



RESOURCES AND GENERAL SERVICES COMMITTEE

Members of the Resources and General Services Committee
are summoned to attend a Meeting at **7.30pm** on

Wednesday 9 April 2025

at Loughton Town Council, Council Chamber, 1 Buckingham Court,
Rectory Lane, Loughton IG10 2QZ

to transact the business as shown in the agenda.

Mark Squire
Town Clerk
3 April 2025

Councillor M Owen (Chairman)
Councillor R Brookes (Vice Chairman)

Councillors
I Allgood
S Murray

S Fontenelle
M Stubbings

N MacKinnon

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 12 February 2025.

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.

To receive and note if any.

6 Banking Arrangements

6.1 Unity Bank

The process to create beneficiaries within our Unity Bank details has begun and the move towards direct debit payments will continue as soon as the financial year end has been finalised.

To receive and note.

6.2 Santander Bank

Given the level of bureaucracy required to make transfers on behalf of Loughton Town Council (LTC), management of this facility was proving unworkable. This account has now been closed and the first precept instalment due on 25 April 2025 will now be paid to the LTC National Westminster Bank, Business Reserve account.

To receive and note.

7 Training and Conferences

The Responsible Finance Officer (RFO) (pending) attended a 2025 year-end webinar held by our finance system provider Rialtas, on 17 February 2025, which provided guidance and tips, ahead of year-end finances closedown.

8 Staff matters

8.1 Staff Salaries 2025/26

The Society of Local Council Clerks (SLCC) have advised that the trade unions have submitted their pay and conditions claim for 2025/26 to the National Employers (see page 6).

The employers' side will consult with representatives (up to the end of March 25) before deciding on an offer to the union's claim.

To receive and note.

8.2 Staff Appraisals

Annual staff appraisals have been completed for all team members.

To receive and note.

8.3 Recommendations from the Strategy & Staff Group (SSG) meeting of 4 April 2025

The Town Clerk will provide an oral update, with recommendations on staffing matters agreed at this meeting.

Members to note and ratify.

9 80th Anniversary of VE Day Commemoration

The Town Council are participating in the commemoration on 8 May 2025, at Hillyfields Open Space.

To receive and note.

10 Epping Forest District Council (EFDC) – Local Councils’ Liaison Committee (LCLC)

The origins, structure and mandate for the LCLC are protracted and appear to have become lost and convoluted over a long period of time. The last version of the underlying document was agreed in 2009 and any potential revision not raised again until 2016, but nothing further was followed up or actioned.

As a precursor meeting to the LCLC, historically there was an ‘Essex Association of Local Councils (EALC) Epping Forest Branch (EALCEFB)’ meeting, where Town/Parish Councillors and Clerks within the Epping Forest District would meet to discuss the agenda for the next LCLC meeting. In September 2023 the EALCEFB Secretary stepped down and no further meetings took place. Subsequently, the former Secretary had been advised that the ‘Epping Forest **Branch**’ of the EALC was incorrect and not lawful as we were not a branch of the EALC, hence the need to change the name. We have to be our own association (so Epping Forest District Association of Local Councils (EFALC) was initiated. One of the prime reasons that this newer format is for the Town and Parish Sector to be taken seriously by EFDC and also to gain a point of contact within EFDC for Town and Parish Clerks in the District.

This is a very abridged version of events and the Town Clerk will expand on this very basic information.

In the meantime, members are asked to review and make comment/recommendations on the three documents below:-

10.1 District Council and Local Council Charter – 2009

Copies of the Local Charter will be available in the LTC office to review. A few hardcopies will be available at the meeting itself. At some 44 pages with the majority of content and contact names out of date, it was not felt worthwhile including as a direct attachment.

Members to comment.

10.2 Terms of Reference agreed September 2020

See pages 7 – 8.

Members to review.

10.3 Epping Forest District Association of Local Councils (EFALC) draft constitution.

See page 9.

Members to review.

11 Local Council Awards

See report page 10.

Members to review and make a recommendation to full Council.

12 Technology

12.1 New Computers

Two of the office computers require replacing this year. The cost was included in the approved budget for 2025/26 at circa £2,000.

To receive and note.

12.2 Current Telephone Operators

During the past week both the internet and phone service was unstable or inactive for approximately 2 days. The level of support provided by our current provider was poor. It is requested that the Committee approves the appointment of a new telephone / broadband supplier. The office will seek alternative quotes.

Members to review.

13 Electric and Gas Supplier

The annual agreement with British Gas is due for renewal on July 25, 2025. The billing process has been vastly improved and a new electricity smart meter is due to be installed at Murray Hall in April. Given the stability of billing and the proactive account management we request approval to enter a 3 year fixed term contract with British Gas from July 2025 to July 2028. A schedule of charges is included (see page 11).

Members to review.

14 Financial Assistance Awards

The 23/24 awards that were carried forward into 24/25 as Earmarked reserves have been claimed and the reserves released. One award from 24/25 of £250 given to the Grant A Smile organisation will be released into general reserves following confirmation that it will not be claimed.

To receive and note.

15 Finance

15.1 Current Financial Position

The current financial position as at 28 February 2025 is attached together with details of the funds available from earmarked reserves (see pages 12 – 13). A note of the Council's current bank balances and most recent reconciliations as at 28 February 2025 are attached (see pages 14 – 17).

15.2 Accounts Paid

Payments totalling £566,695.95 as detailed on payment schedules nos 404-406 (see pages 18 – 21) have been made since the report to the meeting on 12 February 2025. Schedules and accompanying invoices are available at the Council offices for inspection. Larger print hardcopies will be available at the meeting.

For information, details of all Council payments in excess of £500 are provided on the Council's website under the 'Finance and Transparency Schedule of Payments' section.

16 Internal Financial Check

Councillor MacKinnon visited the office on 6 January 2025 and undertook a financial check on the payroll reports for December 2024. Also, on Wednesday 26 March 2025, he undertook a financial check on invoices and cheque runs from 1 August 2024 to date. No issues were raised.

To receive and note

17 Annual Insurance

The Committee is asked to NOTE that the annual premium for 2025/26 is £10,558.38 payable for 1 April 2025. This is the first year of a 3-year contract with Zurich. The annual fully comprehensive van insurance premium for 25/26 is £1,379.96.

To receive and note.

18 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 2024/25 which is scheduled for the Council meeting on 21 May 2025.

Members are encouraged to refer to the following publication "Joint Panel on Accountability and governance Practitioners' Guide' (March 2024)", 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 [Practitioners-guide-2024-1.pdf](#).

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

18.1 Internal Audit – last approved April 2024

18.1.1 Review of the Effectiveness of the System of Internal Audit

* See attached report (see pages 22 – 23).

18.1.2 Review of the Effectiveness of the System of Internal Control – last approved April 2024

* See attached report (see pages 24 – 25).

18.2 Risk Assessment and Management – last approved April 2024

See attached report (see page 26).

19 Year End 2024/25 Accounts

The Annual Governance and Accountability Return (AGAR) requirements were published by our external auditors PKF Littlejohn LLP (PKF) on 25 March 2025 for this financial year ending 31 March 2025.

