



# ANNUAL COUNCIL MEETING

**Members are summoned to attend a Meeting**

**of the Town Council to be held at 7.30pm on**

**Wednesday 20 May 2026**

**At Loughton Town Council, Council Chamber,  
1 Buckingham Court, Loughton IG10 2QZ**

to transact the business as shown in the agenda.

**Mark Squire**

**Town Clerk**

14 May 2026

Cllr R Brookes  
Cllr S Fontenelle  
Cllr K-W Lee  
Cllr S Murray  
Cllr J Riley  
Cllr K Valentine

Cllr C Davies  
Cllr A Fricker  
Cllr N MacKinnon  
Cllr J Obaseki  
Cllr M Stubbings  
Cllr D Wixley

Cllr W Dodd  
Cllr S Harriman  
Cllr R Minhas  
Cllr M Owen  
Cllr R Sylvan

Cllr M Fontenelle  
Cllr L House  
Cllr S Murphy  
Cllr C Pond  
Cllr C Ubah

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 Election of the Town Mayor for 2026/27**

To receive brief remarks from the retiring Mayor about his year of office, and short appreciations from Members.

The retiring Mayor, Cllr David Wixley will call for nominations and put them to the vote. This will be followed by:

- i The signing of the Declaration of Acceptance of Office by the Town Mayor for 2026/27.
- ii The presentation of the Chain of Office and Lord Citrine's ABC of Chairmanship.
- iii The new Town Mayor's acceptance speech.
- iv The presentation of the past Town Mayor's badge to the retiring Mayor.

**2 Appointment of Deputy Town Mayor for 2026/27**

To appoint the Deputy Town Mayor for 2026/27 and present the badge.

**3 Apologies for Absence**

To receive any apologies for absence.

**4 Declarations of Interest**

For Councillors to declare any pecuniary or non-pecuniary interest in any items on the Agenda.

*Members are reminded that if their interests change, they must, within 28 days of becoming aware of the change, complete a new register of members' interests form and return it to the Town Clerk for submission to the Monitoring Officer.*

**5 Confirmation of Minutes**

To confirm the minutes of the meetings held on 22 April 2026 and 12 May 2026.

**6 Town Clerk's Report**

To report (for discussion only) on any further significant information/matters that may be of interest to Town Council members.

**7 Appointment of Members, and Election of Chairman and Vice Chairman, of Council Committees for 2026/27**

- 7.1 Planning and Licensing Committee
- 7.2 Recreation Committee
- 7.3 Environment and Heritage Committee
- 7.4 Resources and General Services Committee

All Committees consist of seven members.

- 7.5 Nomination of up to three persons per political group authorised to make substitutions in accordance with Standing Order 5e.

**8 Nomination of Council Representatives for 2026/27**

- 8.1 To nominate Council representatives to outside bodies for 2026/27 and, where appropriate, substitutes.

Council representatives on outside organisations are reminded that depending on the status of the organisation, e.g., charity, company, etc., by joining the board they could become liable if the organisation failed. The Council's insurance would not cover them.

- \* A list of organisations and current representatives, where appropriate, is attached (see page 4).

A number of these organisations are open to members of the public. Any non-council representatives attending these meetings should ensure they make it clear to the organisation that they are there in a personal capacity.

### **8.2 To review arrangements for reporting back on the activities of outside bodies**

Representatives are requested to provide a written report, which is attached to the next Council agenda, on meetings which they have attended. A verbal report can be made on meetings attended within ten days of the Council meeting. Members are also requested to provide an annual report for the final Council meeting of the municipal year.

The Council is asked to confirm these arrangements.

### **8.3 Joint Standards Committee**

To appoint a representative and a substitute to the Joint Standards Committee for 2026/27.

### **8.4 Grievance Hearing and Disciplinary Appeal Panels**

To nominate a third member (not the Town Mayor or Deputy Town Mayor, a Committee Chairman nor the Vice Chairman of Resources and General Services Committee) to sit on the Grievance Hearing Panel, and one to sit on the Disciplinary Appeal Panel.

## **9 Membership of Internal Council Groups**

To confirm or amend the membership of the following internal groups:

### **9.1 Strategy and Staff Group** (includes the Complaints Panel)

Membership: Town Mayor, Deputy Town Mayor and the Chairman of each of the Committees, Cllr S Murray as representative from the minority group. Exceptionally, one or two additional members if specially required may be appointed by the Council if there is a special reason to include that person/those people. There must be a clear rationale stated for inclusion.

