



# **RESOURCES AND GENERAL SERVICES COMMITTEE**

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

**Wednesday 03 December 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**

26 November 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 8 October 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.

- Locality Fund update – Environment & Heritage meeting 19 November 2025 Minute – EH155 refers. An application is in process via the Essex County Council (ECC) Locality Fund for new wooden decking at Murray Hall with improved disability access, thanks to the nomination of ECC, Cllr Pond.
- Loughton Broadway Market update. Environment & Heritage meeting 19 November 2025 Min EH146 refers.

**6 Training and Conferences**

05.11.25 & 12.11.25	Officer - Ollivia Drew	Allotment Training (EALC)
18.11.25	Officer - Debbie Taylor	Agenda and Minutes course – Essex Association of Local Councils (EALC)
26. 11.25	Officer - Judy Graham	Prevent Awareness training (ECC)

To receive and note.

**7 Christmas Card 2025**

A circular electronic Town Council festive card has been prepared with a Christmas and New Year message on the second page. The card will be distributed in early December 2025. The template card will be available at the meeting.

To receive and note.

**8 Remembrance Services**

The annual Remembrance Service and parade was held on Sunday 9 November 2025 at the War Memorial on Kings Green, Loughton attracting very large crowds. Messages of thanks to all who participated in making this a successful event have been conveyed by the office.

Loughton Town Council (LTC) also held a two-minute silence on Tuesday 11 November 2025 at the War Memorial on Kings Green and members of Staples Road Primary School Council, children from Chrysalis Day Nursery, and also students from E15 Acting laid their poppy wreaths and paid their respects. They were joined by the

Town Mayor, Cllr David Wixley, standard bearer, Lt Malachi Fontenelle from the Air Cadets and Reverend Chris Davies who conducted the service.

To receive and note.

**9 Citizens Awards – Min – RG141**

Following the launch of the award scheme this year, the Town Clerk will orally highlight some areas of the current application scheme that need further consideration. See current application form, pages 6 – 9.

Members to agree a way forward.

**10 Windrush Flag**

At the meeting, members AGREED to defer the decision on the design of the flag as the Councillor who requested it was absent.

Members to review and agree a way forward.

**11 Establishing a Town Partnership – Min RG 136**

An open invite to local retailers and businesses has been scheduled for 15 January 2026, (avoiding the Christmas period) to attend a meeting at either the Town Council Chamber Room, Murray Hall, (or other appropriate venue) depending on the number of responses received.

Members to receive and note.

**12 Policies Review**

**12.1 Bad Debt Policy**

Minor update – please see attached pages 10 – 11.

**13 Data Use and Access Act 2025**

See 'The Clerk / November 2025' article, which will be considered as part of the ongoing General Data Protection Regulation (GDPR) review (page 12). Please note all members must be using a registered 'Gov.uk' e-mail address by 28 February 2025), to comply with Assertion 10, Annual Governance and Accountability Return, (AGAR) requirements.

Members to receive and note.

**14 Finance**

**14.1 Current Financial Position**

The current financial position to date is attached together with details of the funds available from earmarked reserves (see pages 13 – 14).

A note of the Council's current bank balances and most recent reconciliations as at 31 October 2025 are attached (see pages 15 – 20). Signatures removed for GDPR reasons.

**14.2 Accounts Paid**

Payments totalling £250,678.35 as detailed on payment schedules nos. 418 – 423 (see pages 21 – 26) have been made since the report to the meeting on 8 October 2025. Larger copies will be available at the meeting, depending on the print quality of the A4 sheets on the agenda. Schedules and accompanying invoices are available at the Council offices for inspection. Signatures removed for GDPR reasons.

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.

**15 Banking**

The Committee is asked to AGREE to remove Kate Pendlebury and add Caroline Carroll (Responsible Financial Officer) to the list of authorised users for the following bank accounts:

National Westminster Bank  
Nationwide Building Society  
Unity Bank

Members to review and agree.

**16 Parish Basic Allowance**

The Committee is asked to consider and AGREE a recommendation to full Council on the level of Parish Basic Allowance that members may claim in 2026/27.

This is currently set at £120 per annum, per member.

**17 Subscription Review**

The Committee is asked to review and AGREE the list of organisations of which it is currently a member and confirm if it wishes to support those listed in 2025/26, without amendment (see page 27) and also to agree the recommended budget level for the following year.

**18 Internal Financial check**

Cllr MacKinnon has agreed to conduct a further financial check on Wednesday 26 November 2025.

To receive and note.

**19 Financial Assistance Scheme update – Min RG 146**

The budget has been increased provisionally by £5,000 for 2026/27

To date £13,081 of this year's Financial Assistance Scheme has been paid out to various community groups. Other recipients of the scheme, who have not yet responded are being chased for an update. A further oral update will be provided at the meeting itself.

Members to review.

**20 Annual Governance and Accountability Return (AGAR) 2024/25 – Min – RG152**

Despite 'chasing' on a number of occasions, a formal notice of completion is yet to be received from PKF Littlejohn LLP, the external auditors. However a further response has now been received on 21 November 2025 – see below:

*Following on from our conversations and email correspondence, I have spoken to an engagement lead regarding your query regarding clarifying the other matter on the report.*

*The two options available are:*

- 1. You can publish your response to the individual other matters on your website, stating the information has now been provided and the matters have now been resolved.*
- 2. We can formalise the redaction of the other matter, in a post completion report which will need to go through a formal review process and could potentially take a couple of weeks to complete.*

*If you could please let me know what form of action you want to take, regarding the other matter on the report.*

The Town Clerk has requested option 2.

To receive and note.

**21 Chamber Fees – 2026/27**

Whilst the other halls' fees have been increased by 4.5% (in line with the September 2025 retail price index) recommend that the current level of fees for hire (see below) of the Chamber Room remain flat, to encourage greater use of the facilities available as bookings remain only sporadic.

Charity Rate	£17.50 plus VAT per hour.
Standard Rate	£32.00 plus VAT per hour
Commercial Rate	£50.00 plus VAT per hour

Members to agree a way forward.

**22 Future work of the Committee Min – RG157**

Further to minute ref RG157 of this Committee meeting of 8 October 2025, members requested a list of large potential capital projects to be produced for this meeting in lieu of the existing Public Works Loans which mature over the next couple of years.

From the Recreation Committee meeting of 5 November 2025, minute RC177  
Committee Priorities for 2026/2027

'The Committee reviewed the priorities list for 2026/27 and AGREED that the provision of solar energy for Murray Hall, followed by demolition of the existing RVRG changing rooms as the immediate priorities'. N.B other important projects noted were the provision of a skate park, other new children's playgrounds and new pathways on the Roding Valley Recreation Ground.

From the Environment & Heritage committee meeting of 19 November 2025, Minute 161.2 Budget 2026/27

The Committee NOTED the draft 2026/27 Budget and that £10,000 would provisionally be added to Earmarked Funds for street lighting.

From a different perspective a request has been received from the Planning and Licensing Committee meeting of 17 November 2025, for this committee to consider. See minute PL352 – Estimates and Budgets 2026/27 below

'The Committee questioned whether the allocation of £15,000 in Earmarked Funds in the Estimates for 2026/27, would cover the cost of preparing and implementing a neighbourhood plan? Considering the current proposed changes to the planning regulations by the existing Government, the Committee may be required to adopt a local plan for Loughton. Members requested that this figure be confirmed as sufficient before the proposed review of the Estimates and Budgets 2026/27 by the Resources and General Services Committee at its meeting on 14 January 2026.'

Members and officers to review.

**23 Committee Priorities**

The Committee is requested to review and AGREE its priority list for 2026/276 (see Pages 28 – 29).

**24     Budgets / Estimates 2026/27**

The Committee is asked to consider and CONFIRM the estimates of income and expenditure and levels of earmarked funds for 2026/27 (see pages 30 – 32).

The Town Clerk will highlight a few salient points.

**Mark Squire**  
**TOWN CLERK**  
26 November 2025

**Agenda item 9**  
**Citizens Awards**



## **LOUGHTON CITIZENSHIP AWARDS**

Citizenship is the engagement of the individual in the service of the community.

It may take the form of a single act of outstanding courage or bravery or might encompass sustained effort on behalf of a voluntary organisation or organisations, continual good-neighbourliness, running a campaign to improve community facilities or cohesion, or to combat some defect or lack of provision, e.g. to resist something that might adversely affect the environment of the town.