To enable the closure of 2024/25 year end accounts, the following dates have been diarised:

- Year- end accounts closedown with RBS Omega – 28 April 2025
- Internal Audit visit from Heelis & Lodge – 12 May 2025
- Submission of accounts to Town Council – 21 May 2025
- Submission of AGAR to PKF – by 1 July 2025

To receive and note.

Mark Squire
TOWN CLERK
3 April 2025

Agenda Item 8
Trade Union Pay Claim 25/26



**Trade Union Side of the National Joint Council for Local Government Services:
England, Wales and Northern Ireland**

NJC PAY CLAIM 2025-26

This NJC pay claim for 2025-26 is made by the Joint Trade Union Side (UNISON, GMB and UNITE) to the NJC National Employers.

Our claim is for:

- An increase of at least £3,000 across all NJC spinal column points

In addition:

- A clear plan to reach a minimum pay rate of £15 an hour
- One extra day of annual leave for all staff
- A reduction in the working week by two hours, with no loss of pay
- The ability for school staff to take [at least] one day of their annual leave during term time, with no loss of pay

31 JAN 2025

Agenda Item 10.2

Terms of Reference agreed September 2020

LOCAL COUNCILS' LIAISON COMMITTEE

Terms of Reference 2019/20

(4 September 2019 (draft))

Introduction

- (1) Since the inception of the Epping Forest District in 1974, the District Council and the parish and town councils have come together to discuss matters of mutual interest and concern. The Local Councils' Liaison Committee, comprises representatives from all parish and town councils, Essex County Councillors and District Councillors.
- (2) The District Council's Service Director (Planning Services) is the lead officer for the Committee and will co-ordinate agenda preparation, in conjunction with an appointed representative(s) of the local councils.

Membership

Membership of the Local Councils' Liaison Committee will comprise representatives of the following councils.

Epping Forest District Council:

Committee membership will be determined at the Annual Council meeting each May.

The Chairman of Epping Forest District Council will be the Chairman of the Liaison Committee.

Essex County Council representatives for the following divisions:

Buckhurst Hill and Loughton South
Chigwell and Loughton Broadway
Epping and Theydon Bois
Loughton Central
North Weald and Nazeing
Ongar and Rural
Waltham Abbey

Parish and Town Councils:

Clerks and Chairmen / Members

The Vice-Chairman of the Liaison Committee will be a representative of the local councils and will be appointed at the first meeting in each municipal year, although this is usually the Chairman of the Epping Forest Branch of the Association of Local Councils.

Frequency of meetings

Two meetings per year, on a six-monthly basis.

Aims

- To enhance and enrich communications, so as to assist in the exchange of information, the expression of views and the making of representations.
- To work in partnership in the provision of services to the public.

**Agenda Item 10.2 cont:
Terms of Reference agreed September 2020**

Terms of Reference

General:

- (1) To note the Terms of Reference at each meeting, unless a review/amendment is required.
- (2) The consultation and information exchange achieved through the Committee tends to be limited to matters of general concern and interest, leaving parish specific matters to be taken up directly with the Council concerned.

The District Council:

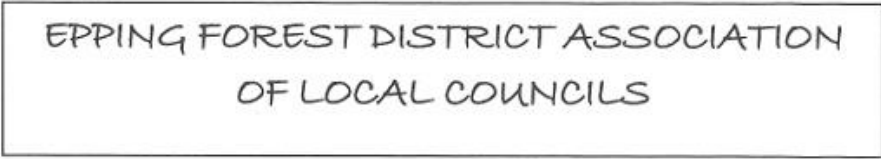
- (2) To inform local councils of matters affecting their local communities upon which they will be consulted.
- (3) To formally consult local councils upon those matters where the local council is entitled to formal consultation.
- (4) To provide sufficient information about matters upon which the views of local councils are sought.
- (5) To discuss matters of common interest.
- (6) To provide speakers if requested on any of its services or any aspect of a particular service, subject to availability.

Local councils:

- (6) To arrange for the dissemination of information within their areas to publicise and allow the public a reasonable opportunity to participate in the decision-making process.
- (7) To assist the District Council and local District Ward Councillors in keeping them informed about local opinion and views upon matters affecting their areas generally and upon specific issues.

Agenda Item 10.3

Epping Forest District Association of Local Councils (EFALC) draft



CONSTITUTION

1. Constitution & Name

The Association shall consist of the 24 Town and Parish Councils within the District of Epping Forest, and shall henceforth be known as the Epping Forest District Association of Local Councils (EFALC).

2. Essex Association of Local Councils

The Association will be affiliated with the EALC for mutual benefit. It is encouraged that member councils be affiliated with the EALC.

3. Objects of the Association

- i. To protect and promote the interests, rights, function and privileges of members.
- ii. To assist members in the performance of their duties and to promote and develop the economic, social, cultural and recreations life of the parishes.
- iii. To promote a widespread and well-informed interest in local government.
- iv. To discuss matters of common interest which may affect the residents of the Epping Forest District, and agree any resultant action.
- v. The Association should avoid overt party-political stances bur rather should concentrate on specific interests in our communities.

4. Membership

Every Parish Council in the District of Epping Forest shall be eligible for membership of the Association. The choice of representation is at the discretion of each Council and is to be a maximum occupancy of two.

5. Subscriptions

There is no fee to be a member of the EFALC.

6. Meetings

The Association shall meet at least two times a year, one of which should be the formal AGM.

7. AGM

To be held once per year at which standing items include the appointment of Chair and Vice Chair, a review of the Constitution, and the administration of the organisation. The quorum for the AGM is representation from 8 member councils.

8. Voting

Each Parish Council has one vote and the Chair has a casting vote in the event of a tie.

Agenda item 11

Local Council Awards

The National Association of Local Councils (NALC) describe the Local Council Award Scheme is a structured framework designed to recognise and promote excellence among Parish and Town Councils of all sizes. An opportunity to demonstrate council commitment to high standards of governance, community engagement and continuous improvement.

Background

In March 2019, Loughton Town Council's 'Gold Award' under this scheme expired. Mainly due to lack of time and resources, the requalification work was not undertaken. It was also made more onerous, as each stage had to be undertaken again piecemeal, i.e. one at a time. At that time, the stages were 'Foundation', 'Quality' and 'Gold' with a separate fee and timescale attached for each stage.

Currently there are modifications to the scheme, which is now relabelled as 'Bronze', 'Silver' and 'Gold'. The difference now is that you can apply for 'Gold' status in one in go. The judging panel bases everything on information provided on the LTC website.

The benefits of this scheme are questionable/debatable?

For

- Mainly kudos.
- Demonstrates the high standard of LTC work- a benchmark.
- Brings the website up to date.
- Fees are modest – registration fee of £50 and £200 for 'Gold' standard.

Against

- Phenomenal amount of work, time and resources needed to accomplish Gold status.
- No direct tangible benefits for local residents, kudos and status apart.
- The website can be updated as a separate exercise.
- This status only last four years and then the process of accreditation starts all over again.

The Town Clerk is willing to take this forward, but only if there is the appetite from members to proceed, given the amount of work involved.

Members to review and make a recommendation to the next Town Council meeting.