Note: It is always open to the group to invite a member to a particular meeting if special knowledge, etc. is required.

### **9.2 Financial Assistance Working Group**

Membership: Chairman and Vice Chairman of the Resources and General Services Committee, Cllr Murray and past Town Mayor.

The Group usually meets in January to consider the annual round of applications.

### **9.3 Recreation Projects Working Group**

Membership: Chairman and Vice Chairman of the Recreation Committee and other members to be nominated by this Committee.

- 10 General Power of Competence**  
To reaffirm the use of the General Power of Competence in the forthcoming Civic Year. S1.1 of the Localism Act 2011 states 'A local authority has power to do anything that individuals generally do'. The essence is that if a proposed action fits this, eligible councils do not need to look for another power, i.e. a power of first resort.
- 11 Confirmation of Standing Orders**  
To receive and confirm the Town Council's Standing Orders (existing document on Town Council website).
- 12 Confirmation of Financial Regulations**  
To receive and confirm the Town Council's Financial Regulations (existing document on Town Council website).
- 13 Year End Financials 2026/27**  
To receive and approve. The Town Clerk will provide further background information. These accounts have been audited by our internal auditor, Heelis & Lodge on 8 May 2026 and a copy of this report is included (pages 5 – 11) .
- 13.1 Annual Governance and Accountability Return (AGAR) for the year ending 31 March 2026, including.**
- (i) AGAR (Section 1) for the Year ended 31 March 2026 (see page 12).
  - (ii) AGAR (Section 2) for the Year ended 31 March 2026 (see page 13).
  - (iii) AGAR – to NOTE the completed and signed Annual Internal Audit Report on page 3 of the Annual Governance and Accountability Return 2025/26 (see page 14 for full report).
- 13.2. Annual Accounts**  
To receive and approve the Annual Accounts for the Year ended 31 March 2026 (see pages 15 – 18). This statement of accounts has been prepared in accordance with the Local Audit and Accountability Act 2014 and the Accounts and Audit Regulations 2015, i.e., on an income and expenditure basis with a statement of balances and complies with Proper Practices in completing Sections 1 and 2 of the Annual Governance and Accountability Return.
- 14 Loughton Town Council's 30<sup>th</sup> Anniversary**  
Long serving members (10 years, 15 years and 20 years plus) to be presented with commemorative certificates.

**Mark Squire  
TOWN CLERK  
14 May 2026**

**Agenda item 8**

**8.1 Nomination of Council Representatives for 2026/27**

Details of the representatives for the past year may be found in the Council minutes for the meeting held on 21 May 2025.

<b>Organisation</b>	<b>2025/26 representative(s)</b>
<b>Lopping Endowment</b>	Cllr J Riley
<b>Epping Forest District Association of Local Councils (EFDALC)</b>	Now running again with different title (Currently Cllr Wixley chairing) Formerly known as Essex Association of Local Councils (EALC) – Epping Forest Branch
<b>Local Councils’ Liaison Committee</b>	Cllrs Davies and Wixley (Cllr Wixley currently Vice Chairman)
<b>EALC - Local Councils Forum and AGM</b>	Cllr Wixley
<b>Tree Wardens</b> (appointed by Epping Forest Countrycare)	Cllrs S Fontenelle, Fricker and Wixley
<b>Loughton Broadway Town Centre Partnership</b>	Cllrs Brookes, Davies, S Fontenelle, Murray, and Ubah
<b>Essex Police local community meetings</b>	Cllrs S Fontenelle, House and Wixley
<b>Roding Valley Nature Reserve Consultative Group</b>	Cllrs MacKinnon and Wixley (with Cllr Murray as a District Councillor on the Management Committee)
<b>Loughton High Road Town Centre Partnership</b>	Newly established (April 2026)

**Agenda item 13**  
**Copy Audited Accounts**

# HEELIS & LODGE

## Local Council Services • Internal Audit

### Year End 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 and should be read in conjunction with the Interim Internal Audit report dated 14/1/2026. The following recommendations/comments have been made:

Income: £1,253,001 Expenditure: £1,126,380 Reserves: £530,049

#### 2026 AGAR Completion:

Section One: Not yet completed

Section Two: Yes (draft figures) – to be approved by council

Annual Internal Audit Report 2025/2026: Yes

Certificate of Exemption: No

**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

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
01/10/2025-31/12/2025	£14,341.25
01/01/2026-31/03/2026	£15,343.04