Loughton Town Council will recognise each year significant contributions to citizenship in one or more of the following **three** categories:

**(A) Acts of courage or bravery** in the year in question that have resulted, for instance, in the prevention of a serious crime or the rescue of individuals from danger.  
This is intended for people who are *not* employed by an emergency service.  
The nominees may be either (a) an inhabitant or worker of Loughton, or (b) if they live elsewhere, must have exercised their courage in the town, e.g. by rescuing a Loughton citizen or stopping a crime in the town.

**(B) Voluntary Service:**

**(i) For people aged 25 or over**

**(ii) For people under 25 years of age**

Nominees should either work (on a paid or voluntary basis), be in education or live in Loughton. Without being too prescriptive, they should have a record of work for the community (not confined to a single year for example), for one or more voluntary or largely voluntary organisations, or for neighbours or other groups. The panel will assess the degree to which their voluntary activity has contributed to the well-being, culture, or charitable resources of Loughton. Their voluntary activity will count for more than paid activity.

The division is made at age 25 largely to reflect the longer time older people have had to assemble a 'community curriculum vitae' and be able to recognise young family people as well as students.

Service to national charities is valid only if there are identifiable Loughton benefits.

**Please read the Terms and Conditions shown on page 4  
before completing the form.**

### **DATA PRIVACY NOTICE**

Loughton Town Council only undertakes the processing of personal data where absolutely necessary. Our Data Privacy Notice forms part of this agreement and includes the binding obligations on us covering the duration, nature and purpose of the processing and your rights; copies are available on request from the Town Council or available on our website: [Documents & Forms & Policies - Loughton Town Council](#)

**When you submit a nomination**, the information you provide (personal information such as name, address, email address, phone number) will be processed and stored so that it is possible to contact you and respond to your correspondence and provide information relating to your nomination. Your personal information will not be shared with any third party without your prior consent.

**IN CONFIDENCE**  
**LOUGHTON CITIZENSHIP AWARDS**  
**APPLICATION FORM**

**(Please complete the form clearly in black ink using capital letters and keep within the boxes. Continue on another sheet of paper if necessary)**

Name of nominee	
Private Address of nominee	
Telephone number	
Email address	
Which category is nomination for - A or B?	

**Nomination for Category A awards**

1	Give a full account of the act of bravery or courage in respect of which the nomination is made. Continue on a separate sheet if you wish.
2	Where did the act take place?
3	If the nominee was not a resident of Loughton at the time, which Loughton resident(s) did it benefit?



**Nomination for Category B awards**

Nominee under 25 years of age		Nominee aged 25 or over	
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1	Give an account of the voluntary activity the nominee has undertaken (including the period of activity), with a brief curriculum vitae., and if any such activity was remunerated, please state
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2	What, in your view, are the benefits for the well-being, cultural or charitable resources and community of Loughton that have accrued from her/his voluntary activities?
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**YOUR DETAILS**

Name	
Signature	
Address	
Telephone number	
Email address	

**SUPPORTER/REFEREES**

Name of supporter/referee 1	
Address	
Telephone number/Email	
Name of supporter/referee 2	
Address	
Telephone number/Email	

### TERMS AND CONDITIONS

- 1 People may be nominated by any inhabitant of Loughton or by a Loughton employer, educational institution, group or society. Nominees for preference should not have been given awards by other bodies for the same service.
- 2 Please **do not inform the nominee** you have put his/her name forward.
- 3 Applications are to be submitted on the form provided by **31 January**.
- 4 Two supporters and/or referees' details are required for each nomination.
- 5 Loughton Town Council officers and councillors (of any authority) are disqualified from being nominated in Categories B (i) and (ii).
- 6 Service in political organisations is excluded from all categories. Service to religious bodies is applicable only if it involves a substantial contribution to the wider community.
- 7 The judging panel will comprise the Town Clerk, Town Mayor, Deputy Town Mayor and Chairman of the Resources and General Services Committee, whose decision will be final.
- 8 One award and one runner up will be made in each category. However, there is no compulsion to award in the absence of valid nominations.
- 9 For each category, the winner's prize will be an illuminated scroll, plus a cheque for £250 made payable to whichever local charity the winner nominates or, if she/he does not want to nominate a charity, the Council reserves the right to use the money in its Financial Assistance Scheme.

Please return completed nomination forms by 31 January to:

Loughton Citizenship Awards  
Loughton Town Council  
1 Buckingham Court  
Rectory Lane  
Loughton IG10 2QZ

Please mark your envelopes **"PRIVATE & CONFIDENTIAL"**

**Agenda item 12**  
**Bad Debt Policy**



**BAD DEBT POLICY**

Agreed by F&GP Committee 7 October 1998, revised by RGS Committee 6 February 2013  
For review 3 December 2025

**1. Introduction**

This policy outlines Loughton Town Council's procedures for dealing with late payments and outstanding accounts (bad debts) in accordance with Financial Regulations.

**2. Policy Objectives**

The aim of this policy is to make clear the procedure that Loughton Town Council will follow to identify, minimise and recover potential bad debts and write off any debts which cannot be recovered.

**3. Credit Control**

All income due will be collected in accordance with Financial Regulations and any sums found to be irrecoverable or any subsequent bad debts shall be reported to the Resource & General Services Committee and where necessary, Full Council.

a. Normal procedure is that payment should be made in advance.

b. Unpaid income and bad debts shall be treated in the following manner:

- Invoices which remain unpaid after 30 days will receive a telephone call or email reminding the customer that the invoice remains unpaid.
- Invoices which remain unpaid after 45 days will receive a letter reminding the customer that the invoice remains unpaid and requesting payment within 2 weeks.
- Invoices which remain unpaid after 60 days will receive a letter reminding the customer that the invoice remains unpaid and that the town councils' financial information, including bad debts, is reported to the Resource & General Services Committee.
- Invoices which remain unpaid after 90 days will receive a letter reminding the customer that the invoice remains unpaid, and notifying of the withdrawal of the service provided and that Loughton Town Council will actively pursue all outstanding debts through the legal system.
- All letters will be accompanied by a statement of account from the town council's financial system.

**4. Write off bad debts**

Loughton Town Council will seek to minimise the cost of write offs by taking all necessary action to recover what is due. Debts will be subject to the full recovery, collection and all reasonable legal procedures.

The Town Council recognises that where a debt is irrecoverable, prompt and regular write off of such debts is good practice. Whilst writing off bad debts is a non-routine function; all practical means should be taken to recover outstanding amounts due to the Town Council before the RFO recommends writing off a bad debt to the Resource & General Services Committee. Before this decision is made, due diligence consideration should include the following:

- The cost of recovery against the amount owed.
- The likelihood of success.
- Were the correct credit control procedures followed.
- Could procedure and practices be improved.

Any debts to be written off should be reported in the form of a write off schedule to the Resources & General Services Committee, who have delegated powers to write off bad debts of up to £3,000; any larger debts must be reported to Full Council. The write off schedule should contain the following information:

- Customer Reference.
- Invoice number.
- Date of invoice.
- Amount of debt.
- Reason for write off.
- Recovery history.
- Date of write off.
- Authorisation of write off.

#### **5. Year-end write offs**

The RFO should ensure any bad debts and doubtful debts are correctly accounted for at year end.

## Agenda item 13 Data Use and Access Act 2025



# WHAT THE DATA USE AND ACCESS ACT 2025 MEANS FOR CLERKS



Michael King, SLCC Head of Policy and External Communications, looks at what the legislation means for clerks and how to prepare.

The **Data Use and Access Act 2025 (DUAA)**, which passed into law on 19 June 2025, is the UK's latest update to data protection law, designed to make life easier for organisations while still safeguarding people's rights. For local councils in England and Wales, this means new opportunities to streamline processes, support innovation, and improve public services - all while staying compliant.

It doesn't replace existing laws like the UK GDPR, **Data Protection Act 2018**, or **Privacy and Electronic Communications Regulations (PECR)**. Instead, it amends them to reflect 2025's digital landscape. The changes are being phased in to **June 2026**, giving councils time to adapt. Its effect is to simplify and clarify what councils should already be doing.

### Key changes that affect councils

1. **Easier data sharing for public tasks:** You can now share personal data with organisations like the Police without needing to assess whether they need it for their public duties. The responsibility shifts to the requesting organisation.
2. **Recognised legitimate interests:** A new lawful basis allows councils to process personal data for certain recognised legitimate interests - like public safety - without needing to balance the impact on individuals.
3. **Subject access requests (SARs):** You're only required to make **reasonable and proportionate searches** for requests to access someone's own data. You can now also 'stop the clock' if you need clarification from the requester.
4. **Cookie consent simplified:** Some cookies - for statistical analysis or improving website functionality - can now be set without user consent. This simplifies digital service delivery.
5. **Support for scientific research:** clarifying when personal data can be used for research, and removing the need for some privacy notices.

