



# **RESOURCES AND GENERAL SERVICES COMMITTEE**

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

**Wednesday 8 October 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**  
1 October 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 25 June 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 (i) Establishing a Town Partnership**

Please refer to Town Council agenda 16 July 2025, agenda item 11 and minute no 118. Wendy Cockbill, Team Manager – Economic Development and Inclusion, Epping Forest District Council (EFDC) will provide a brief presentation and update on establishing a new Town Partnership in Loughton, to be followed by a brief ‘Question and Answer’ session. See attached report page 7.

Members to review and make recommendations.

**(ii) Establishing a Loughton Broadway market**

Wendy will also discuss with members, the possibility of establishing a Broadway market. See attached report pages 7 – 8.

Members to review and make recommendations.

**6 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.

**7 Training and Conferences**

13.09.2025	Cllr A Fricker	Rural Community Council of Essex- Nature, Recovery Biodiversity and your Parish
3 days 24.09.2025 to 26.09.2025	Jayne Bayley (Caretaker)	St Johns Ambulance – First Aid at work – subsequently qualified

To receive and note.

**8 Staff matters****8.1 Staff Salaries 2025/26**

The Local Government Services Pay Agreement has been concluded and a pay award for 2025/2026 of a 3.2% increase for all Council employees, was agreed and paid in August 2025.

To receive and note.

**8.2 Recruitment**

- Responsible Financial Officer (RFO)**

Kate Pendlebury RFO has reluctantly handed in her notice (due to family commitments), her last day being Friday 3 October 2025. We thank Kate for all her hard work and commitment during her time with the Town Council and wish her well in the future.

We are pleased to announce that Caroline Carroll has just been appointed as the new RFO and will be joining the Town Council on Monday 3 November 2025.

- Office Administrator – Olivia Drew**

Olivia Drew has been appointed Office Administrator and joined us on Monday 8 September 2025

- Maintenance Assistant – Stephen Phillpot**

Stephen Phillpot has been appointed Maintenance Assistant and joined us on Monday 1 September 2025.

To receive and note.

**9 Christmas Closedown Arrangements 2025**

In line with existing Town Council policy agreed in February 2008 and updated in October 2021, the office is operational with 'skeleton staffing' and reduced operating hours. The Christmas period will therefore be:

Wednesday 24 December	Open 8.45am - Closed 12 noon
Thursday 25 December	Closed
Friday 26 December	Closed
Monday 29 December	10am – 3pm
Tuesday 30 December	10am – 3pm
Wednesday 31 December	Open 8.45am - Closed 12 noon
Thursday 1 January	Closed

To receive and note.

**10 Citizens Awards**

The Committee is asked to reaffirm its commitment to the annual Citizen Awards, the cut-off date for entries being 31 January 2026. Community groups and local schools will be approached, and social media publicity will be used to further promote the awards. The award presentations to be made again at the next Annual Town Meeting in March 2026.

A number of requests have been made from local residents to recognise lone workers, who contribute to the local community and it is recommended that some form of recognition is also made to those individuals concerned.

To review and agree.

**11 Town Mayor Initiative**

The Town Mayor, Cllr David Wixley has initiated a new initiative for the year called 'My Favourite Walks in Epping Forest'. The first two walks were held on 21 September and 28 September 2025 and there are additional fund raising walks to follow.

To receive and note.

**12 Annual Town Meeting**

The 2026 Annual Town meeting is scheduled for Wednesday 18 March 2026, commencing at 8pm in the Murray Hall. Whilst this is not a council meeting, all Town Councillors are expected to attend. The Committee is asked if it wishes to continue with the format used in last year's meeting by inviting local organisations and voluntary groups, particularly those in receipt of Financial Assistance from the Council, to mount displays at the event to attract more public interest. Certificates to organisations successful in their grant applications for 2026/27 (subject to members' decision of agenda item 11 above) would also be presented by the Town Mayor. The meeting is usually concluded with refreshments and an opportunity for members of the public to speak informally with their Councillors.

To review and agree.

**13 Flags**

**13.1 Windrush Flag**

At the Resources and General Services meeting of 25 June 2025, the Committee AGREED in principle to add raising the Windrush flag on Windrush Day and requested the Town Clerk to source and assess the cost of purchasing a Windrush flag for further consideration by the Committee.

Quotes have been received for the cost of the flag £45 for a single sided flag or £90 for a double-sided flag. There are two potential designs for the flag. Members are asked to agree which flag to be flown. Examples of the flags are noted on page 9.

**13.2 Emergency Services Flag**

It has also been requested that the Town Council fly the Emergency Services Flag annually on 9 September. The cost for such a flag is likely to be c£100.

Member to consider the purchase of this flag.

**13.3 Victory in Japan Day (VJ Day) Flag**

The Town Council marked the 80<sup>th</sup> anniversary of Japan's surrender and the end of World War 2 by flying the Union flag on 15 August 2025.

To receive and note.

**13.4 Flags in Loughton**

The Town Council has adopted the EFDC stance on the recent spate of flag flying around Loughton.

Members to discuss.

**14 Finance**

**14.1 Current Financial Position**

The current financial position as at 31 August 2025 is attached together with details of the funds available from earmarked reserves (see pages 10 - 11).

A note of the Council's current bank balances and most recent reconciliations as at 31 July 2025 are attached (see pages 12 - 17).

To receive and note.

**14.2 Accounts Paid**

Payments totalling £664,902.48 as detailed on payment schedules nos. 413-418 (see pages 18 - 22) have been made since the report to the meeting on 25 June 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.

To receive and note.

**15 Financial Assistance**

The Committee are asked to consider and AGREE whether they wish for the Financial Assistance scheme to continue in 2026/27.

A number of emails have been received from successful 2025/26 grant recipients, where projects have already been completed since the start of the financial year, thanking the Council for their support.

The office has been advised that Epping Forest Singers have had a positive influx of funds from another source. As such, whilst they are grateful for the award of £500 they have decided not to claim it this year, allowing the grant to go to another recipient.

Members to review and agree.

**16 Locality Fund**

The potential use of Locality Fund monies was discussed at the last Environment & Heritage Committee meeting. See Environment & Heritage Committee agenda of 24 September 2025, agenda item 17 and subsequent minute EH135. At this meeting an option was to replace the deteriorating wooden decking at the Murray Hall which is widely used by the community.

Members of this Committee to review other potential ideas, which must be feasible given the modest funding amount available and achievable given the limited time frame to deliver.

**17 Banking**

All day-to-day banking is now automated using Unity Bank electronic banking.

To receive and note.

**18 Precept**

The second instalment of the annual precept £530,519 was received on 30 September 2025.

To receive and note.

**19 Internal Financial Check**

Cllr MacKinnon performed an internal check on the new process for making BACS payments from Unity Bank on 10 September 2025. He was satisfied with his review.

To receive and note.

**20 Internal Audit**

The interim internal audit from Heelis & Lodge will take place on Monday 13 January 2025.

To receive and note.

**21 Annual Governance and Accountability Return (AGAR) 2024/25**

PKF Littlejohn LLP, the external auditors, have returned an interim section 3 report. Although they have commenced their review, they have been unable to formally complete it. See pages (23-25).

The Town Clerk will provide further information and it is anticipated by the time of the meeting a further update will be available.

Members to review.

**22 Annual Governance and Accountability Return (AGAR) 2025/26**

Section 10 of the AGAR 25/26 will include specific attestation regarding the use of data, data security and website accessibility. (See pages 26-27.) To warrant a positive response the following documents currently available on the website must be noted:

- Data Protection Policy
- Information Security Policy (chip and pin)
- Website Accessibility Statement
- Freedom of Information Statement

Note from the attachment that the assertion that Loughton-tc.gov.uk email addresses must be used for all official business will need to be agreed. The cost of extending the LTC email to all employees (caretakers and park wardens) is £4.60 per person per month – additional £496 per year.