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

*The Council reviewed the following documents since the Interim Internal Audit:*

#### 22/4/2026 – Ref: 178.4

- Code of Conduct
- Safeguarding Policy
- Information Security Policy (chip and pin)
- Lone Working Policy
- Social Media Policy
- Recruitment Policy

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**Agenda item 13 / continued  
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25/2/2026 – Ref: 165.4

- *IT Acceptable Use Policy*
- *Laptop Policy*
- *Data Privacy Notice*
- *Data Protection Policy*
- *Website Accessibility Statement*
- *Risk Assessment and Management*
- *Internal Controls*

**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**

*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 2026-2027 financial year (valid 1/4/2026 – 31/3/2027). Separate vehicle insurance is in place. The Risk Assessment was reviewed at the Resources and General Services Committee (Ref: 11/2/2026 – 210), prior to a review at the full Council meeting held on 25/2/2026 (Ref: 165.4).*

Statement of Internal Controls in place: Yes  
Reviewed: 11/2/2026 (Ref: RGS Committee – 209)  
25/2/2026 (Ref: Full Council – 165.4)

*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.*

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: <https://www.loughton-tc.gov.uk/>

Privacy Policy published: Yes

Link: [https://www.loughton-tc.gov.uk/\\_UserFiles/Files/Documents%20and%20Policies/Data%20Privacy%20Notice%20-%20Final%20Feb%202026.pdf](https://www.loughton-tc.gov.uk/_UserFiles/Files/Documents%20and%20Policies/Data%20Privacy%20Notice%20-%20Final%20Feb%202026.pdf)

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IT Policy in place: [Yes](#)  
 IT Policy published: [Yes](#)  
 Link: [https://www.loughton-tc.gov.uk/\\_UserFiles/Files/Documents%20and%20Policies/IT%20Acceptable%20Use%20Policy%20-%20Final%20Feb%202026.pdf](https://www.loughton-tc.gov.uk/_UserFiles/Files/Documents%20and%20Policies/IT%20Acceptable%20Use%20Policy%20-%20Final%20Feb%202026.pdf)

Data Protection Policy in place: [Yes](#)  
 Data Protection Policy published: [Yes](#)  
 Link: [https://www.loughton-tc.gov.uk/\\_UserFiles/Files/Documents%20and%20Policies/Data%20Protection%20Policy%20-%20Final%20Feb%202026.pdf](https://www.loughton-tc.gov.uk/_UserFiles/Files/Documents%20and%20Policies/Data%20Protection%20Policy%20-%20Final%20Feb%202026.pdf)

Accessibility Statement in place: [Yes](#)  
 Accessibility Statement published: [Yes](#)  
 Link: [https://www.loughton-tc.gov.uk/\\_UserFiles/Files/Documents%20and%20Policies/Website%20Accessibility%20Statement%20-%20Final%20Feb%202026.pdf](https://www.loughton-tc.gov.uk/_UserFiles/Files/Documents%20and%20Policies/Website%20Accessibility%20Statement%20-%20Final%20Feb%202026.pdf)

Generic Council email addresses for officials in place: [Yes](#)

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 received from the External Auditor.](#)

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	<a href="#">Yes</a>	<a href="#">Yes</a>	<a href="#">Yes</a>
2021 - 2022	<a href="#">Yes</a>	<a href="#">Yes</a>	<a href="#">Yes</a>
2022 - 2023	<a href="#">Yes</a>	<a href="#">Yes</a>	<a href="#">Yes</a>
2023 - 2024	<a href="#">Yes</a>	<a href="#">Yes</a>	<a href="#">Yes</a>
2024 - 2025	<a href="#">Yes</a>	<a href="#">Yes</a>	<a href="#">Yes (Interim Report)</a>

*The Council have met the publication requirements.*

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**Agenda item 13 / continued**  
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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: [https://www.loughton-tc.gov.uk/Finance\\_\\_and\\_\\_Transparency\\_2580.aspx](https://www.loughton-tc.gov.uk/Finance__and__Transparency_2580.aspx)

Procurement data published (contracts exceeding £5,000): Yes

Link: [https://www.loughton-](https://www.loughton-tc.gov.uk/_UserFiles/Files/Finance/Contracts%20over%205000%20list%20for%20website.pdf)

[tc.gov.uk/\\_UserFiles/Files/Finance/Contracts%20over%205000%20list%20for%20website.pdf](https://www.loughton-tc.gov.uk/_UserFiles/Files/Finance/Contracts%20over%205000%20list%20for%20website.pdf)

