

Dear Councillor

You are summoned to attend a **VIRTUAL** meeting of **St Austell Bay Parish Council** to be held on **Thursday 17 December 2020 at 6.00pm**

Any member of the public wishing to attend the meeting should obtain the joining details from the Clerk no later than **12.00 noon on 17 December**. For security reasons no person will be admitted to the meeting without prior notification to the Clerk that they wish to attend.

*Julie Larter*

Julie Larter  
Clerk  
10 December 2020

01872 501101  
[enquiries@staustellbay-pc.gov.uk](mailto:enquiries@staustellbay-pc.gov.uk)

*Please note that under the Openness of Local Government Bodies Regulations 2014 this meeting may be recorded*

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## AGENDA

**1. Apologies for Absence**

**2. Minutes of a Meeting of the Parish Council held on 19 November 2020**

*To resolve that the minutes of the above meeting be signed as a correct record of the meeting.*

*Pages 5 - 11*

**3. Matters to note**

*To receive a verbal update from the clerk on matters progressed since the last meeting*

**4. Declarations of Interest**

(a) Pecuniary Interests

*Declare those interests which have been declared on your Register of Financial Interests relevant to the agenda of the meeting. Whenever the item is being discussed, including public participation, you must leave the room and not take part in the discussion or decision.*

(b) Non-registerable Interests

*You must declare Non-registerable Interests at the start of the meeting or whenever the interest becomes apparent. Then when the matter is being discussed, even during public participation, you must leave the room and not take part in the discussion or decision.*

(c) Dispensations

*To consider any requests for dispensations relating to items on the agenda*

(d) Gifts and Hospitality

*To declare any gifts or hospitality*

*Please call the Clerk before the meeting if you have any queries about these matters.*

**5. Chairman's Announcements**

*To allow the Chairman to make any announcements.*

**6. Public Participation**

*The Chairman will invite Members of the public to address the meeting.*

*15 minutes will be allocated for public participation (this can be extended at the Chairman's discretion). Each person addressing the Council will be allocated a maximum of two minutes.*

**7. Planning Applications and Related Matters**

(a) To consider a response to a consultation by the Planning Authority on the following applications *and any applications received after publication of this summons.*

(i) PA20/09948 – Land South of the Retreat, Porthpean Beach Road: Detached dwelling with internal garage submission following outline approval PA19/08946 but with increased plot size

(ii) PA20/09299/298 (LBC) – 91 Charlestown Road: Change of use and conversion of existing store to annexe

(iii) PA20/09982 – 50 Duporth Bay: Proposed first floor side extension including dormer to rear

(iv) PA20/08476 – 179 Charlestown Road: Proposed loft conversion to form a bedroom with balcony

(v) PA20/09336 – Cornelius House, The Drive, Duporth: Various tree works to trees subject to a TPO

(vi) PA20/09988 – Land to the south of Barkhouse Lane: Pruning work to 3 x Sycamore

(vii) PA20/10029 – And south of 3 Barkhouse Lane: Application for works to a tree subject to a TPO

(viii) PA20/10533 – 1 Chapel Mews: Notification of proposed works to a tree in a conservation area – felling of a Sycamore

(ix) PA20/08545 – 6 Ridgeway Close: Works to trees covered by a TPO

(x) PA20/09021 – Bay View Road: Works to trees covered by a TPO

(b) To receive an update on the following applications

(i) PA19/08174 – Land Off Mill Lane: Residential dwelling to include associated site works and alteration/formation of vehicular/pedestrian access

(ii) PA19/03884 – Charlestown Harbour: Proposed siting of a demountable timber workshop for boatbuilding and repair  
*Permission has been refused*

(iii) PA20/02256 – Rashleigh Arms: Retrospective Listed Building Consent for the proposed external works to Grade II Listed Building

(c) Carlyon Parish Neighbourhood Development Plan  
To note that as part of the statutory consultation process, the parish council has been invited to make comments on a draft plan should it wish. The plan is available at <http://www.carlyon-pc.gov.uk/>

**8. Charlestown Harbour Ltd**

*To receive an update on recent meetings*

**9. Neighbourhood Plan**

*To note the current position*

**10. Cornwall Councillor's Report**

*To receive a report from Cllr Tom French*

**11. Tree Warden's Report**

*To receive a report from Cllr Trudy Reynolds*

**12. History Group**

*(i) To adopt Terms of Reference*

*(ii) To receive an update and authorise expenditure*

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**13. Cornwall Buildings Group – Buildings at Risk Project**

