



RESOURCES AND GENERAL SERVICES COMMITTEE

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

Wednesday, 11 February 2026

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
5 February 2026

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

Councillors
Ian 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 14 January 2026.

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.

Members are reminded that the deadline for setting up their gov.uk email address is 28 February 26. There is a requirement under the AGAR and Assertion 10 for Councillors and staff to be using a gov.uk email address for all council related business.

6 Annual Town Meeting

The meeting will be held at 8pm at The Murray Hall, Borders Lane, Loughton IG10 3SB on Wednesday 18 March 2026. Community groups who are recipients of the Financial Assistance Grants, and the recipients of Citizenship Awards will be invited to the meeting.

To receive and NOTE.

7 Financial Assistance Applications 2026/27

7.1 General Applications

Due to the high volume of applications received, copies of the grant applications for 2026/27 are provided separately in Appendix 1. Members wishing to examine the complete set of the supporting papers are asked to contact Caroline Carroll, Responsible Financial Officer (RFO) prior to the meeting. Also hardcopies of all information received will be available at the meeting itself. Information about the person making the application is supplied to the Council but not reproduced on the agenda for data protection reasons.

The amount available for general applications in the budget for 2026/27 is £35,000. To NOTE due to the high volume of applications this year the panel meeting is recommending Council not to withhold 10% in case of emergency applications during the year.

The Committee is asked to consider and AGREE the applications for 2026/27 together with the recommendations of the Working Group and confirm the amounts to be granted (working under the General Power of Competence). See attached report (pages 7 - 8) and Appendix 1. Hardcopies will be available at the meeting itself.

7.2 Citizens Advice – Epping Forest District

In 2025/26 the Resources & General Services Committee opted again to include a separate budget item for a grant provision to Citizens' Advice.

The budget for 2026/27 is £8,000.

Details of this application are also provided in the supplementary agenda.

The Committee is asked to CONFIRM the level of grant to be awarded for 2026/27, under the General Power of Competence.

Organisation	Amount Requested £	Power
Citizens Advice – Epping Forest District	8,000	General Power of Competence

8 Financial Limits

The Committee is asked to review the financial limits below and decide if they are adequate.

Topic	Amount £	Last reviewed	Last changed
Limit of imprest* on no 2 a/c	40,000	Feb 2025	July 2018
Limit of imprest on Security Deposits a/c	3,000	Feb 2025	April 2006
Petty cash imprest	150	Feb 2025	-
Urgent repair work etc without budgetary provision (Financial Regulations (FR) 5.4)	5,000	Oct 2025	April 2008
Additional audit work of external auditor (FR 6.13 (v))	1,000	Oct 2025	May 2004
Tenders to be obtained (FR 6.7)	over 60,000	Oct 2025	May 2004
3 quotes to be obtained (FR 6.9)	10,000 to 50,000	Oct 2025	May 2004
3 estimates to be obtained (FR 6.10)	2,000 to 10,000	May 2025	May 2004
Public Contracts Regulations 2015 apply (FR 12.3)	over £30,000	May 2025	Feb 2016
Bad debts may be written off by RGS Committee	3,000	Dec 2025	Feb 2014
Credit card:			
No 1: Town Clerk	2,000	Feb 2025	May 2024
No 2: Service Manager	Card withdrawn Sep 2024 as not required		

* IMPREST - a fund used by a business for small items of expenditure and restored to a fixed amount periodically.

9 Payments Procedures

The Committee is asked to review the following list of **direct debit payments** currently made by the Council, noting that all instructions and the direct debit mandates have been previously approved by the Council and the mandates authorised by two Councillor signatures and **CONFIRM** that the direct debits can be transferred to Unity Bank as previously agreed in **RG257**.

Name	Gross Amount	Frequency	Due date	Purpose
Epping Forest District Council	£2228.00	Monthly	20 th	Business rates for Kingsley & Murray Halls, RVRG & WRPf changing rooms
Pozitive Water Ltd (previously First Business Water)	Various	Monthly	End of Month	Water Supply at Cemetery, Murray Hall, Kingsley Hall, WR Pavilion, WR Allotments
The Comms Guys	Various	Monthly	20 th of Month	Phones and Broadband at Head Office
NatWest	Various	Monthly	27 th	Credit card purchases (in full, monthly)
Tesco Mobile	£28.00	Monthly	23 rd	Work Mobile Phones
British Gas	Various	Monthly	25 th	Electricity Buckingham Court
Public Works Loan Board	£18,295.62	Half yearly	28 th Mar/Sept	Loan repayment Murray Hall (1)
Public Works Loan Board	£17,849.89	Half yearly	1 st June/Dec	Loan repayment Murray Hall (2)
ICO	£60.00	Annually	Oct	Data Protection Annual Subscription
Skyguard Limited	£77.76	Monthly	Various	People alarms
NatWest autopay	Various	Monthly	Various	BACS payments salaries
Northgate Vehicle Hire Limited	£1,118.21	Monthly		Van lease

10 Finance**10.1 Current Financial Position**

The current financial position to date is attached together with details of the funds available from earmarked reserves (see pages 9 – 10).

A note of the Council's current bank balances and most recent reconciliations as at 31 January 2026 are attached (see pages 11 – 15).

10.2 Accounts Paid

Payments totalling £194,503.08 as detailed on payment schedules nos. 425-428 (see pages 16 – 19) have been made since the report to the meeting on 3 December 2025. Schedules and accompanying invoices are available at the Council offices for inspection.

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.

11 Strategy & Staff Group (SSG) meeting

The Town Clerk has given early notice of his intention to retire in June this year. As such an SSG meeting has been called for the evening of Monday 9 February 2026, primarily to review the recruitment process for his replacement and any other relevant staffing matters.

To receive and note.

12 Training

12.1 Understanding the 2025 SAPPP – Practitioners Guide & Assertion 10 Compliance

All Town Council Members have been offered three different courses, venues, face to face / zoom training sessions to gain a better understanding of these requirements and are attending accordingly throughout this February 2026. See example course schedule attached page 20.

12.2 CouncilWise Training & Support

There is now an alternative entity providing training courses for Councils, Councillors, Clerks and Council staff. See CouncilWise introduction letter and subscription letter, pages 21 – 23. The full training programme is available upon request (and has been previously circulated). The pricing of these courses is competitive, but it is debatable whether the subscription charges per annum for larger Town Councils of £500 is cost effective given current budget levels.

The Town Clerk will provide further background information.

Members to review.

12.3 Other training

- The Services Manager has been booked on a CouncilWise 'Basic Tree Survey & Inspection Course' taking place on Wednesday 4 March 2026 at Great Dunmow.
- The Office Administrator has been booked on a CouncilWise online 'Introduction to cemetery management for parish and town clerks' (beginner level) on 4 of March 2026.

To receive and note.

13 Domain Name Ownership and Security – Govt UK e-mail addresses

- The office staff already have 'gov.uk domain' e-mail addresses.
- Similarly 'outside staff' and caretakers have now been allocated 'gov.uk domain' e-mail addresses.
- The majority of our Town Councillors already had 'gov.uk domain' e-mail addresses. The remaining few councillors have now been allocated 'gov.uk domain' e-mail addresses.

To receive and note.

14 NatWest Loughton Branch Closure

The NatWest Loughton branch is closing on 18 May 2026. The nearest NatWest Branch will then be Epping. This has little effect on our day to day banking but makes matters slightly more cumbersome when paying in cash.

To receive and note.

15 Internal Auditor – Interim Internal Audit Report

To receive the interim audit report from the internal auditors Heelis & Lodge dated 14 January 2026 (see pages 24 – 31). To enable the closure of 2025/26 year end accounts, the following dates have been diarised:-

- Year-end accounts closedown with RBS Omega – 20 April 26
- Final Internal Audit – 8 May 26
- Submission of accounts to Town Council – 20 May 26
- Submission of AGAR to PKF – by 1 July 26

To receive and note.

16 Policies Review

16.1 IT Acceptable Use Policy

Members to review and approve this new policy.
(See pages 32 – 36)

16.2 Lap Top Policy

Members to review and approve this policy.
(See pages 37 – 39)

16.3 Data Privacy Notice

Members to review and approve this notice.
(See pages 40 – 41)

16.4 Data Protection Policy

Members to review and approve this policy.
(See pages 42 – 43)

16.5 Website Accessibility Statement

Members to review and approve this statement.
(See pages 44 – 47)

17 Governance and Accountability

Members are encouraged to refer to the following publication “Joint Panel on Accountability and Governance Practitioners’ Guide (2025)”, which provides advice on the accounting practices to be followed and sets out the appropriate standard of financial reporting to be followed. An electronic version may be downloaded at

 [Practitioners-Guide-2025.pdf](#)

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

Members, please note, that the following reports are for Loughton Town Council’s financial year 2025/2026. i.e. current year.

17.1 Internal Audit – Last Approved April 2025

17.1.1 Review of the Effectiveness of the System of Internal Audit

- * See attached report (see pages 48 – 49).

Members to review and approve each section in turn.

17.1.2 Review of the Effectiveness of the System of Internal Control – last approved April 2025

- * See attached report (see pages 50 – 51).

Members to review and approve each section in turn.

18 Risk Assessment and Management

See attached report (see pages 52 – 64).

Members to review and approve each section individually

19 Insurance – Annual Review

The Committee agreed to renew the Council insurance with Zurich for a 3 year term at the Committee meeting of 12 February 2025. The latest invoice for the current insurance period is expected imminently and will be reported at the next Resources and General Services Committee meeting.

To receive and note.

20 Fixed Asset Register

Members to review the current Fixed Assets Register (see pages 65 - 68)

To receive and note.

21 Citizens Awards

The Town Mayor, Chairman of Resources and General Services (R&GS) Committee, Deputy Chair of R&GS and the Town Clerk, will be meeting soonest to review applications received.

To receive and note.

22 Establishing a Town Partnership

The Town Clerk will provide an oral update following the community meeting at Lopping Hall on 5 February 2026.

To receive and note.

23 Lamp Light of Peace in Remembrance

See attached report (pages 69 – 70). Members to review and decide whether they wish to participate in the scheme and buy one or more at a cost of £55 each.

Mark Squire
TOWN CLERK
5 February 2026

Agenda Item 7

Financial Assistance Awards

As previously agreed, a Working Group of three Councillors and the previous year's Town Mayor, met with the RFO on 26 January 2026 to consider the applications in detail and prepare recommendations for consideration by this Committee.

The Working party consisted of Cllrs Brookes; Murray; Owen and Valentine.

In line with Council policy, at least ten per cent of the general grant budget would not be allocated as this is held back for emergency applications during the year.

Declarations of Interest – Cllr Murray declared non-pecuniary interest for 3Food4U, Christian Drama Resource Centre, Epping Foodbank, Forest Creative Writers, Globetrotters Explorers Scouts, Loughton Community First Responders, Loughton Methodist Church, Loughton Voluntary Care, Open Door Friendship Group, Restore Community GROW, Restore Oakwood Hill, Restore Noah's Ark, Roding Valley High School, Roding Valley Junior Park Run, Roding Valley Park Run, South Loughton Cricket Club, SPARK, St. Mary's Church. Cllr Brookes declared non-pecuniary interest for Christian Drama Resource Centre, Epping Foodbank, Forest Creative Writers, Loughton Methodist Church.

Judging criteria – the following principles were used in preparing these recommendations:

- How well the project met the needs of the local community and provided a positive benefit to a significant number of Loughton residents.
- How effectively the group would use the grant.
- Whether the costs were appropriate and realistic.
- What level of contributions had been, or would be, raised locally?
- Whether the organisation or group should reasonably have been expected to obtain sufficient funding from another, perhaps more appropriate source.
- How the organisation or group was managed, as indicated by its constitution.
- For larger projects, was the proposal sustainable in the long term.

The table on the following page shows the details of the grants applied for presented to the Working Group.

The provisional amounts recommended by the Working Group will be provided prior to the meeting.

Please note, these are only provisional amounts, and the Committee is asked to review them.

Members' attention is also drawn to:

- (1) guidance issued by NALC regarding the 1984 Local Government Act which prohibits councils' involvement in 'property relating to the affairs of the church', e.g. the maintenance or improvement of the buildings or land or contributing to the costs. There is an absence of case law, which may have clarified whether later legislation overrides this 1984 specific provision. The Council should therefore, when considering a grant to a church, decide whether this is a prudent course of action.

