



RESOURCES AND GENERAL SERVICES COMMITTEE

Members of the Resources and General Services Committee
are summoned to attend a Meeting

**which is to be held by ZOOM (digital meeting platform)
on Wednesday, 7th April 2021 at 7.15pm**

in order to transact the business as shown in the agenda.

**Mark Squire
Town Clerk**

31 March 2021

**Councillor J Jennings (Chairman)
Councillor J Angold-Stephens (Vice Chairman)**

Councillors
M Dalton
S Murray

J Jogia
A Omer

J Mahoney

Note to Councillors:
If you are unable to attend the meeting,
please phone your apologies to the office on 020 8508 4200.

A G E N D A

- 1 Apologies for absence**
To RECEIVE any apologies for absence.
- 2 Declarations of Interest**
Councillors to declare any pecuniary or non-pecuniary interest in any items on the agenda.
- 3 Confirmation of Minutes**
To CONFIRM the minutes of the meeting held on 10 February 2021.
- 4 Public Representations**
To hear any representations from members of the public who have registered a request to address the Committee in accordance with no 5, Appendix C, of the Standing Orders.
- 5 Town Clerk's / Chairman's Report**
To report (for discussion only) on any further significant information / matters that may be of interest to Committee members
- 6 Training and Conferences**
 - On 8 January 2021 the Assistant Town Clerk, Finance passed the two day 'First Aid at Work' requalification. The qualification remains valid for a further three years.
 - On 17 March 2021, the Assistant Town Clerk, Finance attended an Essex Pension Fund webinar on completing Annual Pension Fund returns. The Committee is asked to note that commencing April 2021 the Essex Pension Fund will require Monthly returns as opposed to the Annual Returns required previously.
 - On 18 March 2021 the Town Clerk, passed the two day 'First Aid at Work' requalification. The qualification remains valid for a further three years.
 - On 24 March 2021, the Assistant Clerk, Civic attended a National Association of Civic Officers (NACO) webinar. Principal subject matter
 - Performance Management in the Civic Office
 - Event Planning for the future
 - Update on 'Operation London Bridge' and a look into the future for the Platinum and other anniversaries.From the training, it has been made clear that this year is still very tentative in organising events – for two reasons, the time planning needed and also it is still unaware if we should be running the risk of drawing big crowds due to the unknown of restrictions being lifted.

NACO are promoting 2022 and the Queen's Platinum Jubilee celebrations and encouraging events to be based around this. Community Days, opening of new playgrounds, playing fields should all focus on the Platinum Jubilee – guidance will be available from NACO for a significant summer 2022 with many initiatives.
 - On 31 March 2021, Pippa Bryce, Assistant Town Clerk, Civic passed her Certificate in Local Council Administration (CiLCA) qualification. CiLCA is a

recognised qualification for Town/Parish Councils which tests a broad knowledge of all the aspects of a clerk's work – roles and responsibilities, the law, procedures, finance planning and community involvement.

To receive and note.

7 Local Authority Meetings

Existing emergency Government legislation has legalised the holding of remote council meetings until 7 May 2021 only. A letter has been received from the Ministry of Housing, Communities & Local Government dated 25 March 2021, which announces that the remote meeting powers are not being extended. The guidance is far from clear and does not set out any practical ways forward. (See attached pages 5-7)

To discuss and review.

8 Meetings Schedule

To CONFIRM the draft meetings schedule for the next Town Council year. Dates are chosen to avoid clashes with the provisional meeting dates of the Epping Forest District Council's EFDC Area Planning Sub-Committee South and the District Development Control Committees. (See attached pages 8-9).

9 Finance

9.1 Current Financial Position

* The current financial position is attached together with details of the funds available from earmarked reserves. (See attached pages 10-11).

* A note of the Council's current bank balances and most recent reconciliations are attached (see pages 12-17)

9.2 Accounts Paid

Payments totalling £163,942.55 as detailed on payment schedules no. 324-326 until 25 March 2021 have been made and entered on the accounts system, since the report to the meeting on 10 February 2021 (see pages 18-20). Schedules and accompanying invoices will be available at the council offices for inspection once the office is open to the public. Copies will have been sent to both the Chairman and Vice Chairman of this Committee. For information, details of all Council payments in excess of £500 are provided on the Council's website on the strategic documents page.

10 Insurance

10.1 Insurance 2021-22

The Committee is asked to NOTE the insurance premiums for 2021-21 are as follows:-

- The General Council Guard insurance premium for the year will be: £6,021.68
- The Engineering premium for the year will be: £422.70
- The Motor Vehicle premium for the year will be: £529.00
- This is the final year of our three-year contract with WPS Insurance Brokers and as per council procedures the council will review the cover and request three quotes before renewing our cover for 2022-23 onwards.

10.2 Covid-19 Claim

Further to the Council's claim for business interruption due to Covid we have heard back from our brokers stating that they have reviewed their comments against the High Court and Supreme Court judgements in the Financial Conduct Authority (FCA) Test Case and regret to confirm that the rulings will not compel your insurer to pay your claim.

See attached report (pages 21-24)

11 Internal Audit

The Committee is asked to NOTE the internal auditor visited the offices on 23 February 2021 and found our accounts to be in order.

(See attached report pages 25-30)

12 Governance and Accountability

This agenda item is in preparation for the completion of the Annual Return, Section 1 the Annual Governance Statement, for the year ended 2020/21 which is scheduled for the Council meeting on 19 May 2021.

Members are encouraged to refer to the following publication "Governance and Accountability, A Practitioners' Guide", which provides advice on the accounting practices to be followed and sets out the appropriate standard of financial reporting to be followed. An electronic version may be downloaded at

<http://www.nalc.gov.uk/library/publications/803-governance-and-accountability-with-appendix/file>

Alternatively, members may request a paper copy from the Council Office.

12.1 Internal Audit

12.1.1 Review of the Effectiveness of the System of Internal Audit

* See attached report (see pages 31-32).

12.1.2 Review of the Effectiveness of the System of Internal Control

* See attached report (see pages 33-34).

12.2 Risk Assessment and Management

* See attached report (see page 35).

13 Year End 2020/21 Accounts

The Annual Governance and Accountability Return (AGAR) requirements were published by our external auditors PKF Littlejohn LLP (PKF) on 24 March 2021 for this financial year ending 31 March 2021.

To enable the closure of 2020/21 year end accounts, the following dates have been diarised

- Year- end accounts closedown with RBS Omega – 30 April 2021
- Internal Audit visit from Heelis & Lodge – 7 May 2021
- Submission of accounts to Town Council – 18 May 2021
- Submission of AGAR to PKF – by 2 July 2021

To receive and note.

14 Laptop Policy – Working from Home

Officers are increasingly required to work from home (especially during the ongoing Covid pandemic) using Town Council laptops. Members are requested to review and approve the attached draft policy. See attached Report (pages 36-38)

15 Staff Absence Policy

Members are requested to review and approve the attached draft policy.
See attached report (pages 39-42)

16 Exclusion of the Press and Public

The Committee is asked to RESOLVE to exclude the press and public from the following item in accordance with the Public Bodies (Admission to Meetings) Act 1960, as they contain confidential information relating to contractual matters.

17 Buckingham Court – Min no RGS 318

An oral update will be provided.

18 Council's Water Supplier – Min no RGS 319

An oral update will be provided.

Mark Squire
TOWN CLERK
31 March 2021

Please contact Town Clerk for zoom- access code / password

Agenda Item 7 Local Authority Meetings



Ministry of Housing,
Communities &
Local Government

Council Leaders
Principal Councils in England

Luke Hall MP

*Minister of State for Regional Growth and Local
Government*

**Ministry of Housing, Communities and Local
Government**

Fry Building
2 Marsham Street
London
SW1P 4DF

Tel: 0303 444 3440

Email: luke.hall@communities.gov.uk

www.gov.uk/mhclg

25 March 2021

Dear Colleague,

LOCAL AUTHORITY MEETINGS

It is just over a year to the day since the Prime Minister asked us all to stay at home, and local authorities across England have risen magnificently to the challenges of this period. There has been a dramatic shift in your day-to-day operations, alongside new difficulties and demands, and I commend the efforts of all councillors and officers in supporting your communities and ensuring vital business continues during these unprecedented times.

As you will be aware, The Local Authorities and Police and Crime Panels (Coronavirus) (Flexibility of Local Authority and Police and Crime Panel Meetings) (England and Wales) Regulations 2020 do not apply to meetings on or after 7 May 2021.

Extending the regulations to meetings beyond May 7 would require primary legislation. The Government has considered the case for legislation very carefully, including the significant impact it would have on the Government's legislative programme which is already under severe pressure in these unprecedented times. We are also mindful of the excellent progress that has been made on our vaccination programme and the announcement of the Government's roadmap for lifting Covid-19 restrictions. Given this context, the Government has concluded that it is not possible to bring forward emergency legislation on this issue at this time.

As outlined in the Government's Spring 2021 Covid-19 Response, our aim is for everyone aged 50 and over and people with underlying health conditions to have been offered a first dose of the Covid-19 vaccine by 15 April, and a second dose by mid-July. While local authorities have been able to hold meetings in person at any time during the pandemic with appropriate measures in place, the successful rollout of the vaccine and the reduction in cases of Covid-19 should result in a significant reduction in risk for local authority members meeting in person from May 7, as reflected in the Government's plan to ease Covid-19 restrictions over the coming months.