*To consider whether to nominate any heritage assets within the parish for inclusion on the Buildings at Risk list*

**14. Regatta Playing Field**

*To note the current situation*

**15. Verge Maintenance**

*To consider entering into an Agency Agreement with Cornwall Council to maintain verges within the parish*

**16. Highways Matters**

*To note any highways concerns*

**17. Financial Matters**

*(i) To set a budget for 2021/22*

*(ii) To agree the amount of precept required for 2021/22*

*(iv) To appoint an internal auditor for 2020/21*

*(ii) To note the current financial position, vire funds as appropriate and approve payments*

*(v) To consider whether to open an account with another provider in*

Appendix (i)  
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To follow

*order to keep bank balances below £85,000*

**18. Meetings/Training Attended**

*To receive an update from meetings or training recently attended by members or the Clerk*

**19. Correspondence**

*To note correspondence received since the last meeting*

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**20. Dates for the Diary**

*To note any forthcoming dates for members' diaries*

**21. Dates of future Parish Council Meetings**

*21 January, 18 February, 18 March, 16 April (also Annual Parish Meeting), 20 May 2021 (Annual Meeting of the Parish Council)*

**Future meetings will be held virtually until Government advice changes**

**MINUTES of a MEETING of ST AUSTELL BAY PARISH COUNCIL held on THURSDAY 19 November 2020 at 6.00pm** (the meeting was held virtually)

The Chairman informed those present that the meeting was being recorded.

**Present:** Cllrs Bill Leach (Chairman), Sue Leach, Richard Hallows, Trudy Reynolds, Sue Osbrink, Malcolm Neill, Peter Tombs, Nick Foster, Nigel Chatterjee.

**In attendance:** Cllr Tom French CC; Julie Larter, Clerk; 2 members of the public

**(19/299) Apologies for Absence**

There were no apologies for absence.

**(19/300) Minutes of an Extraordinary Meeting of the Parish Council held on 29 October 2020**

It was **RESOLVED** that the minutes of the Meeting held on 29 October 2020 be signed as an accurate record of the meeting.

**(19/301) Matters to Note**

The Clerk reported that there was still no clear way forward with regard to the CCAMP consultation/adoption process with Cornwall Council but she has asked Tom French CC and Helen Nicholson, Community Link Officer to intervene.

There is still no indication when the SWCP will reopen – the Clerk reported that she wrote to CC's Portfolio holder and Service Director at the beginning of November expressing the council's frustration but we are no further forward. The re-routing is tied in with a licence over the Battery and other footpath issues locally. Last month the Chairman, Cllrs Neill and Tombs met with Cormac's Countryside Officers to discuss fencing part of the farm footpath which is a part of this package. Mike Eastwood has asked if he can have a minute to say that the parish council is happy/accepting of the proposed fence line.

There was a further fall from the eastern cliff last week resulting in a member of the public being slightly hurt. Cornwall Council's engineer has carried out another inspection and it has been recommended that Cormac remove the original line of the key-clamp rail above the slope over the affected area and any loose material is removed under controlled measures which should reduce the risk to people on the beach. There is no evidence of extensions to the existing tension cracks in the path surface. It may be that the harbour should consider closing the beach.

The public toilets are hardly being used at the present time and the Clerk has reduced the cleaning schedule to once a day temporarily and will review the situation at the end of the current lockdown. There have been a few issues over the past month. The door on the gents cubicle has been damaged both inside and out by someone kicking it and the Clerk has purchased kick boards which have been put on the outside of all 3 doors and the inside of the gents – this was done under her emergency expenditure powers. The Clerk has ordered a part for the payment mechanism on one of the doors which is likely to cost around £150.

The hall is currently closed, being used only for the NHS retinal screening which has extended its booking until 18 December and the Post Office which continues to

operate on Tuesday and Thursday mornings. The hall will not be re-opening for lettings until the new year even if current Government regulations change.