Agenda item 7.1

FINANCIAL ASSISTANCE APPLICATIONS 2026/27

Organisation	Purpose of Grant	Amount requested £	YES/N O	Amount granted £	Remaining budget available
C/Fwd from 25/26					0.00
2026/27 Total Budget	Final 26/27 to be considered/confirmed at Council budget meeting on 28.1.26				35,000.00
3Food4U	To assist with rent for the Loughton Club	6,000.00	YES	3,500.00	
Accuro	Ongoing project costs	1,000.00	YES	600.00	
Affordable Counselling	Ongoing costs	2,000.00	YES	800.00	
Alfie James Productions	Operating costs and ongoing support for workshops	250.00	YES	250.00	
Basics Essex	Support for volunteer clinician	1,000.00	YES	600.00	
Christian Drama Resource Centre	Upgrading computer, additional staff, costumes	1,601.00	YES	500.00	
Epping Forest Foodbank	Food supplies and rent	5,000.00	YES	3,500.00	
Epping Forest Sportability Club	To replace equipment, staff costs and rent	1,200.00	YES	500.00	
Forest Creative Writers	Professional printing costs and meeting room hire	700.00	YES	300.00	
Globetrotters Explorers Scout Unit	To purchase replacement camping equipment, kitchen equipment	2,500.00	YES	1,000.00	
Loughton Community First Responders	Purchase of new equipment	7,893.00	YES	1,000.00	
Loughton Methodist Church	To renew coffee machine	1,500.00	YES	750.00	
Loughton Voluntary Care	Operating costs	1,500.00	YES	1,500.00	
Made with love chicken soup run	Ongoing support	2,000.00	YES	600.00	
Open Door Friendship Group	Hall hire costs	4,200.00	YES	1,600.00	
Pass it on! Kids	Running costs, food support scheme and Christmas support scheme	5,000.00	YES	250.00	
Restore - Community GROW	Operating costs and replacement of materials	3,000.00	YES	2,500.00	
Restore - Oakwood Hill Community Centre	Operating costs to run the centre	3,500.00	YES	3,000.00	
Restore - Noahs Ark	Operating costs for play equipment	3,500.00	YES	2,500.00	
Roding Valley High School PTA	Towards costs for an outdoor gym	12,000.00	NO	0.00	
Roding Valley Junior Parkrun	Maintenance of the AED defibrillation	126.00	YES	126.00	
Roding Valley Parkrun	To purchase a sack trolley	63.99	YES	63.99	
South Loughton Cricket Club	Towards costs for two hybrid pitches	2,000.00	YES	1,000.00	
Spark	To support ongoing costs for counselling sessions	2,000.00	YES	2,000.00	
St Mary's Church Loughton	Christmas Lights	900.00	YES	650.00	
St Mary's Church Loughton (Ignite)	To purchase SEND toys	350.00	YES	350.00	
St Mary's Church Loughton (Living Hope)	Project running costs	500.00	YES	500.00	
VAEF	Ongoing support	3,000.00	YES	1,500.00	
Wildways	To assist with running events	1,600.00	YES	500.00	
Youth Employment Strategy (YES)	To assist with covering costs for 3 conferences attended by 3 Loughton secondary schools	3,980.00	YES	1,500.00	
Samaritans		900.00	YES	900.00	
Grand total		80,763.99		34,339.99	660.01
2026/27 Budget	Final CA 26/26 budget confirmed at Council budget meeting on 28.01.26				
Citizens Advice Epping Forest District	Running Costs	8,000.00		8,000.00	
	Total Grants awarded, included Citizens Advice Epping Forest	88,763.99		42,339.99	

Agenda item 10**10.1 Current Financial Position**

Loughton Town Council
Summary Income & Expenditure by Budget Heading

Month No: 10**Resources and General Services Committee Report**

28/01/2026

11:37

Loughton Town Council Current Year

Page 1

Summary Income & Expenditure by Budget Heading 28/01/2026

Month No: 10

Committee Report

		Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available
Resources and General Services							
101	Communication	Expenditure	16,382	12,892	20,020	7,128	7,128
102	Office Expenses	Expenditure	15,782	15,782	21,020	5,258	5,258
103	Audit	Expenditure	3,772	(2,150)	4,330	6,480	6,480
105	Central Personnel	Expenditure	418,820	312,847	446,900	134,053	134,053
	plus Transfer from EMR	0	0	0	0		
	Movement to/(from) Gen Reserve	(418,820)	(312,847)	(446,900)	(134,053)		
106	Council Expenses	Expenditure	14,685	14,902	26,410	11,508	11,508
107	Other Services (RGS)	Expenditure	39,208	1,641	2,210	569	569
	plus Transfer from EMR	24,855	0	0	0		
	Movement to/(from) Gen Reserve	(14,353)	(1,641)	(2,210)	(569)		
108	Members' Expenses	Expenditure	1,316	91	2,520	2,429	2,429
110	Buckingham Court	Income	745	894	1,500	606	
	Expenditure	54,182	47,737	59,101	11,364		11,364
	Movement to/(from) Gen Reserve	(53,437)	(46,843)				
111	Service Re-charge (RGS)	Expenditure	(396,000)	0	0	0	0
205	Grants	Expenditure	36,733	25,282	38,500	13,218	13,218
	plus Transfer from EMR	1,750	0	0	0		
	Movement to/(from) Gen Reserve	(34,983)	(25,282)	(38,500)	(13,218)		
	Resources and General Services Income	745	894	1,500	606		
	Expenditure	204,879	429,004	621,011	192,007	0	192,007
	Net Income over Expenditure	(204,134)	(428,110)	(619,511)	(191,401)		
	plus Transfer from EMR	26,605	0	0	0		
	less Transfer to EMR	0	0	0	0		
	Movement to/(from) Gen Reserve	(177,529)	(428,110)	(619,511)	(191,401)		
Grand Totals:-							
	Income	745	894	1,500	606		
	Expenditure	204,879	429,004	621,011	192,007	0	192,007
	Net Income over Expenditure	(204,134)	(428,110)	(619,511)	(191,401)		
	plus Transfer from EMR	26,605	0	0	0		
	less Transfer to EMR	0	0	0	0		
	Movement to/(from) Gen Reserve	(177,529)	(428,110)	(619,511)	(191,401)		

Agenda item 10**10.1 Current Financial Position /...continued****Earmarked Reserves for 2025/2026:**

A summary of the Committee's reserves showing the amounts available from reserves in this current financial year as at 31 January 2026 is provided below:

Resources and General Services Committee	
Elections	10,000
Total	10,000

Agenda item 10**10.1 Current Financial Position – Current bank balances & reconciliations /...continued**

Date:22/01/2026

Loughton Town Council Current Year

Page 1

Time: 11:00

Bank Reconciliation Statement as at 31/12/2025
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	31/12/2025		14,886.25
			14,886.25
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
16/04/2025 11925 P24 Cllr Carol Davies		24.57	
			24.57
			14,861.68
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			0.00
			14,861.68
		Balance per Cash Book is :-	14,861.68
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Agenda item 10**10.1 Current Financial Position /...continued**

Date:26/01/2026

Loughton Town Council Current Year

Page 1

Time:09:49

Bank Reconciliation Statement as at 31/12/2025
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	31/12/2025		34,508.60
			<u>34,508.60</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			34,508.60
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			34,508.60
		Balance per Cash Book is :-	34,508.60
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Agenda item 10**10.1 – Current Financial Position /...continued**

Date:26/01/2026

Loughton Town Council Current Year

Page 1

Time:09:54

**Bank Reconciliation Statement as at 31/12/2025
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	31/12/2025		613,937.68
			<u>613,937.68</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			613,937.68
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			613,937.68
		Balance per Cash Book is :-	613,937.68
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Agenda item 10**10.1 – Current Financial Position /...continued**

Date:22/01/2026

Loughton Town Council Current Year

Page 1

Time: 10:46

Bank Reconciliation Statement as at 31/12/2025
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	31/12/2025		109,699.36
			<u>109,699.36</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			109,699.36
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			109,699.36
		Balance per Cash Book is :-	109,699.36
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Agenda item 10**10.1 – Current Financial Position /...continued**

Date:22/01/2026

Loughton Town Council Current Year

Page 1

Time: 14:23

Bank Reconciliation Statement as at 31/12/2025
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	31/12/2025		55,323.49
			55,323.49
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
15/10/2025 300002 P40 RBL		150.00	
			150.00
			55,173.49
<u>Unpresented Receipts (Plus)</u>			
11/12/2025 00004		1,939.32	
			1,939.32
			57,112.81
		Balance per Cash Book is :-	57,112.81
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Agenda item 10.2

Accounts Paid

Loughton Town Council
Payment record
List of payments made between 11 November 2025 to 30 November 2025

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Direct Debits</i>							
805518165	18/11/2025	British Gas (KH)	DD	39.43	P563	KH electric 2/10-31/10	2024/25
810321218	21/11/2025	British Gas (WRPF)	DD	28.68	P564	WRPF electric 3/10-2/11	2024/25
815028220	05/12/2025	British Gas (WRA)	DD	28.36	P565	WRA electric 16/10-18/11	2024/25
810321219	21/11/2025	British Gas (KG)	DD	24.96	P566	KG electric 2/10-1/11	2024/25
810321220	21/11/2025	British Gas (BC)	DD	186.21	P567	BC electric 2/10-1/11	2024/25
805518166	18/11/2025	British Gas (MH)	DD	832.78	P568	MH electric 2/10-1/11	2024/25
807107921	27/11/2025	British Gas (KH)	DD	145.99	P569	KH Gas 24/9-7/11	2024/25
725859421	08/12/2025	British Gas (BC)	DD	96.76	P570	BC Gas 29/10-24/11	2024/25
725757701	19/11/2025	British Gas (MH)	DD	279.53	P571	MH Gas 1/10-5/11	2024/25
394865449	03/11/2025	Worldpay	Contra	4.26	P578	Streamline charges Oct	2024/25
395413006	06/11/2025	Worldpay	Contra	0.93	P572	Streamline charges Oct	2024/25
395661609	07/11/2025	Worldpay	Contra	26.26	P573	Streamline charges Oct	2024/25
396209144	10/11/2025	Worldpay	Contra	5.28	P574	Streamline charges Oct	2024/25
396722615	13/11/2025	Worldpay	Contra	2.65	P575	Streamline charges Oct	2024/25
397600877	17/11/2025	Worldpay	Contra	8.54	P576	Streamline charges Oct	2024/25
398242582	20/11/2025	Worldpay	Contra	16.39	P577	Streamline charges Oct	2024/25
399082534	24/11/2025	Worldpay	Contra	5.98	P579	Streamline charges Oct	2024/25
399213593	26/11/2025	Worldpay	Contra	10.34	P580	Streamline charges Oct	2024/25
399548629	27/11/2025	Worldpay	Contra	1.24	P581	Streamline charges Oct	2024/25
400181872	30/11/2025	Worldpay	Contra	47.40	P582	Streamline charges Oct	2024/25
<i>For information No. 2 Account</i>							
NOV 2025	20/11/2025	LTC Staff	BACS	26,245.33	P562	LTC net wages Nov	2024/25
<i>For information Unity Account</i>							
325304	08/12/2025	Ernest Doe & Sons Ltd	BACS	40.88	P545	Cem Round line	2024/25
19571	08/12/2025	Atrium Solutions T/A Triangle Security	BACS	1,041.60	P546	RVRG Car park gate Dec	2024/25
9074553103	08/12/2025	Royal Mail	BACS	1,774.13	P547	Think Loughton delivery	2024/25
71722018	08/12/2025	PHS Group	BACS	137.90	P548	Hygiene bins 1/12-31/5	2024/25
EI0004424	08/12/2025	Aylesford Electrical Contractors Ltd	BACS	13,816.57	P549	Xmas Lights Install	2024/25
3970	08/12/2025	Deitagate Limited	BACS	300.00	P550	Electrical box inspection	2024/25
4410118583	08/12/2025	Viking	BACS	267.63	P551	Stationary order Nov	2024/25
TL/111print	08/12/2025	Total Media	BACS	167.00	P552	TL Winter print	2024/25
67354	08/12/2025	James Todd & Co Limited	BACS	135.72	P552	Payroll Nov	2024/25
1042178	08/12/2025	Pinnacle Housing Limited	BACS	600.00	P553	Ground Maint Nov	2024/25
8600	08/12/2025	Forest Casual and Schoolwear	BACS	172.80	P554	Shirts and Hi Viz's	2024/25
	08/12/2025	St Clare West Essex Hospice Care Trust	BACS	200.00	P555	Donation from LTC events HS LD	2024/25
	08/12/2025	Hela Sarana	BACS	350.00	SD41	J Jayawardena SD Rfd	2024/25
32176730	08/12/2025	Nisbets Limited	BACS	74.83	P556	Cleaning supplies	2024/25
82518	08/12/2025	The Play Inspection Companu Ltd	BACS	792.00	P557	Playgrounds inspections	2024/25
3498	08/12/2025	Couno Office Solutions Limited	BACS	362.89	P558	Printing and photo Nov	2024/25
46871		Think Business Support Ltd (SME Invoice Finance Limited)	BACS	770.40	P559	KH cleaning Nov	2024/25
45680	08/12/2025	Think Business Support Ltd (SME Invoice Finance Limited)	BACS	770.40	P560	Replacement Chq 11950	2024/25
NOV 2025	08/12/2025	Essex Pensions Fund	BACS	9,723.37	P561	LTC Pensions Nov	2024/25
NOV 2025	08/12/2025	HMRC	BACS	10,461.84	P562	LTC PAYE & NIC Nov	2024/25
LVCA	08/12/2025	Loughton Voluntary Care Association	BACS	1,000.00	P563	Fin Ass Grant 2025	2024/25
RESTORE	08/12/2025	Restore Community	BACS	2,500.00	P564	Fin Ass Grant 2025	2024/25
ALFIE JAMES	08/12/2025	Alfie James Productions	BACS	200.00	P565	Fin Ass Grant 2025	2024/25
<i>For information Account Transfer</i>							
	24/11/2025	Tfr Natwest Res to Unity	TRF	40,000.00	T25	Topping up Unity from Reserve	2024/25
	28/11/2025	Tfr Natwest 1 to Natwest 2	TFR	25,000.00	T26	LTC Net wages trf	2024/25
Total				£ 138,697.26			

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:

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Print name:

Print name:

Schedule number	425
Date reported to RGS Cttee	

Agenda item 10.2 /...continued

Loughton Town Council
Payment record
List of payments made between 1 December 2025 to 18 December 2025

