



Comhairle Ceantair
Lár Uladh
Mid Ulster
District Council

Mid Ulster Broadband Working Group

Thursday 21 January 2021

At 7pm

Via Webex

<p>Present: Councillor C Mallaghan – Council Chairman</p> <p>Councillor K Ashton Councillor W Buchanan Councillor S Clarke Councillor C Corry Councillor M Graham Councillor S McAleer Councillor B McGuigan Councillor S McPeake Councillor W Robinson</p> <p>Officers in Attendance: F McKeown B O'Hagan C McKenna</p> <p>Apologies: Councillor J McNamee</p> <p>Adrian Mc Creesh</p>	
<p>1. Welcome</p> <p>Councillor S Clarke (Chair) welcomed everyone to the meeting of the Broadband Working Group.</p>	
<p>2. Apologies</p> <p>Apologies were received from Councillor J McNamee</p>	
<p>3. Election of Chairperson</p>	

<p>It was previously agreed to use the d'hondt system to appoint a Chairperson annually to the Broadband Working Group.</p> <p>C McKenna advised that Councillor Clarke (SF) is stepping down as Chair this evening having served his year in office and the new incoming Chair for the year ahead will be Councillor Ashton (DUP).</p> <p>Cllr Ashton thanked Councillor Clarke and said she would like to focus these meetings on the issues relating to broadband deficiencies in Mid Ulster but will work in partnership with other Councils when it is fitting to do so.</p>	
<p>4. Consider response from DfE following Council's request for additional information on Project Stratum</p> <p>A letter was issued by the Council's Chief Executive to Ms Geraldine Fee at the Department for the Economy (DfE) in relation to Project Stratum Broadband on 21.12.20. Council was asking for clarity on certain issues related to Project Stratum. A response was received on 8.01.21.</p> <p>The key points within the response letter were:</p> <p>(i) Premises Out of Scope of Project Stratum</p> <ul style="list-style-type: none"> • Council requested the details of all 354 premises identified by DfE as being beyond the scope of Project Stratum. A spreadsheet with the addresses of the 354 premises was supplied. From this information Council could plot on a map within the DEA's the exact location of all premises. • In relation to the premises removed from Project Stratum, the Department was asked if they could guarantee they will receive a future proofed FTTP solution also. Unfortunately, DfE could not provide this. <p>(ii) Reduction in the Number of Premises within the Intervention Area for Project Stratum</p> <ul style="list-style-type: none"> • DfE were asked for a breakdown of each Council area of the 19,000 premises removed from the white postcode list regarding Project Stratum. A table was supplied that showed MUDC area had 3,023 premises reclassified and removed from the white list. • DfE were asked to provide evidence of how the premises in Mid Ulster that were removed from the "white postcode list". They were also asked when and how will these premises be appropriately addressed to receive access to a minimum 30mbps service. <p>DfE advised that they revised their data during the (OMR) Open Market Research with Telecom Providers. Some (unknown) Providers indicated that they were planning to</p>	