MS 2.4.25

Agenda Item 13
Electric and Gas Supplier



Energy Quotation Enterprise Fixed Price

| | | | |
|-----------------|------------------------------------|--------------------|---------------------------------|
| Summary: | | Quote Date: | 01/04/25 |
| Customer: | Loughton Town Council | Reference: | Multiple (See Offer Details) |
| Contact: | Kate Pendlebury | Sales Contact: | Pritesh Patel |
| Telephone: | 02085084200 | Telephone: | |
| Email: | kate.pendlebury@loughton-tc.gov.uk | Email: | pritesh.patel3@britishgas.co.uk |

Quote Details:

| | | | |
|----------|------------------------|----------------|------------------------|
| Fuel: | Electricity | Payment Terms: | Direct Debit - 10 Days |
| Product: | Enterprise Fixed Price | Sites: | 8 |

| Quote ID | Start Date | End Date | Duration | Estimated Contract Spend | Estimated Annual Spend | Energy Type |
|----------|------------|----------|-----------|--------------------------|------------------------|-------------|
| 03027144 | 25/07/25 | 24/07/26 | 12 Months | £14,896 | £14,896 | Zero Carbon |
| 03027188 | 25/07/25 | 24/07/28 | 36 Months | £46,783 | £15,580 | Zero Carbon |

How to accept this quote
Please contact your Sales Manager. We reserve the right to withdraw this offer at any time and will notify you accordingly.

If you accept this quote we will provide our contractual documentation for you to review. Once it is signed you will be legally bound to be supplied by us for the relevant period in accordance with the applicable terms of contract.



Energy Quotation Gas – Enterprise Fixed Price

| | | | |
|-----------------|------------------------------------|--------------------|---------------------------------|
| Summary: | | Quote Date: | 01/04/25 |
| Customer: | Loughton Town Council | Reference: | Multiple (See Offer Details) |
| Contact: | Kate Pendlebury | Sales Contact: | Pritesh Patel |
| Telephone: | 02085084200 | Telephone: | |
| Email: | kate.pendlebury@loughton-tc.gov.uk | Email: | pritesh.patel3@britishgas.co.uk |

Quote Details:

| | | | |
|--------------------|------------------------------------|----------------------|------------------------|
| Fuel: | Gas | Payment Terms: | Direct Debit - 10 Days |
| Product: | Enterprise Fixed Price | Sites: | 3 |
| Pricing Structure: | Site Specific With Standing Charge | Pass-Through Option: | All Inclusive |

| Quote ID | Start Date | End Date | Duration | Estimated Contract Spend | Estimated Annual Spend | Energy Type |
|----------|------------|----------|-----------|--------------------------|------------------------|-------------|
| 03027422 | 25/07/25 | 24/07/26 | 12 Months | £6,307 | £6,307 | Standard |
| 03027470 | 25/07/25 | 24/07/28 | 36 Months | £18,144 | £6,042 | Standard |

How to accept this quote
Please contact your Sales Manager. We reserve the right to withdraw this offer at any time and will notify you accordingly.

If you accept this quote we will provide our contractual documentation for you to review. Once it is signed you will be legally bound to be supplied by us for the relevant period in accordance with the applicable terms of contract.

Agenda item 15
Current Financial Position

Loughton Town Council
Summary Income & Expenditure by Budget Heading 28/02/2025
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 | 17,050 | 16,235 | 20,249 | 4,014 | 4,014 | 80.2% |
| Office Expenses | Expenditure | 12,594 | 14,718 | 16,668 | 1,950 | 1,950 | 88.3% |
| Audit | Expenditure | 3,926 | 375 | 4,130 | 3,755 | 3,755 | 9.1 % |
| Central Personnel | Expenditure | 407,806 | 385,136 | 445,390 | 60,254 | 60,254 | 86.5% |
| Council Expenses (1) | Expenditure | 14,675 | 14,660 | 19,718 | 5,058 | 5,058 | 74.3% |
| Other Services (2) | Expenditure | 339 | 38,456 | 1,200 | (37,256) | (37,25) | 3204.7% |
| Members' Expenses | Expenditure | 1,723 | 116 | 2,460 | 2,344 | 2,344 | 4.7% |
| Buckingham Court | Expenditure | 58,313 | 51,726 | 64,394 | 12,668 | 12,668 | 80.3% |
| | Income | 0 | 745 | 2,000 | 1,255 | | 37.2% |
| Service Re-charge (3) | Expenditure | -371,000 | 0 | 0 | 0 | 0 | 0.0% |
| Grants (4) | Expenditure | 31,399 | 35,055 | 38,500 | 3,517 | 3,517 | 90.9% |
| | Income | 37,100 | 0 | | 0 | | |

INCOME – EXPENDITURE TOTALS

| | | | | | | |
|-----------------------------|----------------|----------------|----------------|---------------|--|--------------|
| R&GS Expenditure (3) | 176,824 | 556,404 | 612,709 | 56,305 | | 90.8% |
| Income | 38,412 | 745 | 2,000 | 1,255 | | 37.2% |
| Net Expenditure over Income | 138,412 | 555,765 | 610,709 | 54,945 | | |

Notes:

- (1) Council Expenses – “Actual Year To Date” – includes the Town Council annual Insurance.
- (2) Other services includes £36,703 for election expenses which was offset by a transfer from earmarked reserves of £24,855.
- (3) The Service Recharge will be applied at the financial year-end.
- (4) Grants expenditure includes £1,000 from 23/24 grants offset by a £1,000 transfer from earmarked reserves.

Agenda item 15 cont.
Earmarked Reserves for 2024/2025

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 | 28.02.25 |
|---|-----------------|
| Grant Funding (5) | 1,542 |
| Total | 0 |

Notes:

- (5) Grant Funding EMR for 23/24 award to St Mary's Church to purchase an externally mounted defibrillator. Actual purchase March 2025 of an internal defibrillator for £750.

Agenda item 15.1
Current Financial Position continued

Date:19/03/2025

Loughton Town Council 2024 - 25

Page 1

Time: 16:13

Bank Reconciliation Statement as at 28/02/2025
for Cashbook 1 - No 1 Current Account