### **(19/302) Declarations of Interest on Items on the Agenda**

- (a) There were no declarations of pecuniary interest
- (b) Cllr Hallows declared an interest in agenda item 8(a) (vii) as he lives in the neighbouring property. Cllr Foster queried whether he needed to declare an interest in agenda item 8(a) (v) as he lives on the estate and is a member of the CIC. He was advised not, as it does not affect him more than other residents.
- (c) There were no requests for dispensations.
- (d) There were no declarations of gifts and hospitality.

### **(19/303) Chairman's Announcements**

The Chairman said that he together with Cllrs Tombs and Osbrink and the Clerk would be attending a meeting with Rolf Munding from Charlestown Harbour Ltd and Tim Smit from The Merchants of Charlestown tomorrow. The agenda for the meeting had been generated by Mr Smit and Mr Munding. Cllr Hallows enquired why 2 councillors were accompanying the Chairman when the original invitation had been for 1. The Chairman explained that Cllr Tombs had been nominated by fellow Charlestown members and it was felt that Cllr Osbrink should attend in her capacity of Secretary of the Neighbourhood Plan Strategic Group. Mr Hallows wished his dissatisfaction noted that Charlestown Councillors had not been informed that 2 councillors would be attending the meeting.

### **(19/304) Public Participation**

No members of the public wished to speak.

### **(19/305) Charlestown History Group**

A briefing note had previously been circulated giving an introduction to the group. Cllr Tombs said that a previous parish council attempt to complain about the non-protection of Charlestown had failed at the Ombudsman stage because there was not a significant group in the village to put the case. He felt that a group such as the Charlestown History Group would be well placed should the need to make a complaint arise in the future.

Cllr Sue Leach stated that quite a lot of information provided by Andy Trudgian had been included in the Community Actions section of the Neighbourhood Plan to take forward, but it would take a number of years to progress. She suggested that a working group could be set up.

It was **RESOLVED to set up a working party to put forward ideas for the parish council's consideration.** Cllrs Neill, Reynolds and Tombs together with Andy Trudgian would form the working party. The Clerk will draft Terms of Reference for adoption at the next parish council meeting.

The Chairman thanked Mr Trudgian for his assistance with the Cask Banks listing application.

### **(19/306) Planning Applications and Related Matters**

- (a)
  - (i) PA20/09295 – Shipwreck and Heritage Centre: To enable existing restaurant terrace to be made into a level wheelchair accessible terrace. Substitute the approved drawing numbers relating to PA17/08006 and PA19/02452 with new drawings

This application had been withdrawn prior to the meeting.

(ii) PA20/08476 – 179 Charlestown Road: Proposed loft conversion to form a bedroom with a balcony

The matter was deferred until the next meeting when hopefully the Conservation Officer's comments will be to hand. The Clerk is to try to locate the pre-application advice given earlier this year and will circulate it.

(iii) PA20/08181 – Porthpean Reservoir: Conversion of reservoir to dwelling

It was **RESOLVED that the Clerk should respond to the Planning Authority (Cornwall Council) stating that the parish council objects to the proposal for the following reasons:**

- 1. It is outside the development boundary and is contrary to the draft St Austell Bay Neighbourhood Plan.**
- 2. The property is in the open countryside.**
- 3. Given its close proximity to the Outdoor Education Centre, the parish council has concerns around safeguarding.**
- 4. Highways access is poor.**
- 5. There are 3 sizeable trees in close proximity to the proposed building and the council would want reassurance that the tree officer is satisfied that the trees would not be harmed.**
- 6. There is no net environmental gain.**
- 7. This is a speculative development.**

(iv) PA20/08545 – 6 Ridgeway Close: Works to trees covered by a TPO

This matter was deferred to the next meeting pending sight of the Tree Officer's report.

(v) PA20/09021 – Bay View Road: Works to trees covered by a TPO

This matter was deferred to the next meeting pending sight of the Tree Officer's report.