6. **Children's online services:** For online services likely to be used by children, you must explicitly consider their needs when handling personal data. If you already follow the Age-Appropriate Design Code, you're likely compliant.
7. **Complaints handling:** Councils must now provide clear ways for people to complain about data use and respond within 30 days.

### What you can do now

- Review your data sharing practices - especially with law enforcement and other public bodies.
- Update your SAR procedures to reflect the new standard.
- Work with your website provider to check cookie settings and website notices.
- Ensure children's data are handled appropriately for services affecting young users.
- Set up or improve your complaints process to meet the new requirements.

### Help from the Information Commissioner's Office (ICO)

The ICO is updating its guidance and launching new tools to help organisations implement the DUAA. Through the ICO's website, you can sign up for its newsletters to stay informed.

### In summary

The DUAA is a welcome refresh to data protection law, offering councils more flexibility and clarifying the 'lawful basis' test for processing personal data. While it introduces some new statutory provisions, it also removes unnecessary hurdles - making it easier for clerks to demonstrate councils serve their communities confidently and compliantly.

Full details and updates are available on the ICO's DUAA guidance page: <https://ico.org.uk/about-the-ico/what-we-do/legislation-we-cover/data-use-and-access-act-2025/the-data-use-and-access-act-2025-what-does-it-mean-for-organisations/>

**Agenda item 14.1**  
**Current Financial Position**

**Loughton Town Council**  
**Summary Income & Expenditure by Budget Heading 26/11/2025**  
**Month No: 7      Resources and General Services Committee Report**

26/11/2025

10:39

Loughton Town Council Current Year

Page 1

Summary Income & Expenditure by Budget Heading 26/11/2025

Month No: 8

Cost Centre Report

		Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent
101	Communication	Expenditure	16,382	10,862	20,020	9,158	9,158	54.3%
102	Office Expenses	Expenditure	15,782	13,324	21,020	7,696	7,696	63.4%
103	Audit	Expenditure	3,772	(2,150)	4,330	6,480	6,480	(49.7%)
105	Central Personnel	Expenditure	418,820	244,010	446,900	202,890	202,890	54.6%
	plus Transfer from EMR	0	0	0	0			
	Movement to/(from) Gen Reserve	(418,820)	(244,010)	(446,900)	(202,890)			
106	Council Expenses	Expenditure	14,685	14,760	26,410	11,650	11,650	55.9%
107	Other Services (RGS)	Expenditure	39,208	1,320	2,210	890	890	59.7%
	plus Transfer from EMR	24,855	0	0	0			
	Movement to/(from) Gen Reserve	(14,353)	(1,320)	(2,210)	(890)			
108	Members' Expenses	Expenditure	1,316	91	2,520	2,429	2,429	3.6%
110	Buckingham Court	Income	745	649	1,500	851		43.3%
	Expenditure	54,182	29,944	59,101	29,157		29,157	50.7%
	Movement to/(from) Gen Reserve	(53,437)	(29,295)					
111	Service Re-charge (RGS)	Expenditure	(396,000)	0	0	0	0	0.0%
203	Christmas Best Dressed Window	Expenditure	340	0	360	360	360	0.0%
205	Grants	Expenditure	36,733	13,082	38,500	25,418	25,418	34.0%
	plus Transfer from EMR	1,750	0	0	0			
	less Transfer to EMR	0	0	0	0			
	Movement to/(from) Gen Reserve	(34,983)	(13,082)	(38,500)	(25,418)			
Grand Totals:- Income		745	649	1,500	851			43.3%
	Expenditure	205,219	325,243	621,371	296,128	0	296,128	52.3%
	Net Income over Expenditure	(204,474)	(324,594)	(619,871)	(295,277)			
	plus Transfer from EMR	26,605	0	0	0			
	less Transfer to EMR	0	0	0	0			
	Movement to/(from) Gen Reserve	(177,869)	(324,594)	(619,871)	(295,277)			

**Notes:**

- (1) 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>31.10.25</b>
Elections	10,000
<b>Total</b>	<b>10,000</b>

**Agenda item 14.1****Current Financial Position cont. – bank balances and reconciliations**

Date:20/11/2025

Loughton Town Council Current Year

Page 1

Time:11:44

Bank Reconciliation Statement as at 31/10/2025  
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	31/10/2025		65,840.81
			<u>65,840.81</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
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	
			<u>886.17</u>
			64,954.64
<u>Unpresented Receipts (Plus)</u>			
30/10/2025 R174		108.00	
			<u>108.00</u>
			65,062.64
		<b>Balance per Cash Book is :-</b>	<b>65,062.64</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Signatory 1:**

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

**Signatory 2:**

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



**Agenda item 14.1 cont.****Current Financial Position cont. – bank balances and reconciliations**

Date:20/11/2025

Time: 11:16

Loughton Town Council Current Year

Bank Reconciliation Statement as at 31/10/2025  
for Cashbook 2 - No 2 Current Account

Page 1

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	31/10/2025		35,781.23
			<u>35,781.23</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			35,781.23
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			35,781.23
		Balance per Cash Book is :-	35,781.23
		Difference is :-	0.00

**Signatory 1:**

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

**Signatory 2:**

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

**Agenda item 14.1 cont.****Current Financial Position cont. – bank balances and reconciliations**

Date:20/11/2025

Loughton Town Council Current Year

Page 1

Time: 10:41

Bank Reconciliation Statement as at 31/10/2025  
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	31/10/2025		762,866.07
			<u>762,866.07</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			762,866.07
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			762,866.07
		<b>Balance per Cash Book is :-</b>	<b>762,866.07</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Signatory 1:**

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

**Signatory 2:**

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

**Agenda item 14.1 cont.****Current Financial Position cont. – bank balances and reconciliations**

Date:20/11/2025

Loughton Town Council Current Year

Page 1

Time: 10:44

**Bank Reconciliation Statement as at 31/10/2025  
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	31/10/2025		109,424.88
			<u>109,424.88</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			109,424.88
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			109,424.88
		<b>Balance per Cash Book is :-</b>	<b>109,424.88</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Signatory 1:**

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

**Signatory 2:**

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

**Agenda item 14.1 cont.****Current Financial Position cont. – bank balances and reconciliations**

Date:20/11/2025		Loughton Town Council Current Year		Page 1
Time: 14:29		Bank Reconciliation Statement as at 31/10/2025 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	31/10/2025		28,367.77	
			28,367.77	
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>		
15/10/2025 300002 P40 RBL		150.00	150.00	
			28,217.77	
<u>Unpresented Receipts (Plus)</u>				
		0.00	0.00	
			28,217.77	
		<b>Balance per Cash Book is :-</b>	<b>28,217.77</b>	
		<b>Difference is :-</b>	<b>0.00</b>	

**Signatory 1:**

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

**Signatory 2:**

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

**Agenda item 14.1 cont.****Current Financial Position cont. – bank balances and reconciliations**

Date: 20/11/2025

Time: 10:47

Loughton Town Council Current Year

Bank Reconciliation Statement as at 31/10/2025  
for Cashbook 8 - Unity Bank Deposit

Page 1

User: JCG

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity Bank Deposit	31/10/2025		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 cont.