Members to review.

**23 Remembrance Service**

The Town Council annually makes a donation to the Royal British Legion in support of the Poppy Appeal and towards the cost of the wreath laid by the Town Mayor at the annual Remembrance Service to be held this year on 9 November 2025. The office is currently organising the arrangements for this annual event.

Members are asked to confirm if they wish to make a similar donation of £150 this year. Payment to be approved under the General Power of Competence.

**24 Policies Review**

Members are asked to review and agree the following:

**24.1 Investment policy**

Document revised for 2(iv)(b) to include Unity Bank. See page 28.

**24.2 Retention of documents**

This National Association of Local Council's (NALC) document has not changed, but useful to bring to members attention from time to time. See page 29 – 30.

**24.3 Disability Accessibility Policy**

See attached report page 31. Members to review and recommend a way forward.

**25 Financial Regulations**

The Financial Regulations introduced at the meeting of 25 June 2025, have been updated for Members to be recommended to Town Council meeting of 15 October 2025. See separate document.

This will be an ongoing exercise, and any further revisions (e.g. duplicated text, obsolete use of cheques) can be regularly referred to and reviewed by the RGS Committee.

To approve and recommend

**26 Future Work of the Committee**

The opportunity for members to suggest topics to be considered by the Committee at a future meeting, subject to the Committee's agreement.

Note: No substantive discussion may take place under this item as the required statutory notice of the topics will not have been given.

**Mark Squire**  
**TOWN CLERK**  
1 October 2025

## **Agenda Item 5**

### **5 (i) Establishing a Town Partnership**

Cllr Allgood, the Town Clerk, Finance and Administration Officer met with Wendy Cockbill and two other EFDC officers on 4 August 2025 at Buckingham Court for a preliminary meeting to establish further detail about the proposal.

Some background information was provided by the Town Clerk that, it was his understanding that the historic Town Partnership dissolved, largely through diminishing number of retail attendees and lack of involvement from the chain stores.

The vision from EFDC was for Loughton Town Council (LTC) was to run with and organise all aspects of the Town Partnership from the initial £1,000 funding with possibly more funding to follow. A request was made from EFDC that an LTC officer should be used to run the project, on a stand-alone basis. The feeling was from Cllr Allgood and the Town Clerk, that this was not feasible as LTC did not have the staffing resources or budget to follow through.

### **5 (ii) Establishing a Loughton Broadway market**

Part of Wendy's remit is also the economic development of the Broadway and the possibility of a Broadway market. At the same meeting, this proposal was also discussed. Given recent experience in trying to establish a weekly market in Loughton High Street, the Town Clerk, produced a list of considerations for EFDC to review (see below)

Market considerations Broadway

- Demand ?
- Traders – consultation ?
- Competition with existing Broadway traders ? No conflict in goods
- Community or commercial market ?
- Charity content?

Loughton Town Council (LTC) now licence provider

- Who owns highway / pavement ?
- Market contractor?
- Stewarding ?
- Who will be responsible for the organisation and delivery of the market?
- Site plan required
- Number of stalls?
- Spacing of stalls?
- Size of gazebos etc – uniform size if possible
- Pedestrian access
- Trip hazards
- Police approval ?
- Fire Brigade approval?
- Market associations
- Essex Trading Standards
- EFEC Planning Authority
- Environmental Health
- Restricted goods
- Ambulance service approval?
- Road closure ?
- Parking?
- Unloading?
- EFDC parking charges? Langston Road parking free?
- Loading?
- Public liability insurance £10m



- Food hygiene certificates
- Rubbish collection
- Power sources ?
- Signage – who will pay ?
- Licence fee

MS 1.8.25

Further points for consideration were raised:

- A market on the Broadway - pavements would need Essex County Council (ECC) Highways permission.
- Could EFDC use some of the EFDC car park space at the rear of the Broadway to accommodate the market?.
- EFDC car parking charges would potentially discourage visitors to the market, when visitors to the Langston Road, retail area, park for free.
- Use of EFDC carpark opposite Loughton Library?

MS 1.10.25

**Agenda Item 13**  
**13.1 Windrush Flag**



**13.1 Emergency Services Flag**

**EMERGENCY  
SERVICES DAY**  
**999DAY.ORG.UK**



**Agenda item 14.1**  
**Current Financial Position**  
**Month No: 5**

**Loughton Town Council**  
**Summary Income & Expenditure by Budget Heading 31/08/2025**  
**Resources and General Services Committee Report**

		Actual Last Year	Actual Year To Date	Current Annual Budget	Variance Annual Total	Funds Available	% of Budget
<b><u>Resources and General Services</u></b>							
Communication	Expenditure	16,382	7,326	20,020	12,594	12,694	36.6%
Office Expenses	Expenditure	15,782	5,616	21,020	15,404	15,404	26.7%
Audit	Expenditure	3,772	(2,150)	4,330	6,480	6,480	(49.7%)
Central Personnel	Expenditure	418,820	156,535	446,900	290,365	290,365	35.0%
Council Expenses (1)	Expenditure	14,685	15,793	26,410	10,617	10,617	59.8%
Other Services (2)	Expenditure	39,208	696	2,210	1,514	1,514	31.5%
Members' Expenses	Expenditure	1,316	25	2,520	2,495	2,495	1.0%
Buckingham Court	Expenditure	54,182	23,636	59,101	35,465	35,465	40.0%
	Income	745	194	1,500	1,306		12.9%
Service Re-charge (3)	Expenditure	(396,000)	0	0	0	0	0.0%
Grants	Expenditure	36,733	3,282	38,500	35,218	35,218	8.5%
	Income	0	0		0		

**INCOME – EXPENDITURE TOTALS**

Expenditure	<b>204,880</b>	<b>210,758</b>	<b>621,011</b>	<b>410,253</b>	<b>410,253</b>	<b>33.9%</b>
Income	<b>746</b>	<b>194</b>	<b>1,500</b>	<b>1,306</b>		
Net Expenditure over Income	<b>204,134</b>	<b>210,564</b>	<b>619,511</b>	<b>408,947</b>		

**Notes:**

- (1) Council Expenses – “Actual Year To Date” – includes the Town Council annual Insurance.
- (2) Other services last year 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.

**Agenda item 14.1 cont.**  
**Earmarked Reserves for 2025/2026**

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

<b>Resources and General Services Committee</b>	<b>31.08.25</b>
Election costs (4)	10,000
<b>Total</b>	<b>10,000</b>

**Notes:**

(4) £10,000 per year (2025 – 2028) will be reserved for election costs expected in 2028

## Agenda item 14.1 cont.

### Bank Reconciliations

Date: 11/09/2025

Loughton Town Council Current Year

Page 1

Time: 11:16

Bank Reconciliation Statement as at 31/07/2025  
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	31/07/2025		108,379.55
			<u>108,379.55</u>
<b>Unpresented Payments (Minus)</b>		<b>Amount</b>	
16/04/2025 11925 P24 Cllr Carol Davies		24.57	
30/04/2025 11950 P53 SME Invoice Finance Limited		770.40	
30/05/2025 SD9 CONTRA Anika Sood		91.20	
29/07/2025 SD22 Sanai Dixon-Thomas		350.00	
29/07/2025 SD23 Kobika Kaicondon		350.00	
			<u>1,586.17</u>
			106,793.38
<b>Unpresented Receipts (Plus)</b>			
29/07/2025 SD23		155.52	
29/07/2025 R80		57.00	
30/07/2025 R82		194.40	
31/07/2025 R83		222.00	
31/07/2025 R83		652.40	
			<u>1,281.32</u>
			108,074.70
		<b>Balance per Cash Book is :-</b>	<b>108,074.70</b>
		<b>Difference is :-</b>	<b>0.00</b>

Signatory 1:

Name ..... Signed ..... Date .....