(vi) PA20/08430 – Chy An Moyr, Porthpean Beach Road: Proposed two storey extension and associated works

It was **RESOLVED that the Clerk should respond to the Planning Authority (Cornwall Council) stating that the parish council has no objections to the proposal.**

(vii) PA20/07521 – Pete's Retreat, Charlestown Road: Extension to existing garage and associated works

It was **RESOLVED that the Clerk should respond to the Planning Authority (Cornwall Council) stating that provided a Heritage Assessment doesn't present anything untoward and the Tree Officer has no issues, the parish council has no objections to the proposal.**

(viii) PA20/07953 – 5 Bay View Road: Application for works to tree subject to TPO: removal of regrowth/epicormic up to 5m height from previous pruning, of boundary Sycamore and 2 Oaks

It was **RESOLVED that the Clerk should respond to the Planning Authority (Cornwall Council) stating that the Parish Council has no objections to the proposal.**

(ix) PA20/05867 – The Courtyard, Manor Farm Road: Modification of planning obligation dated 13/03/2020 relating to off-site contribution

It was **RESOLVED** that the Clerk should respond to the Planning Authority (Cornwall Council) stating that the parish council is unable to comment as it does not have sufficient information to make an informed decision.

Applications received after publication of the agenda

(x) PA20/10029 – Land South of 3 Barkhouse Lane: Application for works to a tree subject to a TPO: Ash tree

The matter was deferred until the next meeting pending sight of the Tree Officer's report

(xi) PA20/09856 – The Old Coal Yard: Notification of proposed works to trees in a Conservation Area – Removal of 1 Ash and 1 Sycamore.

This was for information only.

(b) Update on outstanding planning applications

(i) PA19/08174 – Land Off Mill Lane: Residential dwelling to include associated site works and alteration/formation of vehicular/pedestrian access

There was nothing to report

(ii) PA19/03884 – Charlestown Harbour: Proposed siting of a demountable timber workshop for boatbuilding and repair

Cllr French is to speak to the planning officer stating that the parish council wants a decision as to whether this is permitted development. The matter will be raised at a meeting with the owner of the harbour tomorrow

(iii) PA20/02256 – Rashleigh Arms: Retrospective Listed Building Consent for the proposed external works to Grade II Listed Building

If this application is approved the Clerk will ask Cllr French to call it in.

(iv) PA20/05646 – 5 Church Road: Proposed parking within curtilage

Planning permission has been granted.

### **(19/307) Neighbourhood Plan**

Cllr Sue Leach reported work on the evidence base has now been completed. Cornwall Council has confirmed that the submitted plan is fully legally compliant. A consultation period started today under Regulation 16, and will run until 28 January. This consultation is organised by Cornwall Council and any comments received will go to them and the Examiner, who is yet to be appointed.

### **(19/308) Cornwall Councillor's Report**

Cllr French reported that he is working on getting the SWCP between Charlestown and Duporth reopened as soon as possible.

Cllr French reported that funding is available under Town Teams. St Austell Town Council is consulting about this and he feels it is important that surrounding parishes are kept in the loop.

### **(19/309) Tree Warden's Report**

Cllr Reynolds reported that the parish council has now taken delivery of 420 free saplings from the Woodland Trust. These will provide year-round colour and comprise of Hawthorn, Dogwood, Wild Cherry, Silver Birch, Rowan, and Hazel. Some will be planted on the bank by Holmbush Arch roundabout. Current Covid restrictions make



planting difficult but she is hopeful the rest can be planted if restrictions permit after 2 December. Any surplus will be planted in the Regatta field. Because of the current restrictions, tree planting in the Regatta field has been delayed, but it is hoped to get them all planted by February at the latest. Approximately 1000 daffodil bulbs have been planted in Porthpean and Trenarren and the remainder will go in the Regatta field. Cllr Reynolds thanked all those who had helped.

#### **(19/310) Regatta Playing Field**

The Clerk reported that Cornwall Council has agreed to allocate £37,001.88 which is all the remaining s106 money. This will fund the groundwork, equipment and footpath but will leave a shortfall of £377.82 The order has been placed with Wicksteed and the next step is a pre-start meeting. The Regatta Committee is very pleased with this outcome. The Clerk has made an application to Cllr French's Community Chest fund for the provision of a bench. Cornwall Council has contacted Wainhomes regarding assignation of the lease and the matter will go before the Board for authorisation.

The Chairman thanked the Clerk for all her work on this matter.

#### **(19/311) Benches in Charlestown**

Cllr Neill has surveyed the benches around the harbour and lower Charlestown – there are currently 18 benches, some of which are memorial benches. Cllr Neill reported that they all need sanding and painting and 2 in particular are in a poor condition. The Clerk was asked to speak to Charlestown Harbour Ltd and see if they have any plans to refurbish them, or whether they are happy for the parish council to. Cllr Neill said that there are 2 benches on the footpath at the head of the harbour, but the footpath is rather waterlogged and he asked the Clerk to ask the Harbour if they could lay some gravel.

