





Bramford Parish Council, The Parish Room, Ship Lane, Bramford, Suffolk, IP8 4AN Clerk: Jane Every. Tel: 01473 747433 e-mail: bramfordparishcouncil@btinternet.com

BRAMFORD PARISH COUNCIL

MINUTES OF PARISH COUNCIL MEETING HELD ON MONDAY 17th JANUARY 2022 AT LORAINE VICTORY HALL, SHIP LANE, BRAMFORD

Present :Cllr M Brand, Cllr S Coulson, Cllr I Dicker, Cllr J Gardiner, Cllr A Haigh (virtually) Cllr P Kingham Cllr L Powell, Cllr C Ranson, Cllr C Reeve, Cllr J Tunaley, Cllr C Wolton, Jane Every (Clerk), District Cllr James Caston

AGENDA

1.	To receive and consider apologies for absences.
	County Councillor Chris Chambers provided apologies.
2.	To receive members declarations of pecuniary and non-pecuniary interest.
	None received.
3.	To consider any requests for dispensations received.
	None received.
4.	To note the minutes of the Parish Council meeting of 15 th November 2021 (as circulated) and to agree that delegated authority be given to the Chair to sign the minutes outside of the meeting.
	Cllr Coulson proposed, Cllr Brand seconded, to be signed by Chair Powell
5.	Public Forum: Councillors to receive questions from the public with regards to items on the agenda.
	Bramford Playing Field Committee to discuss revamp and update of Playing Field – Hilary Penning and Bob Wakeling to speak regarding plans and to request Council to consider grant support.
	No members of public were present.
6.	 To receive reports from: 1. County Councillor Chris Chambers . Apologies received, members received report. 2. District Councillor James Caston. District Cllr presented his report to meeting. He discussed 2022/23 Budget, indicating there will be a surplus, coming from deficit previously, and will report on this at next meeting. He discussed HRA account on Green leisure and Copdock Interchange. He requested members to highlight anything that might need funding by end of March. Cllr Couslon mentioned item 5. regarding Bramford Playing Field Committee requirement, District Cllr Caston asked if they could

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	report to him as soon as possible, confirming he will forward an application form for Clerk to apply for a Grant on behalf of BPC.
7.	To note any updates on the Action Plan and agree any further actions.
8.	To discuss and agree amendment to Lawn Cemetery Rules.
	Chair Powell discussed the amendments, Councillors agreed some further information regarding the distance between each grave and cremation plot should be added.
9.	To discuss draft BPC Climate Awareness and Environmental Policy.
10	 Chair Powell discussed the policy with members, Cllr Reeve proposed, Cllr Dicker seconded, to agree Policy To discuss Queen's Jubilee Public Holiday 2nd to 5th June 2022 (Guide provided) and consider Street Party/Hanging Baskets/Banners, and where to be located. Applications for Licence for Attachments to Street Lighting to be applied for by 21st^t March 2022 at cost of £150 per street, where testing costs will be covered this year only by Suffolk CC . Any electrical apparatus to be installed on or over highway £75 per street.
	 Need weight and size for application. Note - future top up annual structural tests will need to be funded by Council, and any future full structural tests for other columns will be funded by BPC. SCC up to 10 weeks for approval of Licence. In Touch Magazine have offered Jubilee Weekend publicity, producing promotional material (banners, etc),create a brochure/programme (contact - Sharon Jenkins). The Queens Jubilee Beacons Letter & Guide to taking part (<u>www.queensjubileebeacons.com</u>)
	Members made various suggestions. Cllr Reeve relayed messages from residents regarding Street Party. Cllr Wolton discussed a draft itinerary covering the 4 days (to reflect the Queens celebrations).
	Members agreed to attend a meeting to discuss action group and discuss with Bramford Playing Committee going forward. It was discussed that agreement on baskets numbers/sizes would need to be determined to apply in time for testing/licence with Suffolk CC. Chair Powell discussed the hanging baskets, and which street. Chair Powell proposed, Cllr Reeve seconded to determine how many, sizes etc, for Clerk to apply.
	Cllr Brand proposed, Cllr Ransom to put licence in for street closing for event, Clerk to apply if relevant.
	Cllr Coulson discussed whether village to have a Beacon. Members suggested Church spire to be lit with union jack, or simple lights. Chair Powell proposed, Cllr Brand seconded, to go ahead with this plan.
11	 Planning Decisions: to note the following determinations made by MSDC: DC/21/05908 – Householder Application – Erection of single storey side extension (following demolition of existing – 1 Orchard Road, Bramford IP8 4JG – APPROVED. <i>Members noted.</i> DC/18/03173 – Discharge of Conditions Application – Condition 3 (Agreement of Materials) – Site adj to Rose Cottage, Bullen Lane, Bramford IP8 4JH. –APPROVED. <i>Members noted.</i>
	 DC/19/00870 – Discharge of Conditions Application – Condition 13 (archaeological Works) and Condition 14 (part discharge for Phase 2) – Land Adjacent to Clarice House Leisure Club, Bramford Road, Bramford IP8 4AZ – APPROVED. <i>Members noted</i>. DC/21/06160 – Household Application – Erection of single storey extension and 2 bay cartlodge – Oakdene, Whitton Leyer, Bramford IP8 4BE – APPROVED. <i>Members noted</i>. DC/21/04036 – Planning Application – Demolition of existing bungalow and erection of 1 new dwelling & associated works – Carlton, 1 Bullen Lane, Bramford IP8 4JD – APPROVED. <i>Members noted</i>.