### Accounts Paid

Loughton Town Council  
Payment record  
List of payments made between 22 August 2025 to 22 September 2025

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For Information Unity Account</i>							
INV13807315	22/09/2025	Npower Business Solutions	BACS	885.84	P309	Kings Green Lights Electric	2025/26
INV-18747	22/09/2025	Atrium Solutions T/A Triangle Security	BACS	1,041.60	P310	RVRG Gate - August	2025/26
INV-18941	22/09/2025	Atrium Solutions T/A Triangle Security	BACS	1,041.60	P311	RVRG Gate - September	2025/26
	22/09/2025	M N Patel	BACS	350.00	SD31	Security Deposit Refund	2025/26
	22/09/2025	Sulaiman Rafiq	BACS	350.00	SD27	Security Deposit Refund	2025/26
	22/09/2025	Sulaiman Rafiq	BACS	350.00	SD28	Security Deposit Refund	2025/26
	22/09/2025	Amenda Dacosta	BACS	350.00	SD35	Security Deposit Refund	2025/26
	22/09/2025	Hassan Mahmood	BACS	350.00	SD33	Security Deposit Refund	2025/26
INV-1148	22/09/2025	Reliant Leisure	BACS	480.00	P312	Repairs fence and swing RVRG	2025/26
1103	22/09/2025	Qualis	BACS	13,203.86	P313	Grd Maintenance August	2025/26
3328	22/09/2025	Cuono Office Solutions Limited	BACS	102.05	P314	Printing August	2025/26
46410	22/09/2025	Think Business Support Ltd	BACS	770.40	P315	KH Cleaning August	2025/26
	22/09/2025	3Food4U	BACS	3,000.00	P316	Fin Ass Grant 25/26	2025/26
	22/09/2025	YES	BACS	1,000.00	P317	Fin Ass Grant 25/26	2025/26
INV/Order5309	22/09/2025	Artlec Tree Services	BACS	420.00	P318	River Way - reduce yew trees	2025/26
E441623	22/09/2025	Earth Anchors Ltd	BACS	559.20	P319	Moulded Seat All Black	2025/26
388391	22/09/2025	APG Limited	BACS	390.00	P320	Strimmer repairs	2025/26
11095044	22/09/2025	Chubb Fire & Security Ltd	BACS	234.04	P321	Fire Alarm Service - MH	2025/26
11091556	22/09/2025	Chubb Fire & Security Ltd	BACS	139.02	P322	Fire Alarm Service - KH	2025/26
11091564	22/09/2025	Chubb Fire & Security Ltd	BACS	175.36	P323	Emergency Lighting Service - BC	2025/26
11091563	22/09/2025	Chubb Fire & Security Ltd	BACS	240.74	P324	Fire Alarm Service - BC	2025/26
9073965009	22/09/2025	Royal Mail	BACS	1,774.13	P325	Think Loughton delivery	2025/26
84425	22/09/2025	James Todd & Co	BACS	128.10	P326	August Payroll Fee	2025/26
3839	22/09/2025	Dooendo Limited	BACS	1,305.55	P327	Maint/Backup Contract Q3 2025	2025/26
3840	22/09/2025	Dooendo Limited	BACS	2,065.20	P328	2 Office Computers	2025/26
1039685	22/09/2025	Pinnacle Housing Limited	BACS	600.00	P329	WRPF Grd Maint Aug	2025/26
arc292-0025	22/09/2025	TownsWebArchiving	BACS	207.04	P330	Annual Book viewing software	2025/26
E10003072	22/09/2025	Aylesford Electrical	BACS	5,181.38	P331	Christmas lights - Initial set-up	2025/26
11535/25	22/09/2025	BushWheeler Services Limited	BACS	828.00	P332	Grass cutting - LWM	2025/26
3967	22/09/2025	Detagete Limited	BACS	138.00	P333	Hand dryers - MH	2025/26
E240586	22/09/2025	Regional Waste Recycling (Commercial) Limited	BACS	176.80	P334	Waste - Sept 25 MH	2025/26
E240583	22/09/2025	Regional Waste Recycling (Commercial) Limited	BACS	353.60	P335	Waste - Sept 25 Cem	2025/26
E240585	22/09/2025	Regional Waste Recycling (Commercial) Limited	BACS	67.60	P336	Waste - Sept 25 KH	2025/26
25510	22/09/2025	Matthews Plants	BACS	240.20	P337	Plants - Horti Show	2025/26
11108591	22/09/2025	Chubb Fire & Security Ltd	BACS	41.75	P338	Fire Extinguishers - WRA	2025/26
11108576	22/09/2025	Chubb Fire & Security Ltd	BACS	90.74	P339	Fire Extinguishers - WRPF	2025/26
10007634266	22/09/2025	Castle Water	BACS	139.41	P340	Water - BC 01/07/25-31/12/25	2025/26
7494	22/09/2025	TBS Hygiene Ltd	BACS	86.40	P341	Dog Waste - Sept 25	2025/26
Q059 KC	22/09/2025	BT	BACS	250.49	P342	MH Wifi - 1/9-30/11	2025/26
TL/110/print	22/09/2025	Total Media	BACS	167.00	P343	TL Autumn Print	2025/26
	22/09/2025	Misha Patel	BACS	350.00	SD36	M Patel - SD36 Rfd 13/09	2025/26
	22/09/2025	Vivienne Sison	BACS	350.00	SD37	V Sison - SD37 Rfd 14/09	2025/26
	22/09/2025	Ayshe Kadir	BACS	301.40	SD32	Kadir A SD32 Rfd - 23/08	2025/26
<i>For Information BACS payments made from No. 1 Account</i>							
INV-0898	19/09/2025	Anywhere Deckchairs	BACS	594.00	P304	Deckchairs - LD	2025/26
JGG 1088	19/09/2025	KBL Event Hire	BACS	360.00	P305	Petrol Gen Inv Fuel - LD	2025/26
INV-18852	19/09/2025	Met Medical	BACS	254.00	P306	Event responder and vehicle - LD	2025/26
15047	19/09/2025	Portable Toilet Hire London	BACS	396.00	P307	Disabled Access toilet - LD	2025/26
27	19/09/2025	Davidl Wilde	BACS	350.00	P308	Punch & Judy Man - LD	2025/26

**Total** £ 42,240.51

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	418
Date reported to RGS Cttee	