I recognise there may be concerns about holding face-to-face meetings. Ultimately it is for local authorities to apply the Covid-19 guidance to ensure meetings take place safely, but we have updated our guidance on the safe use of council buildings to highlight ways in which you can, if necessary, minimise the risk of face-to-face meetings, and we will work with

Agenda Item 7

Local Authority Meetings continued

sector representative bodies to ensure that local authorities understand the guidance and are aware of the full range of options available to them.

You can find the updated guidance here: www.gov.uk/government/publications/covid-19-guidance-for-the-safe-use-of-council-buildings/covid-19-guidance-for-the-safe-use-of-council-buildings.

These options would include use of your existing powers to delegate decision making to key individuals such as the Head of Paid Service, as these could be used these to minimise the number of meetings you need to hold if deemed necessary. Additionally, some of you will be able to rely on single member decision making without the need for cabinet meetings if your constitution allows.

While I appreciate that a greater number of authorities will be subject to elections this year due to the postponement of the 2020 elections, those councils who are not subject to elections could also consider conducting their annual meetings prior to 7 May, and therefore do so remotely while the express provision in current regulations apply. As you will know, councils who are subject to elections are statutorily required to hold their annual meeting within 21 days of the elections. The Government's roadmap proposes that organised indoor meetings (e.g. performances, conferences) are permitted from 17 May, subject to Covid secure guidelines and capacity rules. On this basis, councils should consider the extent to which their annual meetings (and any other meetings) can operate on the same basis as other local institutions in their area, taking into account their individual circumstances and requirements.

If your council is concerned about holding physical meetings you may want to consider resuming these after 17 May, at which point it is anticipated that a much greater range of indoor activity can resume in line with the Roadmap, such as allowing up to 1,000 people to attend performances or sporting events in indoor venues, or up to half-capacity (whichever is lower).

Finally, while you do have a legal obligation to ensure that the members of the public can access most of your meetings, I would encourage you to continue to provide remote access to minimise the need for the public to attend meetings physically until at least 21 June, at which point it is anticipated that all restrictions on indoor gatherings will have been lifted in line with the Roadmap. However, it is for individual local authorities to satisfy themselves that they have met the requirements for public access.

I am grateful for the efforts that local authorities have made to allow remote meetings in their area and recognise that there has been a considerable investment of time, training and technology to enable these meetings to take place, and I am aware that some authorities, though by no means all, have made calls for the Government to make express provision for remote meetings beyond the scope of the pandemic. I am today launching a call for evidence on the use of current arrangements and to gather views on the question of whether there should be permanent arrangements and if so, for which meetings. There are many issues to consider and opinions on the detailed questions vary considerably. This will establish a clearer evidence base of opinion and enable all the areas to be considered before further decisions are made. The Government will consider all responses carefully before deciding to how to proceed on this issue.

Agenda Item 7
Local Authority Meetings continued

I am copying this letter to the Mayor of London, the chairs of the Local Government Association and the National Association of Local Councils, as well as the Home Secretary and the Secretary of State for the Environment, Food and Rural Affairs in respect of other authorities covered by the current meetings regulations, including fire and rescue authorities, police and crime panels, national park authorities, the Broads Authority, and conservation boards.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'L Hall', is centered below the text 'Yours sincerely,'.

LUKE HALL MP

Cc. Rt Hon Priti Patel MP, Home Secretary
Rt. Hon. George Eustice MP, Environment Secretary
Sadiq Khan, Mayor of London
Cllr. James Jamieson, LGA Chairman
Cllr. Sue Baxter, NALC Chairman

Agenda Item 8

Meetings Schedule

PROGRAMME OF MEETINGS for 2021/22

All meetings will be held at 7.15pm remotely by ZOOM, until such time as Government 'Covid-19' directions are eased. Planning and Licensing meetings will continue under delegated authority until further notice. When Government restrictions are lifted, meetings will resume at 7.45pm (unless indicated otherwise*) in the Loughton Library & Town Hall, Traps Hill, Loughton, IG10 1HD.

Month	Date	Day	Meeting
May 2021	6	Thursday	ELECTIONS
	18	Tuesday	Annual Council
	24	Monday	Planning & Licensing
June	2	Wednesday	Recreation
	7	Monday	Planning & Licensing
	23	Wednesday	Environment & Heritage
	21	Monday	Planning & Licensing
	30	Wednesday	Resources & General Services
July	5	Monday	Planning & Licensing
	13	Tuesday	Council
	19	Monday	Planning & Licensing
August	2	Monday	Planning & Licensing
	16	Monday	Planning & Licensing
September	6	Monday	Planning & Licensing
	7	Tuesday	Recreation
	21	Tuesday	Planning & Licensing
	22	Wednesday	Environment & Heritage
October	4	Monday	Planning & Licensing
	5	Tuesday	Resources & General Services
	18	Monday	Planning & Licensing
	20	Wednesday	Council
November	1	Monday	Planning & Licensing
	10	Wednesday	Recreation
	15	Monday	Planning & Licensing
	23	Tuesday	Environment & Heritage
	29	Monday	Planning & Licensing
December	8	Wednesday	Resources & General Services
	13	Monday	Planning & Licensing
	15	Wednesday	Council

2022 continued overleaf .../			
January 2022	10	Monday	Planning & Licensing
	12	Wednesday	RGS (Budgets) 7pm, Recreation 7.45pm*
	24	Monday	Planning & Licensing
	25	Tuesday	Council (Budgets) 7pm, Environment & Heritage 7.45pm*
February	7	Monday	Planning & Licensing
	9	Wednesday	Resources & General Services
	21	Monday	Planning & Licensing
	22	Tuesday	Council
March	7	Monday	Planning & Licensing
	9	Wednesday	Recreation
	16	Wednesday	Annual Town Meeting **
	21	Monday	Planning & Licensing
	29	Tuesday	Environment & Heritage
April	4	Monday	Planning & Licensing
	13	Wednesday	Resources & General Services
	25	Monday	Planning & Licensing
	26	Tuesday	Town Council
May	24	Tuesday	Annual Council

** 8pm at the Murray Hall, Borders Lane, Loughton IG10 3SB

Agenda item 9.1

Loughton Town Council

Summary Income & Expenditure by Budget Heading 28/02/2021

Month No: 11

Resources and General Services Committee Report

		Actual Last Year	Actual Year To Date	Current Annual Budget	Variance Annual Total	Funds Available	% of Budget
<u>Resources and General Services</u>							
Communication	Expenditure	18,132	11,119	19,187	8,068	8,068	58%
Office Expenses (1)	Expenditure	12,053	21,231	12,643	-8,588	-8,588	167.9%
	Income	8	0	0	0		0.0%
Audit	Expenditure	2,765	0	3,015	3,015	3,015	0.0%
Central Personnel	Expenditure	302,071	268,858	317,000	48,142	48,142	84.8%
Council Expenses	Expenditure	15,689	10,693	15,950	5,257	5,257	67%
	Income	450	378,240	756,445	378,205		50%
Other Services (RGS) (2)	Expenditure	0	57	4,000	3,943	3,943	1.4%
Members' Expenses	Expenditure	2,223	90	2,660	2,570	2,570	3.4%
Buckingham Court (3)	Expenditure	31,721	17,252	34,281	17,030	17,030	50.3%
(4)	Income	35,095	10,201	35,515	25,314		28.7%
Service Re-charge (5)	Expenditure	-278,000	0	0	0	0	0.0%
Library	Expenditure	11,826	14,963	14,000	-693	-693	104.9%
Grants (6)	Expenditure	34,161	11,376	35,500	24,124	24,124	32%

INCOME – EXPENDITURE TOTALS

R & G S Expenditure	152,640	355,368	458,236	102,868	102,868	77.6%
Income	35,553	378,440	791,960	413,520		47.8%
Net Expenditure over Income	-117,087	23,072	333,724	310,652		

Notes:

- (1) Office Expenses is over budget this year as we have purchased new computers and a server. £10,000 earmarked reserves have been transferred in compensation.
- (2) Other Services includes, £1,000 for the Citizenship Awards and Civic Celebration plus £1,000 for contingencies.
- (3) Buckingham Court Expenditure includes the Public Work Loan of £28,208 p.a. and insurances.
- (4) Income for Buckingham Court is low due to a rent break for the 1st Quarter due to Covid 19, The second 2nd Quarters rent was received & the 3rd Quarters was received in March 2021.
- (5) The Service Recharge will be applied at the year-end but will currently be £254,833 i.e. 91.7%.
- (6) The Council awarded grants of £31,076, up to 31/03/2021 £22,476 has been claimed.