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. r	 To consider and agree Council comments on application on the inplanning matters the Council acts as the collision being the deciding body): 1. DC/21/01220 – Application for approval of Permission DC/18/00233 dated 09.07.19. A development of up to 190 homes including body because and a big permission permission because a big permission because a big permission because a big permission permission because a big permis	nsultee of the freserved mat	Principal Authority. The Principal	
	 being the deciding body): 1. DC/21/01220 – Application for approval of Permission DC/18/00233 dated 09.07.19. A development of up to 190 homes including 	freserved matt		Authority
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	development of up to 190 homes including	nnoaranco lar		-
		•••		
	landscaping and public open space, new ac		ine Way and pedestrian and cycle	
	East of The Street and Loraine Way, Bramfo			
	FILED.			
	 DC/20/05586 – Appeal Ref APP/"3520/W/2 Application – Erection of 1 Single Storey Dv 			-
	landscaping – Cock Inn, The Street, Bramfo	-	-	-
	FILED.			
	3. DC/21/06463 – Application for Outline Plan	-		
	considered, appearance and landscaping re Dwellings and associated works (resubmiss	-		
	IP8 4JH – DEADLINE 23.12.21. No Objection			.,
	4. DC/21/05977 – Full Planning Application –		U	• •
	 By-pass Nurseries, Bramford Road, Bramf 10TH JANUARY 2022. – OBJECTION FILED. 	ord – DEADLIN	IDE 24 ¹¹¹ DECEMBER 2021 – EXTEI	NDED TO
	5. DC/21/01835 – APPEAL APP/W3520/W/21	/3280966 – Ere	ection of Office Building, Rushbro	ok Mill,
	Paper Mill Lane, Bramford – DEADLINE 18.01.2		-	
13 F	Finance:			
•	 To receive the December and January finan the Chairman to sign these outside of the n 	•	d agree that delegated authority i	be given to
		leeting.		
	Bank Reconciliation :			
	Promford Parish Council Pank Poss	nciliation at	Eth January 2022	
	Bramford Parish Council Bank Reco	incliation at a	Stn January 2022	
	Balance at bank			
	Со-ор	£	138,362.12	
	Ipswich Building Society	£	36,737.08	
	Plus Uncleared Deposits			
	Less Unpresented Cheques			
		£	175,099.20	
	Balance as per books			
	Balance @ 01.04.21	£	165,313.55	
	Income	£	117,387.23	
	Expenditure	£	107,601.58	
		£	175,099.20	

• Budget to Actual :

Receipts	Budget 2021-22		05.01.22
Bank Interest			
Allotments	£1,300.00	£	1,730.00
Burials & Memorials	£12,000.00	£	13,295.00
CIL Payment		£	20,167.83
Cleansing Grant	£2,316.00	£	1,340.40
Community Projects	£0.00	£	-
Grant Funding	£938.00	£	8,938.00
HMRC VAT Repayment*		£	-
Land Adj Cem. Field Rent	£100.00	£	50.00
Parish Room		£	-
Precept	£71,616.00	£	71,616.00
Recycling	£700.00	£	-
Scout Hut Rent		£	250.00
Total Budgeted Income	£88,970.00	£	117,387.23