## Agenda item 14.2 cont.

### Accounts Paid

#### Loughston Town Council Payment record List of payments made between 23 September 2025 to 30 September 2025

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Unity Account</i>							
Aug-25	06/10/2025	HMRC	BACS	11,372.85	P305	HMRC Tax & NIC Aug	2024/25
Aug-25	06/10/2025	Essex Pension Fund	BACS	10,415.15	P308	ECC Pensions Aug	2024/25
Sep-25	06/10/2025	HMRC	BACS	10,028.71	P369	HMRC Tax & NIC Sept	2024/25
Sep-25	06/10/2025	Essex Pension Fund	BACS	9,431.46	P370	ECC Pensions Sept	2024/25
JG01086	06/10/2025	KBL Event Hire	BACS	980.10	P371	Marquee LD - Balance	2024/25
71588760	06/10/2025	PHS Group	BACS	8.88	P372	MH Hygiene bins	2024/25
88330	06/10/2025	Jet and Drain Ltd	BACS	474.00	P373	MH clear mainholes and toilets	2024/25
8206	06/10/2025	RCCE	BACS	35.00	P374	Annual Sube	2024/25
380317	06/10/2025	APS Limited	BACS	170.96	P375	Strimmer repaired	2024/25
27326	06/10/2025	Gracelands Complex Maintenance Service Ltd	BACS	180.00	P376	BC Boiler service	2024/25
27325	06/10/2025	Gracelands Complex Maintenance Service Ltd	BACS	300.00	P377	MH Service boiler hot water	2024/25
INV000650	06/10/2025	Loughston Pest Control (A Stuart)	BACS	40.00	P378	WRA Rat problem	2024/25
2	06/10/2025	Clarke Hillyer	BACS	25.00	P379	BC Window cleaning Sept 25	2024/25
19134	06/10/2025	Ardium Security Solutions Ltd	BACS	1,041.80	P380	RVRO Gate - Oct	2024/25
548558732	06/10/2025	Zurich Municipal	BACS	188.00	P381	Van Hire while MOT	2024/25
4219	06/10/2025	Elite Guarding Ltd	BACS	624.00	P382	LD - Security	2024/25
342	06/10/2025	CB Sound Video Light Ltd	BACS	954.00	P383	LD - PA system	2024/25
M0001483837	06/10/2025	EFDC	BACS	540.00	P384	WRA clearance orchard	2024/25
6315	06/10/2025	Arbtec Tree Service	BACS	1,020.00	P385	Reduce Oak Tree Hilly Field	2024/25
	06/10/2025	Samaritans Redbridge Branch	BACS	700.00	P386	Samaritans FAGrant	2024/25
2314	06/10/2025	Epping Forest Foodbank	BACS	3,000.00	P387	Epping Foodbank FAGrant	2024/25
M/N14026392	06/10/2025	Universal Waste Ltd	BACS	150.00	P388	LD Waste removal	2024/25
2778	06/10/2025	noover Business Solutions	BACS	40.00	P389	Jones Lights adjust	2024/25
470	06/10/2025	David Jackman	BACS	25.00	P390	LD Photos	2024/25
1040575	06/10/2025	Gareth Griffith (Greenhill Gardening Services)	BACS	1,400.00	P391	Gardening July-Sept Qtr	2024/25
85058	06/10/2025	Pinnade Housing Limited	BACS	800.00	P392	WRPF Grd Maint Sept	2024/25
	06/10/2025	James Todd & Co Limited	BACS	135.72	P393	Sept payroll	2024/25
<i>For information Direct Debits</i>							
813379725	27/08/2025	British Gas (KH)	DD	125.43	P346	KH Gas 14/8-7/8	2024/25
811701259	03/09/2025	British Gas (MH)	DD	2,553.25	P347	MH electric 13/7-12/8	2024/25
808578139	19/08/2025	British Gas (KH)	DD	52.36	P348	KH electric 2/7-1/8	2024/25
808578140	19/08/2025	British Gas (WRPF)	DD	24.33	P349	WRPF electric 3/7-2/8	2024/25
880064140	08/09/2025	British Gas (WRA)	DD	23.38	P350	WRA electric 22/7-19/8	2024/25
725274035	15/08/2025	British Gas (Cem)	DD	27.39	P351	Cem electric 3/7-1/8	2024/25
808578141	19/08/2025	British Gas (KG)	DD	22.17	P352	KG electric 2/7-2/8	2024/25
808578142	19/08/2025	British Gas (BC)	DD	178.93	P353	BC electric 2/7-1/8	2024/25
725386018	26/08/2025	British Gas (KH)	DD	37.88	P354	KH Gas 8/8-26/8	2024/25
725386625	06/09/2025	British Gas (BC)	DD	44.15	P355	BC Gas 26/7-26/8	2024/25
725273044	15/08/2025	British Gas (MH)	DD	144.51	P356	MH Gas 5/7-1/8	2024/25
1	30/09/2025	Unity Trust Bank	DD	13.80	P357	Chq for Paying 4/8-3/9	2024/25
011	30/09/2025	Unity Trust Bank	DD	15.30	P358	Unity bank charges Aug	2024/25
AUG CHQ3	30/09/2025	NatWest	DD	3.85	P359	No 1 Bank charges Aug	2024/25
Aug-25	15/09/2025	NatWest Credit Card	DD	888.79	P360	Credit card Aug	2024/25
C101265	07/09/2025	Skyguard Limited	DD	77.78	P361	Peoplesafe Aug	2024/25
C103424	04/01/2025	Skyguard Limited	DD	77.78	P362	Peoplesafe Sept	2024/25
102025102448290	26/09/2025	Positive Water Limited	DD	424.27	P363	Water rates Aug	2024/25
PW486557 2508	26/09/2025	PWLB	DD	16,454.21	P364	Loan repayment MH Sept	2024/25
SL08705908INV	18/09/2025	Northgate Vehicle Hire Ltd	DD	900.19	P365	Van lease Sept	2024/25
73664	21/09/2025	the Comms Guys	DD	168.74	P366	Telephone Aug	2024/25
134259102711	22/09/2025	tesco Mobile	DD	32.28	P367	Mobile Aug	2024/25
370152341	05/08/2025	Workday	Contra	0.16	P364	Streamline charges Aug	2024/25
379215932	06/08/2025	Workday	Contra	1.59	P365	Streamline charges Aug	2024/25
379572765	07/08/2025	Workday	Contra	18.34	P366	Streamline charges Aug	2024/25
379681836	08/08/2025	Workday	Contra	8.24	P367	Streamline charges Aug	2024/25
380112751	12/08/2025	Workday	Contra	5.77	P368	Streamline charges Aug	2024/25
380320371	13/08/2025	Workday	Contra	0.16	P369	Streamline charges Aug	2024/25
381437900	18/08/2025	Workday	Contra	6.18	P400	streamline charges Aug	2024/25
381456089	20/08/2025	Workday	Contra	0.40	P401	Streamline charges Aug	2024/25
381798107	21/08/2025	Workday	Contra	2.02	P402	Streamline charges Aug	2024/25
381859732	22/08/2025	Workday	Contra	1.99	P403	Streamline charges Aug	2024/25
382741794	28/08/2025	Workday	Contra	2.86	P404	Streamline charges Aug	2024/25
382811070	29/08/2025	Workday	Contra	1.02	P405	Streamline charges Aug	2024/25
383035622	31/08/2025	Workday	Contra	47.40	P406	Streamline charges Aug	2024/25
<i>For information No. 2 Account</i>							
AUG CHQ3 2	30/09/2025	NatWest Bank Charges	DD	2.10	P344	No 2 Acct Bank charge Aug	2024/25
7740610	23/09/2025	NatWest Autospay	DD	20.60	P345	Bank charges Aug	2024/25
	20/09/2025	LTC Staff	BACS	25,860.13	P368	LTC net wages Sept	2024/25
<i>For information Account Transfer</i>							
	24/09/2025	Tfr Natwest 1 to Natwest 2	TFR	25,851.12	T18	LTC Net wages tfr	2024/25
	24/09/2025	Tfr Natwest 1 to Unity	TFR	19,480.17	T19	LTC NIC, PAYE Tfr	2024/25
	24/09/2025	Tfr Natwest Res to NatWest 1	TRF	50,000.00	T20	Topping up NatWest 1 from Reserve	2024/25
				Total	£ 197,527.47		

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	419
Date reported to RGS Cllr	

## Agenda item 14.2 cont.

### Accounts Paid

Loughton Town Council  
Payment record  
List of payments made between 1 October 2025 to 15 October 2025

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Unity Account</i>							
	15/10/2025	Wendy Dodd	300001	66.00	P407	Travel expenses for EALC Train	2024/25
	15/10/2025	Royal British Legion	300002	150.00	P408	Poppy Wreath donation	2024/25
<i>For information Account Transfer</i>							
	02/10/2025	Tfr Natwest Res to Unity	TRF	40,000.00	T21	Topping up Unity from Reserve	2024/25
	14/10/2025	Trf Natwest 1 to Unity	TFR	20,048.06	T22	LTC NIC, PAYE Trf	2024/25
	14/10/2025	Trf Natwest Res to Natwest 2	TFR	26,115.81	T23	LTC Net wages trf	2024/25
	14/10/2025	Tfr Natwest Res to Unity	TRF	6,000.00	T24	Topping up Unity from Reserve	2024/25
<b>Total</b>				<b>£ 92,379.87</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	420
Date reported to RGS Cttee	



## Agenda item 14.2 cont.

### Accounts Paid

Loughton Town Council  
Payment record  
List of payments made between 1 October 2025 to 16 October 2025

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Unity Account</i>							
31101564	24/10/2025	AtoZ Supplies	BACS	216.83	P409	MH cleaning supplies	2024/25
M0001493648	24/10/2025	EFDC	BACS	824.00	P410	Play in the Park	2024/25
020388A	24/10/2025	Dean Carley (D & L Cleaning)	BACS	210.00	P411	MH Window cleaning qtr	2024/25
2025/29	24/10/2025	National Allotment Society	BACS	84.00	P412	National Allotment Sub 25/28	2024/25
3382	24/10/2025	Couno Office Solutions Limited	BACS	11.38	P413	Printing Sept	2024/25
1164	24/10/2025	Reliant Leisure Services Ltd		3,192.00	P414	Playground repairs	2024/25
1178	24/10/2025	Reliant Leisure Services Ltd	BACS	296.24	P415	Swing repair	2024/25
6444153	24/10/2025	Viking Office Uk Limited	BACS	235.66	P416	Stationary & postage order Oct	2024/25
157028	24/10/2025	Grangewood Plastic Packaging Ltd	BACS	180.48	P417	Bin bags	2024/25
1424	24/10/2025	L & J Hall Digging Services Ltd	BACS	575.00	P418	Grave digging Pit 2660B	2024/25
1150	24/10/2025	Qualis Property Solutions	BACS	13,203.86	P419	Ground maintenance Sept	2024/25
SIN010401R	24/10/2025	Proludic Ltd	BACS	5,700.02	P420	Newmans Lane Playground retention	2024/25
27424	24/10/2025	Gracelands Complete Maintenance Services Ltd		108.00	P421	BC Hot water issue	2024/25
27417	24/10/2025	Gracelands Complete Maintenance Services Ltd	BACS	360.49	P422	BC Hot water issue	2024/25
IN0213276	24/10/2025	G C Johnson Ltd	BACS	88.56	P423	Metalshield paint	2024/25
19144	24/10/2025	MET Medicial Ltd	BACS	569.28	P424	First aid for Remembr Day	2024/25
6267	24/10/2025	Artec Tree Services	BACS	828.00	P425	WRPF Remove Ash Tree	2024/25
E240949	24/10/2025	Regional Waste Recycling (Commercial) Limited		67.60	P426	Waste - Oct 25 KH	2024/25
E240950	24/10/2025	Regional Waste Recycling (Commercial) Limited		176.80	P427	Waste - Oct 25 MH	2024/25
E240947	24/10/2025	Regional Waste Recycling (Commercial) Limited	BACS	372.80	P428	Waste - Oct 25 Cem	2024/25
7634	24/10/2025	TBS Hygiene Ltd	BACS	108.00	P429	Dog bins Oct	2024/25
OCT 2025	24/10/2025	Essex Pensions Fund	BACS	9,689.65	P430	LTC Pensions Oct	2024/25
OCT 2025	24/10/2025	HMRC	BACS	10,378.41	P431	LTC PAYE & NIC Oct	2024/25
	24/10/2025	Voluntary Action Epping Forest	BACS	1,000.00	P432	2025/28 Fin Ass Vol Act	2024/25
	24/10/2025	Purvi Hemming	BACS	350.00	SD38	Sec Dep Refund	2024/25
	24/10/2025	Anum Sheikh	BACS	350.00	SD39	Sec Dep Refund	2024/25
<i>For information No. 2 Account</i>							
	20/10/2025	LTC Staff	BACS	26,094.81	P433	LTC net wages Oct	2024/25
<b>Total</b>				<b>£ 75,251.87</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	421
Date reported to RGS Cttee	