<p>provide broadband in these areas that were being removed by 2022. There was no further information on this.</p> <ul style="list-style-type: none"> • Key issues outstanding included finding out who were the providers, what was going to be the final broadband solution and what is the timeline for delivery of 30mbps broadband to the 3,023 premises within Mid Ulster reclassified and removed from the White list. <p>(iii) Remaining Premises in Mid Ulster without Superfast Broadband after Project Stratum</p> <ul style="list-style-type: none"> • Asked for a definition of (NGA) Next Generation Access DfE said advanced technology is capable of delivering reliable high speeds such as FTTP or advanced wireless systems. <p>B O Hagan presented a map, which plotted all 354 premises outside the scope of Project Stratum and their respective DEA's. Members were provided a link to the map so they can review it any time they choose.</p> <p>Members were informed that the White list postcodes were the postcodes benefitting from Project Stratum. The Grey list postcodes were out of scope of Project Stratum as there are plans for one Telecom Provider to start work in this area by 2022. The Black list postcodes was out of scope of Project Stratum as there were plans for more than one Telecom Provider to start work in this area by 2022.</p> <p>Several members expressed that confusion currently exists with their constituents because there are premises that are within the white list postcode areas who are being informed that they are not eligible for an upgrade on the Fibrus postcode checker.</p> <p>Members wanted assurances for their constituents on the white postcode list that they can be included. There is also no clarity regarding what is to happen to new builds. There is a danger of Project Stratum being rolled out and it will be too late to raise issues or complaints afterwards. Therefore, answers are needed now.</p> <p>Members agreed the need to do more than exchange letters therefore a meeting is to be organised inviting DfE and Fibrus to discuss broadband issues raised by a wide range of constituents. They will be forwarded the issues in advance to allow them to report on them at the meeting.</p>	<p>It was agreed to write to DfE to ask for additional layers for our map to show where Fibrus are employed, as we do not have all the required information.</p> <p>It was agreed to organise a workshop for all Councillors and invite DfE and Fibrus to discuss all issues.</p>
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<p>5. Outstanding Issues</p> <p>C. McKenna will organise a workshop for all members with DfE and Fibrus to discuss several outstanding issues that need addressing. The outstanding issues needing addressed are:</p> <ul style="list-style-type: none"> • An updated White postcode list to include new premises • A list of MUDC addresses indicating when they can expect delivery of Project Stratum – same as Fibrus are working to. • What broadband solution can the 3,023 premises removed from MUDC White list, now on the Black and Grey lists expect to receive? Who will deliver this and what is the timeframe? Will delivery co-align with Project Stratum's delivery timeframe? • An updated list of Black and Grey postcode lists within MUDC area for quality assurance and transparency of the proposed Stratum project. 	
<p>6. FFNI Update</p> <p>The full fibre project contract between Fibrus and Council was signed and sealed December 2020. Fibrus has commenced site surveys in the Maghera and Magherafelt areas. Mid Ulster District Council got the largest grant of all 10 Councils involved, which was £3.4m.</p> <p>Along with the Consortium Members' sites (9 other Councils ex. Belfast), the Business Services Organisation (BSO) will use the grant funding to connect Health (Doctors' surgeries for example), Fire and Ambulance sites. In Mid Ulster, the funding will deliver fibre connectivity to 86 Council owned sites. There are 41 BSO sites within Mid Ulster being connected and BSO will manage their own sites separately with their own contract.</p> <p>Site visits and inspections have begun and Fibrus are anticipating to begin early 2021. The Council will be granted a 35-year IRU (irrefutable use) of the fibre into each of the building scope within the contract.</p>	
<p>7. Any Other Business</p> <p>C Mc Kenna said he had a Teams call this morning with key personnel from BT Openreach from England who recently sent an</p>	

<p>email to the Chair of the Council. They wanted to update the Council of what they are planning to do in the coming weeks. BT Openreach are delivering the Broadband Universal Service Obligation (USO) across the UK.</p> <p>It would appear that most people did not know that since 20th March 2020, every home and business has had a legal right to request that BT deliver a 'decent' broadband service to them. 'Decent' broadband service defined as one that supports a 10 Mbps download speeds and 1 Mbps upload. This can be via either 'fixed-line' broadband into your home, or via a 4G Mobile network.</p> <p>In Mid Ulster there are up to 2,873 homes or businesses that may be eligible to get a faster broadband connection under the USO. BT are in the process of writing to all these 2,873 homes and businesses in Mid Ulster to inform them that they are eligible for an upgrade.</p> <p>Upgrades are free if the cost does not exceed £3,400. Therefore, there will be a charge for upgrades if BT estimate the costs to be over £3,400 per premise. If the cost for upgrades are below this threshold, BT will arrange for an upgrade to happen at no cost to the resident or business owner, and this normally is within a 12 months period.</p> <p>There may also be an option offering in certain cases wireless broadband. MUDC is of the view we all should be getting Fibre to the Premise and not Wireless.</p> <p>There is a cost-sharing system option to allow neighbours/clusters who are USO eligible and would collectively benefit from upgrading the infrastructure to share the overall 'excess' costs to all be connected at once.</p> <p>There is a Postcode checker: https://www.bt.com/broadband/USO and if people find that they are eligible, they are to call helpdesk on 0800 783 0223.</p>	
<p>8. Date of next meeting</p> <p>The date of the next meeting will be confirmed at a later date.</p>	