Payments	Budget 2021-22		05.01.22
Allotment Field Rent	£145.00	£	290.00
Allotment General	£800.00	£	478.29
Allotment Water Rates	£500.00	£	437.45
Audit Fees	£550.00	£	280.00
Bramford Meadows	£6,848.00	£	5,136.00
Cemetery General	£1,000.00	£	581.45
Cemetery Water Rates	£110.00	£	49.13
Churchyard & Cemetery			
Maintenance	£12,500.00	£	11,534.74
Clerks PAYE	£1,200.00	£	915.33
Clerks Pension		£	-
Clerks Salary	£12,500.00	£	10,758.05
Community Asset reserve	£5,000.00	£	12,404.77
Community Projects			
Depreciation and replacement of			
assets Reserve	£2,000.00		
Emptying Dog/litter Bins	£1,000.00	£	1,639.59
Equipment Maintenance	£300.00	£	488.18
Expenses/Stationary	£300.00	£	463.54
General Maintenance (fence and railings)		£	17,568.82
Grants and Donations	£1,000.00	£	110.09
Insurance	£1,300.00	£	1,217.43

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LVH Grant		£5,500.00	£	5,528.72
Parish Room Electricity		£500.00	£	302.81
Parish Room Water Rates		£250.00	£	169.39
Phone and Broadband		£800.00	£	366.50
Playing Field Grant		£5,500.00	£	5,500.00
Property General		£2,000.00	£	68.18
Strategic Reserve		£5,000.00		
Professional Services			£	1,477.80
Street Cleaners Wages		£7,500.00	£	4,426.50
Street Light Yearly Charge by SCC		£5,500.00	£	5,342.29
Subscriptions		£1,000.00	£	975.66
Training (Councillor and staff)		£750.00	£	1,279.00
Tree Surgery		£2,500.00	£	508.17
Village Grass Cutting		£1,300.00	£	1,201.04
Works to Building (Parish Room)		£5,000.00	£	11,700.00
HMRC VAT			£	4,402.66
Budgeted Totals (Expenditure)	£	88,153.00	£	107,601.58

Reserves

	Balaı	nce at 31.3.21		Receipts Payments to 05.01.22 to 05.01.22				05.02.22
Allotment Reserve							£	-
Cemetery Reserve							£	-
CIL	£	7,195.39	£	20,167.83			£	27,363.22
Community Asset	£	75,000.00					£	75,000.00
Community Projects (Events/Orchard/Outside gym/Phone box) Depreciation, replacement and purchase of assets	£	20,909.03 20,000.00			£	12,404.77	£	8,504.26 20,000.00
General Maintenance (Fence & Railings)	£	25,000.00			£	17,568.82	£	7,431.18
General Reserve	£	17,209.13	£	97,219.40	£	77,627.99	£	36,800.54
Strategic Reserve								
	£	165,313.55	£	117,387.23	£	107,601.58	£	175,099.20

2. To authorise **December** and **January** payments (DD,SO and Cheques) :

December 2021 :

Expenditure	Cheque	e / BACS / SO		Net	VAT		Total	Notes	
Village Christmas Tree - Raydon		LP -							
Christmas Trees	BACS	Expenses	£	84.00		£	84.00	Inv 587	