User: JCG

| <u>Bank Statement Account Name (s)</u> | <u>Statement Date</u> | <u>Page No</u> | <u>Balances</u> |
|--|--------------------------------|------------------------------------|-------------------|
| Nat West no. 1 account | 28/02/2025 | | 23,668.23 |
| | | | 23,668.23 |
| <u>Unpresented Payments (Minus)</u> | | <u>Amount</u> | |
| 17/01/2025 11829 P753 | SME Invoice Finance Limited | 720.00 | |
| 31/01/2025 11849 P802 | BASICS Essex | 1,120.00 | |
| 31/01/2025 11850 P803 | Epping Forest Foodbank | 3,000.00 | |
| 28/02/2025 11859 P826 | Wendy Dodd | 52.80 | |
| 28/02/2025 11860 P827 | St Mary's PCC | 350.00 | |
| 28/02/2025 11871 P861 | Restore Community | 2,500.00 | |
| 28/02/2025 11851 P816 | AtoZ Supplies | 104.22 | |
| 28/02/2025 11852 P817 | Couno Office Solutions Limited | 114.25 | |
| 28/02/2025 11853 P818 | Regional Waste Recycling Comme | 561.60 | |
| 28/02/2025 11854 P821 | Essex Association of Local Cou | 20.40 | |
| 28/02/2025 11855 P822 | Vision ICT Ltd | 78.00 | |
| 28/02/2025 11856 P823 | Bullfinch (Gas Equipment) Lim | 66.00 | |
| 28/02/2025 11857 P824 | Scott Dryden | 1,300.00 | |
| 28/02/2025 11858 P825 | Chubb Fire & Security Ltd | 41.76 | |
| 28/02/2025 11861 P804 | Qualis Property Solutions Ltd | 13,446.16 | |
| 28/02/2025 11862 P831 | Atrium Security Limited t/a Tr | 912.50 | |
| 28/02/2025 11863 P832 | Gracelands Complete Maintenanc | 180.00 | |
| 28/02/2025 11864 P833 | Total Media | 167.00 | |
| 28/02/2025 11865 P840 | TBS Hygiene Ltd | 72.00 | |
| 28/02/2025 11866 P841 | Fluid Solutions Plumbing & Hea | 252.00 | |
| 28/02/2025 11867 P844 | Regional Waste Recycling Comme | 72.00 | |
| 28/02/2025 11868 P845 | Earth Anchors Ltd | 559.20 | |
| 28/02/2025 11869 P846 | Atrium Security Limited t/a Tr | 912.50 | |
| 28/02/2025 11870 P847 | Panther Security Systems Ltd | 160.86 | |
| 28/02/2025 11872 P862 | P & L Signs Ltd t/a Signs Expr | 97.62 | |
| 28/02/2025 11873 P863 | Viking | 225.06 | |
| 28/02/2025 11874 P864 | Citizens Advice | 8,500.00 | |
| | | | 35,585.93 |
| | | | -11,917.70 |
| <u>Unpresented Receipts (Plus)</u> | | | |
| 26/02/2025 SD58 | | -79.20 | |
| 28/02/2025 R271 | | 311.04 | |
| | | | 231.84 |
| | | | -11,685.86 |
| | | Balance per Cash Book is :- | -11,685.86 |
| | | Difference is :- | 0.00 |

Signatory 1:

NameSignedDate

Agenda item 15.1
Current Financial Position continued

| | | |
|------------------|---|-----------|
| Date: 19/03/2025 | Loughton Town Council 2024 - 25 | Page 1 |
| Time: 15:04 | Bank Reconciliation Statement as at 28/02/2025 for Cashbook 2 - No 2 Current Account | User: JCG |

| Bank Statement Account Name (s) | Statement Date | Page No | Balances |
|-------------------------------------|-------------------------|------------------------------------|------------------|
| Nat West no. 2 account | 28/02/2025 | | 55,359.54 |
| | | | 55,359.54 |
| Unpresented Payments (Minus) | | | Amount |
| 28/02/2025 869 P831 | HMRC only 120PW00111168 | | 8,862.20 |
| 28/02/2025 870 P832 | Essex Pension Fund | | 9,632.71 |
| | | | 18,494.91 |
| | | | 36,864.63 |
| Unpresented Receipts (Plus) | | | |
| | | 0.00 | |
| | | | 0.00 |
| | | | 36,864.63 |
| | | Balance per Cash Book is :- | 36,864.63 |
| | | Difference is :- | 0.00 |

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

| | | |
|------------------|---|-----------|
| Date: 19/03/2025 | Loughton Town Council 2024 - 25 | Page 1 |
| Time: 14:59 | Bank Reconciliation Statement as at 28/02/2025 for Cashbook 3 - NatWest Business Reserve Acc | User: JCG |

| Bank Statement Account Name (s) | Statement Date | Page No | Balances |
|-------------------------------------|----------------|------------------------------------|------------------|
| NatWest Business Reserve Acc | 28/02/2025 | | 93,625.78 |
| | | | 93,625.78 |
| Unpresented Payments (Minus) | | | Amount |
| | | 0.00 | |
| | | | 0.00 |
| | | | 93,625.78 |
| Unpresented Receipts (Plus) | | | |
| | | 0.00 | |
| | | | 0.00 |
| | | | 93,625.78 |
| | | Balance per Cash Book is :- | 93,625.78 |
| | | Difference is :- | 0.00 |

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Agenda item 15.1
Current Financial Position continued

Date:19/03/2025 Loughton Town Council 2024 - 25 Page 1
 Time: 14:55 **Bank Reconciliation Statement as at 28/02/2025** User: JCG
for Cashbook 4 - Santander Business Reserve Acc

| <u>Bank Statement Account Name (s)</u> | <u>Statement Date</u> | <u>Page No</u> | <u>Balances</u> |
|--|-----------------------|------------------------------------|-------------------|
| Santander | 28/02/2025 | | 296,132.64 |
| | | | 296,132.64 |
| <u>Unpresented Payments (Minus)</u> | | <u>Amount</u> | |
| | | 0.00 | |
| | | | 0.00 |
| | | | 296,132.64 |
| <u>Unpresented Receipts (Plus)</u> | | | |
| | | 0.00 | |
| | | | 0.00 |
| | | | 296,132.64 |
| | | Balance per Cash Book is :- | 296,132.64 |
| | | Difference is :- | 0.00 |

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Date:19/03/2025 Loughton Town Council 2024 - 25 Page 1
 Time: 14:57 **Bank Reconciliation Statement as at 28/02/2025** User: JCG
for Cashbook 6 - Nationwide Instant Saver Acc

| <u>Bank Statement Account Name (s)</u> | <u>Statement Date</u> | <u>Page No</u> | <u>Balances</u> |
|--|-----------------------|------------------------------------|-------------------|
| Nationwide Instant Saver Acc | 28/02/2025 | | 108,178.45 |
| | | | 108,178.45 |
| <u>Unpresented Payments (Minus)</u> | | <u>Amount</u> | |
| | | 0.00 | |
| | | | 0.00 |
| | | | 108,178.45 |
| <u>Unpresented Receipts (Plus)</u> | | | |
| | | 0.00 | |
| | | | 0.00 |
| | | | 108,178.45 |
| | | Balance per Cash Book is :- | 108,178.45 |
| | | Difference is :- | 0.00 |

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Agenda item 15.1
Current Financial Position continued

Date:19/03/2025 Loughton Town Council 2024 - 25 Page 1
 Time: 14:45 **Bank Reconciliation Statement as at 28/02/2025** User: JCG
for Cashbook 7 - Unity Bank

| <u>Bank Statement Account Name (s)</u> | <u>Statement Date</u> | <u>Page No</u> | <u>Balances</u> |
|--|-----------------------|------------------------------------|-----------------|
| Unity Bank | 28/02/2025 | | 476.71 |
| | | | 476.71 |
| <u>Unpresented Payments (Minus)</u> | | <u>Amount</u> | |
| | | 0.00 | |
| | | | 0.00 |
| | | | 476.71 |
| <u>Unpresented Receipts (Plus)</u> | | | |
| | | 0.00 | |
| | | | 0.00 |
| | | | 476.71 |
| | | Balance per Cash Book is :- | 476.71 |
| | | Difference is :- | 0.00 |

