iv) Risk Management Strategy

Members were asked to note that this item would be discussed once the new Town clerk is in post. It was pointed out that this would be contrary to Standing Order 2 (j)

RESOLVED: that the Council continue with the above documents as they stand until such time as revised versions are adopted.

0028/1819 **ANNUAL REVIEWS**

i) Town Council Insurance

Members noted that a new three year agreement was agreed in 2017 with Zurich Municipal until July 2020.

ii) Review of Inventory of land and assets

Contact details

Name of smaller authority: **Bridgnorth Town Council**

County Area (local councils and parish meetings only): **Shropshire**

Please complete this form and send it back to us with the AGAR or exemption certificate

	Clerk/RFO (Main contact)	Chair
Name	Lee Jakeman/Roslyn Williams	Cllr Jean Onions
Address	College House 4 St Leonards Close Bridgnorth Shropshire WV16 4EJ	College House 4 St Leonards Close Bridgnorth Shropshire WV16 4EJ
Daytime telephone number	01746 762231	01746 763528
Mobile telephone number	07720 090930	
Email address	Lee.jakeman@bridgnorthtowncouncil.gov.uk Roslyn.williams@bridgnorthtowncouncil.gov.uk	jeanonions@hotmail.co.uk