Signatory 2:

Name ..... Signed ..... Date .....

## Agenda item 14.1 cont.

### Bank Reconciliations

Date: 03/09/2025

Loughton Town Council Current Year

Page 1

Time: 11:34

**Bank Reconciliation Statement as at 31/07/2025  
for Cashbook 2 - No 2 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. 2 account	31/07/2025		54,275.43
			<u>54,275.43</u>
<b>Unpresented Payments (Minus)</b>		<b>Amount</b>	
24/07/2025 891 P220	HMRC only 120PW00111168	9,192.01	
24/07/2025 892 P221	Essex Pension Fund	9,267.03	
			<u>18,459.04</u>
			35,816.39
<b>Unpresented Receipts (Plus)</b>			
		0.00	
			<u>0.00</u>
			35,816.39
<b>Balance per Cash Book is :-</b>			<b>35,816.39</b>
<b>Difference is :-</b>			<b>0.00</b>

Signatory 1:

Name ..... Signed ..... Date .....

Signatory 2:

Name ..... Signed ..... Date .....

## Agenda item 14.1 cont.

### Bank Reconciliations

Date: 11/09/2025

Loughton Town Council Current Year

Page 1

Time: 11:24

Bank Reconciliation Statement as at 31/07/2025  
for Cashbook 3 - NatWest Business Reserve Acc

User: JCG

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
NatWest Business Reserve Acc	31/07/2025		383,107.35
			383,107.35
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			0.00
			383,107.35
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			0.00
			383,107.35
		<b>Balance per Cash Book is :-</b>	<b>383,107.35</b>
		<b>Difference is :-</b>	<b>0.00</b>

Signatory 1:

Name ..... Signed ..... Date .....

Signatory 2:

Name ..... Signed ..... Date .....

## Agenda item 14.1 cont.

### Bank Reconciliations

Date: 03/09/2025

Loughton Town Council Current Year

Page 1

Time: 12:09

Bank Reconciliation Statement as at 31/07/2025  
for Cashbook 6 - Nationwide Instant Saver Acc

User: JCG

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Nationwide Instant Saver Acc	31/07/2025		108,990.73
			<u>108,990.73</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			108,990.73
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			108,990.73
		<b>Balance per Cash Book is :-</b>	<b>108,990.73</b>
		<b>Difference is :-</b>	<b>0.00</b>

Signatory 1:

Name ..... Signed ..... Date .....

Signatory 2:

Name ..... Signed ..... Date .....



## Agenda item 14.1 cont.

### Bank Reconciliations

Date: 03/09/2025

Loughton Town Council Current Year

Page 1

Time: 12:43

Bank Reconciliation Statement as at 31/07/2025  
for Cashbook 7 - Unity Bank

User: JCG

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity Bank	31/07/2025		43,532.46
			<u>43,532.46</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			43,532.46
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			43,532.46
		<b>Balance per Cash Book is :-</b>	<b>43,532.46</b>
		<b>Difference is :-</b>	<b>0.00</b>

Signatory 1:

Name ..... Signed ..... Date .....

Signatory 2:

Name ..... Signed ..... Date .....

## Agenda item 14.1 cont.

### Bank Reconciliations

Date: 03/09/2025

Loughton Town Council Current Year

Page 1

Time: 11:22

Bank Reconciliation Statement as at 31/07/2025  
for Cashbook 8 - Unity Bank Deposit

User: JCG

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity Bank Deposit	31/07/2025		0.00
			<hr/> 0.00
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<hr/> 0.00
			0.00
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<hr/> 0.00
			0.00
		Balance per Cash Book is :-	0.00
		Difference is :-	0.00

Signatory 1:

Name ..... Signed ..... Date .....

Signatory 2:

Name ..... Signed ..... Date .....

## Agenda item 14.2

### Accounts Paid

**Loughton Town Council**  
**Payment record**  
**List of payments made between 10 June 2025 to 4 July 2025**

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Unity Account</i>							
9073283681	30/06/2025	Royal Mail Group Ltd	BACS	2,311.48	P147	Summer TL Postage	2024/25
967	30/06/2025	Qualis Property Solutions	BACS	12,732.98	P148	Ground maintenance May	2024/25
7053	30/06/2025	TBS Hygiene Ltd	BACS	86.40	P150	Dog waste bins June	2024/25
2368	30/06/2025	R E Essex Ltd	BACS	278.40	P151	LTC Lanyards	2024/25
26554	30/06/2025	The Community Heartbeat Trust (Solutions) Ltd	BACS	171.54	P152	De-fib pads	2024/25
26747	30/06/2025	The Community Heartbeat Trust (Solutions) Ltd	-	24.00	P153	De-fib pads cr overcharge	2024/25
2110	30/06/2025	Trevor Muller Playground Inspections Ltd		966.00	P154	Playground Inspections May 2025	2024/25
2109	30/06/2025	Trevor Muller Playground Inspections Ltd		204.00	P155	Outdoor gyms inspections	2024/25
2108	30/06/2025	Trevor Muller Playground Inspections Ltd	BACS	114.00	P156	Tennis crt, muga, footb fd inspections	2024/25
2319	30/06/2025	Moore's Catering Engineers Ltd	BACS	390.00	P157	MH Fridge repairs	2024/25
	30/06/2025	Forest Creative Writers	BACS	300.00	P158	Fin Ass Grand 25/26	2024/25
	30/06/2025	The Worth Foundation	BACS	1,500.00	P159	Replaces chq 11966 Spark	2024/25
JGG1028	30/06/2025	KBL Events Hires	BACS	8,473.50	P160	Jessel Green rides	2024/25
3931	04/07/2025	Elite Guarding UK Ltd t/s Trojan Security	BACS	948.00	P161	Jessel Green security	2024/25
005/25/LTC	04/07/2025	Mr Happy	BACS	300.00	P162	Jessel Green entertainment	2024/25
13925	04/07/2025	Portable Toilet Hire (London) Limited	BACS	564.00	P163	Jessel Green Toilet	2024/25
	30/06/2025	Jack Greengrass	BACS	80.00	P165	WRA Key Depo rebrs	2024/25
	30/06/2025	Atrium Security Solutions Ltd	BACS	912.50	P166	RVRG Car park gate July	2024/25
<i>For information Direct Debits</i>							
MAY CHGS	30/06/2025	NatWest Bank Charges	DD	35.70	P142	No 1 acct Bank charges May	2024/25
Q058	29/06/2025	BT	DD	210.49	P143	MH Will 1/6-31/8	2024/25
71746	21/06/2025	THE Comms Guys	DD	206.56	P144	Telephone May	2024/25
CI86724	04/07/2025	Skyguard	DD	77.76	P145	Propiesafe June	2024/25
134249362267	23/06/2025	Tesco mobile	DD	32.28	P146	Mobile May	2024/25
<i>For information No. 2 Account</i>							
CHAGS 2	30/06/2025	NatWest Bank Charges	P140	2.10	P140	No 2 Acct Bank charge May	2024/25
7727492	24/06/2025	NatWest Autopay	P142	20.60	P141	Bank charges May	2024/25
<i>For information Account Transfer</i>							
	09/06/2025	NatWest No. 1 acct to Unity Acct	Trf	8,000.00	T6	Move money from NatWest to Unity	2024/25
	09/06/2025	Trf From Natwest Reserve acct to Natwest Current	Trf	70,000.00	T7	Trf to top up Current from Reserves	2024/25
	10/06/2025	Trf from No. 1 acct to No. 2 acct	TRF	45,134.13	T8	Transfer from current to wages acct	2024/25
<b>Total</b>				<b>£ 154,028.42</b>			