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Date:19/03/2025 Loughton Town Council 2024 - 25 Page 1
 Time: 14:38 **Bank Reconciliation Statement as at 28/02/2025** User: JCG
for Cashbook 8 - Unity Bank Deposit

| <u>Bank Statement Account Name (s)</u> | <u>Statement Date</u> | <u>Page No</u> | <u>Balances</u> |
|--|-----------------------|------------------------------------|-----------------|
| Unity Bank Deposit | 28/02/2025 | | 0.00 |
| | | | 0.00 |
| <u>Unpresented Payments (Minus)</u> | | <u>Amount</u> | |
| | | 0.00 | |
| | | | 0.00 |
| | | | 0.00 |
| <u>Unpresented Receipts (Plus)</u> | | | |
| | | 0.00 | |
| | | | 0.00 |
| | | | 0.00 |
| | | Balance per Cash Book is :- | 0.00 |
| | | Difference is :- | 0.00 |

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

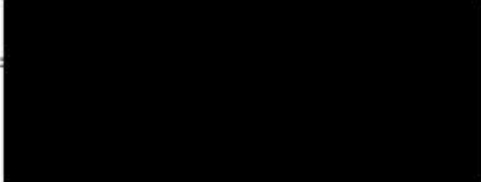
**Agenda item 15.2
Accounts Paid**

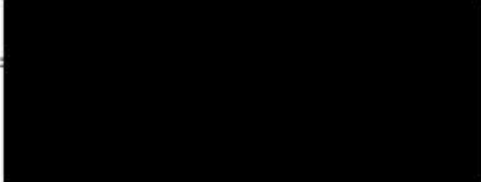
**Loughton Town Council
Payment record
List of payments made between 18 January 2025 to 31 January 2025**


| Invoice No. | Date Paid | Payee Name | Chq No. | Paid | P No. | Transaction details | Year |
|--------------------------------------|------------|----------------------------------|---------|----------|-------|----------------------------|---------|
| <i>For information No. 1 Account</i> | | | | | | | |
| M0001447893 | 31/01/2025 | Epping Forest District Council | 11837 | 540.00 | P775 | Clearance w/ WRA | 2024/25 |
| | 31/01/2025 | Restore Community - Noah's Ark | 11838 | 2,500.00 | P776 | Financial Assistance Grant | 2024/25 |
| | 31/01/2025 | Restore Community - Oakwood Gate | 11839 | 2,500.00 | P777 | Financial Assistance Grant | 2024/25 |
| 3 | 31/01/2025 | Clarke Hillyer | 11840 | 25.00 | P778 | B Cr Window Cleaning | 2024/25 |
| 10807 | 31/01/2025 | Total Media Marketing | 11841 | 360.00 | P779 | MH advert in TL | 2024/25 |
| 5172144 | 31/01/2025 | H2O Nationwide | 11842 | 108.00 | P790 | Water testing KH | 2024/25 |
| 10005174147 | 31/01/2025 | Castle Water | 11843 | 31.00 | P791 | BC Water rates 1/12-31/12 | 2024/25 |
| | 31/05/2025 | Charlotte Harman | 11844 | 350.00 | P792 | Replace Chq 11800 P692 | 2024/25 |
| 3767 | 31/05/2025 | Docendo Limited | 11845 | 1,291.19 | P793 | Comp Maint & Back Up Qtr 1 | 2024/25 |
| 10795420 | | Chubb Fire & Security Ltd | | 41.76 | P794 | KH Extn Service visit | 2024/25 |
| 10795574 | 31/05/2025 | Chubb Fire & Security Ltd | 11846 | 41.76 | P795 | MH Extn Service visit | 2024/25 |
| 1033122 | 31/05/2025 | Pinnacle Housing Limited | 11847 | 600.00 | P800 | WRPF Grd Maint Jan | 2024/25 |
| 78322 | 31/05/2025 | James Todd & Co Limited | 11848 | 132.00 | P801 | Payroll Jan | 2024/25 |
| | 31/05/2025 | BASICS Essex | 11849 | 1,120.00 | P802 | Financial Assistance Grant | 2024/25 |
| | 31/05/2025 | Epping Forest Foodbank | 11850 | 3,000.00 | P803 | Financial Assistance Grant | 2024/25 |
| <i>For information Direct Debits</i> | | | | | | | |
| 345024353 | 20/01/2025 | Worldpay | Contra | 8.59 | P774 | Streamline charge for Jan | 2024/25 |
| 724269574 | 04/02/2025 | British Gas (BC) | DD | 195.30 | P780 | BC Gas 24/12-21/1 | 2024/25 |
| 881654426 | 10/02/2025 | British Gas (BC) | DD | 2.98 | P781 | BC Gas 22/1-24/1 | 2024/25 |
| 724269589 | 04/02/2025 | British Gas (MH) | DD | 675.04 | P782 | MH Gas 3/1-21/1 | 2024/25 |
| 724281375 | | British Gas (WRPF) | DD | 16.43 | P783 | WRPF electric 3/1-23/1 | 2024/25 |
| 811680844 | 24/01/2025 | British Gas (WRA) | DD | 22.87 | P784 | WRA electric 22/12-23/1 | 2024/25 |
| 800618113 | 03/02/2025 | British Gas (MH) | DD | 3,940.78 | P785 | MH electric 4/12-12/1 | 2024/25 |
| 724260721 | | British Gas (MH) | DD | 3,940.78 | P786 | MH electric 4/12-12/1cr | 2024/25 |
| 806799996 | 05/02/2025 | British Gas (MH) | DD | 590.06 | P787 | MH electric 4/12-12/1 | 2024/25 |
| 806799996 | 05/02/2025 | British Gas (MH) | DD | 132.00 | P788 | MH electric 13/1-21/1 | 2024/25 |
| 724250778 | 30/01/2025 | British Gas (KH) | DD | 200.82 | P789 | KH electric 17/12-16/1 | 2024/25 |
| 724299317 | 10/02/2025 | British Gas (MH) | DD | 20.91 | P796 | MH Gas 22/1-27/1 | 2024/25 |
| 724297729 | 10/02/2025 | British Gas (BC) | DD | 93.71 | P797 | BC electric 2/1-27/1 | 2024/25 |
| 724297739 | 10/02/2025 | British Gas (Cem) | DD | 54.61 | P798 | Cem electric 3/1-27/1 | 2024/25 |
| 724295720 | 10/02/2025 | British Gas (RVRG) | DD | 16.23 | P799 | RVRG electric 3/1-27/1 | 2024/25 |
| 724303135 | 11/02/2025 | British Gas (KG) | DD | 16.87 | P804 | KG electric 3/1-28/1 | 2024/25 |
| 800623579 | 11/02/2025 | British Gas (BC) | DD | 2.98 | P805 | BC Gas 25/1-27/1 | 2024/25 |
| SL08444695INV | 05/02/2025 | Northgate Vehicle Hire Ltd | DD | 980.19 | P806 | Van Jan | 2024/25 |
| 345208088 | 21/01/2025 | Worldpay | Contra | 18.36 | P807 | Streamline charge for Jan | 2024/25 |
| 345368875 | 22/01/2025 | Worldpay | Contra | 2.30 | P808 | Streamline charge for Jan | 2024/25 |
| 345717227 | 24/01/2025 | Worldpay | Contra | 12.01 | P809 | Streamline charge for Jan | 2024/25 |
| 346245188 | 28/01/2025 | Worldpay | Contra | 0.21 | P810 | Streamline charge for Jan | 2024/25 |
| 346589397 | 30/01/2025 | Worldpay | Contra | 17.40 | P811 | Streamline charge for Jan | 2024/25 |
| 346792667 | 31/01/2025 | Worldpay | Contra | 46.60 | P812 | Streamline charge for Jan | 2024/25 |
| <i>For information No. 2 Account</i> | | | | | | | |
| 7891121 | 22/01/2025 | NatWest Autopay | DD | 20.60 | P772 | Bank charge Dec | 2024/25 |
| DEC CHGS 2 | 31/01/2025 | NatWest Autopay | DD | 3.50 | P773 | Bank acct charges Dec | 2024/25 |