		£	5,984.28	£	38.55	£	6,022.83	
Cleaning of Parish Room /expenses	Fran Noble - Cleaner	£	68.18			£	68.18	Inv 1d 11.12.21 3 x hrs + products
PAYE/NI : D Stroh clerk	HMRC	£	2,456.10			£	2,456.10	Oustanding from 2020/21 (as minute @ Mtg15.11.21)
LP : Training	SALC	£	9.00			£	9.00	Inv 24528 Balance outstanding
LP : Training	SALC	£	25.00	£	5.00	£	30.00	INv24252 Dated 11.03.21
LP : Training	SALC	£	25.00	£	5.00	£	30.00	Inv 23557 Dated 10.08.20
Alpha Software Support (accounts licence) 7565	Rialtas Business Solutions	£	124.00	£	24.80	£	148.80	Inv SM24618 : Software Support and Licence x 1 (annual)
The Lawn Cemetery	Nosegay	£	630.00			£	630.00	Inv1575 : 2-16.11.21 x 2 visits
Street Cleaning	Sillet G	£	156.00			£	156.00	Inv50 - Period 21-30th Oct 21
Street Cleaning	Sillett M	£	370.50			£	370.50	Inv50 - Period 21-30th Oct 21
Street Cleaning	Sillet G	£	156.00			£	156.00	Inv 50 : Period 21-30th Sept 21
Street Cleaning	Sillett M	£	370.50			£	370.50	Inv 50 : Period 21-30th Sept 21
P30 Payment - PAYE/NI	HMRC	£	141.45			£	141.45	Quarter 3 (to 05.01.21)
Clerk Salary	JE - Salary	£	1,229.61			£	1,229.61	Month 31.12.21 (includes overtime/tax refund on code)
Printing Expenses	JE - Expenses	£	18.74	£	3.75	£	22.49	
British Legion Donation	JE - Expenses	£	50.00			£	50.00	As agreed in 18.10.21 Minutes Item
Mulled Wine - Carols around Tree	LP - Expenses	£	27.00			£	27.00	Tesco : bottles x 12 @ £3
Heater filament : Parish Room x 2	LP - Expenses	£	43.20			£	43.20	Order 14502 - Lamps2udirect.com

January 2022 :

Expenditure	Cheque / BACS / SO		Net		VAT	T Total		Notes	
Grass Cutting - Bramford Lawn Cemetery	BACS	Nosegay	£	315.00		£	315.00	Inv 1629 Dated 31.12.21 (period 07.12.21)	
Grass Cutting : St Mary Virgin Church		Nosegay	£	315.00		£	315.00	Inv 1630 - dated 31.12.21 (period 14.12.21)	
Management Service Charge	BACS	BOS	£	1,712.00	£ 342.40	£	2,054.40	Inv 2021/22/005 : Period 01.01.22 to 31.03.22	
Clerk Salary		J Every	£	838.10		£	838.10	Month 31.01.22	
Clerk : Printing exps	BACS	J Every	£	22.49		£	22.49	HP printing to 28.12.21	
			£	3,202.59	£ 342.40	£	3,544.99		

Cllr Kingham proposed, Cllr Gardener seconded, to agree the above to be signed by Chair Powell present.

3. To note receipts since last meeting.

Clerk discussed VAT refund made to HMRC (noting no records available from previous HMRC VAT return), in total £19,294.40. Await receipt, and confirmation.

4. To discuss and agree estimate from Carl Lockwood, Street Lighting, Suffolk Highways for replacement lighting at Paper Mill Lane Units 246/253.

Cllr Powell discussed request from Suffolk Highways, considered this to be refused, and to respond accordingly. District Cllr Caston clarified that if owned by Council it is their responsibility. Members discussed the issue of determining ownership of which Suffolk CC have to date been unable to confirm. Clerk to continue to look into matter further.

5. To discuss and agree to purchase 3 x heat lamps for Parish room heaters @ £43.20 (including VAT) each

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= £129.60.

Cllr Wolton proposed, Chair Powell seconded, to agree cost.

 To discuss and agree MSDC Grass Cutting Service and Ground Service Level Agreement & Invoice for 2022 of £1,030.89 + VAT £206.18 = Total £1,237.07. (to be agreed by 1st March 2022.

Chair Powell discussed that Council had previously agreed to pursue using a private contractor. Chair Powell is to approach David Jackson for a quote for work, in detail.

7. To discuss and agree Budget and Precept for Year 1st April 2022 to 31st March 2023. Clerk presented Budget workings and recommendation on Precept to members, who discussed at length. *Chair Powell asked for vote on decision to agree the 1.95% increase in Band D for 2022-23 to ££80.58 with a total Precept figure of £76,926 for year 2022-23. Chair Powell proposed, and Cllr Tunaley seconded, to agree Budget and Precept., all members but one in favour.*

RECEIPTS	<u>Budg</u>	et Proposed
Bank Interest		
Allotments	£	1,600.00
Burials & Memorials	£	12,000.00
CIL Payment		
Cleansing Grant	£	2,316.00
Community Projects		
Grant Funding	£	938.00
HMRC Tax Repayment*	£	-
Land Adj Cem. Field Rent	£	100.00
Parish Room		
Precept	£	76,924.00
Recycling	£	_
Scout Hut Rent	£	500.00
Total income	£	94,378.00