Appendix 2



Meeting of Broadband Working Group and Elected Members

Wednesday 24 February 2021 @ 5.30pm

Via Teams

Present:

Councillor C Mallaghan (Council chair)
Councillor K Ashton (Chair Broadband Working Group)
Councillor K Black
Councillor W Brown
Councillor W Buchanan
Councillor F Burton
Councillor R Colvin
Councillor C Corry
Councillor N Doris
Councillor C Elattar
Councillor P. Gildernew
Councillor M Glasgow
Councillor M Graham
Councillor I Milne
Councillor D Molloy
Councillor N McAleer
Councillor S McAleer
Councillor C McFlynn
Councillor B McGuigan
Councillor S McGuigan
Councillor P McLean
Councillor D McPeake
Councillor S McPeake
Councillor W Robinson
Councillor T Wilson

Officers in Attendance:

F McKeown
B O'Hagan
C McKenna (minutes)

<p>N Doris O Donnelly</p>	
<p>1. Welcome</p> <p>Councillor K Ashton (Chair of Broadband Working Group) welcomed everyone to this brief meeting. The purpose of the meeting was to update members and get their support regarding the Project Stratum Broadband Survey.</p>	
<p>2. Apologies</p> <p>There were no apologies.</p>	
<p>3. Project Stratum Broadband Survey</p> <p>C Mc Kenna provided a brief update on the current responses to the Broadband survey. To date there were over 400 responses that were coming in from all across the District. Over half of the responses were from people who had premises within the white postcode list identified by DfE as the areas being addressed by Project Stratum.</p> <p>It was Councils understanding if postcodes included on the white postcode list then all the premises would be assured of benefiting from Project Stratum. Unfortunately, DfE declared that there were 354 premises within Mid Ulster as being outside the scope of Project Stratum due mostly to the higher cost of connecting them.</p> <p>At this early stage in the survey, those areas suffering the worst broadband service were coming to the fore again.</p> <p>Many respondents to the survey were not completing the information in full. It is the intention of staff to contact them to retrieve all information required.</p> <p>Members were asked to inform officers of any additional organisations they would like Council to raise awareness of the survey in addition to those contained within the report. Councillor Burton asked that COSTA be included in the list.</p> <p>Members were updated on the various mechanisms to promote the survey, e.g. schools, community groups, churches etc.</p> <p>Cllr Wilson raised the point that towns require enhanced broadband surveys also, as many of the constituents and businesses cannot receive a 30mbps service.</p> <p>Cllr S Mc Peake welcomed the work being undertaken and said he was aware of roads in his area that half the premises were included in Project Stratum and half were not, and this did not make sense. It is hoped the survey will collect such discrepancies.</p>	

<p>Cllr Mc Lean also praised the work being undertaken and wanted to ensure that we were trying to get DfE to future proof our broadband with FTTP and not wireless. This is the also the Council's position.</p> <p>Cllr Black added that there are many new builds in Mid Ulster that needed to be included. C Mc Kenna advised that as part of the survey and report, the officers are going to provide the Department with details of all new builds in Mid Ulster since January 2019.</p> <p>F McKeown said that Council had requested DfE to work in partnership with us ahead of the roll out of Project Stratum and requested sight of the Terms of Reference however, the Department declined. Many of the difficulties we are experiencing now could have been avoided.</p>	
<p>4. Date of next meeting</p> <p>Members to be advised of the date of the next meeting.</p>	



MID ULSTER DISTRICT COUNCIL

PROJECT STRATUM BROADBAND SURVEY REPORT

MARCH 2021

1.0 Introduction

Following the start of the roll out of Project Stratum, Mid Ulster District Council undertook a Project Stratum Broadband survey across the district to gauge the level of broadband concerns that still exist within Mid Ulster. The survey covered the period 15th February to 8th March 2021.

It was targeted at the properties within the “White postcode list” as identified by the Department for the Economy (DfE). This was the posted areas understood to be included in the Project Stratum. Initial indications showed that there were many properties going to be excluded from the broadband upgrades being delivered by Fibrus the broadband Provider.