Total **£ 15,773.28**

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

Signed: 

Print name: 

Signed: 

Print name: 

| | |
|----------------------------|-----|
| Schedule number | 404 |
| Date reported to RGS Cttee | |

**Agenda item 15.2
Accounts Paid cont.**

**Loughton Town Council
Payment record
List of payments made between 1 February 2025 to 28 February 2025**

| Invoice No. | Date Paid | Payee Name | Chq No. | Paid | P No. | Transaction details | Year |
|--|------------|--|---------|--------------|-------|----------------------------------|---------|
| <i>For information No. 1 Account</i> | | | | | | | |
| 30797042 | 28/02/2025 | AloZ Supplies | 11851 | 104.22 | P816 | MH clearing supplies | 2024/25 |
| 2940 | 28/02/2025 | Couno Office Supplies Ltd | 11852 | 114.25 | P817 | Printing January | 2024/25 |
| E238003 | 28/02/2025 | Regional Waste Recycling (Commercial) Limited | | 332.80 | P818 | Cem Bins Feb | 2024/25 |
| E238005 | 28/02/2025 | Regional Waste Recycling (Commercial) Limited | | 82.40 | P819 | KH Bins Feb | 2024/25 |
| E238006 | 28/02/2025 | Regional Waste Recycling (Commercial) Limited | 11853 | 186.40 | P820 | MH Bins Feb | 2024/25 |
| 18231 | 28/02/2025 | EALC | 11854 | 20.40 | P821 | Neurodiverse crs MS | 2024/25 |
| 19635 | 28/02/2025 | Vision ICT Ltd | 11855 | 78.00 | P822 | Bi-ann fee .gov domain 4/25-3/27 | 2024/25 |
| OP/114024 | 28/02/2025 | Bullfinch (Gas Equipment) Limited | 11856 | 86.00 | P823 | Torch kit for Beacon | 2024/25 |
| 66 | 28/02/2025 | Scott Dryden | 11857 | 1,300.00 | P824 | TL Spring issue desi | 2024/25 |
| 10611168 | 28/02/2025 | Chubb Fire & Security Ltd | 11858 | 41.76 | P825 | Cem fire exting service | 2024/25 |
| | 28/02/2025 | Wendy Dodd | 11859 | 52.80 | P826 | Cllr Travel C's | 2024/25 |
| | 28/02/2025 | St Marys PCC | 11860 | 350.00 | P827 | FA Grant | 2024/25 |
| 804 | 28/02/2025 | Qualis Property Solutions | 11861 | 13,446.16 | P830 | Ground maint Jan | 2024/25 |
| 17712 | 28/02/2025 | Atrium Security Solutions Ltd | 11862 | 912.50 | P831 | RVRG Gate security Jan | 2024/25 |
| 26489 | 28/02/2025 | Gracelands Complete Maintenance Services Ltd | 11863 | 180.00 | P832 | MH 1/4 service boiler | 2024/25 |
| TL/108/print | 28/02/2025 | Total Media Marketing | 11864 | 167.00 | P833 | TL Spring issue print | 2024/25 |
| 6548 | 28/02/2025 | TBS Hygiene Ltd | 11865 | 72.00 | P840 | Dog waste bin Jan | 2024/25 |
| 2431 | 28/02/2025 | Fluid Solutions Plumbing & Heating Ltd | 11866 | 252.00 | P841 | Toilet repairs/Tank repairs | 2024/25 |
| E238182 | 28/02/2025 | Regional Waste Recycling (Commercial) Limited | 11867 | 72.00 | P844 | Cem green bins Jan | 2024/25 |
| EA40897 | 28/02/2025 | Earth Anchors Ltd | 11868 | 559.20 | P845 | Memorial seat RVRG | 2024/25 |
| 17725 | 28/02/2025 | Atrium Security Solutions Ltd | 11869 | 912.50 | P846 | RVRG Gate security Feb | 2024/25 |
| 125780 | 28/02/2025 | Panther Security Systems Ltd | 11870 | 160.85 | P847 | MH Alarm serv. and maintenance | 2024/25 |
| | 28/02/2025 | Restoro Community | 11871 | 2,500.00 | P861 | FA Grant | 2024/25 |
| 29660 | 28/02/2025 | P & L Signs Ltd | 11872 | 97.62 | P862 | Novelty Size Chq | 2024/25 |
| 5337740 | 28/02/2025 | Viking Office Uk Limited | 11873 | 225.05 | P863 | Paper and Stamps | 2024/25 |
| | 28/02/2025 | Epping Forest District Citizen Advice | 11874 | 8,500.00 | P864 | FA Grant | 2024/25 |
| <i>For information Direct Debits</i> | | | | | | | |
| 123411 | 20/01/2025 | the Comms Guys | DD | 198.33 | P813 | Telephones Dec | 2024/25 |
| 724308953 | 28/01/2025 | British Gas (WRPF) | N/A | 16.43 | P814 | WRPF electric cr 3/1-23/1 | 2024/25 |
| 134236492388 | 24/02/2025 | Tesco Mobile | DD | 30.91 | P834 | Mobile phone Jan | 2024/25 |
| C174065 | 09/03/2025 | Skyguard Limited | DD | 77.78 | P835 | Peoplesafe Feb | 2024/25 |
| 45658 | 14/02/2025 | NatWest Credit Card | DD | 362.35 | P836 | Jan Credit Card | 2024/25 |
| Jan Chgs | 28/02/2025 | NatWest | DD | 47.26 | P837 | Jan Bank charges | 2024/25 |
| 66671 | 19/02/2025 | the Comms Guys | DD | 200.83 | P838 | Telephones Jan | 2024/25 |
| 115302 | | Positive Water Limited | N/A | 305.23 | P839 | Water rates Jan | 2024/25 |
| 347507847 | 04/02/2025 | Worldpay | Contra | 21.34 | P848 | Streamline charge for Feb | 2024/25 |
| 348442026 | 10/02/2025 | Worldpay | Contra | 0.89 | P849 | Streamline charge for Feb | 2024/25 |
| 348576500 | 11/02/2025 | Worldpay | Contra | 0.16 | P850 | Streamline charge for Feb | 2024/25 |
| 349590385 | 17/02/2025 | Worldpay | Contra | 3.45 | P851 | Streamline charge for Feb | 2024/25 |
| 802085357 | 18/02/2025 | British Gas (MH) | DD | 24.40 | P852 | MH Gas 28/1-3/2 | 2024/25 |
| 806831857 | 04/03/2025 | British Gas (KH) | DD | 233.02 | P853 | KH Gas 17/1-17/1 | 2024/25 |
| 806831856 | 04/03/2025 | British Gas (MH) | DD | 330.38 | P854 | MH electric 22/1-12/2 | 2024/25 |
| 724330985 | 03/02/2025 | British Gas (RVRG) | DD | 4.54 | P855 | RVRG electric 28/1-3/2 | 2024/25 |
| 802085355 | 18/02/2025 | British Gas (KH) | DD | 101.05 | P856 | KH electric 2/1-1/2 | 2024/25 |
| 802085356 | | British Gas (WRPF) | DD | 23.63 | P857 | WRPF electric 3/1-2/2 | 2024/25 |
| 724365088 | | British Gas (Cem) | DD | 54.61 | P858 | Cem electric cr 3/1-27/1 | 2024/25 |
| 724365089 | | British Gas (Cem) | DD | 53.29 | P859 | Cem electric 3/1-3/2 | 2024/25 |
| 813218613 | 06/03/2025 | British Gas (Cem) | DD | 18.63 | P860 | Cem electric 4/2-14/2 | 2024/25 |
| <i>For information BACS payments made from No. 1 Account</i> | | | | | | | |
| 45137 | | Think Business Support Ltd (SME Invoice Finance Ltd) | N/A | 720.00 | P828 | KH cleaning Jan | 2024/25 |
| SIN010401 | 28/02/2025 | Proludic Ltd | BACS | 114,000.02 | P829 | New park work and equipm | 2024/25 |
| <i>For information No. 2 Account</i> | | | | | | | |
| | 19/02/2025 | Loughton TC Staff | BACS | 25,142.88 | P830 | LTC net wages Feb | 2024/25 |
| | 28/02/2025 | HMRC | 869 | 8,862.20 | P831 | HMRC Tax & NIC Feb | 2024/25 |
| | 28/02/2025 | Essex Pension Fund | 870 | 9,632.71 | P832 | ECC Pensions Feb | 2024/25 |
| Jan Chgs 2 | 28/02/2025 | NatWest | DD | 2.90 | P842 | Jan Bank charges | 2024/25 |
| 7698468 | 24/02/2025 | Natwest Autopay | DD | 20.60 | P843 | Bank charges Jan | 2024/25 |
| <i>For information Unity Account</i> | | | | | | | |
| 004 | 28/02/2025 | Unity Trust Bank | DD | 6.00 | P815 | Unity bank charges Jan | 2024/25 |
| <i>For information Account Transfer</i> | | | | | | | |
| 2024/25 | | | | | | | |
| | | | | Total | | | |
| | | | | £ 190,480.29 | | | |