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

Signed:

Signed:

Print name:

Print name:

Schedule number	413
Date reported to RGS Cttee	

## Agenda item 14.2

### Accounts Paid continued

**Loughton Town Council**  
**Payment record**  
**List of payments made between 5 July 2025 to 11 July 2025**

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information BACS payments made from Unity Account</i>							
15630	18/07/2025	Portable Toilet Hire ( London) Limited	BACS	240.00	P169	Extra toilet for Jessel Green	2024/25
6231	18/07/2025	Jonathan Smith (Bright Lights)	BACS	2,090.00	P170	Funfair rides for Jessel Green	2024/25
332	18/07/2025	CB Sound Video Light Ltd	BACS	780.00	P171	PA Sound system Jessel	2024/25
1763	18/07/2025	Safety and Medical Ltd	BACS	1,033.00	P172	First aid Jessel Green	2024/25
E239857		Regional Waste Recycling (Commercial) Limited		176.80	P173	MH Bins empty July	2024/25
E239854		Regional Waste Recycling (Commercial) Limited		353.60	P174	Cemetery bins empty July	2024/25
E239856	18/07/2025	Regional Waste Recycling (Commercial) Limited	BACS	67.60	P175	KH Bins empty July	2024/25
46085	18/07/2025	SME Invoice Finance ( Think Business Support)	BACS	770.40	P176	KH cleaning June	2024/25
1037899	18/07/2025	Pinnacle Housing Limited	BACS	600.00	P177	WRPF Grd Maint June	2024/25
82420	18/07/2025	James Todd & Co Limited	BACS	128.10	P178	June payroll	2024/25
3216	18/07/2025	Couno Office Solutions Limited	BACS	158.70	P179	Printing June	2024/25
18797	18/07/2025	Essex Association of Local Councils	BACS	150.00	P180	Clerks refresh course PB	2024/25
29728	18/07/2025	Accredited Locksmith Services Ltd	BACS	476.25	P181	WRA Padlock repairs	2024/25
458	18/07/2025	Gareth Griffith (Greenhill Gardening Services)	BACS	1,250.00	P182	Gardening Apr-June Qtr	2024/25
M0001470602	18/07/2025	Epping Forest District Council	BACS	42.60	P183	Fly tipping Hillyfields	2024/25
SIN011007	18/07/2025	Proludic Ltd	BACS	1,350.00	P184	Repairs Newmans flooring	2024/25
020331A	18/07/2025	Dean Carley (D & L Cleaning)	BACS	100.00	P185	Window cleaning Qtr	2024/25
27019	18/07/2025	Gracelands Complete Maintenance Services Ltd	BACS	420.00	P186	MH Annual service	2024/25
6235		Arblec Tree Services	BACS	1,800.00	P187	Replaces chq 11905 P923	2024/25
6280	18/07/2025	Arblec Tree Services	BACS	1,800.00	P188	Cemetery tree works	2024/25
7198	18/07/2025	TBS Hygiene Ltd	BACS	86.40	P189	Dog Bins July	2024/25
1012	18/07/2025	Qualis Property Solutions	BACS	13,203.86	P190	Ground Maint June	2024/25
11046546	18/07/2025	Chubb Fire & Security Ltd	BACS	67.20	P191	BC Fire equip check	2024/25
1387	18/07/2025	L&J Hall Digging Services Limited	BACS	3,470.00	P193	New grave at Cemetery	2024/25
	18/07/2025	Epping Forest District Citizens Advice Bureau	BACS	8,500.00	P194	Replaces chq 11874	2024/25
<i>For information BACS payments made from No. 1 Account</i>							
	18/06/2025	Scott Dryden	BACS	1,600.00	P167	Replacement payment for Chq 11963	2024/25
	04/07/2025	Tomton Rones	BACS	295.00	P168	BG Shutters MH Blinds 2023/24	2024/25
<i>For information Account Transfer</i>							
	26/06/2025	Trf from NatWest Res to Unity	TRF	50,000.00	T9	Transfer from NatWest Res to Unity	2024/25
	27/06/2025	Trf from NatWest Res to Unity	TRF	20,000.00	T10	Transfer from NatWest Res to Unity	2024/25
	27/06/2025	Trf from NatWest Res to NatWest No. 1	TRF	30,000.00	T11	Transfer to top up No. 1 Acct	2024/25

<b>Total</b>	<b>£ 141,009.51</b>
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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

Signed:

Signed:

Print name:

Print name:

Schedule number	414
Date reported to RGS Cttee	

## Agenda item 14.2

### Accounts Paid continued

**Loughton Town Council**  
**Payment record**  
**List of payments made between 12 July 2025 to 11 August 2025**

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Unity Account</i>							
156485	11/08/2025	Grangewood Plastic Packaging	BACS	186.56	P192	Refuse sacks	2024/25
70149	11/08/2025	Windowflowers Ltd	BACS	10,350.80	P233	Hanging baskets Summer 25	2024/25
1038851	11/08/2025	Pinnacle Housing Limited	BACS	600.00	P234	WRPF Grd Maint July	2024/25
S177381	11/08/2025	Sureserve Compliance Water Ltd	BACS	108.00	P235	July water test	2024/25
8510	11/08/2025	Forest Casual & Schoolwear	BACS	57.60	P236	Staff polo shirts	2024/25
30790	11/08/2025	Gillet & Johnston (Croydon) Ltd	BACS	202.80	P237	Annual serv. Lopping Clock	2024/25
27066	11/08/2025	Gracelands Complete Maintenance Services Ltd	BACS	1,509.60	P238	Repairs to boiler	2024/25
18900		EALC	BACS	327.60	P239	Clr training A Fricker	2024/25
18904	11/08/2025	EALC	BACS	327.60	P240	Clr training W Dodd	2024/25
	11/08/2025	Ruth Adams	BACS	250.00	SD16	R Adams SD Rd 13/7	2024/25
	11/08/2025	Lydia Saunders	BACS	350.00	SD17	L Saunders SD Rd 12/7	2024/25
	11/08/2025	Felix Krefling	BACS	350.00	SD18	E Rosser SD Rd 12/7	2024/25
	11/08/2025	Romana Akhtar	BACS	350.00	SD19	R Akhtar SD Rd 20/7	2024/25
	11/08/2025	Dimple Varma	BACS	258.80	SD20	D Varma SD Rd 05/7	2024/25
	11/08/2025	Shamin Rana	BACS	350.00	SD24	S Rana SD Rd 27/7	2024/25
2369	11/08/2025	Moore's Catering Engineers Ltd	BACS	360.00	P241	Fridge Repair boiler descale	2024/25
10053801	11/08/2025	City of London	BACS	20.00	P242	Wayleave Dragons Path	2024/25
0559	11/08/2025	Loughton Landscapes Limited	BACS	1,170.00	P243	New fence Cranleigh	2024/25
82997	11/08/2025	James Todd & Co Ltd	BACS	128.10	P244	Payroll July	2024/25
3272	11/08/2025	Couno Office Solutions Limited	BACS	130.48	P245	Printing July	2024/25
009	31/07/2025	Unity Trust Bank	DD	10.95	P247	Unity bank charges June	2024/25
010	31/08/2025	Unity Trust Bank	DD	14.55	P248	Unity bank charges July	2024/25
<i>For information Direct Debits</i>							
367638982	04/08/2025	Worldpay	Contra	0.79	P195	Streamline charges June	2024/25
367873548	05/08/2025	Worldpay	Contra	28.32	P196	Streamline charges June	2024/25
368083920	06/07/2025	Worldpay	Contra	40.19	P197	Streamline charges June	2024/25
368381254	09/06/2025	Worldpay	Contra	0.40	P198	Streamline charges June	2024/25
369122112	13/06/2025	Worldpay	Contra	1.79	P199	Streamline charges June	2024/25
369850126	16/06/2025	Worldpay	Contra	13.04	P200	Streamline charges June	2024/25
369985514	18/06/2025	Worldpay	Contra	39.89	P201	Streamline charges June	2024/25
370123555	19/06/2025	Worldpay	Contra	8.59	P202	Streamline charges June	2024/25
370378768	20/06/2025	Worldpay	Contra	5.28	P203	Streamline charges June	2024/25
370676135	23/06/2025	Worldpay	Contra	9.12	P204	Streamline charges June	2024/25
371159208	25/06/2025	Worldpay	Contra	5.37	P205	Streamline charges June	2024/25
371458699	26/06/2025	Worldpay	Contra	4.91	P206	Streamline charges June	2024/25
372007253	30/06/2025	Worldpay	Contra	215.40	P207	Streamline charges June	2024/25
805357234	18/06/2025	British Gas (KH)	DD	49.33	P208	KH electric 2/5-1/6	2024/25
805357235	18/06/2025	British Gas (WRPF)	DD	22.23	P209	WRPF electric 3/5-2/6	2024/25
814900542	01/07/2025	British Gas (QRA)	DD	23.46	P210	WRA electric 16/5-13/6	2024/25
724941685	02/08/2025	British Gas (Cem)	DD	27.21	P211	Cemetery electric 30/4-2/6	2024/25
862466821	23/08/2025	British Gas (KG)	DD	22.72	P212	KG electric 2/5-5/6	2024/25
862466822	23/08/2025	British Gas (BC)	DD	131.67	P213	BC electric 2/5-1/6	2024/25
806943268	25/08/2025	British Gas (MH)	DD	2,453.76	P214	MH electric 13/5-10/6	2024/25
802217529	17/08/2025	British Gas (KH)	DD	151.48	P215	KH Gas 16/4-31/5	2024/25
725008330	27/06/2025	British Gas (KH)	DD	22.45	P216	KH Gas 1/6-13/6	2024/25
725083674	11/07/2025	British Gas (BC)	DD	61.23	P217	BC Gas 28/5-27/6	2024/25
724947955	16/06/2025	British Gas (MH)	DD	358.14	P218	MH Gas 30/4-2/6	2024/25
PW485175 2506	21/07/2025	PWLB	DD	14,103.22	P219	Loan repayment BC	2024/25
SL08612553INV	26/08/2025	Northgate Vehicle Hire Ltd	DD	990.19	P223	Van lease June	2024/25
SL08644914INV	24/07/2025	Northgate Vehicle Hire Ltd	DD	990.19	P224	Van lease July	2024/25
162025170829350	30/08/2025	Positive Water Limited	DD	284.22	P225	Water rates May	2024/25
172025173849293	28/07/2025	Positive Water Limited	DD	234.05	P226	Water rates June	2024/25
C189379	01/08/2025	Skyguards Limited	DD	77.76	P227	Peoplesafe July	2024/25
134252634976	22/07/2025	Tesco Mobile	DD	32.28	P228	Mobiles June	2024/25
JUNE CHGS	31/07/2025	NatWest	DD	28.00	P229	No 1 Bank charges June	2024/25
Jun-25	20/06/2025	NatWest Credit Card	DD	783.44	P230	Credit Card June	2024/25
<i>For information No. 2 Account</i>							
7734764	22/07/2025	NatWest Autopay	DD	20.80	P231	Bank charges June	2024/25
JUNE CHGS 2	31/07/2025	NatWest Bank Charges	DD	3.50	P232	No 2 Bank charge June	2024/25
<i>For information Account Transfer</i>							
	14/07/2025	Trf Natwest Res to Natwest No 1	TFR	60,000.00	T12	Topping up Natwest 1 from Reserve	2024/25
	14/07/2025	Trf Natwest Res to Unity	TFR	40,000.00	T13	Topping up Unity from Reserve	2024/25
	14/07/2025	Trf Natwest 1 to Natwest 2	TFR	42,561.02	T14	LTD Net wages, NIC, PAYE Trf	2024/25
<b>Total</b>				<b>£ 182,873.46</b>			

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

Signed:

Signed:

Print name:

Print name:

Schedule number	415
Date reported to RGS Cttee	





## Agenda item 14.2

### Accounts Paid continued

**Loughton Town Council**  
**Payment record**  
**List of payments made between 12 August 2025 to 21 August 2025**

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Unity Account</i>							
Q958	26/08/2025	BT	BACS	210.49	P143	Replacing DD missed - MH phone line	2024/25
46236	26/08/2025	Trade Business Support Ltd (SME Invoice Finance Limited)	BACS	770.40	P289	KH clearing July	2024/25
588		Quails Property Solutions	BACS	13,446.16	P290	Ground Maint June 24 missed	2024/25
1058	26/08/2025	Quails Property Solutions	BACS	13,203.86	P291	Ground Maint July	2024/25
32478	26/08/2025	Rialtas Business Solutions Ltd	BACS	1.74	P292	Sales ledger software	2024/25
E240221		Regional Waste Recycling (Commercial) Limited	BACS	176.80	P293	MH Bins Aug	2024/25
E240220		Regional Waste Recycling (Commercial) Limited	BACS	67.60	P294	KH Bins Aug	2024/25
E240218	26/08/2025	Regional Waste Recycling (Commercial) Limited	BACS	353.60	P295	Cam Bins Aug	2024/25
27141	26/08/2025	Gravelands Complete Maintenance Services Ltd	BACS	305.76	P296	MH Air filters	2024/25
6203524	26/08/2025	Viking Office UK Limited	BACS	440.04	P297	Stationary and postage	2024/25
7350	26/08/2025	TBS Hygiene Ltd	BACS	108.00	P298	Dog Bins August	2024/25
INV000017	26/08/2025	Fluid Solutions Plumbing and Heating Ltd	BACS	150.00	P299	MH Urinals fixed	2024/25
LTC/068	26/08/2025	Scott Dryden	BACS	1,300.00	P300	TL Aut issue	2024/25
WEB-14807	26/08/2025	Blow Motion Ltd	BACS	397.99	P301	MH new Hand Dryer	2024/25
2025/3	26/08/2025	Clarke Hillyer	BACS	25.00	P302	BC Window cleaning	2024/25
2025/19	26/08/2025	Clarke Hillyer	BACS	778.44	P303	Service charge 1/9-30/11	2024/25
	26/08/2025	Lauren Broman	BACS	350.00	SD29	Refund Security Dep for hire	2024/25
<i>For information Direct Debits</i>							
182025125803337	29/08/2025	Positive Water Limited	DD	404.16	P250	Water rates July	2024/25
JULY CHGS	29/08/2025	NatWest Bank	DD	4.56	P251	Bank charges No. 1 July	2024/25
134259913754	22/08/2025	Tesco Mobile	DD	32.83	P252	Mobiles July	2024/25
SL08675882INV	21/08/2025	Northgate Vehicle Hire Ltd	DD	990.19	P253	Van lease August	2024/25
73005	20/08/2025	the Comms Guys	DD	169.25	P254	Telephone July	2024/25
72375	18/07/2025	the Comms Guys	DD	166.33	P255	Telephone June	2024/25
372506808	02/07/2025	Worldpay	Contra	2.82	P256	Streamline charges July	2024/25
373022286	04/07/2025	Worldpay	Contra	0.23	P257	Streamline charges July	2024/25
373116740	06/07/2025	Worldpay	Contra	56.08	P258	Streamline charges July	2024/25
373622245	10/07/2025	Worldpay	Contra	8.13	P259	Streamline charges July	2024/25
374054453	11/07/2025	Worldpay	Contra	3.89	P260	Streamline charges July	2024/25
374645248	14/07/2025	Worldpay	Contra	10.56	P261	Streamline charges July	2024/25
374900284	15/07/2025	Worldpay	Contra	29.41	P262	Streamline charges July	2024/25
375181942	17/07/2025	Worldpay	Contra	31.76	P263	Streamline charges July	2024/25
375515156	18/07/2025	Worldpay	Contra	9.56	P264	Streamline charges July	2024/25
376199393	22/07/2025	Worldpay	Contra	0.06	P265	Streamline charges July	2024/25
376382829	23/07/2025	Worldpay	Contra	0.40	P266	Streamline charges July	2024/25
376739683	24/07/2025	Worldpay	Contra	2.72	P267	Streamline charges July	2024/25
376889532	25/07/2025	Worldpay	Contra	13.04	P268	Streamline charges July	2024/25
377691821	29/07/2025	Worldpay	Contra	2.14	P269	Streamline charges July	2024/25
377742623	30/07/2025	Worldpay	Contra	5.99	P270	Streamline charges July	2024/25
378190974	31/07/2025	Worldpay	Contra	66.68	P271	Streamline charges July	2024/25
810187265	25/07/2025	British Gas	DD	17.52	P272	RVRG electric 3/4-29/4	2024/25
810187266	25/07/2025	British Gas	DD	9.73	P273	RVRG electric 30/4-14/5	2024/25
810187267	25/07/2025	British Gas	DD	12.33	P274	RVRG electric 15/5-2/6	2024/25
725198764	01/08/2025	British Gas	DD	22.72	P275	RVRG electric 3/6-8/7	2024/25
808544481	17/07/2025	British Gas	DD	53.53	P276	KH electric 2/6-1/7	2024/25
810182776	18/07/2025	British Gas	DD	21.58	P277	WRPF electric 3/6-2/7	2024/25
800824269	12/08/2025	British Gas	DD	28.81	P278	WRA electric 14/6-21/7	2024/25
725106297	16/07/2025	British Gas	DD	28.84	P279	Cam electric 3/6-2/7	2024/25
805394613	22/07/2025	British Gas	DD	16.87	P280	KG electric 6/6-1/7	2024/25
725097689	15/07/2025	British Gas	DD	550.57	P281	MH electric 2/6-1/7	2024/25
811756835	01/08/2025	British Gas	DD	767.23	P282	MH Gas 11/6-12/7	2024/25
725230870	08/08/2025	British Gas	DD	29.35	P283	BC Gas 28/6-25/7	2024/25
725123750	18/07/2025	British Gas	DD	213.47	P284	MH Gas 3/5-4/7	2024/25
Jul-25	14/08/2025	NatWest Credit Card	DD	545.98	P285	Credit card July	2024/25
<i>For information BACS payments made from No. 1 Account</i>							
JGG 1086	13/08/2025	KBL Event Hire	BACS	1,306.80	P249	Loughton Day Marquee chairs	2024/25
<i>For information No. 2 Account</i>							
7742361	22/08/2025	NatWest Autopay	DD	20.60	P286	Autopay charges July	2024/25
July Chgs 2	29/08/2025	NatWest	DD	0.70	P287	No 2 bank charges July	2024/25
	20/08/2025	LTC Staff	BACS	27,410.34	P288	LTC net wages Aug	2024/25
<i>For information Account Transfer</i>							
	13/08/2025	Trf Natwest Res to Unity	TRF	30,000.00	T15	Topping up Unity from Reserve	2024/25
	20/08/2025	Trf Natwest 1 to Natwest 2	TFR	27,431.34	T16	LTD Net wages trf	2024/25
	20/08/2025	Trf Natwest 1 to Unity	TFR	21,786.00	T17	LTD NIC, PAYE Trf	2024/25
<b>Total</b>				<b>£ 144,370.97</b>			

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

Signed:

Signed:

Print name:

Print name:

Schedule number	
Date reported to RGS Cttee	417

**Note: Electronic signatures received for automated payments.**

## Agenda item 21

### Annual Governance and Accountability Return 24-25

#### Section 1 – Annual Governance Statement 2024/25

We acknowledge as the members of:

LOUGHTON TOWN COUNCIL

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2025, that:

	Agreed		"Yes" means that this authority:
	Yes	No*	
1. We have put in place arrangements for effective financial management during the year, and for the preparation of the accounting statements.	✓		prepared its accounting statements in accordance with the Accounts and Audit Regulations.
2. We maintained an adequate system of internal control including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness.	✓		made proper arrangements and accepted responsibility for safeguarding the public money and resources in its charge.
3. We took all reasonable steps to assure ourselves that there are no matters of actual or potential non-compliance with laws, regulations and Proper Practices that could have a significant financial effect on the ability of this authority to conduct its business or manage its finances.	✓		has only done what it has the legal power to do and has complied with Proper Practices in doing so.
4. We provided proper opportunity during the year for the exercise of electors' rights in accordance with the requirements of the Accounts and Audit Regulations.	✓		during the year gave all persons interested the opportunity to inspect and ask questions about this authority's accounts.
5. We carried out an assessment of the risks facing this authority and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover where required.	✓		considered and documented the financial and other risks it faces and dealt with them properly.
6. We maintained throughout the year an adequate and effective system of internal audit of the accounting records and control systems.	✓		arranged for a competent person, independent of the financial controls and procedures, to give an objective view on whether internal controls meet the needs of this smaller authority.
7. We took appropriate action on all matters raised in reports from internal and external audit.	✓		responded to matters brought to its attention by internal and external audit.
8. We considered whether any litigation, liabilities or commitments, events or transactions, occurring either during or after the year-end, have a financial impact on this authority and, where appropriate, have included them in the accounting statements.	✓		disclosed everything it should have about its business activity during the year including events taking place after the year end if relevant.
9. (For local councils only) Trust funds including charitable. In our capacity as the sole managing trustee we discharged our accountability responsibilities for the fund(s)/assets, including financial reporting and, if required, independent examination or audit.	Yes	No	N/A
			✓

\*Please provide explanations to the external auditor on a separate sheet for each 'No' response and describe how the authority will address the weaknesses identified. These sheets must be published with the Annual Governance Statement.