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Direct Debits</i>							
014	31/12/2025	Unity Trust Bank	DD	14.55	P595	Unity bank charges November	2024/25
Nov-25	15/12/2025	NatWest Credit Card	DD	766.15	P597	Credit card Nov	2024/25
<i>For information No. 2 Account</i>							
DEC 2025	19/12/2025	LTC Staff	BACS	26,577.64	P594	LTC net wages Dec	2024/25
NOV CHGS 2	31/12/2025	NatWest Bank Charges	DD	0.70	P596	No 2 Acct Bank charge Nov	2024/25
<i>For information Unity Account</i>							
DEC 2025	23/12/2025	Essex Pensions Fund	BACS	9,816.53	P584	LTC Pensions Dec	2024/25
DEC 2025	23/12/2025	HMRC	BACS	10,484.86	P585	LTC PAYE & NIC Dec	2024/25
1246	23/12/2025	Qualis Property Solutions	BACS	13,203.86	P586	Ground Maintenance Nov	2024/25
SIN011827	23/12/2025	Proludic Ltd	BACS	247.10	P587	Newmans Plgd supplies	2024/25
E241833	23/12/2025	Regional Waste Recycling (Commercial) Limited	BACS	201.60	P588	Cem Green Bins Nov	2024/25
327924	23/12/2025	Essex security Services Ltd	BACS	168.00	P589	BC Door entry maint annual	2024/25
328054	23/12/2025	Essex security Services Ltd	BACS	168.00	P590	BC Alarm maint annual	2024/25
27366	23/12/2025	Gravelands Complete Maintenance Services Ltd	BACS	1,069.04	P591	Boiler repairs Temp sensor	2024/25
3971	23/12/2025	Deltagate Limited	BACS	345.00	P592	Emerg Ltg in D Toilet	2024/25
	23/12/2025	Nazmin Rafique	BACS	350.00	SD43	N Rafique SD Rfd 29/11	2024/25
	23/12/2025	Epping Forest Citizens Advice	BACS	8,500.00	P593	2025/26 Fin Assistance Grant	2024/25
<i>For information Account Transfer</i>							
	08/12/2025	Tfr Natwest No. 1 to Unity	TRF	30,000.00	T28	Topping up Unity from No.1 Acct	2024/25
	11/12/2025	Tfr Natwest Res to Unity	TRF	40,000.00	T29	Topping up Unity from Reserve	2024/25
	11/12/2025	Tfr Natwest Res to NatWest No. 1	TRF	20,000.00	T30	Topping up Natwest No.1 from Reserve	2024/25
Total				£ 161,913.03			

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:

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Print name:

Print name:

Schedule number	426
Date reported to RGS Cttee	

Agenda item 10.2 /... continued

Loughton Town Council
Payment record
List of payments made between 19 December 2025 to 9 January 2026

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Unity Account</i>							
E241683		Regional Waste Recycling (Commercial) Limited	BACS	67.60	P598	KH Bins Dec	2025/26
E241681		Regional Waste Recycling (Commercial) Limited	BACS	353.60	P599	Cem Bins Dec	2025/26
E241684		Regional Waste Recycling (Commercial) Limited	BACS	176.80	P600	MH Bins Dec	2025/26
7907		TBS Hygiene Ltd	BACS		P601	Dog Bins Dec	2025/26
1043168		Pinnacle Housing Limited	BACS		P602	WRPF Grd Maint Dec	2025/26
1265		Qualis Property Solutions	BACS		P603	Ground Maintenance Dec	2025/26
477		Gareth Griffith (Greenhill Gardening Services)	BACS		P604	Gardening Oct-Dec Qtr	2025/26
EA42537		Earth Anchors Ltd	BACS		P605	Green bin liners	2025/26
8639		Forest Casual & Schoolwear	BACS		P606	LTC uniform	2025/26
102135834		Essex County Council	BACS		P607	Tree Survey	2025/26
27646		Graeulands Complete Maintenance Services Ltd	BACS		P608	Bi-annual Serv. Belt fixed	2025/26
M889		Phoenix Lifting Systems Ltd	BACS		P609	Annual service BC lift	2025/26
32620197		Nisbets Limited	BACS	7.09	P610	Mop changer socket	2025/26
32537667		Nisbets Limited	BACS	58.02	P611	Cleaning supplies & Rolls	2025/26
1456		L & J Hall Digging Services Limited	BACS		P612	Plot digging Catier	2025/26
E10004872		Aylesford Electrical Contractors Ltd	BACS		P613	Xmas Light removal	2025/26
140		TMJ Projects	BACS		P614	Cook hood repairs	2025/26
47050		Think Business Support Ltd (SME Invoice Finance Limited)	BACS		P615	KH cleaning Dec	2025/26
3975		Deltagate Limited	BACS		P616	Repair emergency light Dis WC	2025/26
88852		James Todd & Co	BACS		P617	Payroll December	2025/26
19760		Atrium Solutions T/A Triangle Security	BACS		P618	RVRG Car park gate Dec	2025/26
020439A		D & L Cleaning	BACS		P619	MH Window cleaning Dec	2025/26
3552		Couno Office Solutions Limited	BACS		P620	Printing and photo Dec	2025/26
331669		Essex Security Services Ltd	BACS		P621	Replace battery on door	2025/26
312968		Specialised Canvas Services Limited (Piggotts)	BACS		P623	Emergency Services Flag	2025/26
0364		CB Sound Video Light Ltd	BACS		P624	Speaker system Light up life	2025/26
18913		EALC	BACS		P625	Allotment & Mins training OD DT	2025/26
37926		Signs of the Times Ltd	BACS		P626	Blue plaqu P Thompson	2025/26
1		Clarke Hillyer	BACS		P627	Window cleaning BC Dec	2025/26
2785		David Jackman	BACS		P628	Remembrance photos	2025/26
		Maayon Ravundran	BACS		SD47	Security Dep refd 04/01	2025/26

Total	£ 27,763.17
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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 on

Signed:

Signed:

Print name:

Print name:

Schedule number	427
Date reported to RGS Cttee	

Agenda item 10.2 /... continued

Loughton Town Council
Payment record
List of payments made between 19 December 2025 to 15 January 2026

Invoice No.	Date Paid	Payee Name	Chq No.	Paid	P No.	Transaction details	Year
<i>For information Direct Debits</i>							
813497780	18/12/2025	British Gas (KH)	DD	49.95	P633	KH electric 1/11-30/11	2025/26
813500928	17/12/2025	British Gas (WRPF)	DD	28.27	P634	WRPF electric 3/11-1/12	2025/26
802453878	07/01/2026	British Gas (WRA)	DD	24.73	P635	WRA electric 19/11-16/12	2025/26
802455998	13/01/2026	British Gas (WRA)	DD	7.23	P636	WRA electric 17/12-24/12	2025/26
725889145	15/12/2025	British Gas (Cem)	DD	67.33	P637	Cem electric 30/10-1/12	2025/26
802440287	23/12/2025	British Gas (KG)	DD	24.16	P638	KG electric 2/11-1/12	2025/26
810350499	18/12/2025	British Gas (BC)	DD	183.34	P639	BC electric 2/11-1/12	2025/26
813500929	17/12/2025	British Gas (MH)	DD	778.74	P640	MH electric 2/11-1/12	2025/26
811901318	30/12/2025	British Gas (KH)	DD	155.24	P641	KH Gas 8/11-7/12	2025/26
726006512	12/01/2026	British Gas (BC)	DD	125.60	P642	BC Gas 25/11-24/12	2025/26
802453879	07/01/2026	British Gas (MH)	DD	698.37	P643	MH Gas 6/11-14/12	2025/26
726007417	12/01/2026	British Gas (MH)	DD	153.57	P644	MH Gas 15/12-24/12	2025/26
401355741	01/12/2025	Worldpay	Contra	35.02	P645	Streamline charges Dec	2025/26
403558894	12/12/2025	Worldpay	Contra	0.31	P646	Streamline charges Dec	2025/26
405406893	22/12/2025	Worldpay	Contra	17.89	P647	Streamline charges Dec	2025/26
405817240	24/12/2025	Worldpay	Contra	4.88	P648	Streamline charges Dec	2025/26
408903493	31/12/2025	Worldpay	Contra	47.40	P649	Streamline charges Dec	2025/26
070020917 - 3	01/10/2026	Grenkeleasing Ltd	DD	1,080.00	P650	Photocopier lease	2025/26
2507/2026	01/01/2026	Grenkeleasing Ltd	DD	98.00	P651	Equipment protection 2026 Copier	2025/26
PW485175 2512	19/01/2025	PWLB	DD	14,102.99	P652	BC Loan repayment final	2025/26
75545	19/12/2025	The Comms Guys	DD	166.46	P653	BC Phones Nov	2025/26
115154		Positive Water Limited	CR	237.39	P654	Water credit note from 21/22	2025/26
112202511294150	21/12/2025	Positive Water Limited	DD	411.82	P655	Water rates Nov	2025/26
SL08797645INV	11/12/2025	Northgate Vehicle Hire Ltd	DD	990.19	P656	Van lease Nov	2025/26
SL08828357INV	07/01/2026	Northgate Vehicle Hire Ltd	DD	990.19	P657	Van lease Dec	2025/26
C1103261	04/01/2026	Skyguard Limited	DD	77.76	P658	Peoplesafe Dec	2025/26
134269519643	22/12/2025	Tesco	DD	26.71	P659	Mobile Nov	2025/26
NOV CHG	31/12/2025	NatWest Bank Charges	DD	3.85	P660	No 1 Bank charges Nov	2025/26
DEC CHG	30/01/2026	NatWest Bank Charges	DD	2.45	P661	No 1 Bank charges Dec	2025/26
DEC 2025A	14/01/2026	NatWest Credit Card	DD	732.92	P662	Credit card Dec	2025/26
<i>For information BACS payments made from No. 1 Account</i>							
Q060	15/01/2026	BT	BACS	210.49	P629	MH Wi fi 1/12-28/2	2025/26
<i>For information No. 2 Account</i>							
DEC CHG 2	30/01/2026	NatWest Bank	DD	0.70	P630	No 2 Acct bank charges	2025/26
7772822	23/12/2025	NatWest Autopay	DD	23.45	P631	Bank charges Nov	2025/26
7790519	22/01/2026	NatWest Autopay	DD	23.45	P632	Bank charges Dec	2025/26
<i>For information Unity Account</i>							
2	31/12/2025	Unity Bank	DD	8.20	P663	Paying charges 4/9-4/12	2025/26
015	31/01/2026	Unity Bank	DD	15.45	P664	Unity bank charges Dec	2025/26
<i>For information Account Transfer</i>							
	18/12/2025	Trf Natwest 1 to Natwest 2	TFR	26,598.64	T31	LTC Net wages trf	2025/26
	15/01/2026	Tfr Natwest Res to Unity	TRF	40,000.00	T32	Topping up Unity from Reserve	2025/26
Total				£ 87,728.26			

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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Signed:

Print name:

Print name:

Schedule number	428
Date reported to RGS Cttee	

Agenda item 12

12.1 Understanding the 2025 SAPPP – Practitioners Guide & Assertion 10 Compliance



42B High Street, Great Dunmow, Essex, CM6 1AH
Telephone: 01371 829148
www.councilwise.co.uk

"Empowering Collaboration, embracing innovation, moving your Council forward – together"

Understanding the 2025 SAPPP – Practitioners Guide & Assertion 10 Compliance Course Content:

At the end of this year there will be a new assertion on the AGAR which will require councils to state that they are complying with digital and data obligations. This course will talk you through the necessities and make sure that you understand the practical steps that you need to take.

This session is designed to help local councils understand their responsibilities regarding the governance and management of their digital presence — including domain names, official email use, website standards, and IT policies.

Key Topics Covered:

1. Overview of SAPPP 2025 updates
 1. Key changes and additions that impact digital governance.
2. Deep Dive: What Assertion 10 Really Means
 1. Understanding the assertion around trust and how it now extends to councils' IT governance and data integrity.
3. Domain Name Ownership & Security
 1. Why councils must own and control their .gov.uk or .org.uk domains.
 2. Risks of third-party-managed domains.
4. Official Email Use for Councillors & Officers
 1. The importance of using council-issued email addresses (not personal or generic ones).
 2. Benefits for FOI/SAR, GDPR, and accountability.
5. Website Compliance Expectations
 1. Accessibility, transparency, and the need for up-to-date, compliant council websites.
 2. What to check and how to stay compliant.
6. IT & Data Policies for Councils
 1. Minimum IT policies now expected under Assertion 10.
 2. What to include and best practices.

Course Tutor: Mark Tomkins, Founding Director at Aubergine. Parish & Town Council Website expert and Parish Councillor.

Date of Courses & Location:

24th February 10.00am – Midday - Great Dunmow

26th February 10.00am – Midday - Zoom

Cost of Course:

£25.00 + VAT

Course Suitability: Clerks, Councillors, RFO's and anyone involved in council governance, digital communications, or compliance.

Bookings: pearlwillcox@councilwise.co.uk

Agenda item 12

12.1 CouncilWise Training & Support

1/12/25

Dear Clerks, Chairs, Councillors & Officers

We hope this email finds you all well.

We are delighted to announce the launch of **CouncilWise Training & Support**, a new company dedicated to delivering high-quality and innovative training and ongoing support to parish and town councils, their staff, and members.

From 1st January 2026, councils will be able to gain access to:

- A wide range of training opportunities
- Ongoing support and resources
- Guidance to strengthen governance and foster effective collaboration across the whole council
- From the 1st April 2026 Councils will be able to subscribe to additional benefits

Who are CouncilWise Training & Support?

CouncilWise has been founded by **Ann Wood** and **Pearl Willcox**, who together bring nearly 50 years of experience in this unique sector. Their combined knowledge, professionalism, and passion underpin everything CouncilWise offers, ensuring collaborative working and best practice across councils.