Agenda item 9.1 cont'd
Earmarked Reserves for 2020/2021:

A summary of the Committee's reserves showing the amounts available from reserves in this current financial year is provided below:

Resources and General Services Committee	24.03.21
Elections	30,000
Buckingham Court maintenance fund	2,000
Buckingham Court Rent Deposit	8,125
Total	40,125

Agenda item 9.1 cont'd

Date: 17/03/2021

Loughton Town Council

Page 1

Time: 11:27

Bank Reconciliation Statement as at 28/02/2021
for Cashbook 1 - No 1 Current Account

User: BS

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Nat West no. 1 account	28/02/2021	980	86,219.54
			<u>86,219.54</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
01/10/2020 C/CARD Daisy Catucuamba		330.90	
30/10/2020 10179 Poyal British Legion Loughton		100.00	
30/11/2020 C/CARD Mrs Elif Akser		250.00	
18/01/2021 10231 British Telecommunication plc		190.56	
16/02/2021 10265 Restore Community		2,500.00	
16/02/2021 10266 Epping Forest ReUse		376.00	
16/02/2021 10246 Essex Stationery Ltd		97.20	
16/02/2021 10251 Arbtec Tree Services		300.00	
16/02/2021 10252 Chubb Fire & Security Ltd		273.68	
16/02/2021 10254 TBS Hygiene Ltd		499.20	
16/02/2021 10261 Pinnacle Essex		1,164.00	
16/02/2021 10263 Docendo Ltd		1,051.55	
16/02/2021 10264 Direct-tec UK Ltd		89.11	
16/02/2021 10271 ICCM		96.00	
			<u>7,318.20</u>
			78,901.34
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			78,901.34
		Balance per Cash Book is :-	78,901.34
		Difference is :-	0.00

Reconciled to
Bank statement
17/03/2021

Agenda item 9.1 cont'd

Date: 17/03/2021

Loughton Town Council

Page 1

Time: 12:58

Bank Reconciliation Statement as at 28/02/2021
for Cashbook 2 - No 2 Current Account

User: BS

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Nat West no. 2 account	28/02/2021	285	21,295.93
			<u>21,295.93</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			21,295.93
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			21,295.93
		Balance per Cash Book is :-	21,295.93
		Difference is :-	0.00

*Reconciled to
Bank as con
17/03/2021
[Signature]*

Agenda item 9.1 cont'd

Date: 17/03/2021

Loughton Town Council

Page 1

Time: 13:03

Bank Reconciliation Statement as at 28/02/2021
for Cashbook 3 - NatWest Business Reserve Acc

User: BS

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
NatWest Business Reserve Acc	28/02/2021	321	100,487.82
			<u>100,487.82</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			100,487.82
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			100,487.82
		Balance per Cash Book is :-	100,487.82
		Difference is :-	0.00

*Reconciled to
Bank on
17/03/2021
[Signature]*

Agenda item 9.1 cont'd

Date: 17/03/2021

Loughton Town Council


Page 1

Time: 13:06

Bank Reconciliation Statement as at 28/02/2021
for Cashbook 4 - Santander Business Reserve Acc

User: BS

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Santander	28/02/2021	32021	616,677.94
			<u>616,677.94</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			616,677.94
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			616,677.94
		Balance per Cash Book is :-	616,677.94
		Difference is :-	0.00

Reconciled to
Bank account
17/03/2021


Agenda item 9.1 cont'd

Date: 17/03/2021

Loughton Town Council


Page 1

Time: 13:11

Bank Reconciliation Statement as at 31/01/2021
for Cashbook 5 - Security Deposits Current a/c

User: BS

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Security Deposits Current a/c	28/02/2021	221	1,800.00
			<u>1,800.00</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			1,800.00
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			1,800.00
		Balance per Cash Book is :-	1,800.00
		Difference is :-	0.00

Reconciled to Bank
Account
17/03/2021


Agenda item 9.1 cont'd

Date: 17/03/2021

Loughton Town Council

Page 1

Time: 13:13

**Bank Reconciliation Statement as at 28/02/2021
for Cashbook 6 - Nationwide Instant Saver Acc**

User: BS

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Nationwide Instant Saver Acc	28/02/2021	64	103,501.26
			<u>103,501.26</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			103,501.26
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			103,501.26
		Balance per Cash Book is :-	103,501.26
		Difference is :-	0.00

*Reconciled to
Bank account
17/03/2021
[Signature]*

Agenda item 9.2

Loughton Town Council

Page no 1

Current Account

List of Payments made between 18th January 2021 and 16th February 2021

Date Paid	Payee Name	Cheq No	Paid	Transaction Detail	Year
✓ 16/02/2021	Essex Stationery Ltd	10246	97.20	P431 Stationery	2020/21
✓ 16/02/2021	Gracelands CMS	10247	360.00	P432 Boiler Service at Murray Hall	2020/21
✓ 16/02/2021	English-Speaking Union	10248	927.50	P433 Refund MH Hire & Deposit	2020/21
✓ 16/02/2021	Repro@96	10249	134.00	P434 Christmas Cards Dec 2020	2020/21
✓ 16/02/2021	Barker	10250	1,500.00	P435 Stage Payment - Windows at KH	2020/21
✓ 16/02/2021	Arbtec	10251	300.00	P436 Clear Ivy at Murray Hall	2020/21
✓ 16/02/2021			177.56	P437 Service Alarms at Murray Hall	2020/21
✓ 16/02/2021	Chubb	10252	45.96	P438 Service & Part Extinguisher MH	2020/21
✓ 16/02/2021			50.16	P439 Service Extinguisher Cemetery	2020/21
✓ 16/02/2021	Grangewood Plastics	10253	172.08	P440 Refuse Bags	2020/21
✓ 16/02/2021	TBS Hygiene	10254	499.20	P441 Supply Waste Bins to RVRG	2020/21
✓ 16/02/2021	James Clayton	10255	650.00	P442 Cleaning at Kingsley Hall - Jan	2020/21
✓ 16/02/2021			409.20	P443 Playground repairs - Newmans Lane	2020/21
✓ 16/02/2021	Wicksteed	10256	1,896.00	P444 Playground repairs - Westall Road	2020/21
✓ 16/02/2021			2,333.40	P445 Playground repairs - Colebrook Lane	2020/21
✓ 16/02/2021	C & T Window Cleaning	10257	110.00	P446 High Level Window Cleaning MH	2020/21
✓ 16/02/2021	Lambert Smith Hampton	10258	2,925.00	P447 Rent & Service Charge Library	2020/21
✓ 16/02/2021	W. Larkin Ltd	10259	96.00	P448 Test Lightning Conductor MH	2020/21
✓ 16/02/2021			300.00	P449 Refuse Collection LC	2020/21
✓ 16/02/2021	Regional Waste Recycli	10260	103.20	P450 Refuse Collection MH	2020/21
✓ 16/02/2021			37.20	P451 Refuse Collection KH	2020/21
✓ 16/02/2021			582.00	P452 WRPf Grounds Maint. October	2020/21
✓ 16/02/2021	Pinnacle	10261	582.00	P453 WRPf Grounds Maint. January	2020/21
✓ 16/02/2021	Clarke Hillyer	10262	778.44	P454 Service Charge Buck Court Mar - May	2020/21
✓ 16/02/2021			100.55	P455 Online Server back up Jan - Mar 2021	2020/21
✓ 16/02/2021	Docendo Ltd	10263	951.00	P456 IT Maintenance 1st Quart. 21	2020/21
✓ 16/02/2021	Directtec	10264	89.11	P457 Photocopying	2020/21
✓ 16/02/2021	Restore Community	10265	2,500.00	P458 Financial Assistance Grant	2020/21
✓ 16/02/2021	Epping Forest ReUse	10266	376.00	P459 Financial Assistance Grant	2020/21
✓ 16/02/2021	BASICS Essex Accident Rescu	10267	250.00	P460 Financial Assistance Grant	2020/21
✓ 16/02/2021	Cruse Bereavement Care	10268	200.00	P461 Financial Assistance Grant	2020/21
✓ 16/02/2021	Samaritans - Redbridge Branch	10269	500.00	P462 Financial Assistance Grant	2020/21
✓ 16/02/2021	Scott Dryden	10270	1,260.00	P463 Think Loughton - Spring	2020/21
✓ 16/02/2021	ICCM	10271	96.00	P464 Cemetery Training	2020/21
16/02/2021	EFDC	D/D	1,012.00	P465 Rates	2020/21
29/01/2021	SSE	D/D	21.24	P466 Electricity Kings Green	2020/21
29/01/2021	The Comms Guys	D/D	159.43	P467 HO Broadband & Telecommunications	2020/21
21/12/2020	Worldpay	D/D	48.60	P468 Chip & Pin	2020/21
19/01/2021	PWLB	D/D	14,103.22	P469 Loan Repayment	2020/21
31/01/2021	EE	D/D	38.87	P470 Mobile Phones	2020/21
28/01/2021	First Business Water	D/D	267.91	P471 Waters Rates	2020/21
15/02/2021	Natwest	D/D	202.41	P472 Credit Card December	2020/21
16/02/2021	Number 2 current account	T19	32,098.10	T19 From No 1 a/c to No 2 a/c	2020/21
Total			69,340.54		

We certify that this schedule lists the details of the cheques, transfers and other orders for payment we have signed, drawn at the value shown and payees as named on the schedule.