The Project Stratum programme is a welcomed as a major game changer in broadband provision for over 12,000 rural premises in Mid Ulster. It will bring full fibre to these premises and future proof broadband for a generation. This vital technology will enable the region to grow, expand and stop playing catch up.

Today broadband technologies are of critical importance especially in this area to our SMEs to enable them to be global players. Our SME’s are the lifeblood of this region’s economy. Moreover, during the Covid pandemic the importance of broadband has never been more critical to all our citizens who are now working from home and home schooling their children from home.

The importance of Internet in 2020.

- Adults are spending 4 hours a day online on average, as coronavirus changes communications.
- Twice as many using video calls to keep in touch during lockdown.
- One in three now watch online video more than traditional TV, with two in five making videos themselves.
- UK adults are now spending more than a quarter of their waking day online – the highest on record – with services such as TikTok and Zoom seeing unprecedented growth

Source: Ofcom’s latest study into the nation’s online lives.

To recap, in January 2019 The Department for the Economy undertook a consultation with broadband suppliers and members of the public to help ensure they had correctly identified all those postcodes that contain premises currently unable to access 30 megabits per second (Mbps) broadband services.

- 'White' area postcodes are those in which there is no qualifying broadband infrastructure and none is likely to be developed within 3 years. These postcodes will be targeted for public investment through the Project;
- 'Grey' area postcodes are those where only one network is present or is to be deployed within the coming 3 years. These postcodes will not be specifically targeted for public investment from the Project;
- 'Black' area postcodes are those where at least two networks of different operators exist or will be deployed in the coming 3 years. These postcodes do not form part of the Project.

It is unfortunate that Council is discovering as Project Stratum is being rolled out that rural issues are still ongoing. This is causing a source of genuine frustration to those who are experiencing them, whether it is as a domestic or business user. The local issues in broadband are exceeding what was first thought. Therefore, in a response from citizens looking help Council has undertaken this broadband survey.

Properties on Project Stratums "White postcode list" but not on Fibrus' Contract list

Mid Ulster District Council is committed to ensuring that high quality broadband is accessible to all our citizens. For this reason, the Council undertook a Project Stratum broadband survey following phone calls from citizens who started to use Fibrus postcode checker in January 2021 and they found out that although they were on the Project Stratum "White postcode list" they are **NOT** included in Fibrus' rollout plans.

They received the following message:

"Unfortunately your property is not within the project Stratum area. A broadband service with a speed of 30 Mbs is already available at your address, or is expected to become available in the coming months. If you have concerns about how this assessment was reached, please contact the Department for the Economy at stratum@economy-ni.gov.uk.

In greater numbers than before citizens contacted Council to say they are not receiving a service of 30Mbps as per message above. Secondly, when they contacted BT and Fibrus who are the main fibre providers in the rural areas about 30mpbs being available in the coming months they were disappointed when told by the Providers they were not making it available. Many citizens are now concerned

their properties will be left outside of Project Stratum. Now, they have no idea if they will get an upgrade or when they will eventually get an upgrade. They need answers.

For example, 79 Drummurrer Lane, Coalisland, BT71 4QJ is on the “White postcode list” and currently gets between 1 and 3 mbps download speed and received the response above.

Council has therefore become concerned that there might be significant numbers of citizens getting a similar response. Council was aware that there were 354 premises on the “White postcode list” who have been identified as falling outside of Project Stratum.

Simply the expectation was that premises included within the “White postcode list” were guaranteed of being included on Project Stratum. Councils were never provided with the exact addresses within the “White postcode list” and did not know that such specific detail existed. This information was not known until January 2021 when property owners could check the Fibrus HyperfastNI link for themselves.

For this reason, Council undertook the broadband survey to investigate any further issues that might exist and they were not aware of.

There is also concern that at the time of the Open Market Review process in January 2019 those Providers using a selection of Fixed Wireless Access (FWA) technologies responded to DfE.

Question: Can DfE confirm if Providers of Fixed Wireless Access (FWA) technologies responded to DfE OMR in January 2019 as being able to provide broadband in rural areas?

Council has always maintained the position that Project Stratum should be FFTP. It is the Councils experiences that Fixed Wireless Access (FWA) technologies to date have proved less reliable and are often limited in terms of customer support services.