<u>PAYMENTS</u>	Budget Proposed
Allotment Field Rent	£ 290.00
Allotment General	£ 700.00
Allotment Water Rates	£ 700.00
Audit Fees	£ 800.00
Bramford Meadows	£ 6,848.00
Cemetery General	£ 1,500.00
Cemetery Water Rates	£ 140.00
Churchyard & Cemetery Maintenance	£ 12,500.00
Clerks PAYE	£ 2,000.00
Clerks Pension	£ 3,200.00
Clerks Salary	£ 15,000.00
Community Asset Reserve	£ 5,000.00

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Community Projects£Depreciation and Replacement of Assets Reserve£Emptying Dog/litter Bins£Equipment Maintenance£Expenses/Stationary£Grants and Donations£Insurance£LVH Grant£Parish Room Electricity£Parish Room Water Rates£Phone and Broadband£Playing Field Grant£Professional Services Reserve£Property General£Strategic Reserve£Etagic Reserve£	- 2,000.00 2,000.00 500.00 1,000.00 1,300.00 5,500.00 700.00 300.00				
Emptying Dog/litter Bins£Equipment Maintenance£Expenses/Stationary£Grants and Donations£Insurance£LVH Grant£Parish Room Electricity£Parish Room Water Rates£Phone and Broadband£Playing Field Grant£Professional Services Reserve£Property General£	2,000.00 500.00 1,000.00 1,000.00 5,500.00 700.00				
Equipment Maintenance£Expenses/Stationary£Grants and Donations£Insurance£LVH Grant£Parish Room Electricity£Parish Room Water Rates£Phone and Broadband£Playing Field Grant£Professional Services Reserve£Property General£	500.00 1,000.00 1,000.00 1,300.00 5,500.00 700.00				
Expenses/Stationary£Grants and Donations£Insurance£LVH Grant£Parish Room Electricity£Parish Room Water Rates£Phone and Broadband£Playing Field Grant£Professional Services Reserve£Property General£	1,000.00 1,000.00 1,300.00 5,500.00 700.00				
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Phone and Broadband£Playing Field Grant£Professional Services Reserve£Property General£	300.00				
Playing Field Grant£Professional Services Reserve£Property General£					
Professional Services Reserve f Property General f	600.00				
Property General £	5,500.00				
	2,000.00				
-	5,000.00				
Street Cleaners Wages £	7,000.00				
Street Light Repairs					
Street Light Yearly Charge by SCC £	5,500.00				
Streets and Paths General f	- -				
Subscriptions £	1,000.00				
Training (Councillor and staff)	500.00				
Tree Surgery £	3,000.00				
Village Grass Cutting £	1,300.00				
Works to Building (Parish Room)					
Total Expenditure £	94,378				
Clerk to complete Precept form, with Chair Powell and Clerk as s 31 st January 2022.	signatory, and email to BMSDC before				
 note a summary of correspondence and consider action to be taken where applicable. Resident - multi car parking on grass verge at top of Leggatt Drive, requesting trees to be planted to stop parking, notes put on cars. Councillors discussed whom to approach and report. To be followed 					
 up. Ipswich BC - adoption of Ipswich Low Emissions Supplementary Planning Document (SPD dated 10.12.21 . Noted. Resident -Street sign for Leggatt Drive on the corner of Gipping Way has fallen off, also wooden footpath sign opposite cemetery is rotten at base and fallen down. Has been reported, awaiting replacement from BMSDC. 					
Resident - Threatening dog reported to Police. Noted.					
Road/River Hill as reported by himself and Council to Suffolk Hig signs were agreed with Suffolk CC to be erected, but not heard f previous council committee). <i>To be looked into by Chair Powell</i> .	 Resident - Community Speed Watch/Kill Your Speed signs – Concerns over pedestrian use of Bramford Road/River Hill as reported by himself and Council to Suffolk Highways. Had believed 'Kill your Speed" signs were agreed with Suffolk CC to be erected, but not heard further (believed to be agreed from previous council committee). <i>To be looked into by Chair Powell.</i> Resident - Ditch clearing off footpath leading to back of The Street across from Flowton Road 				

• Resident - Ditch clearing off footpath leading to back of The Street across from Flowton Road.-Dumping has been occurring, he cleared it around 4 months ago. Requests if BPC could ask MSDC to