Signed

Print name

J. W. ANGAD-STEPHENS
16/2/21

Signed

Print name

STELLA MURPHY
16/2/21

Schedule no.	324
Date reported to RGS Cttee	

Agenda item 9.2 cont'd

Loughton Town Council Current Account List of Payments made between 16th February and the 3rd March 2021					Page no 1
Date Paid	Payee Name	Cheq No	Paid	Transaction Detail	Year
03/03/2021	British Telecom		-190.56	P475 - BT Cancel Lost Cheque	2020/21
03/03/2021	British Telecom	10272	190.56	P476 - BT Reissue Lost Cheque	2020/21
03/03/2021			-110.78	P477 - Hanging Baskets Loughton Station	2020/21
03/03/2021			-522.74	P478 - Hanging Baskets Loughton Station	2020/21
03/03/2021	PHS Group	10274	3.18	P479 - Hanging Baskets Loughton Station	2020/21
04/03/2021			573.41	P480 - Hanging Baskets Loughton Station	2020/21
03/03/2021			473.17	P481 - Hanging Baskets Loughton Station	2020/21
03/03/2021			-312.22	P482 - Hanging Baskets Traps Hill	2020/21
03/03/2021			-1,473.19	P483 - Hanging Baskets Traps Hill	2020/21
03/03/2021	PHS Group	10275	8.98	P484 - Hanging Baskets Traps Hill	2020/21
03/03/2021			1,615.97	P485 - Hanging Baskets Traps Hill	2020/21
03/03/2021			1,333.48	P486 - Hanging Baskets Traps Hill	2020/21
03/03/2021			-382.70	P487 - Hanging Baskets The Broadway	2020/21
03/03/2021			-1,805.87	P488 - Hanging Baskets The Broadway	2020/21
03/03/2021	PHS Group	10276	11.00	P489 - Hanging Baskets The Broadway	2020/21
03/03/2021			1,980.86	P490 - Hanging Baskets The Broadway	2020/21
03/03/2021			1,634.58	P491 - Hanging Baskets The Broadway	2020/21
03/03/2021	PHS Group	10277	91.80	P492 Hygiene Bins at Murray Hall	2020/21
03/03/2021			91.80	P493 Hygiene Bins at Murray Hall	2020/21
03/03/2021	Cranbrook Electrics	10278	64.80	P494 Lamps for Murray Hall	2020/21
03/03/2021	Everbrite Cleaning Services	10279	125.63	P495 Cleaning Windows - Murray Hall	2020/21
03/03/2021	Heelis & Lodge	10280	375.00	P496 Internal Audit	2020/21
03/03/2021	Essex Stationery	10281	81.30	P497 Stationery for H.O.	2020/21
03/03/2021	Bush Wheeler Services Ltd	10282	660.00	P498 Clear Debris at WPF	2020/21
03/03/2021			360.00	P499 Think Loughton - Marketing MH	2020/21
03/03/2021	Total Media Marketing	10283	-270.00	P500 - Credit Think Loughton - Marketing MH	2020/21
03/03/2021			345.00	P501 Think Loughton - Delivery	2020/21
03/03/2021			-100.00	P502 Credit - Think Loughton - Delivery	2020/21
03/03/2021	Loughton Garden and Landscap	10284	650.00	P503 Garden Works M.H. & RVRG	2020/21
03/03/2021	Gly Hopkins	10285	126.00	P504 Van Maintenance	2020/21
03/03/2021	J Day & Sons Ltd	10286	114.00	P505 Clean Memorial - Rose Garden	2020/21
03/03/2021	Alan Lamb Associates	10287	600.00	P506 RVR Pavillion Drawings	2020/21
03/03/2021	Panther Security	10288	135.06	P507 Personal Staff Alarms for M.H.	2020/21
03/03/2021	HAGS	10289	72.00	P508 Parts for Traps Hill playground	2020/21
03/03/2021	Safeplay Installions Ltd	10290	2,280.00	P509 Playground Repairs Traps Hill	2020/21
03/03/2021	Safeplay Installions Ltd	10291	3,660.00	P510 Playground Repairs RVRG	2020/21
03/03/2021			270.00	P511 Removing Fly tip at WR Nature Reserve	2020/21
03/03/2021	TBS	10292	90.00	P512 - Dog Bin Emptying at RVRG & WRP	2020/21
03/03/2021	Direct Tec	10293	112.22	P513 - Photocopier H.O.	2020/21
03/03/2021	H2O Nationwide	10294	108.00	P514 Boiler Maintenance K.H.	2020/21
03/03/2021	Vision ICT	10295	78.00	P515 Domain Name renewal	2020/21
03/03/2021	Castle Water	10296	3.16	P516 Water Supply RVRG Block 1	2020/21
03/03/2021	Cemetery Memorials	10297	40.00	P517 Memorial Payment Refund	2020/21
03/03/2021	E.15	10298	23,768.40	P518 M. H. Refund for cancelled Sessions	2020/21
03/03/2021	Restore Community	10299	1,500.00	P519 Financial Assistance Grant	2020/21
03/03/2021	Spark	10300	600.00	P520 Financial Assistance Grant	2020/21
03/03/2021	Willingale Community Project	10301	1,318.00	P521 Financial Assistance Grant	2020/21
03/03/2021	Loughton Voluntary Care Assoc	10302	500.00	P522 Financial Assistance Grant	2020/21
03/03/2021	Epping Forest Foodbank	10303	3,000.00	P523 Financial Assistance Grant	2020/21
03/03/2021	Restore Community	10304	2,000.00	P524 Financial Assistance Grant	2020/21
03/03/2021	James Clayton	10305	650.00	P525 Cleaning at Kingsley Hall - Feb	2020/21
03/03/2021	Royal Mail Group	10306	1,679.96	P526 Think Loughton Spring Delivery	2020/21
22/02/2021	EFDC	D/D	1,012.00	P527 Rates	2020/21
16/02/2021	Crown Gas & Power	D/D	406.05	P528 Gas for Kingsley Hall	2020/21
16/02/2021	Crown Gas & Power	D/D	955.82	P529 Gas for Murray Hall	2020/21
18/02/2021	SSE	D/D	195.14	P530 Electricity Kingsley Hall	2020/21
18/02/2021	SSE	D/D	136.95	P531 Electricity Cemetery	2020/21
18/02/2021	SSE	D/D	46.56	P532 Electricity Allotments Will. Rd.	2020/21
19/02/2021	SSE	D/D	7,594.00	P533 Electricity Murray Hall	2020/21
19/02/2021	SSE	D/D	101.72	P534 Electricity WRP	2020/21
22/02/2021	SSE	D/D	38.82	P535 Electricity RVRG	2020/21
26/02/2021	SSE	D/D	15.92	P536 Electricity Kings Green	2020/21
22/02/2021	The Comms Guys	D/D	168.11	P537 HO Broadband & Telecommunications	2020/21
16/02/2021	Peninsula	D/D	241.11	P538 HR Services H.O.	2020/21
16/02/2021	EE	D/D	38.22	P539 Mobile Phones	2020/21
16/02/2021	Pitney Bowes	D/D	55.54	P540 Postage - Franking Machine	2020/21
Total			59,213.22		

We certify that this schedule lists the details of the cheques, transfers and other orders for payment we have signed, drawn at the value shown and payees as named on the schedule.

Signed

Print name

STELLA MURPHY

Signed

Print name

J. ANGOLD-STEPHENS

4/3/21.

Schedule no.	325
Date reported to RGS Cttee	

Agenda item 9.2 cont'd

Loughton Town Council
Current Account
List of Payments made between 3rd March and the 25th March 2021