This Annual Governance Statement was approved at a meeting of the authority on:

21/05/2025

and recorded as minute reference:

MINUTE 107-11NCE

Signed by the Chair and Clerk of the meeting where approval was given:

Chair

Clerk

REQUIRED

REQUIRED

ENTER PUBLIC ADDRESS (WWW.LOUGHTON-TC.GOV.UK)



**Agenda item 21 cont.**  
**Annual Governance and Accountability Return 24-25**

**Section 2 – Accounting Statements 2024/25 for**


LOUGHTON TOWN COUNCIL

	Year ending		Notes and guidance
	31 March 2024 £	31 March 2025 £	
1. Balances brought forward	491,775	465,924	Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.
2. (+) Precept or Rates and Levies	904,300	993,909	Total amount of precept (or for IDBs rates and levies) received or receivable in the year. Exclude any grants received.
3. (+) Total other receipts	231,919	204,579	Total income or receipts as recorded in the cashbook less the precept or rates/levies received (line 2). Include any grants received.
4. (-) Staff costs	520,079	538,341	Total expenditure or payments made to and on behalf of all employees. Include gross salaries and wages, employers NI contributions, employers pension contributions, gratuities and severance payments.
5. (-) Loan interest/capital repayments	100,497	100,497	Total expenditure or payments of capital and interest made during the year on the authority's borrowings (if any).
6. (-) All other payments	541,494	622,147	Total expenditure or payments as recorded in the cashbook less staff costs (line 4) and loan interest/capital repayments (line 5).
7. (=) Balances carried forward	465,924	403,427	Total balances and reserves at the end of the year. Must equal (1+2+3) - (4+5+6).
8. Total value of cash and short term investments	434,815	413,264	The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – <b>To agree with bank reconciliation.</b>
9. Total fixed assets plus long term investments and assets	531,193	533,671	The value of all the property the authority owns – it is made up of all its fixed assets and long term investments as at 31 March.
10. Total borrowings	266,268	178,479	The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).

For Local Councils Only	Yes	No	N/A	
11a. Disclosure note re Trust funds (including charitable)				The Council, as a body corporate, acts as sole trustee and is responsible for managing Trust funds or assets.
11b. Disclosure note re Trust funds (including charitable)			✓	The figures in the accounting statements above exclude any Trust transactions.

I certify that for the year ended 31 March 2025 the Accounting Statements in this Annual Governance and Accountability Return have been prepared on either a receipts and payments or income and expenditure basis following the guidance in Governance and Accountability for Smaller Authorities – a Practitioners' Guide to Proper Practices and present fairly the financial position of this authority.

**Signed by Responsible Financial Officer before being presented to the authority for approval**

  
 Date 13/05/2025

I confirm that these Accounting Statements were approved by this authority on this date:

21/05/2025

as recorded in minute reference:

M107-1 REFERENCE

Signed by Chair of the meeting where the Accounting Statements were approved

 REQUIRED

## Agenda item 21 cont.

### Annual Governance and Accountability Return 24-25

#### Section 3 – External Auditor’s Report and Certificate 2024/25

In respect of **Loughton Town Council - EX0166**

##### 1 Respective responsibilities of the auditor and the authority

Our responsibility as auditors to complete a **limited assurance review** is set out by the National Audit Office (NAO). A limited assurance review is **not a full statutory audit**, it does not constitute an audit carried out in accordance with International Standards on Auditing (UK & Ireland) and hence it **does not** provide the same level of assurance that such an audit would. The UK Government has determined that a lower level of assurance than that provided by a full statutory audit is appropriate for those local public bodies with the lowest levels of spending.

Under a limited assurance review, the auditor is responsible for reviewing Sections 1 and 2 of the Annual Governance and Accountability Return in accordance with NAO Auditor Guidance Note 02 (AGN 02) as issued by the NAO on behalf of the Comptroller and Auditor General. AGN 02 is available from the NAO website – <https://www.nao.org.uk/code-audit-practice/guidance-and-information-for-auditors/>

This authority is responsible for ensuring that its financial management is adequate and effective and that it has a sound system of internal control. The authority prepares an Annual Governance and Accountability Return in accordance with *Proper Practices* which:

- summarises the accounting records for the year ended 31 March 2025; and
- confirms and provides assurance on those matters that are relevant to our duties and responsibilities as external auditors.

##### 2 External auditor's limited assurance opinion 2024/25

On the basis of our review of Sections 1 and 2 of the Annual Governance and Accountability Return (AGAR), in our opinion the information in Sections 1 and 2 of the AGAR is in accordance with *Proper Practices* and no other matters have come to our attention giving cause for concern that relevant legislation and regulatory requirements have not been met.

Please see below

Other matters not affecting our opinion which we draw to the attention of the authority:

The smaller authority has submitted its AGAR and supporting documentation prior to 30 September 2025; however, we have not been able to complete our review work in time to enable the smaller authority to publish the required documentation in line with statutory requirements. Once we have completed our review a final report will be provided with the certificate of completion detailing any qualifications and 'other' matters.

Our fee note for the limited assurance review will be issued when we certify completion.

##### 3 External auditor certificate 2024/25

We certify that we have completed our review of Sections 1 and 2 of the Annual Governance and Accountability Return, and discharged our responsibilities under the Local Audit and Accountability Act 2014, for the year ended 31 March 2025.

We do not certify completion because:

We have not been able to complete our review work in time to enable the smaller authority to publish the required documentation in line with statutory requirements.

External Auditor Name

**PKF LITTLEJOHN LLP**

External Auditor Signature

Date

28/09/2025




## Agenda item 22

### AGAR 25/26 section 10

Regulars  
Hot topics

# HOT TOPICS

## ASSERTION 10 AND THE SCOPE OF PROPER PRACTICES



**Michael King, SLCC Head of Policy and External Communications,** looks at the purpose, legal foundations, and practical implications of Assertion 10.

### The basis for these tests

The substance of Assertion 10 lies in existing **UK legislation and statutory guidance**: The GDPR and DPA 2018 impose clear obligations on public authorities regarding the handling of personal data. Similarly, the Public Sector Bodies (Websites and Mobile Applications) Accessibility Regulations 2018 require websites to be accessible to all users, including those with disabilities. The **Transparency Code for Smaller Authorities** and the **Freedom of Information Act** further require councils to publish specific information online, ensuring accountability and openness. These are not new obligations - they are long-standing legal requirements that councils must already meet. Assertion 10 simply consolidates these into a single governance checkpoint. Having an IT Policy is a logical precondition to managing how your council treats its data and how members and staff use IT equipment to access those. The government's Parish Helper Domain Service has worked with the Smaller Authorities Proper Practices Panel (SAPPP) to promote a simple IT Policy template. Many councils will have one already, as a single document or as part of a suite dealing with Data Protection, FoI and IT management.

### Legitimacy under audit legislation

**SAPPP**, which replaced the Joint Panel on Accountability and Governance (JPAG), is empowered to define 'proper practices' under audit legislation. These are enshrined in sections 1 and 2 of the **Practitioners' Guide 2025**. This statutory recognition gives SAPPP the legitimacy to introduce new assertions into the AGAR, provided they reflect existing legal obligations or best practices. Assertion 10 does not create new law - it sets out how to comply with existing legislation in a way that is auditable and transparent. The shift from 'should' to 'must' in the Practitioners' Guide emphasises the things you 'must' do to demonstrate that you are complying with 'proper practices'.

### Conclusion

While Assertion 10 may feel like an expansion of scope, it actually clarifies and consolidates existing responsibilities. For clerks, this means ensuring that councils are not only compliant but demonstrably so. Assertion 10 should be seen as an opportunity to strengthen transparency, security, and public trust.

### What is Assertion 10 testing?

Assertion 10, titled '**Digital and Data Compliance**', is a new requirement in the AGAR for the 2025/26 financial year. It mandates that smaller authorities demonstrate compliance with a range of digital governance and data protection standards; to meet the assertion authorities must:

- Operate a website that meets **Web Content Accessibility Guidelines (WCAG) 2.2 AA** standards
- Ensure the website includes documentation required under the **Freedom of Information Act 2000** and the **Transparency Code for Smaller Authorities**
- Use a **council-owned domain** for email communications
- Comply with the **General Data Protection Regulation (GDPR) 2016** and the **Data Protection Act (DPA) 2018**
- Maintain an **IT policy** governing the secure and lawful use of digital tools and data

These requirements were previously implied under Assertion 3 (compliance with laws and regulations) but have now been made explicit and standalone to reflect the growing importance of digital governance.