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

Signed:

Print name:

Signed:

Print name:

| | |
|----------------------------|-----|
| Schedule number | 405 |
| Date reported to RGS Cttee | |

Agenda item 15.2 Accounts Paid cont.

Loughton Town Council
Payment record
List of payments made between 1 March 2025 to 20 March 2025

| Invoice No. | Date Paid | Payee Name | Chq No. | Paid | P No. | Transaction details | Year |
|--------------------------------------|------------|--|---------|-----------|-------|------------------------------|---------|
| <i>For information No. 1 Account</i> | | | | | | | |
| 79265 | 20/03/2025 | James Todd & Co Limited | 11875 | 124.74 | P865 | Payroll Feb | 2024/25 |
| 2994 | 20/03/2025 | Couno Office Solutions Limited | 11876 | 80.95 | P866 | Printing Feb | 2024/25 |
| 45311 | 20/03/2025 | Think Business Support Ltd (BME Invoice Finance Limited) | 11877 | 761.09 | P867 | KH cleaning Feb | 2024/25 |
| 418460 | 20/03/2025 | Euroloos Limited | 11878 | 444.00 | P868 | Empty Septic Tank/WRA | 2024/25 |
| 6632 | 20/03/2025 | TBS Hygiene Ltd | 11879 | 432.00 | P669 | Moss remvd Jet wash Felstead | 2024/25 |
| 26559 | 20/03/2025 | Gracelands Complete Maintenance Services Ltd | 11880 | 106.68 | P670 | Air Con repairs materials | 2024/25 |
| 54189831 | 20/03/2025 | Zurich Municipal | 11881 | 1,379.96 | P671 | Van insurance 25/26 | 2024/25 |
| 1034153 | 20/03/2025 | Pinnacle Housing Limited | 11882 | 600.00 | P672 | WRPF Grd Maint Feb | 2024/25 |
| 3945 | 20/03/2025 | Delegation Limited | 11883 | 70.00 | P673 | Replace Emg Light bulkhead | 2024/25 |
| 836 | 20/03/2025 | Qualis Property Solutions | 11884 | 13,446.16 | P674 | Ground maintenance Feb | 2024/25 |
| 166860 | 20/03/2025 | G C Johnson Ltd | 11885 | 20.02 | P675 | Graffiti remover spray | 2024/25 |
| 9072562269 | 20/03/2025 | Royal Mail Group Ltd | 11886 | 1,618.03 | P676 | TL Spring Postage | 2024/25 |
| 10842206 | 20/03/2025 | Chubb Fire & Security Ltd | 11887 | 601.25 | P677 | Extinguishers check Cem | 2024/25 |
| E238378 | 20/03/2025 | Regional Waste Recycling (Commercial) Limited | | 332.80 | P678 | Cem Bins Mar | 2024/25 |
| E238390 | 20/03/2025 | Regional Waste Recycling (Commercial) Limited | | 62.40 | P679 | KH Bins Mar | 2024/25 |
| E238381 | 20/03/2025 | Regional Waste Recycling (Commercial) Limited | | 166.40 | P680 | MH Bins Mar | 2024/25 |
| 2 | 20/03/2025 | Clarke Hilyar | 11889 | 778.44 | P681 | Service charge 01/3-31/05/25 | 2024/25 |
| 19885 | 20/03/2025 | Vision ICT Ltd | 11890 | 303.16 | P682 | Web hosting/sup 05/25- 04/26 | 2024/25 |
| 6681 | 20/03/2025 | TBS Hygiene Ltd | 11892 | 72.00 | P683 | Dog bins March | 2024/25 |
| 2475 | 20/03/2025 | Fluid Solutions Plumbing and Heating Ltd | 11893 | 180.00 | P684 | WRPF Repair cold tap | 2024/25 |
| 10969145 | 20/03/2025 | Chubb Fire & Security Ltd | 11894 | 478.95 | P685 | Extinguishers check MH | 2024/25 |
| E238583 | 20/03/2025 | Regional Waste Recycling (Commercial) Limited | 11895 | 24.00 | P686 | Cem Green Bins Mar | 2024/25 |
| | 20/03/2025 | Yichen Xia | 11897 | 350.00 | S059 | S Dep rfd 08/03 | 2024/25 |
| | 20/03/2025 | Petty Cash | 11896 | 101.06 | P911 | Petty Cash Exp | 2024/25 |
| <i>For information Direct Debits</i> | | | | | | | |
| C177284 | 10/04/2025 | Skyguard Limited | DD | 77.76 | P887 | Peoplesafe March | 2024/25 |
| SL08479533INV | 06/03/2025 | Northgate Vehicle Hire Ltd | DD | 990.19 | P888 | Van Feb | 2024/25 |
| PW486557 2502 | 28/03/2025 | PWLB | DD | 18,295.62 | P889 | MH Loan repayment Feb | 2024/25 |
| INV-075418 | 22/03/2025 | Positive Water Limited | DD | 295.66 | P890 | Water Rates Feb | 2024/25 |
| 134239690195 | 24/03/2025 | Tesco Mobile | DD | 30.36 | P891 | Mobile phone Feb | 2024/25 |
| FEB 2025 | 17/03/2025 | NatWest Credit Card | DD | 734.59 | P892 | Feb Credit Card | 2024/25 |
| 349906389 | 19/02/2025 | Worldpay | Contra | 16.48 | P893 | Streamline charge Feb | 2024/25 |
| 350213873 | 21/02/2025 | Worldpay | Contra | 23.04 | P894 | Streamline charge Feb | 2024/25 |
| 350840616 | 25/02/2025 | Worldpay | Contra | 15.25 | P895 | Streamline charge Feb | 2024/25 |
| 350911439 | 26/02/2025 | Worldpay | Contra | 0.16 | P896 | Streamline charge Feb | 2024/25 |