In another example 63 Sherrygrim Road, Stewartstown, BT71 5PP, Fibrus poles are being installed at the end of the drive. The property is on the “White postcode list” but not on Project Stratum. Resident currently does not receive 30mbps as per HyperfastNI checker. The concern is that they may be losing out.

Question: In appendix one there are 329 properties on the white postcode list. Council needs clarification on why these 329 properties are on the Departments white postcode list and not on Fibrus contract list.

Properties on “Grey postcode list” and not on Fibrus Contract list

There were 304 responses to the broadband survey from postcodes that were on the “Grey postcode list”. These responses were checked and showed that 251 of these premises were also not receiving 30mbps. It is clear from the comments that citizens are concerned that they are outside of Project Stratum and do not have clarity around what is happening to them.

For example, 32A Annaghnaaboe Rd, Coalisland, BT71 4QH, is on the “Grey postcode list”. Residents are using 4G for their internet access there download speed with broadband was 1.5mbps maximum.

Question: In appendix two, there are 251 properties on the Grey postcode list currently receiving less than 30mbps and not on Project Stratum. They are receiving no information on when they will see improvements. Please provide clarity on when, what and how these properties will receive 30mbps?

LPS Pointer

Pointer is a comprehensive address database, which holds address information for every property in Northern Ireland. Land & Property Services (LPS) who maintain it supplied pointer to DfE. It was used to inform DfE of all properties within the Project Stratum catchment area at January 2019. Premises that were not classified, as ‘Built’ and ‘Approved’ on Pointer as of January 2019 were not included in the target intervention area.

Unfortunately, Pointer does not seem to be up to date and it excluded some properties that should be included within Project Stratum.

For example, number 6 Kilmakardle Road, Pomeroy, BT70 2UF was on Pointer as commence/under construction 2007 and states provisional. The property was completed in circa 2008. The postcode is within the “White postcode list” but within HyperfastNI checker the premises is not included in Project Stratum. Next house is number 8 Kilmakardle Road, which is also within “White postcode list” and on Project Stratum to be completed in autumn 2023.

Another example is 53D Ballymacomb Road, Portglenone, BT44 8NS, which is also on Pointer as commence/under construction November 2007 and states provisional. The house has long been completed and is adjacent to 51 & 53 Ballymacomb Road. The neighbouring properties are included in project Stratum but number 53D is not.

Question: Council requests DfE or Fibrus advise the solution in order to get those properties included on the white post code list and allow Council to respond to the people most affected?

New Properties Post January 2019

Within Mid Ulster, there are approximately 982 premises that were not classified as ‘Built’ or ‘Approved’ at the time of Open Market research at January 2019. Therefore, they would not be included in the target intervention area. As a result, many property owners would have their postcode on the intervention list but their specific house would not be included for upgrade by Fibrus. People are genuinely concerned that existing neighbouring properties will be upgraded and they will miss out. There are examples where new property owners have reached out to DfE and Fibrus as instructed. The responses do not fill them with encouragement.

For example, 15 Kelly's Lane, Dungannon, BT70 3SU a new build. It is on the "White postcode list" surrounded by other existing properties on the same postcode. The existing properties are being upgraded as per Hyperfastni website. Fibrus and DfE have both been contacted about not being included on Project Stratum.

At no stage were individual addresses mentioned regarding who was or was not being connected within a postcode list. If you were on the "White postcode list", you believed you were being upgraded.

Question: How can these new builds be included in Project Stratum?

Question: Can DfE provide a response for Council to relay to the people on when they will get FTTP?

Universal Service Obligation (USO)

BT Openreach are currently contacting around 2,000 premises in Mid Ulster regarding delivery of the Broadband Universal Service. Council asked BT Openreach if they could share the addresses in an effort to know where exactly the premises are located. This would enable Council to see if some of the 354 properties excluded from Project Stratum are going to get any assistance, or if other problem areas were being targeted. There is surely going to be overlap with Project Stratum in Mid Ulster and Council would be keen to find out if this is the case and where? BT Openreach were asked for the addresses but were unwilling to supply.

Question: Will DfE provide Council with information around what properties will benefit from delivery of the Broadband Universal Service Obligation in Mid Ulster?