## Agenda item 14.2 cont.

### Accounts Paid

Loughton Town Council  
Payment record  
List of payments made between 1 October 2025 to 24 October 2025

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Direct Debits</i>							
383604615	01/09/2025	Worldpay	Contra	1.51	P436	Streamline charges Sept	2024/25
383728779	02/09/2025	Worldpay	Contra	3.77	P437	Streamline charges Sept	2024/25
383797112	03/09/2025	Worldpay	Contra	16.38	P438	Streamline charges Sept	2024/25
384226474	04/09/2025	Worldpay	Contra	3.51	P439	Streamline charges Sept	2024/25
384131092	05/09/2025	Worldpay	Contra	2.70	P440	Streamline charges Sept	2024/25
384494217	06/09/2025	Worldpay	Contra	3.30	P441	Streamline charges Sept	2024/25
384893936	09/09/2025	Worldpay	Contra	12.30	P442	Streamline charges Sept	2024/25
385045540	10/09/2025	Worldpay	Contra	1.73	P443	Streamline charges Sept	2024/25
385193180	11/09/2025	Worldpay	Contra	1.72	P444	Streamline charges Sept	2024/25
385917215	15/09/2025	Worldpay	Contra	2.58	P445	Streamline charges Sept	2024/25
386032686	16/09/2025	Worldpay	Contra	0.40	P446	Streamline charges Sept	2024/25
386500569	18/09/2025	Worldpay	Contra	5.40	P447	Streamline charges Sept	2024/25
386489209	19/09/2025	Worldpay	Contra	1.01	P448	Streamline charges Sept	2024/25
386719406	20/09/2025	Worldpay	Contra	2.17	P449	Streamline charges Sept	2024/25
387233660	23/09/2025	Worldpay	Contra	1.83	P450	Streamline charges Sept	2024/25
387656569	25/09/2025	Worldpay	Contra	3.01	P451	Streamline charges Sept	2024/25
387837763	26/09/2025	Worldpay	Contra	0.86	P452	Streamline charges Sept	2024/25
388242625	29/09/2025	Worldpay	Contra	2.48	P453	Streamline charges Sept	2024/25
388679386	30/09/2025	Worldpay	Contra	75.97	P454	Streamline charges Sept	2024/25
800677549	17/09/2025	British Gas (KH)	DD	36.35	P455	KH electric 2/8-1/9	2024/25
807043420	18/09/2025	British Gas (WRPF)	DD	29.12	P456	WRPF electric 3/8-2/9	2024/25
813422330	30/09/2025	British Gas (WRA)	DD	19.92	P457	WRA electric 20/8-12/9	2024/25
725425327	16/09/2025	British Gas (Cem)	DD	34.76	P458	Cem electric 2/8-2/9	2024/25
725564369	14/10/2025	British Gas (Cem)	DD	35.47	P459	Cem electric 3/9-30/9	2024/25
807047118	23/09/2025	British Gas (KG)	DD	24.16	P460	KG electric 3/8-1/9	2024/25
800677550	17/09/2025	British Gas (BC)	DD	172.74	P461	BC electric 2/8-1/9	2024/25
725432267	03/09/2025	British Gas (MH)	DD	1,295.32	P462	MH electric 13/8-3/9	2024/25
725523452	07/10/2025	British Gas (KH)	DD	49.47	P463	KG gas 27/8-23/9	2024/25
725539312	08/10/2025	British Gas (BC)	DD	40.48	P464	BC gas 27/8-24/9	2024/25
725425309	16/09/2025	British Gas (MH)	DD	201.31	P465	MH gas 2/8-2/9	2024/25
725564813	14/10/2025	British Gas (MH)	DD	163.71	P466	MH gas 3/9-30/9	2024/25
13426246977	22/10/2025	Tesco mobile	DD	32.28	P467	Mobile phones Sept	2024/25
C197769	06/11/2025	Skyguard Limited	DD	77.76	P468	Peoplesafe Oct	2024/25
74294	05/10/2025	Comms Guys	DD	174.11	P469	Telephone September	2024/25
Sept CHGS	31/09/2025	NatWest	DD	9.80	P470	Bank charges Sept	2024/25
SL08736280INV	16/10/2025	Northgate Vehicle Hire Ltd	DD	990.19	P471	Van lease Sept	2024/25
<i>For information No. 2 Account</i>							
Sept CHGS 2	31/10/2025	NatWest	DD	0.70	P472	Acoot 2 bank charges Sept	2024/25
7757532	22/10/2025	NatWest Autopay	DD	23.45	P473	Bank charges Sept	2024/25
<i>For information BACS payments made from No. 1 Account</i>							
28M5 Pen	20/10/2025	HMRC	BACS	34.89	P435	PAYE & NIC Penalty Sept	2024/25
<i>For information Unity Account</i>							
12/01/1900	31/10/2025	Unity Trust Bank	DD	18.15	P434	Unity bank charges September	2024/25
<b>Total</b>				<b>£ 3,606.75</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	422
Date reported to RGS Cttee	

## Agenda item 14.2 cont.

### Accounts Paid

Loughton Town Council  
Payment record  
List of payments made between 17 October 2025 to 10 November 2025