Our Training Offer

Training will be delivered by specialist trainers and qualified tutors from within the sector, each bringing a wealth of expertise and knowledge. Working with trusted providers, we will offer innovative courses that keep pace with the fast-evolving needs of parish and town councils.

- **Face-to-Face Training** at our central location: *42B High Street, Great Dunow, CM6 1AH*
- **Flexible online courses** via Zoom
- **Saturday and Evening options** for those with full-time commitments

Our training programme begins in **January 2026**, with additional courses being added throughout the year.

Beyond Training – Ongoing Support

We believe training is just the first step. CouncilWise will provide continued support to help Clerks, Chairs, and Councillors to put their learning into practice with confidence.

We also understand the challenges of the Clerk role. To support networking and peer learning, we will host **Clerk & Councillor Networking Coffee Mornings**, creating a friendly space to share experiences, knowledge & support.

CouncilWise is here to help councils build skills, confidence, and strong governance practices—ensuring lawful, effective operations and making a real impact in your communities.

Attached, you'll find our **training programme for 2026**, along with details of **services, subscriptions, and benefits for 2026–2027**.

Please don't hesitate to contact us with any questions. We look forward to working with you and your councils in 2026 & the future.

Warmest Regards

Pearl Willcox,
CiLCA
Ann Wood, LL.B, Cert HE, DMS, PIALC

Director of Training

Director of Support & Finance

T 01371 829148

E pearlwillcox@councilwise.co.uk

E annwood@councilwise.co.uk

E enquiries@councilwise.co.uk

A CouncilWise Training & Support, 42B High Street, Great Dunmow, Essex CM6 1AH

W www.councilwise.co.uk

Our working hours are 9.00am to 5.00pm Monday to Thursday

Agenda item 12

12.1 CouncilWise Training & Support / ... continued



"Empowering Collaboration, embracing innovation and
moving your Council forward – together"

Services Offered, Subscriptions and Benefits
April 2026-March 2027

42B High Street, Great Dunmow, Essex, CM6 1AH
Telephone: 01371 829148 www.councilwise.co.uk

SUBSCRIPTIONS

Subscriptions to CouncilWise Training & Support will run from 1st April to 31st March in each year

Up to 15k Precept	£ 75.00
15k – 75k	£150.00
75k – 150k	£300.00
Over 150k	£500.00

SERVICES OFFERED

- ✦ Innovative training courses that keep pace with the fast-evolving sector delivered in the Great Dunmow office and online by specialist trainers and qualified and experienced tutors
- ✦ Networking events for Clerks and Councillors
- ✦ Tailored training on topics of your own choice for individual Councils either at the Great Dunmow office, at your own premises or on Zoom (pricing on request)
- ✦ 1 to 1 Training and support for Clerks at their workplace (pricing on request)
- ✦ Audit Health Checks and Support (pricing on request)
- ✦ Regular Newsletters and Training Bulletins

BENEFITS OF SUBSCRIPTION

- ✦ Free invitations to the Clerks and Councillors Networking Events
- ✦ 20% discount on training courses
- ✦ Weekday out of hours support service between 5.00pm and 7.00pm Monday to Thursday for urgent business
- ✦ Weekdays Monday to Friday (by appointment) F2F support in the Great Dunmow office
- ✦ Weekdays Monday to Thursday e.mail and telephone support for Clerks and Councillors (up to 30 minutes per call) when you are tackling challenges or questions, or simply to discuss ideas and concerns with people who understand

Training and Networking – pearlwillcox@councilwise.co.uk
General – enquiries@councilwise.co.uk

Support – annwood@councilwise.co.uk

Agenda item 15
Internal Auditor – interim Internal Audit Report

HEELIS&LODGE

Local Council Services • Internal Audit

Interim Internal Audit Report for Loughton Town Council – 2025/2026

The following Internal Audit was carried out on the adequacy of systems of control in accordance with the requirements of the Audit and Accounts Regulations 2015 and the guidance and instruction in the Practitioners Guide 2025. The following recommendations/comments have been made:

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

All were found to be in order. VAT payments are tracked and identified within the accounts. The Council hold the General Power of Competence and LGAs137 does not apply.

The cashbook is referenced providing a clear audit trail. Supporting paperwork is in place and well referenced.

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

Standing Orders in place: Yes

Reviewed: 21/5/2025 (Ref: 105)

Financial Regulations in place: Yes

Reviewed: 21/5/2025 (Ref: 106)

25/6/2025 (Ref: RG130)

8/10/2025 (Ref: RG156)

VAT reclaimed during the year: Yes

Registered: Yes Reg: 718721723

Submission Period:	Amount:
01/04/2025-30/06/2025	£11,869.56
01/07/2025-30/09/2025	£3,983.85

General Power of Competence: Yes Reaffirmed: 15/5/2025 (Ref: 104)

There were no tenders during the year that exceeded the £30,000 Public Contract Regulations threshold.

Contact details : 1 Hembling Terrace, Mill Lane, Suffolk, IP13 0PP
Tel: 07732 681125
Email: heather@heelis.eu

Heather Heelis Dip HE Local Policy FILCM
Lynne Lodge Dip HE Local Policy

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Agenda item 15 continued

Internal Auditor – interim Internal Audit Report

The Council reviewed the following documents during the year of audit:

8/10/2025

- *Investment Policy – Ref: RG155.1*
- *Retention of Documents – Ref: RG155.2*
- *Disability Accessibility Policy – Ref: RG155.3*

3/12/2025

- *Bad Debt Policy – Ref: RG169*

Risk Assessment

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

Risk Assessment document in place: Yes
Data Protection registration: Yes Ref: Z1870535

Data Protection

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

Insurance was in place for the year of audit (valid 1/4/2025 – 31/3/2026), with a review being undertaken on 9/4/2025 (Ref: RG110). The Risk Assessment was reviewed at a meeting held on 9/4/2025 (Ref: RG111.2). Internal Controls were reviewed and agreed at the meeting held on 9/4/2025 (Ref: RG111.1.2).

The Council have effective internal financial controls in place. The Clerk provides financial reports to council meetings. Councillors are provided with information to enable them to make informed decisions. The Internal Financial reviews have been undertaken and reported to the Resources and General Services Committee on 9/4/2025 (Ref: RG109), 25/6/2025 (Ref: RG127), 8/10/2025 (Ref: RG150) and 3/12/2025 (Ref: RG175).

Fidelity Cover: £2,000,000

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

Transparency

Compliance with **Assertion 10:**

Website link: <http://www.loughton-tc.gov.uk/>

Privacy Policy published: Yes

Link: <http://www.loughton-tc.gov.uk/UserFiles/Files/Documents%20and%20Policies/Data%20Privacy%20Notice%20MASTER%20-%20BC.pdf>

Contact details : 1 Hembling Terrace, Mill Lane, Suffolk, IP13 0PP
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Internal Auditor – interim Internal Audit Report

The link above was taken from the 2024-2025 Interim Audit report and links to the document, however, the Privacy Notice is not listed on the Policies and Documents page. It also appears that the search facility on the website may not be active.

Recommendation: *To add the Privacy Notice to the Documents & Policies website page.*

IT Policy in place: No
IT Policy published: No

To fully comply with the new requirements it is recommended that the Council consider adopting the model IT policy from NALC (link below). It is noted that whilst there is no requirement to publish the policy on the Council's website, it is good practice to do so.

<https://www.nalc.gov.uk/resource/nalc-publishes-new-it-policy-template-to-support-parish-and-town-councils-in-meeting-governance-standards.html>

Recommendation: *To adopt an IT Policy.*

Data Protection Policy in place: Yes
Data Protection Policy published: Yes
Link: http://www.loughton-tc.gov.uk/_UserFiles/Files/Documents%20and%20Policies/data%20protection%20policy%20-%202018%20-%20Updated%20Jun%202023.pdf

Accessibility Statement in place: Yes
Accessibility Statement published: Yes
Link: http://www.loughton-tc.gov.uk/Documents_and_Forms_and_Policies_2583.aspx

Recommendation: *It is noted that the Accessibility Statement document is in MSWord and is flagged up as 'not secure' when opened. It is suggested that the document opens in a new page similar to the other policy documents.*

Generic Council email addresses for officials in place: Partially met
Email addresses are not displayed on the website for non-office based staff and would need other verification.

Recommendation: *To complete the implementation of generic email addresses for all staff.*

Agenda item 15 continued

Internal Auditor – interim Internal Audit Report

Under **The Accounts & Audit Regulations** councils must publish on their website:

Audited AGAR:

2025 Annual Return, Section One Published – Yes

2025 Annual Return, Section Two Published – Yes

2025 Annual Return, Section Three Published – Yes (Interim Report)

Notice of period for the exercise of public rights (2025)

Published – Yes

Notice of Conclusion of Audit (2025)

Published – Not yet published

Recommendation: *To publish the Notice of Conclusion of Audit prior to 31/3/2026.*

Period of Exercise of Public Rights

Publication Date: 30/5/2025 Start Date: 3/6/2025 End Date: 14/7/2025

Under the requirements of the **Accounts and Audit Regulations 2015 13(2b)** council are required to display AGARs for the five years 2020-21, 2021-22, 2022-23, 2023-24 and 2024-2025 on their website.

	Section 1	Section 2	Section 3 (Audited)
2020 - 2021	Yes	Yes	Yes
2021 - 2022	Yes	Yes	Yes
2022 - 2023	Yes	Yes	Yes
2023 - 2024	Yes	Yes	Yes
2024 - 2025	Yes	Yes	No

The Council have not yet met the publication requirements.

Recommendation: *The Council should publish the missing information when available.*

Under the **Transparency code for smaller authorities**, smaller councils with income/expenditure over £200,000 should publish on their website from 1 April 2015:

Expenditure items over £500 (quarterly) published: **Yes**

Link: http://www.loughton-tc.gov.uk/Finance_and_Transparency_2580.aspx

Procurement data published (contracts exceeding £5,000): **No**

To be published

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Internal Auditor – interim Internal Audit Report

Grants awarded to voluntary, community or external bodies published: *No
To be published.*

Senior salaries (over £50,000) published: *To be covered at the year end audit*

Land and car parks published: *Yes*

Link: http://www.loughton-tc.gov.uk/_UserFiles/Files/Fixed%20Assets%2031.03.25%20Website.pdf

Publication Scheme published: *Yes*

Link: http://www.loughton-tc.gov.uk/_UserFiles/Files/Documents%20and%20Policies/Freedom%20of%20Information%20publication%20scheme%20-%20Updated%20Jun%202023.pdf

The Council have yet to meet the requirements of the Transparency Code. Guidance on documents that need to be published can be found at <https://www.gov.uk/government/publications/local-government-transparency-code-2015/local-government-transparency-code-2015>

Recommendation: *To comply with the requirements of the Transparency Code in accordance with the attached guidance.*

Budgetary controls
supporting documents

Verifying the budgetary process with reference to council minutes and

Precept: £1,061,038 (2025-2026) Date: 28/1/2025 (Ref: 66)

Effective budgetary procedures are in place. The precept was agreed in full council and the precept decision and amount has been clearly minuted. The Clerk ensures the council are aware of responsibilities, commitments, forward planning and the need for adequate reserves. Budget papers are prepared to ensure councillors have sufficient information to make informed decisions. Budgets are monitored during the year.

Income controls

Precept and other income, including credit control mechanisms

All were found to be in order. Income controls were checked and a sample of income received and banked cross referenced with the Cash Book and bank statements.

Chamber fees were reviewed at a meeting held on 3/12/2025 (Ref: RG178), where it was resolved to leave the fees unchanged for 2026/2027.

2026/2027 fees and charges were reviewed by the Recreation Committee at a meeting held on 5/11/2025 (Ref: RC176).

Allotment fees at the Willingdale Road site were reviewed and increased by 4.5% at a meeting held on 11/6/2025 (Ref: EH109).

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Agenda item 15 continued

Internal Auditor – interim Internal Audit Report

Petty Cash	<p>Associated books and established system in place</p> <p><i>A satisfactory petty cash system is in place with supporting paperwork. A sample of receipts were examined from April 2025 to December 2025 and cross referenced with vouchers and the cash book. No irregularities were found. It is noted that the system has been improved for transparency.</i></p>
Payroll controls	<p>PAYE and NIC in place where necessary. Compliance with Inland Revenue procedures Records relating to contracts of employment and pensions</p> <p>PAYE System in place: Yes Employer's Reference: 120/L22613 P60s issued: Yes</p> <p><i>The Council continue to operate RTI in accordance with HMRC regulations. Payroll is outsourced. Supporting paperwork is in place, including staff timesheets and P60s have been produced as part of the year end process. An examination was undertaken on a sample of salary payments from April to December 2025, including mileage allowance claim forms which were checked for accuracy. No irregularities were found. A further examination will take place at the year end.</i></p> <p><i>It is noted that the Council undertook a review of salaries at a meeting held on 8/10/2025 (Ref: RG139.1), where the National Pay Award was noted. An appraisal system is in place with all staff appraisals being completed (Ref: 9/4/2025 – RG101.2).</i></p> <p><i>Councillor allowances were reviewed for 2026-2027 and agreed at £120 per member.</i></p>
Asset control	<p>Inspection of asset register and checks on existence of assets Cross checking on insurance cover</p> <p><i>A separate asset register is in place. Values are recorded at cost value and insurance value. A further examination will take place at the year end to confirm the figure in the asset register corresponds with the figure in Section 2, Box 9 of the AGAR.</i></p>
Bank Reconciliation	<p>Regularly completed and cash books reconcile with bank statements</p> <p><i>All were in order. Bank Reconciliations are carried out regularly. The bank statements reconciled with the accounts and bank reconciliations for all accounts.</i></p>

Agenda item 15 continued

Internal Auditor – interim Internal Audit Report

Bank Balances at 30/11/2025 were confirmed as:

NatWest Current	xxxx3922	£48,769.61
NatWest Current	xxxx9955	£34,511.75
NatWest Reserve	xxxx5249	£673,390.53
Nationwide BS	xxxx6269	£109,559.78
Unity Trust	xxxx6590	£85,518.77
Unity Trust	xxxx3936	£0

Reserves

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

The Council have the following reserves policies in place:

Investment Strategy and Policy

Link: <http://www.loughton-tc.gov.uk/UserFiles/Files/Documents%20and%20Policies/Investment%20Strategy%20and%20Policy%20Dec%202016.pdf>

Reserves Policy

Link: <http://www.loughton-tc.gov.uk/UserFiles/Files/Documents%20and%20Policies/RESERVES%20POLICY%20-%20Updated%20Oct%202023%20KP.pdf>

A further examination will take place at the year end audit on general reserves and earmarked reserves.