Project Stratum Broadband Survey Results

Council undertook an end-user broadband survey to get a snapshot of the number of properties that were on the "White postcode list" but not included in Project Stratum.

There were 878 responses in three weeks to the survey, which was quite overwhelming. However, in closer analysis there were 329 survey responses from property owners within the "White postcode list" and not included in Project Stratum.

What Council did not expect was the responses from people on the "Grey postcode list" 354 in total. Although these premises are outside the scope of Project Stratum, there were 293 responses from people not receiving 30mbps and are concerned that they are being left behind.

It is 2 years since the Market research in January 2019 was conducted with Providers who indicated that they would be servicing the "Grey postcode list" by January 2022. People are concerned if this is still a reality.

There were a further 100 responses for property owners who were already on the white list and already included on Project Stratum. Please see overview of responses in Table 1.0

Table 1.0: Survey Overview Responses

Responses from	Number of Responses
Properties on White postcode list and not on HyperfastNI list for upgrade	329
Properties on White postcode list and are already on HyperfastNI list for upgrade	170 <i>(34 of these had wrongly indicated they were not on white list)</i>
Properties on Grey postcode list who are not included in Project Stratum	304 grey postcode list responses
- Receiving less than 30mbps	251
- Receiving more than 30mbps	53
Total Properties on White postcode list and Grey postcode list and not on HyperfastNI list for upgrade receiving less than 30mbps	580
Properties not in MUDC/ Answers incomplete/Duplications/ Not on any list	75
Total	878

- This sample survey highlights 329 properties on the Departments White postcode list and are not on the Fibrus contract list. Appendix 1
- There were 304 responses from properties on the Grey postcode list who responded. Appendix 2
- This was checked and found 251 properties on the Grey postcode list were also receiving less than 30mbps.
- The sample survey highlights that there are 580 properties under 30 mbps in Mid Ulster uncertain of getting broadband improvements in the near future.

All 580 properties received the following message from the HyperfastNI checker:

“Unfortunately your property is not within the project Stratum area. A broadband service with a speed of 30 Mbs is already available at your address, or is expected to become available in the coming months. If you have concerns about how this assessment was reached, please contact the Department for the Economy at stratum@economy-ni.gov.uk.

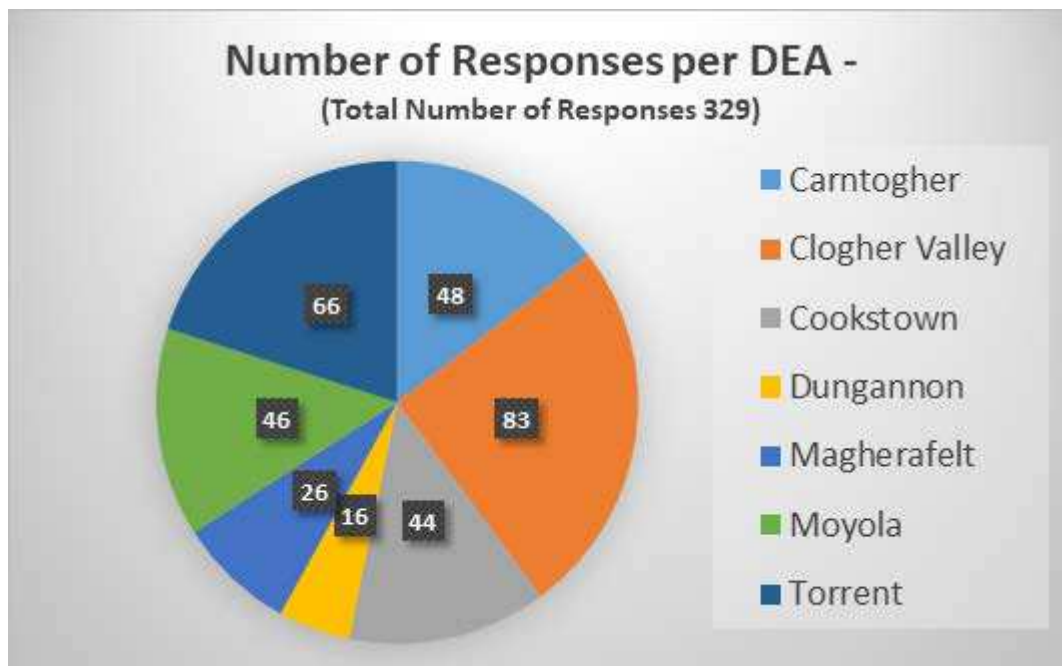
Within the survey, there were 75 responses from people who submitted twice, resided outside the area or were not on any list. Staff attempted to contact all people who submitted incomplete forms.