| 351444859 | 28/02/2025 | Worldpay | Contra | 54.03 | P897 | Streamline charge Feb | 2024/25 |
| 800646403 | 11/03/2025 | British Gas (B Crt) | DD | 326.20 | P898 | B Crt Gas 26/01-21/02 | 2024/25 |
| 808415788 | 13/03/2025 | British Gas (WRA) | DD | 19.48 | P899 | WRA electric 24/1-21/2 | 2024/25 |
| 724470547 | 14/03/2025 | British Gas (Cem) | DD | 63.11 | P900 | Cem electric 15/2-28/2 | 2024/25 |
| 724473186 | 14/03/2025 | British Gas (RVRG) | DD | 16.23 | P901 | RVRG electric 4/2-28/2 | 2024/25 |
| FEB CHGS | 31/03/2025 | NatWest Bank | DD | 28.91 | P902 | Feb Bank charges | 2024/25 |
| 69292 | 21/03/2025 | the Comms Guys | DD | 200.33 | P906 | Telephones Feb | 2024/25 |
| <i>For information No. 2 Account</i> | | | | | | | |
| FEB CHGS 2 | 31/03/2025 | NatWest | DD | 1.40 | P903 | Feb Bank charges | 2024/25 |
| 7705699 | 24/03/2025 | Natwest Autopay | DD | 20.80 | P904 | Bank charges Feb | 2024/25 |
| | 20/03/2025 | Essex Pension Fund | 871 | 9,637.88 | P907 | ECC Pensions Mar | 2024/25 |
| | 20/03/2025 | HMRC | 872 | 9,081.54 | P908 | HMRC Tax & NIC Mar | 2024/25 |
| | 20/03/2025 | Loughton TC Staff | BACS | 25,072.70 | P909 | LTC net wages Mar | 2024/25 |
| | | Loughton Town Cllrs | CHQ | 1,032.00 | P910 | Parish Allowance 2025 | 2024/25 |
| | 20/03/2025 | D J Widley | 873 | 96.00 | | Parish Allowance 2025 | 2024/25 |
| | 20/03/2025 | C C Pond | 874 | 72.00 | | Parish Allowance 2025 | 2024/25 |
| | 20/03/2025 | C Davies | 875 | 120.00 | | Parish Allowance 2025 | 2024/25 |
| | 20/03/2025 | R E Brookes | 876 | 96.00 | | Parish Allowance 2025 | 2024/25 |
| | 20/03/2025 | M D Stubbings | 877 | 96.00 | | Parish Allowance 2025 | 2024/25 |
| | 20/03/2025 | S A Murphy | 878 | 120.00 | | Parish Allowance 2025 | 2024/25 |
| | 20/03/2025 | S Fontenelle | 879 | 120.00 | | Parish Allowance 2025 | 2024/25 |
| | 20/03/2025 | J Obaseki | 880 | 120.00 | | Parish Allowance 2025 | 2024/25 |
| | 20/03/2025 | S W Harriman | 881 | 96.00 | | Parish Allowance 2025 | 2024/25 |
| | 20/03/2025 | C Ubah | 882 | 96.00 | | Parish Allowance 2025 | 2024/25 |

Agenda item 15.2 Accounts Paid cont.

For information Unity Account

005 31/03/2025 Unity Trust Bank DD 6.00 P906 Unity bank charges Feb 2024/25

For information Account Transfer

| | | | | | | |
|------------|--|-----|-----------|-----|-------------------------------------|---------|
| 25/02/2025 | Trf From Nabest Reserve acct to Nabest Current | TRF | 10,000.00 | T22 | Trf to top up Current from Reserves | 2024/25 |
| 28/02/2025 | Trf from No. 1 acct to No. 2 acct | TRF | 43,656.79 | T23 | Transfer from current to wages acct | 2024/25 |
| 03/03/2025 | Trf From Nabest Reserve acct to Nabest Current | TRF | 10,000.00 | T24 | Trf to top up Current from Reserves | 2024/25 |
| 05/03/2025 | Trf From Nabest Reserve acct to Nabest Current | TRF | 13,000.00 | T25 | Trf to top up Current from Reserves | 2024/25 |
| 08/03/2025 | Trf From Nabest Reserve acct to Nabest Current | TRF | 10,000.00 | T26 | Trf to top up Current from Reserves | 2024/25 |
| 12/03/2025 | Trf From Nabest Current acct to Nabest Reserve | TRF | 95,000.00 | T27 | Trf to top up Reserves from Current | 2024/25 |
| 14/03/2025 | Trf From Nabest Current acct to Nabest Reserve | TRF | 90,000.00 | T27 | Trf to top up Reserves from Current | 2024/25 |

Total £ 380,432.38

MS
Mullen

We certify that this schedule lists the details of the cheques, transfers and other orders

Signed:

Print:

Signed:

Print name:

| | |
|--|--|
| | |
| | |
| | |

| | |
|----------------------------|-----|
| Schedule number | 405 |
| Date reported to RGS Cttee | |

Agenda item 18
Governance and Accountability

18.1 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 2025) with cross reference to the appropriate wording from the 'Governance and Accountability for Local Councils - A Practitioners Guide (England March 2014)'.

18.1.1 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.

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 2029/30 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.

18.1.2 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 2025.

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 18.2
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 April 2024. 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.