Year-end procedures

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

To be carried out at the year end.

Sole Trustee

The Council has met its responsibilities as a trustee

The Council is not a sole trustee.

Internal Audit Procedures

The Year End 2024-2025 Internal Audit AGAR report was considered by the Council at a meeting held on 21/5/2025 (Ref: 107.1.iii). The Year End Internal Audit report was considered on 25/6/2025 (Ref: RF128).

A review of the effectiveness of the Internal Audit was carried out on 9/4/2025 (Ref: RG111.1).

Heelis & Lodge were appointed as Internal Auditor at a meeting held on 12/2/2025 for the period of 2026 – 2030 (Ref: RG91).

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Internal Auditor – interim Internal Audit Report

External Audit

The Council formally approved the 2025 AGAR at a meeting of the full Council held on 21/5/2025 (Ref: 107).

The External Auditor's partial report was considered at a meeting held on 8/10/2025 (Ref: RG152) and on 3/12/2025 (Ref: 177) where the Council resolved to request the redaction of a query.

The final External Audit report has yet to be received and will be examined at the year end audit.

Additional Comments/Recommendations

- The Annual Town Council meeting was held on 21/5/2025. The first item of business was the Election of Chairman, in accordance with Standing Orders.
- There are no additional comments/recommendations to make in relation to this audit.
- I would like to take this opportunity to congratulate the Town Council on their recent achievements at the Essex Playing fields Association Awards 2025.
- I would like to record my appreciation to the Clerk to the Council for their assistance during the course of the audit work and the quality of documentation provided for the audit.

Heather Heelis
Heelis & Lodge
14 January 2026

Agenda item 16 – Policies Review

16.1 IT Acceptable Use Policy



IT ACCEPTABLE USE POLICY

**Adopted by Loughton Town Council
at its meeting on 25 February 2026**

(Reviewed and recommended at the Resources & General Services
Committee meeting on 11 February 2026. Next Review date **Jan 2027**)

Introduction

Loughton Town Council recognises the importance of effective and secure information technology (IT) and email usage in supporting its business, operations, and communications. The Council works with IT providers that are appropriate for local government public service compliance. This policy is intended to provide guidance and criteria for Councillors and staff to outline responsibilities for the appropriate use of IT resources and email by council members, employees, volunteers, and contractors.

This policy applies to all individuals who use Loughton Town Council's IT resources, including computers, networks, software, devices, data, and email accounts.

Purpose of this Policy

The purpose of an IT policy is to establish clear parameters for how councillors, staff, and other authorised users use council-provided technology or equipment in the course of their duties.

A well-defined policy helps to:

- Set expectations for appropriate use of equipment and systems;
- Raise awareness of risks associated with IT use;
- Safeguard the council's data and digital assets;
- Clarify what constitutes acceptable and unacceptable use;
- Outline the consequences of policy breaches.

Scope of this policy

This policy applies to all councillors, staff, and other authorised users, regardless of their working location or pattern, including those who are home-based, office-based, or work on a flexible or part-time basis. It sets out the expectations for the appropriate use of IT equipment and systems provided by the council.

1. Computer use

1.1 Council computer equipment is provided for council purposes only. Any personal use of our computers and systems should not interrupt our daily council work in any way. Councillors, staff, and other authorised users are asked to restrict any personal use to official lunch breaks or before or after working hours.

1.2 Computer and electronic hardware should be kept clean, and every precaution taken to prevent food and drink being dropped or spilled onto it.

1.3 Equipment should not be dismantled or reassembled without seeking advice.

1.4 Councillors, staff, and other authorised are not to purchase any computer or mobile equipment (including software). Unless previously authorised.

1.5 Personal disks, USB stick, CDs, DVDs, data storage devices etc cannot be used on council computers without the prior approval of the Council.

1.6 Any faults or necessary repairs must be reported to the necessary IT /website provider and Clerk.

2. Emails

2.1 Councillors are provided with a Loughton Town Council email address – name@loughton-tc.gov.uk and all Town Council correspondence should be managed

from this address. Councillors should not use their personal email for Council business. It will be a requirement under Assertion 10 in the next AGAR submission for the Council to be using gov.uk email address for all Councillors and staff.

- 2.2 Staff are encouraged to be cautious with attachments and links to avoid phishing and malware. Verify the source before opening any attachments or clicking on links. Under no circumstances should council business emails be forwarded on to a personal email account held by an officer or councillor outside of the Loughton Town Council account network. This can compromise the Council and breach Data protection regulations.
- 2.3 A wrongly delivered message must be rectified immediately and any confidential information must not be disclosed.
- 2.4 Loughton Town Council reserves the right to monitor email communications to ensure compliance with this policy and relevant laws. Monitoring will be conducted in accordance with the Data Protection Act and GDPR.
- 2.5 All emails sent on Loughton Town Council email are subject to Freedom of Information disclosure requests.
- 2.6 Sending offensive emails, such as racist or sexist will never be tolerated and may be subject to report under the Code of Conduct to the Monitoring Officer.
- 2.7 The Town Council reserves the right to intercept, monitor and view all data sent electronically by you whether internally or externally.
- 2.8 Emails should be retained and archived in accordance with legal and regulatory requirements. Regularly review and delete unnecessary emails to maintain an organised inbox.
- 2.9 For office staff, limited personal use is permitted, provided it does not interfere with work responsibilities or violate any part of this policy.

3 Software

- 3.1 Where possible, authorised devices, software, and applications will be provided by Loughton Town Council for work-related tasks.
- 3.2 Unauthorised installation of software on authorised devices, including personal software, is strictly prohibited due to security concerns. Loughton Town Council IT resources and email accounts are to be used for official council-related activities and tasks.
- 3.3 All users must adhere to ethical standards, respect copyright and intellectual property rights, and avoid accessing inappropriate or offensive content.
- 3.4 Viruses and other malicious software (typically introduced through email or infected files) are a significant threat to computer security therefore every precaution must be taken when using email and downloading software.
- 3.5 You must notify the Town Clerk and IT support if your virus protection software notifies you that a virus has been found.
- 3.6 You must notify the Town Clerk and IT support if you are in receipt of a suspicious email.

4 Data management and security

- 4.1 All sensitive and confidential Loughton Town Council data should be stored and transmitted securely using approved methods.
- 4.2 Regular data backups should be performed to prevent data loss, and secure data destruction methods should be used when necessary.
- 4.3 You must adhere to the Town Council's password regulations. You must never provide inappropriate access to the Town Council / passwords to any other individual.
- 4.4 You are responsible for the security of your allocated device, and this must not be used by any unauthorised person.
- 4.5 The device will be for Loughton Town Councils purposes only, do not set up your personal email address or any other email accounts on the allocated device.
- 4.6 Do not link up or download or access personal third-party apps or services, including on-demand TV and other media streaming services.
- 4.7 Loughton Town Council users are responsible for maintaining the security of their accounts and passwords. Passwords should be strong and not shared with others. Regular password changes are encouraged to enhance security.
- 4.8 All suspected security breaches or incidents should be reported immediately to the designated IT point of contact for investigation and resolution. Report any email related security incidents or breaches to the IT administrator immediately.

5. Use of social media

- 5.1 Social media includes blogs; Wikipedia and other similar sites where text can be posted; multimedia or user generated media sites (YouTube); social networking sites (such as Facebook, LinkedIn, X (formerly known as Twitter), Instagram, TikTok, etc.); virtual worlds (Second Life); text messaging and mobile device communications and more traditional forms of media such as TV and newspapers. Care should be taken when using social media at any time, either using council systems or at home.
- 5.2 Personal use of social networking/media are not permitted during working hours and should be restricted to breaks during working hours, or after hours with permission.
- 5.3 The council recognises the importance of councillors, staff, and other authorised users joining in and helping to shape sector conversation and enhancing its image through blogging and interaction in social media. Therefore, where it is relevant to use social networking sites as part of the individual's position, this is acceptable.

However, inappropriate comments and postings can adversely affect the reputation of the council, even if it is not directly referenced. If comments or photographs could reasonably be interpreted as being associated with the council, or if remarks about external stakeholders could be regarded as abusive, humiliating, sexual harassment, discriminatory or derogatory, or could constitute bullying or harassment, the council will treat this as a serious disciplinary offence. Councillors, staff, and other authorised users should be aware that parishioners or other local organisations may read councillors, staff, and other authorised users' personal weblogs, to acquire information, for example, about their work, internal council business, and employee morale. Therefore, even if the council is not named, care should be taken with any views expressed.

6. General

- 6.1 Mobile devices and tablets provided by Loughton Town Council should be secured with passcodes and/or biometric authentication. When working remotely, users should follow the same security practices as if they were in the office. Please refer to the Laptop Policy for more details.
- 6.2 Loughton Town Council will provide regular training and resources to educate users about IT security best practices, privacy concerns, and technology updates. All employees and councillors will receive regular training on email security and best practices.
- 6.3 Breach of this IT and Email Policy may result in the suspension of IT privileges and further consequences as deemed appropriate.
- 6.4 This policy will be reviewed annually to ensure its relevance and effectiveness. Updates may be made to address emerging technology trends and security measures.
- 6.5 For IT-related enquiries or assistance, users can contact Mark Webster (Docendo Limited).
- 6.6 All staff and councillors are responsible for the safety and security of Loughton Town Council's IT and email systems.
- 6.7 By adhering to this IT and Email Policy, Loughton Town Council aims to create a secure and efficient IT environment that supports its mission and goals.
- 6.8 Loughton Town Council must ensure their website complies with the Web Content Accessibility Guidelines (WCAG) 2.2 AA standards/. The Council must have a WCAG 2.2 AA rated compliant website, website accessibility statement and accessible documents and a process to regular monitor and review the website.
- 6.9 This policy should be read in conjunction with Loughton Town Council's 'Lap Top Policy' agreed at the Resources and General Services Committee 21 April 2021 and reviewed at the Resources & General Services Committee meeting of 11 February 2026.

CC/MS 4.2.26

Agenda item 16 – Policies Review

16.2 Lap Top Policy

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

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

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

Draft Policy



LAPTOP POLICY

General Rules and Acceptable Usage

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

religious belief (or otherwise contrary to our equal opportunities policy), or defamatory is not permitted. Use of the email system in this way constitutes gross misconduct.

- All correspondence by email should contain the LTC disclaimer.
- Data protection disclosures: Subject to a number of limited exceptions, potentially all information about an individual may be disclosed should that individual make a subject access request under data protection legislation about the individual will usually be disclosable). Staff must be aware that anything they put in an email is potentially disclosable.

Security Rules

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

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

Confidentiality

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

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



LAPTOP POLICY ACCEPTANCE FORM

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

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

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

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

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

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

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

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

Agreed to this _____ day of _____ 2026

Signed _____

Name _____

Agenda item 16 – Policies Review

16.3 Data Privacy Notice



Data Privacy Notice

Adopted April 2018

To be reviewed at the RGS meeting Feb 2026

When you contact us

The information you provide (personal information such as name, address, email address, phone number, organisation) will be processed and stored to enable us to contact you and respond to your correspondence, provide information and/or access our facilities and services. Your personal information will be not shared or provided to any other third party.

The Council's Right to Process Information

The processing of personal data comes under the 1998 Data protection Act soon to be superseded on 25 May 2018 by the General Data Protection Regulations (GDPR)

Processing is with

- the consent of the data subject; or
- necessary for compliance with a legal obligation or
- for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller (Loughton Town Council).

Loughton Town Council does not use any form of automated decision making for the profiling of individual personal data.

Information Security

The Town Council has a duty to ensure the security of personal data. We make sure that your information is protected from unauthorised access, loss, manipulation, falsification, destruction or unauthorised disclosure. This is done through appropriate technical measures and appropriate policies.

We will only keep your data for the purpose for which it was collected and only for as long as is necessary.

Children

We will not process any data relating to a child (under 13) without the express parental/ guardian consent of the child concerned.

Your Rights

- You have the right to request access to the information we have on you.
- If you believe that the information we have about you is incorrect, you may contact us so that we can update it and keep your data accurate.

- If you wish Loughton Town Council to delete the information we hold about you please contact us.
- If you believe that your data is not being processed for the purpose it has been collected for, you may object:

You can do all of this by contacting our Data Information Officer: Kim Lumb, Deputy Town Clerk
- Contact Details below.

Conclusion

In accordance with the law, we only collect a limited amount of information about you that is necessary for correspondence, information and service provision. We do not use profiling, we do not sell or pass your data to third parties. We do not use your data for purposes other than those specified. We make sure your data is stored securely. We delete all information deemed to be no longer necessary. We constantly review our privacy policies to keep it up to date in protecting your data.