Page no 1

Date Paid	Payee Name	Cheq No	Paid	Transaction Detail	Year
25/03/2021	P Abraham	10307	96.00	P547 Basic Parish Allowance	2020/21
25/03/2021	R Brookes	10308	96.00	P548 Basic Parish Allowance	2020/21
25/03/2021	T Cochrane	10309	96.00	P549 Basic Parish Allowance	2020/21
25/03/2021	B Cohen	10310	120.00	P550 Basic Parish Allowance	2020/21
25/03/2021	M Dalton	10311	120.00	P551 Basic Parish Allowance	2020/21
25/03/2021	C Davies	10312	96.00	P552 Basic Parish Allowance	2020/21
25/03/2021	T Downing	10313	72.00	P553 Basic Parish Allowance	2020/21
25/03/2021	K Latchford	10314	96.00	P554 Basic Parish Allowance	2020/21
25/03/2021	J Mahoney	10315	96.00	P555 Basic Parish Allowance	2020/21
25/03/2021	S Murphy	10316	120.00	P556 Basic Parish Allowance	2020/21
25/03/2021	A Omer	10318	120.00	P557 Basic Parish Allowance	2020/21
25/03/2021	T Owen	10319	120.00	P558 Basic Parish Allowance	2020/21
25/03/2021	CC Pnd	10320	72.00	P559 Basic Parish Allowance	2020/21
25/03/2021	CP Pond	10321	96.00	P560 Basic Parish Allowance	2020/21
25/03/2021	M Stubbings	10322	96.00	P561 Basic Parish Allowance	2020/21
25/03/2021	D Wixley	10323	96.00	P562 Basic Parish Allowance	2020/21
25/03/2021	E.ON	10324	354.43	P565 Christmas Lights Electricity Bill	2020/21
25/03/2021	EALC	10325	60.00	P566 C Davies - Youth Conference	2020/21
25/03/2021	Wicksteed Leisure Ltd	10326	2,923.20	P567 Repair to Felstead Road Playground	2020/21
25/03/2021	Pinnacle Group	10328	582.00	P568 Grounds Maintenance WRPf - Feb	2020/21
25/03/2021	Sign Of The Times	10329	424.80	P569 Grounds Maintenance WRPf - March	2020/21
25/03/2021	Gracelands Comp Main	10330	288.51	P570 Blue Plaque	2020/21
25/03/2021	Accredited Locksmith Serv	10331	227.17	P571 Boiler repairs at Murray Hall	2020/21
25/03/2021	TBS Hygiene	10332	135.00	P572 Boiler Maintenance at Murray Hall	2020/21
25/03/2021	Vision ICT	10333	72.00	P573 Repair Padlock at WR Allotments	2020/21
25/03/2021	Signs Express	10334	282.00	P574 Dog Bin Emptying at RVRG & WRPf	2020/21
25/03/2021	Mullocks	10335	358.80	P575 WebSite Support and Hosting	2020/21
25/03/2021	Project Solver Ltd	10336	255.00	P576 Design Awards Panels	2020/21
25/03/2021			315.60	P577 Management fees Buck Court	2020/21
25/03/2021		290.40		P578 Fire Extinguishers at Murray Hall	2020/21
25/03/2021	Regional Waste Recyclir	10337	150.00	P579 Refuse Collection LC	2020/21
25/03/2021			37.20	P580 Refuse Collection MH	2020/21
25/03/2021	Petty Cash	10338		P581 Refuse Collection KH	2020/21
25/03/2021	Restore Community	10339	118.33	P582 Petty Cash Various	2020/21
25/03/2021	South Loughton Cricket Club	10340	1,000.00	P583 Financial Assistance Grant	2020/21
25/03/2021	BT	10341	1,000.00	P584 Financial Assistance Grant	2020/21
25/03/2021	MJ Anderson	10342	155.58	P585 Telephone Murray Hall	2020/21
25/03/2021	Crown Gas & Power	D/D	46.99	P586 Replace Valve at WR Allotments	2020/21
25/03/2021	Crown Gas & Power	D/D	311.74	P587 Gas for Kingsley Hall	2020/21
25/03/2021	SSE	D/D	955.82	P588 Gas for Murray Hall	2020/21
25/03/2021	SSE	D/D	1,332.42	P589 Electricity Murray Hall	2020/21
25/03/2021	SSE	D/D	14.73	P590 Electricity Kings Green	2020/21
25/03/2021	The Comms Guys	D/D	169.12	P591 HO Broadband & Telecommunications	2020/21
25/03/2021	EE	D/D	38.22	P592 Mobile Phones	2020/21
25/03/2021	Worldpay	D/D	58.86	P593 Chip & Pin	2020/21
25/03/2021	PWLB	D/D	18,295.62	P594 Public Work Loan Murray Hall	2020/21
25/03/2021	First Business Water	D/D	1,097.73	P595 -Water Rates Various Sites	2020/21
25/03/2021	Peninsula	D/D	241.11	P596 HR Services H.O.	2020/21
25/03/2021	NatWest	D/D	581.58	P597 Credit Card - Various	2020/21
25/03/2021	Eppin Foest District Council	D/D	1,012.00	P598 Rates LTC	2020/21
25/03/2021	SSE	D/D	12.83	P599 Electricity Kings Green	2020/21
Total			35,388.79		

We certify that this schedule lists the details of the cheques, transfers and other orders for payment we have signed, drawn at the value shown and payees as named on the schedule.

Signed *Stephen Murray*
Print name *STEPHEN MURRAY*

Signed *J.W. Angold*
Print name *J.W. ANGOLD - STEPHEN*
24/3/21

Schedule no.	326
Date reported to RGS Cttee	

Agenda Item 10.2 Covid – 19 Claim



Loughton Town Council
Loughton Central Library
Traps Hill
Loughton
Essex
IG10 1HD

RSA Insurance Group Plc
Casualty Claims Department
PO Box 256
Wymondham
NR18 9DO

Email: claims@uk.rsagroup.com
Fax 01403 325889

1st March 2021

Claim Number: 202102000967
Policy Number: RTT284462
Incident Date: 23rd March 2020

Dear Sirs

Further to the Covid-19 claim you have previously made, as you will know, on Friday 15th January the Supreme Court issued its judgment in the FCA Business Interruption (BI) test case in respect of certain policy wordings.

RSA welcomes the clarity that this brings for policyholders and insurers, and we are now working to assess claims in light of the ruling so we can move as quickly as possible to payment where this applies.

The FCA Test Case considered three different types of Business Interruption provisions:

- *Disease wordings: provisions which provide cover for business interruption in consequence of or following or arising from the occurrence of a notifiable disease within a specified radius of the insured premises.*
- *Prevention of access / public authority wordings: provisions which provide cover where there has been a prevention or hindrance of access to or use of the premises as a consequence of government or other authority action or restrictions.*
- *Hybrid wordings: provisions which are engaged by restrictions imposed on the premises in relation to a notifiable disease (essentially a combination of the above).*

The notifiable disease extension in your insurance policy is as follows:

Infectious Diseases including Legionellosis

This clause applies to the Business Interruption Insurance section of this Policy

The word Damage is extended to include closure of the Premises or part thereof on the order or advice of any local or governmental authority as a result of an outbreak or occurrence at the Premises of

A) any human contagious or infectious disease an outbreak of

RSA Insurance Group plc.
Registered in England and Wales No. 2390826.
Registered Office 9th Floor, One Plantation Place, 30 Fenchurch Street, London EC3M 3BD.



which is required by law or stipulated by the governmental authority to be notified

B) food or drink poisoning

C) vermin or pests

D) defective sanitation

E) legionellosis at the Premises

unless at the time of such outbreak at the Premises the

Policyholder is not in complete compliance with Health and Safety Executive Approved Code of Practice (ACOP) 1992 unless such non-compliance shall have been notified in writing to the Company and confirmed as acceptable by the Company
Provided that

1) the Maximum Indemnity Period is limited to three months and shall apply from the date from which the closure order is enforced

2) the Company shall not be liable under this Extension for more than the limit stated below in respect of any one loss
Limit: £10,000

The Supreme Court was not asked to consider the specific wording in your policy. However, aspects of its judgment gave guidance on the circumstances in which your policy may respond:

- In principle, your policy may provide cover for your BI loss if you can demonstrate that Covid-19 occurred at your Premises prior to its closure.

We have carefully reviewed the information you have provided. Unfortunately, we cannot see any suggestion that Covid-19 occurred at your Premises prior to its closure and given this, we are sorry to advise that your policy does not respond on this occasion.

If you feel that we have misunderstood the information that you have provided or have additional contemporaneous evidence (for example copies of correspondence from the time, test results or sickness records [redacted for data protection]) of any people who can be shown to have been at your Premises at the relevant time, that you would like us to consider please let us know.

We have also considered your claim under the Denial of Access (Non Damage) extension within the policy wording however this excludes –

- any consequence of labour disputes, infectious or contagious diseases, drought

Unfortunately, we therefore cannot see that this section will respond to cover your loss.

We have also considered whether the claim can progress under the Denial of Access extension however this requires Damage as insured in order to respond. Unfortunately on this occasion, no insured damage has occurred and therefore this extension does not apply.

We recognise that although the legal process has been accelerated, it has nonetheless been a long period of uncertainty for you while waiting for a final decision, during which the impact on you has been significant. We are sorry that this is the case, and that the outcome outlined in this letter will be disappointing to you.

If you feel that we have misunderstood the information that you have provided, or you have additional contemporaneous evidence of occurrence that you would like to submit for our consideration please let us know. Evidence could include copies of correspondence from the time, test results or sickness

RSA Insurance Group plc.

Registered in England and Wales No. 2330826.

Registered Office 9th Floor, One Plantation Place, 30 Fenchurch Street, London EC3M 3BD.



records (redacted for data protection) of any people who can be shown to have been at your Premises at the relevant time.

If you wish you can find more information about the judgment on the FCA's business interruption hub at <https://www.fca.org.uk/firms/business-interruption-insurance>.

You can also find information on the Financial Ombudsman Service approach to assessing BI complaints here: <https://www.financial-ombudsman.org.uk/businesses/complaints-deal/complaints/coronavirus-covid-19-information-businesses>.

Yours faithfully

RSA Commercial Claims



NOTICE TO POLICYHOLDERS

Commercial Combined Policy Wording

Below is an Endorsement that will be applicable to your Policy at the commencement of your next Period of Insurance.

This document now forms part of your Policy, please read it carefully and retain it with your Policy documents.

Policy Exclusion 3 is included as follows

3 Virus, Disease and Pandemic Exclusion

(except Terrorism Insurance, Liability Insurance, Fidelity Insurance, Personal Accident Insurance and Legal Expenses Insurance)

Notwithstanding any provision to the contrary within the Policy, the Policy does not cover loss, destruction or damage, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to:

- A) Coronaviruses
- B) Coronavirus disease (COVID-19);
- C) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- D) Any mutation of or variation of A), B) or C) above;
- E) any infectious disease that is designated or treated as a pandemic by the World Health Organisation
- F) Any fear or anticipation of A), B), C), D) or E) above.