Cllr Reynolds said that there are 2 benches in Porthpean that could do with some attention.

An allocation will be made in future budgets for a rolling programme of bench maintenance.

#### **(19/312) Cornwall Buildings Group – Buildings at Risk Project**

Cornwall Buildings Group is seeking details of buildings considered to be at risk in order that they can be recorded on the group's register. The Clerk clarified that Cornwall Buildings Group want to stick to buildings and built structures. The History Group Working Party are to put together a list for consideration by the parish council at the December meeting.

#### **(19/313) Review of Cornwall AONB Management Plan**

Consultation questions had been circulated previously and following discussion a collective response was agreed. In addition, it was **RESOLVED that the parish council should request that the AONB border be extended to include Higher Porthpean as far as Porthpean Beach Road and Carrickowel Point.** The Clerk will investigate the process.

#### **(19/314) Highways Matters**

(i) Parking Issues

The Clerk reported that a residents parking scheme for part of Charlestown Road and Duporth Road would cost approximately £50,000 and is outside the remit of the Community Network Highways Scheme.

The proposal to yellow line part of Duporth Road and Porthpean Beach Road has been costed at £10,500 and no further applications to the CNHS are being accepted as there is no certainty that following next year's Cornwall Council elections the scheme will continue. It appears that the only way this scheme can proceed is if the parish council covers the cost as a stand-alone scheme.

(ii) Highways Concerns

The Clerk was asked to chase renewal of the white lines on the virtual pavement in Duporth Road.

As reported earlier, there is a proposal to erect a stock fence on footpath 26 (Quay Road – Crinnis Road). Cornwall Council has asked for a minute confirming that the parish council is happy with the proposal. It was **RESOLVED that the parish council accepts the proposal to erect stock fencing on the path on the proviso that the path is cleared back to a hammered stone surface.**

**(19/315) Financial Matters**

(i) It was noted that the annual audit has now been completed and no matters requiring attention were identified.

(ii) Current balances were noted and the following payments were authorised

It was noted that the parish council will be setting its budget for 2021/22 next month and the Clerk asked members to let her know if they feel something should be added to the budget.

| Method | Payee                 | Purpose                             | Amount    |
|--------|-----------------------|-------------------------------------|-----------|
| DD     | Cornwall Council      | Business rates for toilets          | £77.00    |
| DD     | SWW                   | Water for hall                      | £29.00    |
| DD     | BT                    | Telephone/internet                  | £62.87    |
| DD     | Lloyds Bank           | Credit card                         | £432.37   |
| DD     | ITEC                  | October printing charges            | £15.32    |
| DD     | Blenheim Estate       | Monthly estate service charge       | £12.00    |
| BACS   | Wallgate              | Annual service/maintenance contract | £1,166.40 |
| BACS   | A & A Maintenance     | Cutting SWCP/Inland PRow under LMP  | £2,325.00 |
| BACS   | Complete Weed Control | Payment weedspraying                | £240.00   |
| BACS   | PKF Littlejohn        | Annual audit fee                    | £360.00   |
| BACS   | Lyreco                | Stationery and toilet rolls         | £155.83   |
| BACS   | Cornwall ALC          | Code of Conduct training            | £72.00    |
| BACS   | Cornwall Council      | NP mapping                          | £108.00   |
| BACS   | Staff                 | Staff salaries and oncosts          | £2566.02  |
| BACS   | Carlyon PC            | 50% share Clerk's training          | £15.00    |

**(19/316) Meetings/Training Attended**

29 October – Cllr Tombs attended Code of Conduct training

9 November – Cllrs Foster and Chatterjee attended Code of Conduct training

12 November – Chairman and Cllr Osbrink attended a meeting with Charlestown School and Carlyon Parish Council to discuss parking concerns outside the school. The Clerk gave a verbal report of the meeting.

12 November – Cllr Chatterjee and the Clerk attended St Austell and Mevagissey Community Network meeting. The Clerk gave a verbal report of the meeting.  
19 November – Clerk attended budgeting training

**(19/317) Correspondence**

A list of correspondence had been previously circulated. In addition details of a proposed solar farm at Tregorrick farm have been received.