Complaints

If you have any queries or complaints regarding the way your personal data has been processed, please contact in the first instance Caroline Carroll Responsible Financial Officer - contact details below. You can contact the Information Commissioners Office, Wycliffe House, Water lane, Wilmslow, Cheshire. SK4 5AF or email: casework@ico.org.uk Tel: 0303 123 1113

Loughton Town Council
1 Buckingham Court
Rectory Lane, Loughton, Essex IG10 2QZ
Tel: 020 8508 4200
Email: Contact@loughton-tc.gov.uk

Agenda item 16 – Policies Review

16.4 Data Protection Policy



DATA PROTECTION – STATEMENT OF POLICY

In order to operate efficiently, the Town Council has to collect and use information about people with whom it works, its staff and councillors and members of the public. The data will include:

1. personal information necessary for the administration of the following services:
 - Allotments
 - Cemetery
 - Recreation grounds and sports facilities
 - Hall hire
2. Correspondence sent to the Council via email, telephone or letter;
3. Employees' details and those of councillors; and
4. Suppliers and contractors.

NB: This list is by no means exhaustive.

Personal data may be processed on the basis that such processing is necessary for the performance of tasks carried out by a public authority acting in the public interest, out of contractual necessity or on a lawful basis.

The principles of the GDPR require that personal data:

- a. must be processed lawfully, fairly and transparently.
- b. be only used for a specific processing purpose that the data subject has been made aware of and no other, without further consent.
- c. should be adequate, relevant and limited i.e. only the minimum amount of data should be kept for specific processing.
- d. must be accurate and where necessary kept up to date.
- e. should not be stored for longer than is necessary, and that storage is safe and secure.
- f. should be processed in a manner that ensures appropriate security and protection.

Any personal information held by the Council will only be used for the specific purposes for which it has been provided and will not be disclosed to any other third party unless permitted or obligated to do so by law.

Handling of personal/sensitive information

The Town Council will, through appropriate management and the use of criteria and controls:-

- observe fully conditions regarding the fair collection and use of personal information;
- meet its legal obligations to specify the purpose for which information is used;
- collect and process appropriate information and only to the extent that it is needed to fulfil operational needs or to comply with any legal requirements;
- ensure the quality of information used and where necessary kept up to date;
- apply checks to determine the length of time information is held;

- take appropriate measures to safeguard personal information;
- ensure that the rights of people about whom the information is held can be fully exercised under the Act / Regulations. These include:
 - a. The right to be informed that processing is being undertaken;
 - b. The right of access to one's personal information within one month. No fee will be charged, although a 'reasonable' fee may be charged for repetitive, manifestly unfounded or excessive requests or further copies; and
 - c. The right to correct, rectify, block or erase information regarded as wrong information.

Notification to the Information Commissioner / Data Protection Officer

Currently the Information Commissioner maintains a public register of data controllers. The Data Protection Act 2018 requires every data controller who is processing personal data, to notify and renew their notification, on an annual basis. Failure to do so is a criminal offence.

As a public authority, Loughton Town Council is required under the General Data Protection Regulations to appoint a Data Protection Officer, details of whom will be published once known.

Further information about the General Data Protection Regulations, your rights and the Council's obligations can be found on the ICO website: <https://ico.org.uk/>

For the purposes of the Data Protection Act 2018 (DPA) and the General Data Protection Regulations (GDPR), the data controller is Loughton Town Council. The Council's current registration number is PZ1870535.

Reviewed by Resources & General Services Committee on 27 June 2023. Next Review February 2026.

Agenda item 16 – Policies Review

16.5 Website Accessibility Statement



Accessibility statement for Loughton Town Council

This website is run by Loughton Town Council and Vision ICT. We want as many people as possible to be able to use this website. For example, that means you should be able to:

- change colours, contrast levels and fonts
- zoom in up to 500% without the text spilling off the screen
- navigate most of the website using just a keyboard
- navigate most of the website using speech recognition software
- listen to most of the website using a screen reader (including the most recent versions of JAWS, NVDA and VoiceOver)

We have also made the website text as simple as possible to understand.

[AbilityNet](#) has advice on making your device easier to use if you have a disability.

How accessible this website is

We know some parts of this website are not fully accessible:

- you cannot modify the line height or spacing of text
- most older PDF documents are not fully accessible to screen reader software
- some of our online forms are difficult to navigate using just a keyboard
- you cannot skip to the main content when using a screen reader
- there's a limit to how far you can magnify the map on our 'contact us' page which is provided by a third party (Google).

Feedback and contact information

If you need information on this website, please contact contact@loughton-tc.gov.uk
020 8508 4200

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

- [Facebook.com/loughtontc](https://www.facebook.com/loughtontc)

We will consider your request and get back to you as soon as possible.

If you cannot view the map on our 'contact us' page http://www.loughton-tc.gov.uk/Contact_2604.aspx, call or email us for directions.

Reporting accessibility problems with this website

We are always looking to improve the accessibility of this website. If you find any problems not listed on this page or think we're not meeting accessibility requirements, contact: Debra Paris on 020 8508 4200 or email contact@loughton-tc.gov.uk

Enforcement procedure

The Equality and Human Rights Commission (EHRC) is responsible for enforcing the Public Sector Bodies (Websites and Mobile Applications) (No. 2) Accessibility Regulations 2018 (the 'accessibility regulations'). If you're not happy with how we respond to your complaint, [contact the Equality Advisory and Support Service \(EASS\)](#).

Technical information about this website's accessibility

Loughton Town Council is committed to making its website accessible, in accordance with the Public Sector Bodies (Websites and Mobile Applications) (No. 2) Accessibility Regulations 2018.

Compliance status

This website is not compliant with the [Web Content Accessibility Guidelines version 2.1](#) AA standard. The 'non-compliances and exemptions' are listed below.

Non-accessible content

The content listed below is non-accessible for the following reasons.

Non-compliance with the accessibility regulations

Images

Some images do not have a text alternative, so people using a screen reader cannot access the information. This fails WCAG 2.1 success criterion 1.1.1 (non-text content).

When we publish new content, we will make sure our use of images meets accessibility standards.

General PDF files

There are PDFs on this website which are not exempt from the regulations, but which do not currently comply with them. These PDFs generally contain readable text content but have not been tagged or formatted to raise their accessibility up to the required standards. These PDFs therefore typically fail the following WCAG 2.1 success criteria:

- 1.1.1 (non-text content), where the PDFs contain images which do not have alternative text specified
- 1.3.1 (info and relationships) and 2.4.6 (headings and labels), where the PDFs do not have tagged heading structures
- 1.3.2 (meaningful sequence), where the text in PDFs has been created in floating text boxes (e.g. using desktop publishing software) and no reading order has been specified
- 1.4.3 (contrast (minimum)), where text may have been created in a colour which does not contrast enough with its background colour
- 3.1.1 (language of page), where PDFs have not had a language specified in them – please read all such PDFs as UK English

There may also be PDFs which currently fail success criterion 1.4.5 (images of text), where they contain scanned text which may not have been converted to computer-readable text.

All documents which are not accessible can be made available, upon request, with the content in an accessible format.

Disproportionate burden

Navigation and accessing information

There is no way to skip the repeated content in the page header (for example, a ‘skip to main content’ option).

It is not always possible to change the device orientation from horizontal to vertical without making it more difficult to view the content.

It is not possible for users to change text size without some of the content overlapping.

Content that’s not within the scope of the accessibility regulations

PDFs and other documents

The accessibility regulations do not require us to fix PDFs or other documents published before 23 September 2018 if they’re not essential to providing our services. For example, we do not plan to fix any Committee Agendas or Minutes that pre-date this. We will ensure all future strategy documents are produced in an accessible way.

Any new PDFs or Word documents we publish will meet accessibility standards.

What we're doing to improve accessibility

Council staff are being trained to produce their content accessibly in future. Work will be ongoing to convert documents on this website that fall within the criteria of the guidelines to make them accessible as soon as is practicably possible.

Preparation of this accessibility statement

This statement was prepared on 23 September 2020. It was reviewed on 11 February 2026.

This website was last tested on 30 October 2025. The test was carried out by Loughton Town Council.

Agenda item 17 – Governance and Accountability

17.1.1 Review of the Effectiveness of the System of Internal Audit

17.1 Internal Audit

This report forms part of the preparation work for the completion of Section 1 of the Annual Return, the Annual Governance Statement, (which will be considered at the meeting of the Council in May 2025) with cross reference to the appropriate wording from the 'Governance and Accountability for Local Councils - A Practitioners Guide (England 2025)'.

17.1.1 THE EFFECTIVENESS OF THE SYSTEM OF INTERNAL AUDIT

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

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

1. the appointment of internal auditors;
2. a five-year strategic plan for Internal Audit for the period up to and including the financial year 2029/30 with the proviso that the Council may request specific work by the auditor should service levels change or issues arise;
3. one visit from the internal auditors during the year, during which the auditors may have access to whatever records, documents etc they require;
4. one visit after the end of the financial year when the year-end accounts have been completed, access as above;
5. ensuring work covered during the visits is wide-ranging and includes checking the proper treatment of receipts and payments, bank reconciliations, payroll, petty cash, adherence to statutory requirements, financial procedures, systems and regulations, insurance, assets, risk management, budget setting and monitoring, and VAT;
6. receipt of a report from the internal auditor after each visit, stating the areas covered and the findings, and making any necessary recommendations for change;
7. sending a copy of the full report to all members of the Council;
8. reporting any recommendations to the Resources and General Services Committee for consideration; and
9. acting upon any decisions made by the Committee in respect of the recommendations.

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

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

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

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

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

Agenda item 17 – Governance and Accountability

17.1.2 Review of the Effectiveness of the System of Internal Control

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

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

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

The system of internal controls currently in place includes:

Appointment of a Clerk and Responsible Financial Officer

Code of Conduct

Standing Orders and Financial Regulations

Review of internal audit arrangements and reporting

Accounting systems and records

Internal procedures

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

Budget setting, monitoring, control and reporting

Risk management

Asset management

Insurance

Review of financial limits in financial regulations and elsewhere

Setting Council objectives and priorities

External audit

The Committee is asked to

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

STATEMENT OF INTERNAL CONTROL

1 Scope and Responsibility

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

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

2 Purpose of the System of Internal Control

The system of internal control is designed to manage risk at a reasonable level rather than to eliminate all risks of failure to achieve policies, aims and objectives; it can

therefore only provide reasonable and not absolute assurance of effectiveness. The system of internal control is based on an on-going process designed to identify and prioritise the risks to the achievement of the Council's policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them effectively and economically.

The system of internal control has been in place at the Council for the year ended 31 March 2026.

3 The Internal Control Environment

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

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

Members to review line by line

4 Review of Effectiveness

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

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

Members to review line by line

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

Agenda item 18.2
Risk Assessment and Management

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

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

The Council's Risk Assessment and Management document was last reviewed in April 2025. The advice given in the Practitioners' Guide is that as a minimum, at least once each year members must:

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

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

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

Members to review line by line

Agenda item 18.2 /... Continued

RISK ASSESSMENT AND MANAGEMENT

Nature of risk	Risk(s) Identified	Probability	Severity of impact	Risk rating	Control measures
<i>Probability/Severity of impact: L=Low M=Medium H=High</i> <i>Risk rating values: 1 = lowest, 9 = highest</i>					
Councillors	Acting illegally, criminally, improperly, without authority, breach of confidentiality, inappropriate behaviour	L	L-H	2	Councillors understand and receive training on the Code of Conduct Register of Interests need to be documented Declaration of personal and/or prejudicial interests Councillors understand and receive a copy of Standing Orders Officers advise if any proposed action would not be legal
	Insufficient councillors to operate council due to unforeseen circumstances e.g. mass resignation, barred due to prejudicial interests, any other reasons	L	H	2	Seek advice/dispensation from EFDC Monitoring Officer in a timely manner. Officers maintain day-to-day activities <i>through delegation</i> . We have 22 Town Councillors.
	Failure to complete/maintain/ update their Register of Interests/Gifts Failure to declare interests	L-M	M	3	Ensure all members are aware of their responsibilities, Councillors have a duty to declare any interest at the start of the meeting or when a conflict becomes apparent during a meeting. Training/information/guidance Maintain Registers/inform EFDC Monitoring Officer

					Register of Members interests to be reviewed on an annual basis and updated as necessary.
	Disorder/slandorous statements in public meetings	L	M	2	Effective chairing of meetings Standing Orders Code of Conduct Insurance (but does not cover all instances)
	Insufficient notice given of meetings	L	M	2	Meetings are programmed and notices sent out in good time Meeting can be re-called if necessary
	Improper claims for allowances/expenses	L	L	2	Formal scheme for payment Comprehensive claim form Multiple checks of the payment schedule by staff and councillors Obtain receipts Procedures for payment
	Engagement by members in the operation and activities of the Town Council	M	H	4	Committees set priorities for matters within their control and review regularly. Attendance at Committee meetings is monitored.
	Impact of public spending cuts	M	H	5	Ensure Council has sufficient general reserves should precept be capped and funding from sources becomes unavailable.
	Lack of knowledge by Councillors on their role, responsibility and accountability	M	H	5	Councillors to participate on the training widely available from Council Wise / EALC / NALC. Staff to issue any new Councillors with the code of conduct, standing orders and financial regulations.
	Poor use of funds and not in accordance with residents wishes	M	H	5	Ensure transparency when spending public money. Ensure website is up to date with financial assistance scheme spending, AGAR and payments over