Grants awarded to voluntary, community or external bodies published: Yes

Link: [https://www.loughton-](https://www.loughton-tc.gov.uk/_UserFiles/Files/Finance/Financial%20Assistance%20grant%20funding%20applications%202025-26.pdf)

[tc.gov.uk/\\_UserFiles/Files/Finance/Financial%20Assistance%20grant%20funding%20applications%202025-26.pdf](https://www.loughton-tc.gov.uk/_UserFiles/Files/Finance/Financial%20Assistance%20grant%20funding%20applications%202025-26.pdf)

Senior salaries (over £50,000) published: Yes

Link: [https://www.loughton-](https://www.loughton-tc.gov.uk/_UserFiles/Files/Freedom%20of%20Information%20publication%20scheme%20-%20Updated%20Jun%202023%20website%20April%202026.pdf)

[tc.gov.uk/\\_UserFiles/Files/Freedom%20of%20Information%20publication%20scheme%20-%20Updated%20Jun%202023%20website%20April%202026.pdf](https://www.loughton-tc.gov.uk/_UserFiles/Files/Freedom%20of%20Information%20publication%20scheme%20-%20Updated%20Jun%202023%20website%20April%202026.pdf)

Land and car parks published: Yes – asset register published

Link: [https://www.loughton-](https://www.loughton-tc.gov.uk/_UserFiles/Files/Documents%20and%20Policies/Fixed%20Asset%20Register%2031.03.26%20website.pdf)

[tc.gov.uk/\\_UserFiles/Files/Documents%20and%20Policies/Fixed%20Asset%20Register%2031.03.26%20website.pdf](https://www.loughton-tc.gov.uk/_UserFiles/Files/Documents%20and%20Policies/Fixed%20Asset%20Register%2031.03.26%20website.pdf)

Publication Scheme published: Yes

Link: [https://www.loughton-](https://www.loughton-tc.gov.uk/_UserFiles/Files/Freedom%20of%20Information%20publication%20scheme%20-%20Updated%20Jun%202023%20website%20April%202026.pdf)

[tc.gov.uk/\\_UserFiles/Files/Freedom%20of%20Information%20publication%20scheme%20-%20Updated%20Jun%202023%20website%20April%202026.pdf](https://www.loughton-tc.gov.uk/_UserFiles/Files/Freedom%20of%20Information%20publication%20scheme%20-%20Updated%20Jun%202023%20website%20April%202026.pdf)

*The Council have met the requirements of the Transparency Code for smaller councils with income/expenditure exceeding £200,000.*

**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)

Precept: £1,104,681 (2026-2027)

Date: 28/1/2026 (Ref: 152.iii)

*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.*

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**Agenda item 13 / continued  
Copy Audited Accounts**

<b>Income controls</b>	<p>Precept and other income, including credit control mechanisms</p> <p><i>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.</i></p>
<b>Petty Cash</b>	<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 January 2026 to March 2026 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>
<b>Payroll controls</b>	<p>PAYE and NIC in place where necessary. Compliance with Inland Revenue procedures Records relating to contracts of employment and pensions</p> <p><b>Payroll controls</b> 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 January to March 2026, including mileage allowance claim forms which were checked for accuracy. No irregularities were found.</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> <p><i>The Council carried out the re-declaration of compliance with the Pensions Regulator on 3/10/2025.</i></p> <p><i>Contracts of Employment and subsequent salary agreements are in place for all staff employed by the Council.</i></p>

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## Agenda item 13 / continued