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	send team to clear every 4-6 months. There are items that require clearing presently. <i>District Caston asked for precise location and will look into this.</i>					
15	Reports from Committees and Relevant groups					
•	 Bramford Playing Field – Cllr Gardner nothing to report. Loraine Victory Hall – Cllr Wolton reported regarding replacement quotes for new floor, and requested this can be added to next Agenda to discuss quotes at next meeting. Cllr Wolton reported regarding heating repairs and notifying this may become an issue in the future. A surveyor is to be recruited to provide a survey of building. 					
	3. Bramford Open Spaces - Nothing to report. Next BOS meeting has been postponed and date yet to be set.					
	4. Footpaths Officer Cllr Ranson, footpath sign opposite Cemetery is broken, Chair Powell suggested it be reported again to Suffolk Highways.					
	5. Communication Officer - Cllr Reeve reported that first new baby of 2022 picture will be put in the In Newsletter.					
	6. Tree Officer – Presentation - Cllr Dicker reported he has planted all the apple and pear trees, would like to encourage residents to adopt a tree. The Orchard will be delivered 14 th February 2022, and hope they would be planted by the following weekend, and to encourage as many residents as possible to be involved. It was agreed this would go in the newsletter.					
	7. Allotment Officer - Cllr Gardiner raised question regarding extension of allotment, before orchard goes in.					
	Cllr Kingham left meeting 8.57pm . Public meeting closed 21.28pm					
16	To resolve that under the Public Bodies (Admission to Meetings) Act 1960, the public and press be excluded from the meeting due to the confidential nature of the business to be discussed:-					
	Clerk Pension Scheme Discussed.					
	Clerk – Salary review for 2022-23.					
	 Discussed. External matters for discussion. Discussed. 					
17	Date of next meeting: Members are asked to note that the next Parish Council meeting is scheduled for 21 st February 2022 @ 7.00pm at the Loraine Victory Hall, Ship Lane, Bramford.					

Jane Every

Parish Clerk Bramford Parish Council

PC Date	Action	Owner	Comment
12.07.21	Removal of soil at Cemetery	CW	Quote received from TRU £160 + Vat= £192.Group.Credit application required tobe completed.Cllr Powell confirmed to be carriedout after weeds have been removed(which will await until autumn) Chairasked cost, Cllr Gardiner commented£400 in quote. Chair asked if this isan acceptable figure, Cllr Woltonsuggested approach Bellway if theycould do this. Cllr Kingham to action.No update.
17.02.20	HQ Windows	Clerk/LP/CW	It was agreed to split the project into two. Costs to be sought for the back windows. JL Chick has carried out the survey and awaiting a report. Still waiting for CHICK report No reply received as yet. Cllr Wolton has received a preliminary report, (to report). Cllr Wolton has received a draft copy, still not completed. No update <i>Cllr Powell discussed issue has been reported regarding the roof.</i> <i>Requirement to find information GHB</i> <i>Roofing Contractors. Clerk to look into</i>
16.11.20	Phone Box refurbishment	Clerk/LP	Contractor to confirm date for work to start on the phonebox. Awaiting time for taking door off. Cllr Wolton still awaits. Chair asked who might be bale to help with shelving, which would need to wait until other work undertaken. Cllr Wolton awaits response from contractor , the materials have been received. Cllr Alan Lucas is happy to refurbish the interior, Cllr Powell requested him to measure up, his work will be gratis. Awaiting the painting and prep . <i>No update.</i>

15.11.21	Cemetery Car Park Refurbishment	РК	Awaiting quotes. No update. Clhair Powell discussed paving issue by cremation plots, and wheelchair access. PK to report back.
28.11.21	Gables Corner Bus Stop	JE	Reported to Suffolk CC – await response re replacement. No update, Clerk chased. Cllr Chambers to be approached,
20.12.21	The Bridge Railings		To discuss . Chair Powell presented drawings on planting on old railings and the centre section to have stainless steel cut outs laser cut, to brighten the area. Chair Powell asked if members would request quotes. Was agreed members will obtain various quotes. Consider whether to include Jubilee symbol.
20.12.21	The Street		To discuss how to brighten up The Street with either all year bunting or fixed Flower Baskets on lampposts Other ideas. Discussed in Item 10.