					£500.00. If FOI is requested on spending deal with this in accordance with FOI policy. Residents encouraged to attend meetings. Manage any negativity on social media
Corporate/ Strategic	Legal action against the council Councillor or employee commits an offence against a member of the public for which the council is liable	L	L-H	2	Take all measures possible to protect council from legal action Seek legal advice Insurance against liability Legal expenses insurance
	Health and Safety (all council activities, councillors, officers, members of public etc)	M	L-H	4	Health and Safety Policy Health and Safety Risk Assessments High level of health and safety awareness training Councillors and staff to attend training where necessary Regular inspections Preventative action Proactive maintenance Swift response to identified hazards Insurance: Public Liability, Personal Injury, Employer's
	Adverse public comment on council activities	M	M	4	Respond to major factual inaccuracies
	Lack of engagement / knowledge of residents' concerns and views	L	M	4	Display notices accordingly. Update website, provide regular newsletters and operate accessible council offices
	Users of council premises/facilities – unsuitable use, damage etc	M	M	4	Users and proposed use are checked Policies on acceptable use Conditions of hire, damage deposits Material damage insurance
	Poor relationship with principal authorities	M	M-H	5	Maintain good lines of communication Attend meetings particularly if there is a local interest

	Projects fail leaving significant contingent liabilities	L	M-H	3	Project management, monitor projects Build-in checks to reduce the possibility of failure Mitigate the effects of failure Be aware of potential risk factors when commencing new projects, acquiring new properties, responsibilities, etc.
	Lack of forward planning/council lacks sense of direction	M	M	4	Committees set priorities for matters under their control and carry out mid-year review of these and when new items are proposed.
Corporate/ Strategic cont'd	Major disaster locally affecting the work of the council	L	L-H	2	Business continuity plan React as appropriate at the time
	Failure to respond to consultations	M	M	4	Topic assessed for relevance, deadlines Put to meeting if possible or invite comments from members and ratify officer response. Acceptance that it is not always possible/desirable to respond to all consultations
Meetings	Failure to meet statutory requirements e.g. public access, notice and agendas, quorum, public minutes	L	M	2	Knowledge of requirements Agendas and minutes are produced in line with all legal requirements. Minutes are approved and signed at the next meeting unless there is a resolution to defer. Minutes and agendas are displayed according to legal requirements. Ensure they are met Training Ensure cover staff are available Advice from other agencies if necessary
	Standing Orders do not meet council/statutory requirements	L	M-H	3	Regular review of Standing Orders

					Revision if necessary to comply with legislation Business conducted at council meetings should be managed by the Chairman according to Standing Orders
	Meeting location	L	M	2	Meetings are held at Buckingham Court in the Chamber. All the premises and facilities are considered to be satisfactory from a health and safety, accessibility and comfort aspect for the Clerk, Councillors and any Public who attend.
Precept	Adequacy of precept	L	H	3	Careful consideration of budgets at all stages. Ensure each committee monitors their budget information and spend. Ensure detailed budgets are prepared in late Autumn. Figure of precept recommended by RGS Committee in November. Figure determined by Council meeting in January
	Precept claims not submitted	L	H	3	Town Clerk ensures claim is submitted to EFDC within legal time limits
	Precept not paid	L	H	3	Note the estimated date of submission and officers check bank statements to ensure payment received and follow up with EFDC
Finance	Fraudulent use of council funds (officers or members)	L	H	3	Financial Regulations covering all council financial activities Tight controls on financial transactions Internal audit checks

					Additional councillor checks on finance Fidelity Guarantee insurance - level reviewed annually
	Insurance adequacy, cost, compliance, fidelity Guarantee	L	H	4	Annual review is undertaken of all insurance arrangements in place. Employers Liability, Public Liability and Fidelity Guarantee are a statutory requirement.
	Insufficient funds for council's desired activities	L	M	2	Budgeting process accounts for future cost of existing commitments and desired growth items. Budgets cover a 3-year forecast and increases in line with inflation. Budgets are set on a prudent basis Compliance with reserves policy to ensure adequate levels of reserves are maintained to deal with unforeseen items of reasonable cost
	Committees overspend budgets	L	M	2	Income and expenditure are monitored and regular reports made to spending committees. With agreement of Council, virement of funds agreed where appropriate
	Fees and charges for council facilities set too low	L	M	2	Annual review of fees and charges in line with inflation for most services.
	Unexpected financial liability arises	L	M-H	3	Maintain adequate general reserves
	Council overspends and goes into deficit	L	H	2	Monitoring of funds Corrective measures Ensure regular review of general reserves

	Amount of money in general reserves departs from (above or below) level specified in Financial Regulations	M	L	2	Review general reserves annually when setting the amount of the precept. Monitor the balance sheet for breakdown of general reserves and ear-marked reserves
	Excessive/insufficient earmarked reserves	L	L	1	Report amounts in earmarked reserves annually with end-of-year reports to spending committees Maintain earmarked reserves for anticipated projects or requirements Consider earmarked reserves when setting budgets

Finance cont'd	Expenditure made outside legal power (including grants)	L	H	3	Officers identify if any proposed expenditure would not be legal Legal powers are identified for each grant's application and expenditure item
	Insufficient Councillors available for approving BACS payments	L	H	2	Ensure adequate numbers of Councillors are approved signatories and confirm availability
	Proper accounting records not maintained	L	H	3	RFO appointed, responsible for records Financial Regulations Documented procedures Internal audit and checks
	Poor security of investments	L	H	3	Investment policy Training Monitoring guidance from Audit Commission, CIPFA & FSA
	Low returns on investments	M-H	M	5	Budget preparation Investment policy Prudent reserves policy to ensure services maintained Continual review of investment placing and interest rates

	Inadequate financial checks	M-H	H	5	<p>The Council has financial regulations which set out the requirements for electronic banking, cheques and internal audit. The Council has also implemented a financial check carried out by one councillor each quarter.</p> <p>Members of the RGS committee also check the bank reconciliations at each meeting from the previous month</p>
	Cash – loss through theft or dishonesty	L	M	4	<p>Monthly reconciliation prepared by RFO and checked by the Chairman of the Parish Council. Two signatories on cheques and online authorisation</p> <p>Internal and external audits undertaken.</p> <p>Any financial obligation must be resolved and clearly minuted before any commitment. This usually takes place at Finance and Asset Committee meetings. All payments must be detailed in the Financial Reports presented to Committees and Full Council. The Clerk has delegated authority to pay invoices up to £1,000 prior to meeting approval.</p> <p>The Chairman countersigns all invoices for payment prior to online authorization.</p> <p>The Council no longer use LGAs137 as they have adopted the General Power of Competence.</p>
	Election costs – Risk of election cost	M	H	5	<p>Risk in an election year.</p> <p>There are no measures which can</p>

					be adopted to minimise risk of having a contested election. Council has an EMR fund which is added to each year to cover the cost of a by-election.
	Reclaiming and charging VAT	L	M	3	The Council has financial regulations which set out the requirements. VAT is recovered quarterly. RBS Omega will not allow submission without the VAT number. Checks to be conducted quarterly to ensure the correct level of VAT is being claimed
	Annual Return	M	H	4	Annual return is completed and signed by the Council, submitted to the internal auditor for completion and sent to the external auditor within the time limit. RFO prepares a timetable for submission.
	Items purchased without carrying out the formal tendering process	M	H	4	Councillors to follow the financial regulations when conducting tenders. Ensure 3 quotes are obtained when any tender that exceeds amount set in financial regs
	Payments made without prior approval	M	H	5	Ensure payment lists are checked by RFO before being submitted to Councillors for approval. Councillors should then check each payment against the invoice to ensure no errors in accounting.
Council offices and admin	Total destruction, fire, break-in, flood Adverse action by third parties	M	H	5	Fire and security precautions Business Interruption and Buildings insurance

	Short term failure of supply of power, water, telephones, broadband, etc	M	M	4	Close office for duration of interruption if necessary. Staff encouraged to work at home.
	Council records	M	M	4	Papers both current and archived will be held in the Town Council offices. Keys to the offices are held by all staff members.
	Complete computer failure / loss of data	L	H	3	Modern equipment used – rolling programme of maintenance/replacement Daily back-ups kept on-and off-site Move to cloud-based system in due course Regularly review of maintenance contract
	Illegal (external) access to computers	M	H	5	Security systems in place
	Improper use by employees	L	M	2	Security systems Disciplinary rules and procedures IT acceptable use policy adopted by RGS 11.02.26
	Failure to respond to request made under Freedom of Information Act 2000	L	M	2	Maintenance of FOI Act Publication Scheme Procedure for dealing with requests Information Management Policy and procedures; good document control
	Infringement of Data Protection Act 1998 and General Data Protection Regulations to be implemented on 25 May 2018.	L	M	2	Notification to Information Commissioner Procedures for dealing with information Training
	Breach of GDPR	M	H	4	Privacy policy published on the website. Data Protection audit undertaken and action taken where appropriate. Registration up to date with the ICO.
Other council premises and facilities	Destruction e.g. fire, flood, break-in etc Adverse action by third parties	M	H	5	Appropriate security and fire precautions Buildings insurance Business Interruption insurance
	Physical deterioration	M	M	4	Regular inspection and maintenance

					Improvements as required Adequate budgets for necessary work
Physical Assets	Council unaware of its assets	L	H	3	Maintenance of Asset Register; (minimum) annual review Ensure new purchases are recorded on the asset register
	Loss or damage	M	M	4	Protection measures where possible Annual and rolling programme of maintenance/improvements Insurance where appropriate Adequate funds for "self-insured" items Asset register kept up to date
	Over- or under-insurance or no insurance	L	M	2	Annual insurance review (see insurance file for details) Insurance adjusted in respect of acquisitions and disposals Insured with reputable company
	Loss of, damage to, abuse of civic regalia	L	M	2	Insurance Maintenance of items Instructions as to protocol, security etc
	Loss of legal documents e.g. property deeds	L	M-H	3	Kept in locked container in office Restricted access, lists of contents
Employees	All staff absent from office due to unforeseen circumstances (short term)	L	M	2	Maintain adequate staff cover Staff can work from home which was implemented following COVID
	All staff absent from office due to unforeseen circumstances (long term)	L	H	3	Respond as appropriate at the time Staff can work from home which was implemented following COVID

	Long-term absence or death of key officer	L	M-H	3	Adequate staffing to allow cover by other officers of essential tasks; revision of task priorities Well documented procedures Employment of temporary staff Ensure at least one other staff member is CilCA qualified for cover if the Clerk is absent for a long period
	Staff establishment unsuitable for council requirements	M	M-H	5	Regular staffing review
	Staff acting outside council instructions/policies Incompetent staff	L	L-H	2	Supervision of work Standing Orders and Financial Regulations lay down certain requirements Training
	Non-compliance with legal requirements	L	L-H	2	Awareness of legislation (officers and members) Membership of relevant bodies for advice etc Training
	Legal action against council	L	M-H	3	Policies and procedures in place
	Resignation of staff members	M	M-H	3	Ensure adequate job descriptions are up to date to enable job adverts to be created and advertised quickly 2-3 months' notice to be implemented for more senior staff members Ensure plan in place for any existing staff to cover certain roles as appropriate
All Risks	More detailed level than included in this assessment. Risk Assessments are covered in detail for each Risk identified by the Council.	Various	Various		More detailed risk assessments carried out by officers and subject to regular reviews

Agenda item 20

Fixed Asset Register

LOUGHTON TOWN COUNCIL REGISTER OF ASSETS AND PROPERTIES AS 31 MARCH 2025

Asset	Date of acquisition	Method of acquisition	Owner if not town council	Nature of town council interest	Cost of acquisition £	Current Value £	Basis of current valuation	Insurance value 24/25	Date of disposal	Method of disposal
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Open spaces, playing fields and recreational areas

The Linds open space	09/09/1999	Transfer from EFDC		Freehold	nil	1.00	Community asset			
Hillyfields open space (Incorporating Millennium Remembrance Grove)	30/10/2000	Transfer from EFDC	NPA has an interest registered on the Deed	Freehold	nil	1.00	Community asset			
Lady Whitaker's Mead	15/03/2002	Purchase		Freehold	135,000.00	nil	Community asset			
Willingale Road Playing Fields (including changing rooms)	15/03/2002	Purchase	NPA has an interest registered on the Deed	Freehold	Combine in cost with Lady Whitaker's Mead	nil	Community asset	142,127		
Kings Green, Standard Green, School Green and part of Hillyfields	15/08/2001	Management agreement with City of London	City of London (formerly Corporation)	Legal management agreement	n/a	nil	n/a			
War Memorial on Kings Green	n/a	Assumed responsibility	unknown	responsible for	n/a	nil	n/a	95,748		
Roding Valley Recreation Ground	01/04/1997	Transfer from EFDC		Leasehold w/ef 10/01/2008	nil	1.00	Community asset LAC buildings only	550,552 323,151		
Open space adjacent to Willingale Road allotment site	06/09/2005	Transfer from EFDC		Freehold	nil	1.00	Community asset			
Memorial Rose Garden, Roding Road	01/11/2015	Lease	St. Michael's Church	Leasehold - Chelmsford Diocesan & St. Michael's PCC	nil	nil	Community asset			
Loughton Cricket Club (LCC), Traps Hill	13/05/2019	Transfer from LCC		Freehold	nil	1.00	Community asset			