### Copy Audited Accounts

<b>Asset control</b>	<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/insurance value. The total value of assets are recorded at £533,671. The figure in the asset register corresponds with the figure in Section 2, Box 9 of the AGAR.</i></p>																					
<b>Bank Reconciliation</b>	<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 end of year accounts and bank reconciliations for all accounts.</i></p> <p><i>Bank Balances at 31 March were confirmed as:</i></p> <table border="0" style="margin-left: 40px;"> <tr> <td><i>NatWest Current</i></td> <td><i>xxxx3922</i></td> <td><i>£25,874.07</i></td> </tr> <tr> <td><i>NatWest Current</i></td> <td><i>xxxx9955</i></td> <td><i>£35,435.15</i></td> </tr> <tr> <td><i>NatWest Reserve</i></td> <td><i>xxxx5249</i></td> <td><i>£345,916.16</i></td> </tr> <tr> <td><i>Nationwide BS</i></td> <td><i>xxxx6269</i></td> <td><i>£110,095.35</i></td> </tr> <tr> <td><i>Unity Trust</i></td> <td><i>xxxx6590</i></td> <td><i>£53,333.02</i></td> </tr> <tr> <td><i>Unity Trust</i></td> <td><i>xxxx3936</i></td> <td><i>£0</i></td> </tr> <tr> <td><i>Petty Cash</i></td> <td></td> <td><i>£71.00</i></td> </tr> </table> <p><i>The Council had outstanding (PWLB) loans with the UK Debt Management Office (DMO) of £86,085.00 at the year end. [verified by the 31<sup>st</sup> March statement].</i></p>	<i>NatWest Current</i>	<i>xxxx3922</i>	<i>£25,874.07</i>	<i>NatWest Current</i>	<i>xxxx9955</i>	<i>£35,435.15</i>	<i>NatWest Reserve</i>	<i>xxxx5249</i>	<i>£345,916.16</i>	<i>Nationwide BS</i>	<i>xxxx6269</i>	<i>£110,095.35</i>	<i>Unity Trust</i>	<i>xxxx6590</i>	<i>£53,333.02</i>	<i>Unity Trust</i>	<i>xxxx3936</i>	<i>£0</i>	<i>Petty Cash</i>		<i>£71.00</i>
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<i>Petty Cash</i>		<i>£71.00</i>																				
<b>Reserves</b>	<p>General Reserves are reasonable for the activities of the Council Earmarked Reserves are identified</p> <p><i>The Council have adequate general reserves of £327,445 and have identified earmarked reserves of £202,604 in their year end accounts.</i></p>																					
<b>Year-end procedures</b>	<p>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.</p> <p><i>End of year accounts are prepared on an Income &amp; Expenditure basis. Creditors and Debtors are identified within the year end accounts.</i></p> <p>Balance Sheet is correct: Yes Trial Balance is correct: Yes</p>																					
<b>Internal Audit Procedures</b>	<p><i>The Year End 2025-2026 Interim Internal Audit AGAR report was considered by the Council at a meeting held on 11/2/2026 (Ref: 107.1.iii). The Year End Internal Audit report was considered on 25/6/2025 (Ref: RF128).</i></p>																					

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**Agenda item 13 / continued**  
**Copy Audited Accounts**

*A comprehensive 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).*

**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. It is noted that the matter has now been closed by PKF. There were no matters arising from the External Audit.*

**Additional Comments/Recommendations**

- There are no additional comments/recommendations to make in relation to this audit.
- I would like to record my appreciation to the Clerk to the Council and the RFO for their assistance during the course of the audit work and the Quality of documentation provided for the audit.



**Heather Heelis**  
**Heelis & Lodge**  
8 May 2026

Agenda item 13.1

13.1 Annual Governance and Accountability Return (AGAR) for the year ending 31 March 2026

Section 1 – Annual Governance Statement 2025/26

We acknowledge as the members of:

Loughton Town Council

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2026, that:

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

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

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

20/05/26

and recorded as minute reference:

MINUTE REFERENCE

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

Chair

SIGNATURE REQUIRED

Clerk

SIGNATURE REQUIRED

www.loughton-tc.gov.uk

## Agenda item 13.1

## 13.1 Annual Governance and Accountability Return (AGAR) for the year ending 31 March 2026

## Section 2 – Accounting Statements 2025/26 for

EN Loughton Town Council TY			
	Year ending		Notes and guidance
	31 March 2025 £	31 March 2026 £	
1. Balances brought forward	465,924	403,427	Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.
2. (+) Precept or Rates and Levies	993,909	1,061,038	Total amount of precept (or for IDBs rates and levies) received or receivable in the year. Exclude any grants received.
3. (+) Total other receipts	204,579	191,963	Total income or receipts as recorded in the cashbook less the precept or rates/levies received (line 2). Include any grants received.
4. (-) Staff costs	538,341	548,797	Total expenditure or payments made to and on behalf of all employees. Include gross salaries and wages, employers NI contributions, employers pension contributions, gratuities and severance payments.
5. (-) Loan interest/capital repayments	100,497	100,497	Total expenditure or payments of capital and interest made during the year on the authority's borrowings (if any).
6. (-) All other payments	622,147	477,085	Total expenditure or payments as recorded in the cashbook less staff costs (line 4) and loan interest/capital repayments (line 5).
7. (=) Balances carried forward	403,427	530,049	Total balances and reserves at the end of the year. must equal (1+2+3) - (4+5+6).
8. Total value of cash and short term investments	413,264	571,487	The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – To agree with bank reconciliation.
9. Total fixed assets plus long term investments and assets	533,671	533,671	The value of all the property the authority owns – it is made up of all its fixed assets and long term investments as at 31 March.
10. Total borrowings	178,479	86,085	The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).
<b>For Local Councils Only</b>	Yes	No	
11 Do the figures in the accounting statements above exclude any trust transactions?		✓	For guidance refer to the Practitioners' Guide sections 2.31 to 2.33.