Agenda item 11
Internal Audit

HEELIS&LODGE

Local Council Services • Internal Audit

Internal Audit Report for Loughton Town Council – 2020/2021

The following Internal Audit was carried out on the adequacy of systems of control. The following recommendations/comments have been made:

Proper book-keeping Cash Book, regular reconciliation of books and bank statements. Supporting vouchers, invoices and receipts

The Council hold the General Power of Competence and LGAs137 does not apply. The cashbook is referenced providing a clear audit trail. Supporting paperwork is in place and well referenced. The Council uses the RBS Omega accounting system. Further detail of the processes and examinations undertaken are contained within this report.

Financial regulations Standing Orders and Financial Regulations
Tenders
Appropriate payment controls including acting within the legal framework with reference to council minutes
Identifying VAT payments and reclamation
Cheque books, paying in books and other relevant documents

Standing Orders in place: Yes

Reviewed: 8/7/2020 (Ref: 319.4)

Financial Regulations in place: Yes

Reviewed: 8/7/2020 (Ref: 319.4)

VAT reclaimed during the year: Yes Registered: Yes (Reg: 718 7217 23)

RBS Omega submits the claims online. For the 2020-2021 financial year the following VAT claims have been submitted:

1/4/2020 – 30/6/2020	£8,724.27 reclaimed
1/7/2020 – 30/9/2020	£1,540.10 reclaimed
1/10/2020 – 31/12/2020	£6,698.51 reclaimed

General Power of Competence: Yes (Adopted May 2019)

The Council have an effective committee system in place. It is noted that the Planning and Licensing Committee currently operate under delegated powers due to the Covid restrictions. Councillors declare interests, which are duly minuted as pecuniary or non-pecuniary.

The Council operate using a comprehensive suite of policies.

Tenders exceeding the £25,000 threshold have been advertised on the Contract Finders website.

Terms of Reference are in place for the following committees:

- *Resources and General Services Committee*
- *Planning and Licensing Committee*
- *Recreation Committee*
- *Environment and Heritage Committee*

Delegated powers are clearly identified within the Terms of Reference.

Risk Assessment

Appropriate procedures in place for the activities of the council
Compliance with Data Protection regulations

Risk Assessment document in place: **Yes**

Data Protection registration: **Yes (Ref: Z1870535)**

Data Protection

The General Data Protection Regulations have changed and the new Regulations came into force on 25 May 2018. It is likely that this will affect the way in which the Council handles its data. Due to the financial risk associated with the General Data Protection Regulations, the Council have included this in their Risk Assessment.

Privacy Policy published: **Yes**

Insurance was in place for the year of audit. The annual review of insurance took place at a meeting held on 10/2/2021 (Ref: RG314). Council vehicles are insured under separate cover.

The Risk Assessment was reviewed at a meeting of the Resource and General Services Committee held on 24/6/2020 (Ref: RG244.2). Internal Controls were also reviewed at the meeting held on 24/6/2020 (Ref: 244.1.2).

The Council have effective internal financial controls in place. The Clerk provides financial reports to council meetings. Councillors are provided with information to enable them to make informed decisions. As an additional internal control the Council have an appointed councillor to carry out regular checks on transactions. An inspection was carried out on 15/10/2020 (Ref: RG282).

The Council uses a purchase order system which provides an excellent audit trail from order to payment. Purchase Orders are authorised by the Town Clerk. A random sample of payments were examined from April – December 2020 and all were found to be in order.

The annual play area inspection has been undertaken during the year (Ref: 28/8/2020 – chq 10129).

Fidelity Cover: **£1,200,000**

The level of Fidelity cover is within the recommended guidelines of year end balances plus 50% of the precept.

Transparency

Under the **Transparency code for smaller authorities**, smaller councils with income/expenditure under £25,000 should publish on their website from 1 April 2015:

Smaller Council: No

Website: www.loughton-tc.gov.uk

The Council is not subject to the requirements of the Transparency Code for smaller Councils. The Transparency Code for Councils with a turnover exceeding £200,000 is not covered as part of the Internal Audit.

Under **The Local Audit (Smaller Authorities) Regulations 2015 9(6 & 7)** a smaller council having certified itself as an Exempt Authority must publish on their website:

Under **The Accounts & Audit Regulations 2015 15(15)** councils must publish on their website:

External audit report

2019 Annual Return, Section Three Published – Yes

Under **The Accounts & Audit Regulations 2015 15(2b)** councils must publish on their website:

Period of Exercise of Public Rights

Start Date [27/7/2020](#)

End Date [7/9/2020](#)

It is a requirement of audit to publish the Notice of Exercise of Public Rights on the Council's website. This forms part of the Internal Audit checks for the IA section, Box L, of the AGAR for the following year eg the 2021 Box L relates to the 2020 financial year. As the Internal Audit takes place prior to the Inspection period and most likely prior to the notice being published on the website, it is recommended that once the notice is published it is not removed until after the following year's audit.

Budgetary controls Verifying the budgetary process with reference to council minutes and supporting documents

Precept: £782,675 (2021-2022) Date: 26/1/2021 (Ref: 349)

Precept: £756,445 (2020-2021) Date: 22/1/2020 (Ref: 293)

Effective budgetary procedures are in place. The budget is considered by the Resources and General Services Committee who submit a recommendation to full Council. The precept for 2020-2021 was agreed in full council and the precept decision and amount has been clearly minuted. The Clerk ensures the council are aware of responsibilities, commitments, forward planning and the need for adequate reserves. Budget papers are prepared to ensure councillors have sufficient information to make informed decisions. Budgets are monitored during the year.

Income controls Precept and other income, including credit control mechanisms

All were found to be in order. Income controls were checked and a sample of income received and banked from April 2020 – December 2020 cross referenced with the Cash Book and bank statements. A clear audit trail is in place.

Fees were reviewed by the Recreation Committee at a meeting held on 17/11/2020 (Ref: RC205). It was resolved to implement an increase of 1.1%.

Petty Cash Associated books and established system in place

A satisfactory petty cash system is in place with supporting paperwork. A sample of receipts were examined from April to December 2020 and cross referenced with vouchers and the cash book. The limit for petty cash is £150 (Ref: FR.7.1).

Payroll controls PAYE and NIC in place where necessary.
Compliance with Inland Revenue procedures
Records relating to contracts of employment

PAYE System in place: **Yes**

The Council continue to operate RTI in accordance with HMRC regulations. Payroll is outsourced. All supporting paperwork is in place. The Council have joined the LGPS pension scheme. An examination of payroll from April 2020 – December 2020 was undertaken, cross referencing payslips, timesheets (where applicable) against supporting paperwork. All were found in order.

Asset control Inspection of asset register and checks on existence of assets
Cross checking on insurance cover

A separate asset register is in place and was reviewed at a meeting held on 10/2/2021 (Ref: RG315).

Having inspected the Assets and Properties Register dated 31/1/2021 I can see that the Council has received a number of open spaces and allotment land via transfer from Epping Forest District Council. These land assets currently have a 'nil' value in the register. The guidance for gifts of assets is to value them at a community value of £1.

Recommendation: *To give transferred assets a community value of £1 in the Assets and Properties Register.*

An inspection of the Asset Register will be undertaken at the year end audit when the figure in the asset register can be verified against the figure in Section 2, Box 9 of the AGAR.

Bank Reconciliation

Regularly completed and cash books reconcile with bank statements

All were in order. Bank Reconciliations are carried out regularly. The bank statements reconciled with the end of year accounts and bank reconciliations for all accounts.

Bank Balances at 31 December 2020 were confirmed as:

<i>NatWest Current #1 (Reconciled)</i>	<i>xxxx3922</i>	<i>£35,744.19</i>
<i>NatWest Current #2 (Reconciled)</i>	<i>xxxx9955</i>	<i>£20,590.10</i>
<i>NatWest Bus Reserve (Reconciled)</i>	<i>xxxx5249</i>	<i>£100,486.25</i>
<i>Santander Bus Savings (Reconciled)</i>	<i>xxxx5910</i>	<i>£796,677.94</i>
<i>NatWest Bus Current (Reconciled)</i>	<i>xxxx7124</i>	<i>£1,800.00</i>
<i>Nationwide Bus Inst Saver (Reconciled)</i>	<i>xxxx6269</i>	<i>£103,492.90</i>

Bank reconciliations were examined from April – December 2020. All were found to be in order.

Reserves

General Reserves are reasonable for the activities of the Council
Earmarked Reserves are identified

The Council reviewed their Reserves Policy at a meeting held on 8/1/2020 (Ref: RG219 prior to approval by the full Council at a meeting held on 20/1/2020 (Ref: 295. The review took into account:

- The need for a less complex methodology*
- Compatibility with the RBS Omega accounting system*
- The need to maintain a satisfactory level of general reserves*

The Reserves Policy states that the Council will aim to maintain a general reserve of 60%-70% of net budgeted income. Earmarked and general reserves are reviewed at the end of the financial year.