Street Furniture

Bus shelter, Jessel Drive	01/04/2007	Purchase		Ownership	3280	nil	Community asset			
Bus shelter, Borders Lane	01/06/2017	Purchase		Ownership	3222	nil	Community asset			
Bus shelter, Jessel Drive/Colebrook Lane	01/06/2011	Purchase		Ownership	3398	nil	Community asset			
Bus shelter, Traps Hill	01/05/2018	Purchase		Ownership	4436	nil	Community asset			
Noticeboard, library wall, Traps Hill	01/10/1998	Purchase		Ownership	570	nil	Community asset	8,057 - total ins for all noticeboards		
Noticeboard in Longcroft Rise (Oakwood Hill)	17/04/2023	Purchase		Ownership	1261	nil	Community asset			
Noticeboard - Sainsbury's Debdon	17/04/2023	Purchase		Ownership	1011	nil	Community asset			
Noticeboards on the Roding Valley Recreation Ground	01/04/2016	Purchase		Ownership	5630	nil	Community asset			
Blue Heritage plaques - see file for details of locations	various	Purchase		Ownership	various	nil	Community asset	not insured		
Sat/Grit bins, locations as per file	01/01/2003	Purchase		Ownership	385 each	nil	Community asset	not insured		

Agenda item 20 continued

LOUGHTON TOWN COUNCIL
REGISTER OF ASSETS AND PROPERTIES AS 31 MARCH 2025

Asset	Date of acquisition	Method of acquisition	Owner if not town council	Nature of town council interest	Cost of acquisition £	Current Value £	Basic of current valuation	Insurance value 24/25	Date of disposal	Method of disposal
Drinking fountain	03/02/2005	Assignment of lease from EFDC		Leasehold	nil	nil	Community asset	32,911		
Civilian war memorial	01/05/2005	Purchase		Ownership	1800	nil	Community asset	not insured		
Highways seats (outside town centres) see list for locations etc	01/06/2005	Exchange of letters with EFDC		Ownership	nil	nil	Community asset	not insured		
Alleyway name plates, see list of details of locations etc	01/04/2006	Purchase		Ownership	various	nil	Community asset	not insured		
Flower baskets (High Road) *31 see list of details of locations etc	01/06/2008	Purchase		Ownership	201 each	nil	Community asset	not insured		
Flower baskets (Broadway) *38 see list of details of locations etc	01/06/2010	Purchase		Ownership	36 each	nil	Community asset	not insured		
Flower baskets (Station Road) *11 see list of details of locations etc	01/04/2015	Purchase		Ownership	225 each	nil	Community asset	not insured		
Oak Interpretation board (Pump Hill)	01/10/2015	Purchase		Ownership	1372	nil	Community asset	not insured		
Speed Indicator Device (SID)	01/12/2024	Purchase		Ownership	2500	nil	Community asset	2,835		
Triangular bunting	02/03/2023	Purchase		Ownership	1714	>£1k	Community asset	not insured		

Playgrounds

Playground equipment, Roding Valley Recreation Ground	August 2023	Purchase		Ownership	46,857	nil	Community asset	67,293		
Playground in Felstead Road	04/01/2002	Transfer from EFDC		Freehold	nil	nil	Community asset	not insured		
Playground equipment on Felstead Road playground	Feb/March 2003	Purchase		Ownership	25,200	nil	Community asset	25,370		
Playgrounds at Colebrook Lane (CL), Newmans Lane (NL), Westall Road, Hillyfields (H) & Oakwood Hill (aka Monsgrove)	21/01/2002	Management agreement with EFDC		Management agreement	n/a	n/a	n/a	42,427 - CL 19,162 - NL 11,360 - H		
Monksgrove playground	01/11/2008	Purchase		Ownership	15,600	nil	Community asset	9,606		
Neman's Lane refurbishment (2 new items of equipment)	01/11/2008	Purchase		Ownership	19,000	nil	Community asset	not insured		
Neman's Lane refurbishment (new equipment and surfaces)	01/01/2025	Purchase		Ownership	53,320	nil	Community asset	53,320		
Westall Road play area equipment	01/11/2009	Purchase		Ownership	64,000	nil	Community asset	33,332		
Westall Road play area new swings	01/04/2011	Purchase		Ownership	4,750	nil	Community asset	not insured		
Colebrook Lane replacement of play equipment (swings)	01/09/2010	Purchase		Ownership	6,386	nil	Community asset	not insured		

Agenda item 20 continued

LOUGHTON TOWN COUNCIL
REGISTER OF ASSETS AND PROPERTIES AS 31 MARCH 2025

Asset	Date of acquisition	Method of acquisition	Owner if not town council	Nature of town council interest	Cost of acquisition £	Current Value £	Basic of current valuation	Insurance value 24/25	Date of disposal	Method of disposal
Colebrook Lane replacement tub-play unit and springer	01/04/2014	Purchase		Ownership	20,385	nil	Community asset	not insured		
Hillyfields play area refurbishment	01/03/2011	Purchase		Ownership	17,895	nil	Community asset	not insured		
Outdoor gym, Roding Valley Recreation Ground	01/06/2011	Purchase		Ownership	21,517	nil	Community asset	29,013		
Outdoor gym, Willingale Road playing field	01/04/2014	Purchase		Ownership	17,000	nil	Community asset	21,699		
Skateboarding equipment and trailer	01/05/2015	Purchase		Ownership	8,000	nil	Community asset	29,672		
Traps Hill playground	01/07/2016	Purchase		Ownership	80,000	nil	Community asset	47,034		
Traps Hill playground seesaw	01/07/2018	Purchase		Ownership	3,396	nil	Community asset	not insured		
Outdoor table tennis tables '12	01/04/2017	Purchase		Ownership	3,000	nil	Community asset	not insured		1 table scrapped

Allotments

Allotment silver trophy and silver rose bowl	01/07/2011	Gift		Ownership	nil	800	Cost (no change from 11/12)	1,789		
Pyries Lane Allotments	26/11/1999	Transfer from EFDC		Freehold	nil	1.00	Community asset			
Roding Road Allotments	26/11/1999	Transfer from EFDC		Freehold	nil	1.00	Community asset			
Access licences to Roding Road allotments	Various	Grant of licences by LTC				see debt register	n/a			
Willingale Road allotments	06/09/2005	Transfer from EFDC		Freehold	nil	1.00	Community asset	137,637		

Cemeteries

Loughton Cemetery (including buildings)	23/12/1999	Transfer from EFDC		Freehold	nil	1.00	Community asset	237,873		
Loughton Cemetery Furniture and equipment	various	Purchase		Ownership	various	various <£1k	n/a	7,061		

Other Services (Real)

Defibrillators - 3 - 5 Station Rd; 63 the Broadway; Morrisons 246-250 High Rd Loughton	19/02/2018	Purchase		Ownership	3765	3765	Community asset			
Defibrillator - Murray Hall	13/04/2023	Purchase		Ownership	1905	1905	Community asset	1,995		
Electronic Vehicle Charger		Purchase		Ownership	2479	2479	Community asset	2,602		

Community Hall

Kingsley Hall	27/10/2000	Transfer from EFDC		Freehold	nil	1.00	Community asset	493,701		
Kingsley Hall contents	various	Purchase		Ownership	various	various <£1k	n/a	4,191		

Office premises

1 Buckingham Court	26/03/2001	Freehold Purchase		Freehold	395,000	517,400	Fixed from 08/09	758,505		
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Agenda item 20 continued

LOUGHTON TOWN COUNCIL
REGISTER OF ASSETS AND PROPERTIES AS 31 MARCH 2025

Asset	Date of acquisition	Method of acquisition	Owner if not town council	Nature of town council interest	Cost of acquisition £	Current Value £	Basic of current valuation	Insurance value 24/25	Date of disposal	Method of disposal
Furniture and equipment at Town Hall and Loughton library / 1 Buckingham Court see inventory for details	various	Purchase		Ownership	various	various <£1k	Cost	98,684		
Chairmen's name board, Loughton Urban District Council	05/06/2003	Loan from Epping Forest Museum, requires annual renewal		Loan	nil	Unknown	Community asset	Included above		
Town Mayor's regalia	01/05/2008	Purchase		Ownership	1,250	1,444	Cost (08/09)	3,686		
Laptops x 4 (+set up)	15/10/20; 27/5/20 & 11/1/22 (x2)	Purchase		Ownership	5,129	each <£1k	n/a	6,085		

Community and Youth Centre

106 Borders Lane (the whole site)	05/08/2002	Purchase		Freehold	825,000 (land purchase)	nil	Community asset			
Community and Youth Centre building	25/05/2006 (Practical completion)	Purchase		Freehold	75,667 net	nil	Community asset	3,174,648		
The Murray Hall contents	various	Purchase		Ownership	various	various <£1k	Cost	60,444		
Youth centre	(quarter day before) 25/05/2006 (Date of practical completion)	LTC agreement to lease to ECC		lease to ECC 99 years, end 24/05/2105	432,000 (one-off premium no rent)		N/A	n/a		
Murray Hall - New Stage	01/10/2022	Purchase		Ownership	5868	5868	Community asset			

633,871

N.B Item with a value of less than £1,000 are not recorded in this main asset register but detailed in the inventories for each facility.

For reporting purposes, the book value of fixed assets will usually stay constant until disposal.

Previous value 631,183 2,478

electric charger 2479
scrapped
playgrounds -1

Scrapped

Xmas lights, King's Green	01/10/2011	Purchase		Ownership	-3985	nil	Community asset	not insured	Scrapped - Oct 22	By contractor
Xmas lights, King's Green	01/10/2012	Purchase		Ownership	-502	nil	Community asset	not insured	Scrapped - Oct 22	By contractor
Primaster Van	01/03/2013	Purchase		Ownership					16.02.2023	Van Scrapped
Traps Hill playground trampoline					-1,700				01/06/2018	Scrapped
Trap Hill playground additional item of equipment	18/05/2001	Transfer from EFDC		Freehold	nil 890	1.00	Community asset	not insured	01/07/2016	Scrap
Playground equipment, Roding Valley Recreation Ground	Summer 1997	Purchase		Ownership	-6,722	nil	Community asset	25,190	31/08/2023	Scrap
Noticeboard in Longcroft Rise (Oakwood Hill)	03/03/2022	Purchase		Ownership	-610	nil	Community asset		Oct-23	Scrapped as replaced

Agenda item 23
Lamp Light of Peace in Remembrance



Susan Osborne

Susan Osborne MSc FRSA
Pageantmaster's Assistant
Lamp Light of Peace
in Remembrance
11am - 11th November
Telephone Number: 07836 229208
Email: susanosborne.uk@me.com



Dear Previous Participant,

January 2026

RE: LAMP LIGHT OF PEACE IN REMEMBRANCE 11AM - 11 NOVEMBER 2026

Each November we gather in shared silence and witness names read out, carved tenderly in stone. We are summoned to more than mourning, rather to see the possibility of enduring peace.

To remember is to recognise the humanity within each story: the hope of a soldier's distant gaze, the echo of a mother's lament, the innocence lost to a child's vanished world. War is not the work of nameless nations, but of individuals; and it is here we find the seeds of peace, growing stronger through each of our memories.

As we remember, let the 'flame of peace' also be passed between us, hand to hand - its light illuminating the lives once lived, but the promise of a future yet unwritten. As the voices of those who have gone before fade into history, it is our responsibility to honour their sorrow and respond with hope to the wounds that conflict leaves behind.

In a world often frayed at the edges, remembrance serves as our guiding star, so let us not only reflect on the past but also look to the future as we join across the land at 10.57am on November 11th 2026, as we light the Lamp Lights of Peace throughout the United Kingdom, Channel Islands

and the Isle of Man.

This will be a symbol to guide us all as we step into the future with courage and hope for our fragile and beautiful world. Let these Lamps burn brightly, as an emblem of our shared commitment to peace in this troubled world of ours.

Details of the Lamp Light of Peace and its associated activities can be viewed and obtained from the attached Guide To Taking Part as well as going to www.lamplightofpeace.com. The colour red represents the supreme sacrifice made by so many, many millions during WWI and WWII, with the flame - 'the light of peace that emerged from the dreadful darkness of war'.

We are planning that this event will become an annual occasion on our Day of Remembrance - (11th November) - throughout our Nation, and other countries around the world, growing in size, stature and meaning, bringing people, families and communities of the world together in common commemoration of those that gave so much to secure the peace we enjoy today, and promote and encourage everlasting peace.

One of the overall aims of this event, is to encourage the involvement of young people, especially as they are the 'peace makers' of the future.

"As the embers of past conflicts linger beneath our common life, remembrance becomes not merely a gesture, but a solemn vow."

So with the above in mind, we would like to encourage those that already have Lamp Lights of Peace, to relight them again at 10.57am on 11th November 2026, and those that do not already possess them, we urge you go to page 9 of the Guide to see how they can be obtained, and once purchased for this occasion, they can be used for many years to come.

From the Guide, you will see how you can take part in the other aspects of this event - pages 6 (The Youth Prayer for Peace), 7 (The Prayer for Peace), 10 (The Flag of Peace throughout the Nations), and those participating will receive a copy of the Certificate shown on the back page, along with further information nearer the time.

IMPORTANT PLEASE: If you do wish to support this unique and special occasion in one or more ways, please remember to register your involvement - see page 15, enabling us to keep you updated with progress etc.

We do hope that you enjoyed your involvement in VE Day 80 and D-Day 80, as well as other previous historic occasions such as our late Queen Elizabeth II's Jubilees etc, and will want to play an important role in this promotion of peace throughout our world on 11th November 2026 and beyond.

My warmest regards as always,



Bruno Peek

Bruno Peek CVO OBE OPR
Pageantmaster
Lamp Light of Peace -
In Remembrance
11am - 11th November 2026
Email: brunopeek@mac.com
www.lamplightofpeace.com



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(Appendix too large to upload to website, please contact office for a copy or information)