*Note: Assertion 10 will not appear on the AGAR until 2025/26:*

**Assertion 10 - Digital and data compliance**

To warrant a positive response to this assertion, the authority needs to have taken the following actions:

- 1.47 Email management - every authority must have a generic email account hosted on an authority owned domain, for example clerk@abcparrishcouncil.gov.uk or clerk@abcparrishcouncil.org.uk rather than abcparrishclerk@gmail.com or abcparrishclerk@outlook.com.
- 1.48 All smaller authorities (excluding parish meetings) must meet legal requirements for all existing websites regardless of what domain is being used.
- 1.49 All websites must meet the Web Content Accessibility Guidelines 2.2 AA and the Public Sector Bodies (Websites and Mobile Applications) (No. 2) Accessibility Regulations 2018.
- 1.50 All websites must include published documentation as specified in the Freedom of Information Act 2000 and the Transparency code for smaller authorities (where applicable).
- 1.51 All smaller authorities, including parish meetings, must follow both the General Data Protection Regulation (GDPR) 2016 and the Data Protection Act (DPA) 2018.
- 1.52 All smaller authorities, including parish meetings, must process personal data with care and in line with the principles of data protection.
- 1.53 The DPA 2018 supplements the GDPR and classifies a parish council as both a Data Controller and a Data Processor.
- 1.54 All smaller authorities (excluding parish meetings) must also have an IT policy. This explains how everyone - clerks, members and other staff - should conduct authority business in a secure and legal way when using IT equipment and software. This relates to the use of authority-owned and personal equipment.



**Agenda item 24**  
**Policy Review**

**24.1 Investment Strategy**



**INVESTMENT STRATEGY AND POLICY**

This Council acknowledges the responsibility of prudently investing the temporarily surplus funds held on behalf of the community as part of its fiduciary duty.

**1 STRATEGY**

The Local Government Act 2003 Section 12 provides the Power to Invest (a) for any purpose relevant to its functions under any enactment or (b) for the purpose of the prudent management of its financial affairs. Section 15(1) of the Act requires a local authority to have regard to guidance issued by the Secretary of State.

In accordance with Section 15(1) of the Local Government Act 2003 Act, the Council will have regard (a) to such guidance as the Secretary of State may issue, and (b) to such other guidance as the Secretary of State may by regulations specify.

The Council's investment priorities are:

- i. the security of its reserves, and
- ii. the adequate liquidity of its investments, and
- iii. the return on investment - the Council will aim to achieve the optimum return on its investments commensurate with proper levels of security and liquidity.

**2 POLICY**

- (i) To retain not less than three months' average working capital requirement in current and deposit accounts giving immediate access.
- (ii) To place any other funds on deposit of up to one year's duration, depending on the prevailing interest rates and forecast cash flow requirements, noting that long term investments are defined in the Guidance as any greater than 12 months.
- (iii) All investments will be made in sterling.
- (iv) Funds only to be deposited or invested with:
  - (a) UK clearing banks or their subsidiaries, together with those former major building societies now banks subject to their being assigned a credit rating of 'BBB+' or above from Standard and Poor's, Moody's *Investors Services Ltd* or *Fitch Ratings Ltd*.
  - (b) UK Banks assigned a high credit rating using the clearing services of a UK clearing bank within the definition of (a) above e.g. Unity Bank with a Fitch credit rating of BBB-
  - (b) UK Government stocks
  - (c) UK local authority stocks or bonds.

*Last reviewed by RGS Committee on 8 October 2025*

**Agenda item 24**  
**Policy Review cont...**

**24.2 Retention of Documents**



**Retention of Documents Policy**  
**Agreed 10 February 2016 – Minute no RG282**

DOCUMENT	MINIMUM RETENTION PERIOD	REASON
▪ Minute books	Indefinite	Archive
▪ Scales of fees and charges	6 years	Management
▪ Receipt and payment account(s)	Indefinite	Archive
▪ Receipt books of all kinds	6 years	VAT
▪ Bank statements, including deposit/savings accounts	Last completed audit year	Audit
▪ Bank paying-in books	Last completed audit year	Audit
▪ Cheque book stubs	Last completed audit year	Audit
▪ Quotations and tenders	6 years	Limitation Act 1980 (as amended)
▪ Paid invoices	6 years	VAT
▪ Paid cheques	6 years	Limitation Act 1980 (as amended)
▪ VAT records	6 years	VAT
▪ Petty cash, postage and telephone books	6 years	Tax, VAT, Limitation Act 1980 (as amended)
▪ Timesheets	Last completed audit year	Audit
▪ Wages books	12 years	Superannuation
▪ Insurance policies	While valid	Management
▪ Certificates for Insurance against liability for employees	40 years from date on which insurance commenced or was renewed	The Employers' Liability (Compulsory Insurance) Regulations 1998 (SI. 2753), Management.
▪ Investments	Indefinite	Audit, Management
▪ Title deeds, leases, agreements, contracts	Indefinite	Audit, Management
▪ Members allowances register	6 years	Tax, Limitation Act 1980 (as amended)

Cont'd overleaf

DOCUMENT	MINIMUM RETENTION PERIOD	REASON
<b>For Halls, Centre, Recreation Grounds</b>		
<ul style="list-style-type: none"> <li>▪ application to hire</li> <li>▪ lettings diaries</li> <li>▪ copies of bills to hires</li> <li>▪ record of tickets issued</li> </ul>	6 years	VAT
<b>For Allotments</b>		
<ul style="list-style-type: none"> <li>▪ register and plans</li> </ul>	Indefinite	Audit, Management
<b>For Burial Grounds</b>		
<ul style="list-style-type: none"> <li>▪ register of fees collected</li> <li>▪ register of burials</li> <li>▪ register of purchased graves</li> <li>▪ register/plan of grave spaces</li> <li>▪ register of memorials</li> <li>▪ applications for interment</li> <li>▪ applications for right to erect memorials</li> <li>▪ disposal certificates</li> <li>▪ copy certificates of grant of exclusive right of burial</li> </ul>	Indefinite	Archives, Local Authorities Cemeteries Order 1977 (Sl. 204)

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**Agenda item 24.3**  
**Disability Accessibility Policy**

There has been copious correspondence from a local resident, over recent years about the general lack of facilities / access for residents with mobility issues (using a mobility scooter). Examples include

- access to clubhouse
- obstructed pavements blocked by cars, bins etc
- pathways around Connaught Waters, Epping Forest .
- Access to the Nature Reserve, opposite the Roding Valley Recreation Ground (RVRG)

There have been numerous e-mail exchanges between the resident and the office, Town Council, Ward Councillors and District Councillors. The resident concerned would like the Town Council to sort all the problems and issues and have an all-encompassing Disability Policy which solves all accessibility issues. Whilst very sympathetic, the vast majority of these issues are outside the remit and resources of a Town Council. In each case the resident has been directed to the relevant authority.

We are very grateful to Cllr Wixley, who is known to the resident (as a former Ward Councillor) and has spent considerable time trying to sort out the issues and find definitive solutions, which are often complex to resolve.

The Town Clerk will provide further background information at the meeting.

A general disability policy is almost impossible to deliver as there are so many different types of disability, with specialist needs.

A starting point would be to review all Loughton Town Council (LTC) assets and prepare a 'Mobility Policy' which demonstrates what we as LTC have currently in place and identify measures needed to improve.

MS1.10.25