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Unity Account</i>							
M0001488438	17/11/2025	EFDC	BACS	42.00	P474	WRA rubbish removal	2024/25
469242	17/11/2025	Euroloos Limited	BACS	294.00	P475	Septic tank empty WRA	2024/25
4	17/11/2025	Clarke Hillyer	BACS	778.44	P476	BC Service charge 1/12-28/2	2024/25
86350	17/11/2025	James Todd & Co	BACS	135.72	P477	Payroll October	2024/25
31248633	17/11/2025	atoz supplies	BACS	119.90	P478	Cleaning equipment	2024/25
27461	17/11/2025	Gracelands Complete Maintenance Services Ltd	BACS	180.00	P479	Boiler service KH	2024/25
5176552	17/11/2025	Sureserve Compliance Water Ltd	BACS	108.00	P480	Water testing KH	2024/25
3868	17/11/2025	Dooendo Limited	BACS	1,305.55	P481	Comp Maint Back Q4	2024/25
1041296	17/11/2025	Pinnacle Housing Limited	BACS	600.00	P482	WRPF Grd Maint Oct	2024/25
1166		Reliant Leisure Services Ltd	BACS	198.00	P483	Repair car at TH pk	2024/25
1179	17/11/2025	Reliant Leisure Services Ltd	BACS	1,326.00	P484	Repairs to parks	2024/25
11181608	17/11/2025	Chubb Fire & Security Ltd	BACS	194.26	P485	KH Extingisher replace	2024/25
INV000090	17/11/2025	Fluid Solutions Plumbing and Heating Ltd	BACS	348.00	P486	MH repairs to toilets	2024/25
2456	17/11/2025	W.Larkins Ltd	BACS	75.00	P487	Lightening conduct test	2024/25
1250	17/11/2025	Lex Blinds Ltd	BACS	480.00	P488	KH Roller blinds sup inst	2024/25
19321	17/11/2025	Atrium Solutions T/A Triangle Security	BACS	1,041.60	P489	RVRG Car park gate Nov	2024/25
6333		Arbtec Tree Services	BACS	372.00	P490	Pollard Dule Tree Cem	2024/25
6335	17/11/2025	Arbtec Tree Services	BACS	264.00	P491	Remove fallen tree RVRG	2024/25
LTC/009	17/11/2025	Scott Dryden	BACS		P492	Design produce TL Winter	2024/25
46571	17/11/2025	Think Business Support Ltd (SME Invoice Finance Limited)	BACS	770.40	P493	KH cleaning Sept	2024/25
1079	17/11/2025	Principal Trees Ltd	BACS	252.00	P494	Remove OPM RVRG	2024/25
8553	17/11/2025	Forest Casual and Schoolwear	BACS	41.60	P495	LTC Polo shirt	2024/25
2850		Away With it Waste Management Ltd	BACS	350.00	P496	WRA Plot clearance	2024/25
2851	17/11/2025	Away With it Waste Management Ltd	BACS	290.00	P497	WRA Plot clearance	2024/25
E241314		Regional Waste Recycling (Commercial) Limited	BACS	353.60	P498	Cem Bins Nov	2024/25
E241316		Regional Waste Recycling (Commercial) Limited	BACS	67.60	P499	KH Bins Nov	2024/25
E241317		Regional Waste Recycling (Commercial) Limited	BACS	176.80	P500	MH Bins Nov	2024/25
E241495	17/11/2025	Regional Waste Recycling (Commercial) Limited	BACS	478.80	P501	Cem Green Bins Nov	2024/25
27141	17/11/2025	Project Solver Ltd (HSBC Invoice Finance)	BACS	354.00	P502	PAT Testing	2024/25
1185	17/11/2025	Qualis Property Solutions	BACS	13,203.86	P503	Ground Maintenance Oct	2024/25
7771	17/11/2025	TBS Hygiene Ltd	BACS	86.40	P504	Dog Bins Nov	2024/25
	17/11/2025	Mrs J Graham	BACS	79.51	P505	MH Cabinet bracket	2024/25
	17/11/2025	R W Gold	BACS	30.00	P506	R Gold WRA Dep Rfd	2024/25
	17/11/2025	BASICS Essex Accident Rescue Service	BACS	500.00	P507	FA Grant	2024/25
	17/11/2025	Affordable Counselling Epping Forest	BACS	600.00	P508	FA Grant	2024/25
	17/11/2025	Hannah Sandford	BACS	350.00	SD42	H Sandford Sec Dep Rfd	2024/25
<b>Total</b>				<b>£ 27,147.04</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

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Print name:

Print name:

Schedule number	423
Date reported to RGS Cttee	

**Agenda item 17**  
**Subscription Review**

<b>ORGANISATION</b>	<b>£</b>
Rural Community Council Essex (RCCE)	67.00
Essex Association of Local Councils Affiliation fees	717.23
NALC Affiliation fees	2,039.05
Institute of Cemetery & Crematorium Management (ICCM)	105.00
Campaign to Protect Rural England (CPRE)	35.00
Essex Heritage Trust	25.00
Essex Playing Fields Association (EPFA) (may fold following update from Recreation committee)	40.00
Information Commissioner's Office (ICO)	60.00
Open Spaces Society	45.00
National Society of Allotment & Leisure Gardeners	73.00
Society of Local Council Clerks (SLCC)	480.00
<b>Anticipated new Total</b>	<b>£3,686.28</b>
<i>25/26 Budget restated</i>	<i>£3,910.00</i>
<b>Recommended budget for 26/27</b>	<b>£4,000.00</b>

**Agenda item 23****Committees Priorities – Future work of the committee –**

<b>Resources and General Services</b>		
<b>Priority</b>	<b>Main Function</b>	<b>Greater Detail/Current Position</b>
<b>Current activities</b>		
High	Final completion of transfer to Electronic Banking	Transfer to Unity Bank; amalgamating / reducing current banking arrangements- near completion. Imminent
High	Town Councillors and external staff members, e-mail addresses	Designated e-mail addresses -Imminent
High	AGAR Section 10 requirements	To ensure all is up to date – ongoing.
Medium	Possible new signatories	Ensuring enough current Councillor signatories to ensure smooth running of banking arrangements
Medium	Town Centre Partnership	To commence in early 2026
Low	Council structure	Continuing reviews
<b>On-going activities</b>		
High	Seeking external funding sources	As and when
High	Banking arrangements and investments	Kept under review
High	Running the Committee	
High	Admin for whole council	
High	Council and committee agendas and minutes	
High	All council finances, end of year accounts, audit etc.	
High	Management of Buckingham Crt	
High	Personnel and employment matters, staff management	Staff Handbook reviews as required
High	IT and office equipment	
High	Civic matters	Civic Celebrations incl Citizenship Awards
High	Annual Report	Preparation and printing
High	Newsletter	Editorial, printing and distribution
High	Noticeboards	Maintenance and installation
High	Publicity and website	Currently being updated
High	Annual Town Meeting	Arrangements and admin
High	Christmas card	Arrangements and admin
High	Emergency Plan	Amendments and circulation
High	Financial Assistance Scheme	Admin and finance
High	New legislative requirements	
High	Policy reviews	On-going
High	Responding to consultations	Variable
High	Contract reviews	On-going

High	Training Strategy	Regular reviews
High	Any other matters within the Committee's terms of reference	

## Agenda Item 24

### Budgets 2026/27

#### Loughton Town Council Budget 2026- 2027 RGS Budget

RESOURCES & GENERAL SERVICES COMMITTEE	2024/2025 BUDGET EXPENSE	2024/2025 ACTUAL EXPENSE	2024/2025 BUDGET INCOME	2024/2025 ACTUAL INCOME	2025/2026 BUDGET EXPENSE	2025/2026 YTD 31.10.25 EXPENSE	2025/2026 PROJECTED 31.3.26	2025/2026 BUDGET INCOME	2025/2026 YTD 30.09.25 INCOME	2025/2026 PROJECTED 31.3.26	2026/2027 EXPENSE	2026/2027 INCOME	2027/2028 EXPENSE	2027/2028 INCOME	2028/2029 EXPENSE	2028/2029 INCOME
Communication																
Postage	£1,200	£835			£1,030	£431	£1,030				£1,000		£1,040		£1,080	
Telephone (landline)	£2,354	£1,947			£1,930	£1,170	£2,500				£2,230		£2,320		£2,410	
Website (design and maintenance)	£500	£0			£500	£318	£500				£500		£520		£540	
Annual Report (printing)	£914	£851			£880	£857	£857				£890		£925		£965	
Annual Report (design)	£358	£300			£310	£300	£300				£312		£325		£340	
General expenses	£0	£0			£520	£0	£0				£0		£0		£0	
Newsletter (design)	£5,564	£5,200			£5,360	£3,900	£5,360				£5,575		£5,800		£6,030	
Newsletter (delivery)	£6,709	£6,581			£6,910	£3,406	£6,910				£7,190		£7,475		£7,773	
Newsletter (printing)	£1,650	£668			£1,550	£334	£573				£600		£730		£760	
Noticeboard	£1,000	£0			£1,030	£0	£1,030				£1,070		£1,115		£1,160	
Sub Total	£20,249	£16,382	£0	£0	£20,020	£10,716	£19,060	£0	£0	£0	£19,367	£0	£20,250	£0	£21,058	£0
Office Expenses																
Stationery	£1,600	£1,786			£1,850	£1,075	£1,850				£1,925		£2,000		£2,080	
Photocopying	£1,712	£1,147			£1,760	£568	£1,760				£1,760		£1,830		£1,900	
Binding minutes	£150	£0			£150	£0	£0				£0		£0		£0	
Books & publications	£100	£0			£100	£0	£100				£100		£104		£108	
Office equipment & maintenance	£2,140	£2,259			£2,200	£546	£2,200				£2,290		£2,380		£2,475	
Server and equipment maintenance	£6,292	£5,861			£8,000	£5,492	£8,000				£8,320		£8,650		£9,000	
Chip and pin	£1,600	£1,526			£1,540	£1,126	£1,600				£1,665		£1,730		£1,800	
Sky Guard personal protection	£910	£778			£820	£453	£820				£852		£886		£922	
Computer Licenses	£0	£0			£2,000	£1,837	£3,000				£3,120		£3,245		£3,375	
RBS Omega	£1,364	£1,553			£1,600	£1,647	£1,647				£1,712		£1,781		£1,853	
General expenses	£800	£871			£1,000	£343	£700				£1,000		£1,000		£1,000	
Sub Total	£16,668	£15,781	£0	£0	£21,020	£13,088	£21,677	£0	£0	£0	£22,744	£0	£23,606	£0	£24,513	£0
Audit																
Internal audit	£883	£800			£930	£-50	£800				£800		£850		£850	
External Audit	£2,247	£2,100			£2,370	£-2,100	£2,370				£2,465		£2,563		£2,666	
RBS Omega Year End	£1,000	£872			£1,030	£0	£1,030				£1,070		£1,114		£1,160	
Sub Total	£4,130	£3,772	£0	£0	£4,330	£-2,150	£4,200	£0	£0	£0	£4,335	£0	£4,527	£0	£4,676	£0