**(19/318) Dates for the Diary**

20 November – Meeting with Charlestown Harbour Ltd and The Merchants of Charlestown; The Chairman, Cllrs Tombs and Osbrink together with the Clerk to attend  
25 November – Community Network Panel meeting to discuss Climate Change – Pat Smith to attend  
26 November – Cornwall Council Planning Conference; Cllrs Tombs and Foster to attend  
10 December – Internal control course; Cllr Reynolds to attend

**(19/319) Exclusion of the Public and Press**

Under Section 1 (2) of the Public Bodies (Admission to Meetings) Act 1960, it was **RESOLVED that members of the press and public be excluded from the meeting for agenda item 22 as it relates to confidential staffing matters**

**(19/320) Charlestown Public Toilets**

It was **RESOLVED that Laura Byers should be appointed as a cleaner with effect from 1 November 2020**

The Clerk was asked to thank Keith Carter for his continued efforts in keeping the yellow arrows painted on Charlestown Road.

**(19/321) Dates of future Parish Council Meetings**

17 December 2020, 21 January, 18 February, 18 March, 16 April (also Annual Parish Meeting), 20 May 2021 (Annual Meeting of the Parish Council)

Future meetings will be held virtually until Government advice changes.

The meeting closed at 8.00 pm

.....  
Chairman

.....  
Date

## **The History Working Party Terms of Reference**

### **Background**

The Parish Council has resolved to set up a working party to work in conjunction with Charlestown History Group

### **Group**

- The group shall be known as The History Working Party and is a working party of St Austell Bay Parish Council
- The need for the group shall be formally reviewed annually

### **Purpose**

- To work with relevant local groups in
  - researching the history of the parish
  - assisting with the dissemination of the research to the wider community
  - helping to establish a secure, accessible community archive

### **Membership**

- Membership of the group comprise of 3 interested councillors, nominated by the Parish Council and 3 members nominated by the relevant local group
- Chairperson of the group will be elected by the group, as required
- The Parish Council should be notified of membership
- All members of the group must agree to adhere to the Parish Council's Code of Conduct

### **Meetings**

- Meetings are to be held as required. They are not held in public, but in the interest of good practice, notes should be kept
- A parish councillor, nominated by the group is responsible for reporting relevant activity to the Parish Council

### **Budgetary Responsibility**

- The History Working Party does not have a delegated Parish Council budget. Any recommendations for expenditure are to be put to the full Council for consideration.

## Budget and Precept Explanatory Notes

### 2020/21 Budget

| <b>Note</b> | <b>Projected Overspend</b> | <b>Reason</b>  | <b>Remedy</b>                  |
|-------------|----------------------------|--|--------------------------------|
| 1           | £50                        | Projected overspend due to Clerk's workbase temporarily being her home | Vire £50 from Contingencies    |
| 2           | £56                        | Increase in HMRC rate  | Vire £60 from Contingencies    |
| 3           | £200                       | Zoom subscription  | Vire £200 from Contingencies   |
| 4           | £50                        | Final instalment of website upgrade                                    | Vire £250 from Contingencies   |
| 5           | £10                        | Provision of a credit card   | Vire £10 from Contingencies    |
| 6           | £1,000                     | Legal fees for assignation of lease                                    | Vire £1,000 from Contingencies |

### Estimated expenditure 2021/22

7. Office Equipment – The Clerk will require a new laptop as the functionality of the current machine was damaged last year

8. Parish Maintenance – It makes sense to amalgamate existing headings of 'Footpath Maintenance', 'Groundworks' and 'Street Furniture Maintenance' into a single heading 'Parish Maintenance'

9. Reserves – Elections: The parish council has been notified that if all 3 wards are contested, the projected cost will be c£10,180. Uncontested, this figure is likely to be £630. An allocation has been made for 2 contested wards

10. Regatta Field – As well as an annual budget, it is necessary to build up contingency fund for the future maintenance of the field

11. Tax Base Figure – this figure is calculated by Cornwall Council and is the collection rate of Council Tax relative to the population of the parish

## **Agenda Item 20 - Correspondence Received Since the Last Meeting**

- Town and Parish Council newsletters
- Voluntary and Community Covid-19 newsletter
- Update from Imerys Community Liaison Group
- Details of NALC/Nimble e-learning courses
- Details of Standards Matter 2: Public Consultations
- Citizens Advice winter newsletter