Year-end procedures Appropriate accounting procedures are used and can be followed through from working papers to final documents
Verifying sample payments and income
Checking creditors and debtors where appropriate.

To be carried out at the year end.

Sole Trustee The Council has met its responsibilities as a trustee

The Council is not a sole trustee.

Internal Audit Procedures *A review of the effectiveness of the Internal Audit was carried out on 24/6/2020 (Ref: RG244.1.1)*

External Audit *The Council formally approved the 2020 AGAR at a meeting of the full Council held on 8/7/2020 (Ref: 314).*

The External Auditor's report was considered at a meeting held on 2/12/2020 (Ref: 283).

There were no matters arising from the External Audit.

Additional Comments/Recommendations

- Due to the Coronavirus pandemic the requirement to hold the Annual Town Council meeting was removed until May 2021.
- It is noted that, due to the Covid pandemic meetings were postponed between March – May 2020.
- Loose-leaf minutes are consecutively numbered in accordance with legislation. Pages are initialled by the presiding Chair and signed and dated.
- There are no additional comments/recommendations to make in relation to this audit.
- I would like to record my appreciation to the Clerk to the Council for his assistance during the course of the audit work



Heather Heelis
Heelis & Lodge
23 February 2021

Agenda Item 12

Governance and Accountability

12.1 Internal Audit

This report forms part of the preparation work for the completion of Section 1 of the Annual Return, the Annual Governance Statement, (which will be considered at the meeting of the Council in May 2021) with cross reference to the appropriate wording from the 'Governance and Accountability for Local Councils - A Practitioners Guide (England March 2104)'.

12.1.1 THE EFFECTIVENESS OF THE SYSTEM OF INTERNAL AUDIT

The Council is required to carry out, at least annually, a review of the effectiveness of its system of internal audit and consider the findings. This review is an integral part of continually improving governance and accountability. The result of the review will form part of the review of the effectiveness of the system of internal control (see 12.1.2).

The system of internal audit at Loughton Town Council (LTC) currently consists of:

1. the appointment of internal auditors;
2. a five-year strategic plan for Internal Audit for the period up to and including the financial year 2020/21 with the proviso that the Council may request specific work by the auditor should service levels change or issues arise;
3. one visit from the internal auditors during the year, during which the auditors may have access to whatever records, documents etc they require;
4. one visit after the end of the financial year when the year-end accounts have been completed, access as above;
5. ensuring work covered during the visits is wide-ranging and includes checking the proper treatment of receipts and payments, bank reconciliations, payroll, petty cash, adherence to statutory requirements, financial procedures, systems and regulations, insurance, assets, risk management, budget setting and monitoring, and VAT;
6. receipt of a report from the internal auditor after each visit, stating the areas covered and the findings, and making any necessary recommendations for change;
7. sending a copy of the full report to all members of the Council;
8. reporting any recommendations to the Resources and General Services Committee for consideration; and
9. acting upon any decisions made by the Committee in respect of the recommendations.

As detailed in the internal auditor's reports, the work carried out by them in the last twelve months has included detailed reviews and inspections of:

- i. Accounting arrangements and bank reconciliations
- ii. Corporate governance
- iii. Review of expenditure
- iv. Assessment and management of risk
- v. Precept determination and budgetary control
- vi. Income controls
- vii. Petty cash account
- viii. Salaries and wages
- ix. Asset control, investments and loans
- x. Year-end procedures

The Committee is asked to review the effectiveness of the system of internal audit as detailed above.

Notes: The Committee should base its review around the following areas and consider the extent to which the internal audit adds value and how well it helps with the delivery of the Council's objectives:

- **Scope of the internal audit** (as listed in items 1 – 9 and i – x above).
- **Independence of the internal auditors** – currently, the Council employs Heelis & Lodge who are completely independent of the Town Council. Reports are made in their own name and they play no part in the Council's management, control or decision making.
- **Competence of the internal auditors** – Heelis & Lodge are a professional audit company with qualified auditors, long experience of local government and a good understanding of local councils.
- **Relationships** – Heelis & Lodge have no input into other financial matters in the Council, e.g. accounting, financial statements, annual return (other than signing Section 4, Annual Internal Audit Report). The roles of members, officers and internal auditors are clearly understood.
- **Audit planning and reporting** – see point 2 above. Detailed reports are submitted following each inspection.

12.1.2 REVIEW OF THE EFFECTIVENESS OF THE SYSTEM OF INTERNAL CONTROL

Under the Regulations currently in force the Council is required to carry out, at least annually, a review of the effectiveness of the Council's system of internal control and publicly report its findings. The Town Council's Annual Governance statement on the Annual Return has previously included the following statement:

We have maintained an adequate system of internal control including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness.

This system of internal control is designed to manage risk to a reasonable level rather than to eliminate all risk of failure. The system of internal control is based on an on-going process designed to identify and prioritise the risks to the achievement of the Town Council's policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically.

The system of internal controls currently in place includes:

Appointment of a Clerk and Responsible Financial Officer

Code of Conduct

Standing Orders and Financial Regulations

Review of internal audit arrangements and reporting

Accounting systems and records

Internal procedures

Regular reporting to the Council and its committees on financial matters (including a councillor appointed annually to carry out informal financial checks)

Budget setting, monitoring, control and reporting

Risk management

Asset management

Insurance

Review of financial limits in financial regulations and elsewhere

Setting Council objectives and priorities

External audit

The Committee is asked to

- i. review the effectiveness of the system of internal control as detailed above; and then**
- ii. to agree the following statement of internal control.**

STATEMENT OF INTERNAL CONTROL

1 Scope and Responsibility

LTC is responsible for ensuring that its business is conducted in accordance with the law and proper standards, and that public money is safeguarded and properly accounted for, and used economically, efficiently and effectively.

In discharging this overall responsibility, the Council is also responsible for ensuring that there is a sound system of internal control which facilitates the effective exercise of the Council's functions and which includes arrangements for the management of risk.

2 Purpose of the System of Internal Control

The system of internal control is designed to manage risk at a reasonable level rather than to eliminate all risks of failure to achieve policies, aims and objectives; it can therefore only provide reasonable and not absolute assurance of effectiveness. The system of internal control is based on an on-going process designed to identify and

prioritise the risks to the achievement of the Council's policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them effectively and economically.

The system of internal control has been in place at the Council for the year ended 31 March 2021.

3 The Internal Control Environment

The system of internal control is based on a framework consisting of the Code of Conduct, internal regulations (including but not limited to financial regulations) and administrative procedures. It is further enhanced by the regular provision of management and financial information as appropriate to fit the Council's policy of delegation and responsibility. The system is constantly monitored by members as well as officers within the Council. In particular, the system incorporates:

- comprehensive budgeting systems, project evaluation and management appraisal
- regular reports of service delivery and project performance
- preparation and dissemination of regular financial reports measuring actual expenditure against forecasts for both revenue and capital projects
- regular review of such reports by officers, and by members in committee and full Council.

4 Review of Effectiveness

The authority has responsibility for conducting, at least annually, a review of the effectiveness of the system of internal control. The review of the effectiveness of the system of internal control is informed by the work of:

- the Council and its committees, especially the Resources and General Services Committee
- the Town Clerk/Responsible Financial Officer and other staff
- the internal auditor
- the external auditor
- any other review agencies and inspectorates in their reports.

When agreed, the Statement of Internal Control will be incorporated into the end of year accounts.

Agenda item 12.2
Risk Assessment and Management

The Council is asked to carry out the annual review of its Risk Assessment and Management document.

Members are reminded that the Council generally and members individually are responsible for risk management because risks threaten the achievement of policy objectives.

The Council's Risk Assessment and Management document was last reviewed in June 2020. The advice given in the Practitioners' Guide is that as a minimum, at least once each year members must:

- take steps to identify and update their record of key risks facing the Council;
- evaluate the potential consequences to the Council if an event identified as a risk takes place;
- decide upon appropriate measures to avoid, reduce or control the risk or its consequences; and
- record any conclusions or decisions reached.

The control measures already in place are detailed in the document provided on the following pages and the Council's Financial Regulations. Having identified the risk, the three main risk management tools the Council should consider are whether to:

- (i) insure;
- (ii) delegate; and/or
- (iii) self-manage.

Agenda Item 14

Loughton Town Council (LTC) Policy for Laptops

It is important for employees to have the right equipment and technology needed to work from home effectively. This can also help avoid extra stress.

Laptops issued by LTC are to be used purely for LTC business purposes.

To ensure proper management, usage and security of the laptops issued to LTC officers, laptops will be allocated to users based upon job responsibilities and need of a laptop to continue to work from home. Officers issued with a LTC laptop will also be issued with a Laptop Policy Acceptance form to sign.