## Agenda Item 24 cont.

## Loughton Town Council Budget 2026- 2027 RGS Budget

RESOURCES & GENERAL SERVICES COMMITTEE	2024/2025 BUDGET EXPENSE	2024/2025 ACTUAL EXPENSE	2024/2025 BUDGET INCOME	2024/2025 ACTUAL INCOME	2025/2026 BUDGET EXPENSE	2025/2026 YTD 31.10.25 EXPENSE	2025/2026 PROJECTED 31.3.26	2025/2026 BUDGET INCOME	2025/2026 YTD 30.09.25 INCOME	2025/2026 PROJECTED 31.3.26	2026/2027 EXPENSE	2026/2027 INCOME	2027/2028 EXPENSE	2027/2028 INCOME	2028/2029 EXPENSE	2028/2029 INCOME
<b>Central Personnel</b>																
Salaries	£244,724	£227,828			£239,000	£130,941	£239,000				£248,560		£258,502		£268,842	
Tax & National Insurance	£92,723	£88,947			£96,300	£56,116	£96,300				£100,152		£104,158		£108,325	
Pensions	£104,643	£99,385			£108,300	£55,366	£105,000				£109,200		£113,570		£118,110	
Staff Travel	£1,300	£1,176			£1,300	£637	£1,300				£1,350		£1,406		£1,462	
Other staff costs inc. Payroll	£2,000	£1,485			£2,000	£926	£2,000				£2,080		£2,163		£2,250	
Sub Total	£445,389	£418,821	£0	£0	£446,900	£243,986	£443,600	£0	£0	£0	£461,342	£0	£479,799	£0	£498,989	£0
<b>Council Expenses</b>																
Press and advertising	£50	£0			£50	£0	£50				£50		£52		£54	
Subscriptions	£3,800	£3,592			£4,910	£3,141	£3,800				£4,000		£4,180		£4,370	
Insurance -general	£10,468	£9,831			£14,000	£10,435	£12,000				£11,000		£11,440		£11,900	
Legal	£3,000	£0			£3,000	£0	£3,000				£3,000		£3,000		£3,000	
Town Mayors expenses	£750	£0			£750	£0	£500				£780		£811		£843	
Training / conferences -Councillors	£1,100	£880			£1,130	£546	£1,130				£2,000		£2,080		£2,163	
Training /conferences -Staff	£500	£382			£520	£690	£1,183				£2,000		£2,060		£2,122	
Christmas card competition	£50	£0			£50	£0	£0				£0		£0		£0	
HR Services					£0	£0	£0				£2,600		£2,705		£2,812	
General Expenses		£0			£2,000	£8	£2,000				£2,080		£2,163		£2,250	
Sub Total	£19,718	£14,685	£0	£0	£26,410	£14,820	£23,663	£0	£0	£0	£27,510	£0	£28,491	£0	£29,514	£0
<b>Other Services (RGS)</b>																
Commemorative Beacons	£0	£823			£680	£696	£696				£0		£0		£0	
Election Expenses	£0	£36,703			£0	£0	£0				£0		£0		£0	
Citizenship awards	£400	£578			£410	£0	£410				£426		£443		£470	
Remembrance Parade	£500	£705			£710	£474	£474				£500		£520		£540	
Light up a Life	£300	£253			£310	£0	£310				£322		£335		£348	
Annual Town Meeting	£0	£125			£100	£0	£100				£100		£104		£108	
General Expenses		£21					£0									
Sub Total	£1,200	£39,208	£0	£0	£2,210	£1,170	£1,990	£0	£0	£0	£1,348	£0	£1,402	£0	£1,466	£0
<b>Members' Expenses</b>																
Members travel & subsistence	£200	£116			£200	£25	£200				£200		£200		£200	
Parish basic allowance	£2,160	£1,032			£2,220	£0	£2,220				£2,220		£2,310		£2,400	
Tax & National Insurance	£100	£168			£100	£0	£100				£100		£100		£100	
Sub Total	£2,460	£1,316	£0	£0	£2,520	£25	£2,520	£0	£0	£0	£2,520	£0	£2,610	£0	£2,700	£0



## Agenda Item 24 cont.

## Loughton Town Council Budget 2026- 2027 RGS Budget

RESOURCES & GENERAL SERVICES COMMITTEE	2024/2025 BUDGET EXPENSE	2024/2025 ACTUAL EXPENSE	2024/2025 BUDGET INCOME	2024/2025 ACTUAL INCOME	2025/2026 BUDGET EXPENSE	2025/2026 YTD 31.10.25 EXPENSE	2025/2026 PROJECTED 31.3.26	2025/2026 BUDGET INCOME	2025/2026 YTD 30.09.25 INCOME	2025/2026 PROJECTED 31.3.26	2026/2027 EXPENSE	2026/2027 INCOME	2027/2028 EXPENSE	2027/2028 INCOME	2028/2029 EXPENSE	2028/2029 INCOME
Buckingham Court																
Buckingham Court Hall Hire			£2,000	£1,312				£1,500	£649	£1,000		£1,000		£1,040		£1,080
Service charge	£3,103	£2,162			£3,200	£2,379	£3,200				£3,328		£3,461		£3,600	
Rates	£17,120	£15,843			£17,630	£9,243	£17,630				£17,630		£18,335		£19,068	
Water	£1,000	£993			£1,030	£129	£900				£936		£973		£1,012	
Electricity	£4,815	£2,575			£2,800	£1,361	£2,800				£2,800		£2,912		£3,028	
Gas	£5,600	£1,952			£2,060	£409	£1,000				£1,040		£1,081		£1,125	
Building maintenance	£4,000	£2,310			£3,605	£998	£3,605				£3,600		£3,744		£3,893	
Lift inspection and service	£550	£140			£570	£0	£570				£500		£520		£540	
Loan repayments -capital	£28,206	£25,873			£28,206	£14,103	£24,177				£0		£0		£0	
Loan repayments - interest		£2,333					£0				£0		£0		£0	
Sub Total	£64,394	£54,181	£2,000	£1,312	£59,101	£28,622	£53,882	£1,500	£649	£1,000	£29,834	£1,000	£31,026	£1,040	£32,266	£1,080
Grants																
Grants - received				£0				£0		£5,000						
Grants- general	£30,000	£28,233			£30,000	£13,082	£25,000				£35,000		£35,000		£35,000	
Grants -Citizens Advice (CA)	£8,500	£8,500			£8,500	£0	£8,500				£8,500		£8,500		£8,500	
Sub Total	£38,500	£36,733	£0	£0	£38,500	£13,082	£33,500	£0	£0	£5,000	£43,500	£0	£43,500	£0	£43,500	£0
Bank Charges	£0	£0			£0	£218.00	£435.00				£452		£470		£490	
Interest Received			£19,000	£17,375				£18,000	£3,390	£8,000		£8,000		£8,000		£8,000
Sub Total			£19,000	£17,375				£18,000	£3,390	£8,000		£8,000		£8,000		£8,000
Service Recharge	-£396,000	-£396,000			-£401,000	£0	-£400,000				-£412,000		-£424,360		-£437,091	
Sub total	-£396,000	-£396,000	£0	£0	-£401,000	£0	-£400,000		£0	£0	-£412,000	£0	-£424,360	£0	-£437,091	£0
TOTALS	£216,708	£204,879	£21,000	£18,687	£220,011	£323,358	£204,091	£19,500	£4,039	£14,000	£200,500	£9,000	£210,851	£9,040	£221,591	£9,080
EARMARKED FUNDS	BUDGET 31.3.256		Less the year 2025 to 2026		Add the year 2025 to 2026			New Adjustments			EARMARKED FUNDS 31.3.26		EARMARKED FUNDS 31.3.27		EARMARKED FUNDS 31.3.28	
RESOURCES & GENERAL SERVICES																
Elections Costs	£10,000				£10,000						£20,000		£30,000		£40,000	
Grant funding											£0		£0		£0	
SUB TOTAL	£10,000		£0		10,000				£0		£20,000		£30,000		£40,000	