Table 2.0 below presents the number of survey responses received from users in each DEA Council area on the “White postcode list” and not included in Project Stratum.

Table 2.0: Number of Survey Responses Received in DEA on the “White postcode list” and not included in Project Stratum.

Council Area	Number of Responses
Carntogher	48
Clogher Valley	83
Cookstown	44
Dungannon	16
Magherafelt	26
Moyola	46
Torrent	66
OVERALL TOTAL	329

From the response to the survey, it is clear that the Clogher Valley and Torrent are the areas have the most issues. Clogher Valley area was already identified as having the most properties (in Mid Ulster) outside the scope of Project Stratum with 171 properties out of 354 properties de-scoped.



Council has always argued that the worst affected areas should have been addressed first because these areas remain at the bottom of the list.

Question: Project Stratum has been awarded with lower than anticipated costs. The Department has potentially scope and resources available to address the identified gaps and anomalies in Mid Ulster (who are part of the early deployments in Project Stratum). How does the Department propose to address and resource Mid Ulster's Project Stratum's issues and develop a mechanism to address wider NI deployment issues?

FILE NOTE

**Zoom Meeting of Mid Ulster District Council with Bank of Ireland (Host)
Thursday 25th March 2021 at 4.00pm**

MUDC: Cllr Cathal Mallaghan, Cllr Dominic Molloy, Paul McCreedy.

Bank of Ireland: William Thompson, Head of Consumer Banking NI, Niall Devlin, Head of Business Banking NI, Paul O'Brien, Head of Public Affairs, Sara Holland, Head of UK Communications.

1. Welcome and introductions

William Thompson, Head of Consumer Banking NI and Niall Devlin, Head of Business Banking NI introduced the BOI team.

2. Introductions and context for meeting

It was noted that Cllr W Cuddy, Cllr B Monteith and A McCreesh were unable to connect to the meeting following several failed attempts.

Cllr Mallaghan introduced the Council representatives present and outlined the deep concerns of the Council in relation to the decision and timing to close the Dungannon branch, the damage to the high street and retailers, adverse impact on staff and elderly customers, and rural communities with poor broadband. Cllr Mallaghan, on behalf of Council requested that BOI reconsider its decision.

3. Update from Bank of Ireland on review of Northern Ireland business and context for decision to reduce branch network

W Thompson outlined the rationale for the decision to close 15 branches in NI:-

- Branch closures were in response to changes in customer behaviour over the last four years and the seismic shift to digital services like online shopping meaning customers are using physical branches less and less.
- Banking has become much more technology based.
- BOI's review was undertaken with the Regulator and many stakeholders.
- BOI is seeking to restructure and re-size the business.
- Post Office network will have enhanced services
- The bank's UK head office will relocate from London to Belfast
- Closures to begin from June until the end of 2021, with more specific dates for branches released in due course.

4. Questions

In response to questions from Council represents, the BOI officials stated the following:-

- The decision to close the Dungannon branch has been made and will not be reconsidered or reversed.
- The ATM will be closed.
- There will be no compulsory redundancies and the bank would seek to redeploy staff to other roles within the bank.
- Footfall in the Dungannon BOI branch had reduced by approximately 70% and the analysis which informed the decision was completed on pre-pandemic trends.
- BOI officials gave an assurance that letters to both personal and business customers will be issued outlining clear options and alternatives to access BOI services.
- There will be further investment in the remaining two BOI branches in Mid Ulster.
- An assurance was given that the property at Scotch Street would not fall into disrepair.
- BOI would still be interested in supporting town centre forums and community projects in Dungannon as previous. BOI's Business Team staff will still be working on the ground and happy to contribute.