Draft Policy



LAPTOP POLICY

General Rules and Acceptable Usage

- Power off the laptop whenever it is not in use.
- Do not carry the laptop in suspend or hibernation mode.
- Use a laptop cable system and plug into mains electricity whenever possible.
- LTC laptops are to be used purely for LTC business purposes and not for personal use.
- Personal use of the laptop, equipment and accessories is prohibited.
- Make sure that your hands are clean before using the laptop.
- Do not place drinks or food in close proximity to the laptop.
- Extreme temperatures can damage a laptop. Do not leave a laptop close to a radiator.
- Treat the laptop belonging to LTC with respect and reasonable care and report any faults or breakages immediately to the Town Clerk/Assistant Clerk.
- Viruses and other malicious code: You should be aware of the potential damage that can be caused by computer viruses and other malicious code. You must not use, introduce or operate any hardware, programmes or data (including computer games) or open suspicious emails without permission from the Town Clerk / Assistant Clerk / external IT consultant.
- Unsuitable material: Viewing, retrieving, or downloading of pornographic, terrorist or extremist material, or any other material which LTC believes is unsuitable is strictly prohibited and constitutes gross misconduct.
- Status: Emails should be treated in the same way as any other form of written communication. Anything that is written in an email is treated in the same way as any form of writing. You should not include anything in an email which is not appropriate to be published generally.

- Inappropriate use: Any email message which is abusive, discriminatory on grounds of sex, marital or civil partnership status, age, race, disability, sexual orientation or religious belief (or otherwise contrary to our equal opportunities policy), or defamatory is not permitted. Use of the email system in this way constitutes gross misconduct.
- All correspondence by email should contain the LTC disclaimer.
- Data protection disclosures: Subject to a number of limited exceptions, potentially all information about an individual may be disclosed should that individual make a subject access request under data protection legislation about the individual will usually be disclosable). Staff must be aware that anything they put in an email is potentially disclosable.

Security Rules

It is your responsibility to take appropriate precautions to prevent damage to or loss/theft of the Laptop. You are responsible for the security of all IT equipment provided for your use.

- Laptops should be locked away securely at the end of the working day. They must not be left on view or unattended in vehicles.
- Your password should be kept secure and not be disclosed to anyone else.
- Passwords: Passwords should be long and difficult to guess. However do not choose a password which is so complex that it is difficult to remember without writing it down.
- Never store passwords with your laptop or in its carrying case.
- Other forms of user authentication should be kept separate from your laptop at all times.
- Log off or lock the laptop computer whenever it is left unattended to prevent inappropriate access by others.
- Only keep information relevant to your role on our behalf on lap-tops or PCs provided by LTC.
- You must take great care to comply with LTC policies and procedures when utilising email or accessing the internet.
- You must not compromise LTC information security by inappropriately processing data electronically.
- You must always operate according to LTC standards.
- You are responsible for maintaining monthly backup files of their Laptop as an added precaution against data loss unless you are using it remotely from your desktop.

Confidentiality

Where requested, you must delete, destroy, remove or erase confidential information contained in documents, electronic storage media/devices, disks etc. This applies to all material in your possession or under your control, irrespective of its location.

You must return to LTC when requested, and in any event when your employment ends, all LTC documents and equipment. This includes information belonging to LTC which you may have stored on portable or external electronic media locations.



LAPTOP POLICY ACCEPTANCE FORM

I understand that all laptop computers, equipment and accessories that Loughton Town Council has provided me are the property of Loughton Town Council.

I agree with and will adhere to all the rules and guidelines.

I understand that I am financially responsible for any damage to or loss of the laptop computer, equipment, and accessories in the event I do not follow these rules.

In case of damage or loss I will replace or pay the full cost of replacement of the damaged or lost equipment with equipment of equal value and functionality subject to the approval of Loughton Town Council.

I will not install any additional software or change the configuration of the equipment in the anyway. I will not allow any other individuals to use the laptop issued to me and/or the related equipment and accessories that have been provided to me by Loughton Town Council.

I agree to return the laptop and accessories in my possession immediately upon termination or in the alternative; Loughton Town Council may withhold the replacement cost of the laptop/accessories from last month's salary.

I will report damage or suspected problems immediately to Loughton Town Council, via the Town Clerk/Assistant Clerk. I will not use the laptop/accessories for personal use.

I understand breach of the terms and conditions set out in the policy will result in the restriction and/or termination of my use of Loughton Town Council's laptop computers, equipment, and accessories. Failure to comply will constitute a disciplinary offence and will be dealt with under LTC's own disciplinary procedures, including potential termination of employment and/or other legal action.

Agreed to this _____ day of _____ 2021

Signed _____

Name _____

Agenda Item 15

Staff Absence Policy

Policy statement

Loughton Town Council (LTC) is committed to improving the health, wellbeing, and attendance of all employees. We value the contribution our employees make to our success. So, when any employee is unable to be at work for any reason, we miss that contribution. This absence policy explains:

- What we expect from managers and employees when handling absence.
- How we will work to reduce levels of absence.
- Formal Review methodology.

Contributions are welcome from employees in developing and implementing this policy.

Key principles

LTC's absence policy is based on the following principles:

1. As a responsible employer we undertake to provide payments to employees who are unable to attend work due to sickness.
2. Regular, punctual attendance is an important aspect of everyone's employment. We ask each employee to take responsibility for achieving and maintaining good attendance.
3. We will support employees who have genuine grounds for absence for whatever reason. This support includes:
 - a. 'special leave' for necessary absences not caused by sickness
 - b. a flexible approach to taking annual leave
 - c. access to counsellors where necessary
 - d. rehabilitation support in cases of long-term sickness absence.
4. We will consider any advice given by an employee's GP on the 'Statement of Fitness for Work'. If the GP advises that an employee 'may be fit for work' we will discuss with the employee how we can help them get back to work – for example, on flexible hours, or altered duties.
5. Where appropriate we will use an occupational health adviser, to help advise the employee and their manager on the best way to improve the employee's health and wellbeing.
6. The company's disciplinary procedures will be used if an explanation for absence is not forthcoming or is not thought to be satisfactory.
7. We respect the confidentiality of all information relating to an employee's sickness. This policy will be implemented in line with current data protection legislation and the Access to Medical Records Act 1988.

Notification of absence

If an employee is going to be absent from work, they should speak to their Town Clerk or Assistant Clerk within one hour of their normal start time. They should also:

- Give a clear indication of the nature of the illness and
- A likely return date.

The Town Clerk/Assistant Clerk will check with other employees if there is any information they need to cover their work during the period of absence. If the employee does not contact the Town Clerk /Assistant Clerk by the required time the Town Clerk /Assistant Clerk will attempt to contact the employee.

An employee may not always feel able to discuss their medical problems with their line manager. Managers will be sensitive to individual concerns and make alternative arrangements, where appropriate. For example, an employee may prefer to discuss health problems with a person of the same sex.

Evidence of incapacity

Employees can use the company self-certification arrangements for the first seven days absence. Thereafter a 'Statement of Fitness for Work' is required to cover every subsequent day.

If absence is likely to be long-term – more than four weeks continuously, there is a shared responsibility for the company and the employee to maintain contact at agreed intervals.

'May be fit for some work'

If the GP advises on the Statement of Fitness for Work that an employee 'may be fit for work' we will discuss with the employee ways of helping them get back to work. This might mean talking about a phased return to work or amended duties.

If it is not possible to provide the support an employee needs to return to work – for example, by making the necessary workplace adjustments – or an employee feels unable to return then the Statement will be used in the same way as if the GP advised that the employee was 'not fit for work'.

Return to work discussions

Managers will discuss absences with employees when they return to work to establish:

- The reason for absence
- What the manager or the company can do to help
- That the employee is fit to return to work.

If an employee's GP has advised that they 'may be fit for work' the return-to-work discussion can also be used to agree in detail how their return to work might work best in practice.

A more formal review / further disciplinary action may be triggered by:

Absences that are disruptive to the company's operations e.g. frequent short-term absences or long-term absence.

This review will look at any further action required to improve the employee's attendance and wellbeing.

A formal review and potential disciplinary action may be triggered by the use of the widely recognised 'Bradford Factor' formulas. The Bradford Factor is a simple calculation that is used to highlight frequent, short-term and long-term employee sick leave and should determine at what point absence levels become unacceptable and disciplinary action is required.

LTC will use the "Bradford Factor" calculations as follows

TARGET Staff whose absence score is above 100 in any 12-month period may be required to attend a disciplinary hearing. The absence score system gives higher scores for frequent short absences than for longer continuous periods of absence. Note:

EACH CASE SHOULD BE JUDGED ON ITS ON MERITS – if unsure whether to include an absence in the scores then further HR advice should be sought.

FORMULA Number of times absent squared, multiplied by the total number of days absent (Frequency x Frequency x Total number of days absent).

EXAMPLE 1 One continuous absence of 3 months

1st absence - 91 days $1 \times 1 \times 91 = 91$ points. 91 days' continuous absence in 12 months = 91 points

EXAMPLE 2 Frequent short absences varying in duration.

1st absence - 3 days $1 \times 1 \times 3 = 3$ points 2nd absence - 4 days $2 \times 2 \times 7 = 28$ points 3rd absence - 2 days $3 \times 3 \times 9 = 81$ points 4th absence - 1 day $4 \times 4 \times 10 = 160$ points 10 days' absence in 12 months = 160 points

Draft Staff Absence Policy Acceptance Form



STAFF ABSENCE ACCEPTANCE FORM

I have read and fully understood the Staff Absence Policy and the information and directives contained therein.

Agreed to this _____ day of _____ 2021

Signed _____

Name _____