I certify that for the year ended 31 March 2026 the Accounting Statements in this Annual Governance and Accountability Return have been prepared on either a receipts and payments or income and expenditure basis following the guidance in Governance and Accountability for Smaller Authorities – a Practitioners' Guide to Proper Practices and present fairly the financial position of this authority.

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

Date: 18/05/26

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

DD/MM/YYYY

as recorded in minute reference:

MINUTE REFERENCE

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

SIGNATURE REQUIRED

Agenda item 13.1

13.1 Annual Governance and Accountability Return (AGAR) for the year ending 31 March 2026

Annual Internal Audit Report 2025/26

Loughdon Town Council

www.loughdon-tc.gov.uk

During the financial year ended 31 March 2026, this authority's internal auditor acting independently and on the basis of an assessment of risk, carried out a selective assessment of compliance with the relevant procedures and controls in operation and obtained appropriate evidence from the authority.

The internal audit for 2025/26 has been carried out in accordance with this authority's needs and planned coverage. On the basis of the findings in the areas examined, the internal audit conclusions are summarised in this table. Set out below are the objectives of internal control and alongside are the internal audit conclusions on whether, in all significant respects, the control objectives were being achieved throughout the financial year to a standard adequate to meet the needs of this authority.

Internal control objective	Yes	No*	Not covered**
A. Appropriate accounting records have been properly kept throughout the financial year.	<input checked="" type="checkbox"/>		
B. This authority complied with its financial regulations, payments were supported by invoices, all expenditure was approved and VAT was appropriately accounted for.	<input checked="" type="checkbox"/>		
C. This authority assessed the significant risks to achieving its objectives and reviewed the adequacy of arrangements to manage these.	<input checked="" type="checkbox"/>		
D. The receipt or rates requirement resulted from an adequate budgetary process; progress against the budget was regularly monitored; and reserves were appropriate.	<input checked="" type="checkbox"/>		
E. Expected income was fully received, based on correct prices, properly recorded and promptly banked; and VAT was appropriately accounted for.	<input checked="" type="checkbox"/>		
F. Cash payments were properly supported by receipts, all cash expenditure was approved and VAT appropriately accounted for.	<input checked="" type="checkbox"/>		
G. Salaries to employees and allowances to members were paid in accordance with this authority's approvals, and PAYE and NI requirements were properly applied.	<input checked="" type="checkbox"/>		
H. Asset and investments registers were complete and accurate and properly maintained.	<input checked="" type="checkbox"/>		
I. Periodic bank account reconciliations were properly carried out during the year.	<input checked="" type="checkbox"/>		
J. Accounting statements prepared during the year were prepared on the correct accounting basis (receipts and payments or income and expenditure), agreed to the cash book, supported by an adequate audit trail from underlying records and where appropriate debtors and creditors were properly recorded.	<input checked="" type="checkbox"/>		
K. If the authority certified itself as exempt from a limited assurance review in 2024/25, it met the exemption criteria and correctly declared itself exempt. (If the authority had a limited assurance review of its 2024/25 AGAR tick 'not covered')			<input checked="" type="checkbox"/>
L. The authority published the required information on a website/webpage up to date at the time of the internal audit in accordance with the relevant legislation.	<input checked="" type="checkbox"/>		
M. In the year covered by this AGAR, the authority correctly provided for a period for the exercise of public rights as required by the Accounts and Audit Regulations (during the 2025/26 AGAR period, were public rights in relation to the 2024-25 AGAR evidenced by a notice on the website and/or authority approval minutes confirming the dates set).	<input checked="" type="checkbox"/>		
N. The authority has complied with the publication requirements for 2024/25 AGAR (see AGAR Page 1 Guidance Notes).	<input checked="" type="checkbox"/>		
O. The authority has complied with laws, regulations & proper practices relating to digital and data compliance.	<input checked="" type="checkbox"/>		
P. (For local councils only) Trust funds (including charitable) – The council met its responsibilities as a trustee.			<input checked="" type="checkbox"/>

For any other risk areas identified by this authority adequate controls existed (list any other risk areas on separate sheets if needed).

Date(s) internal audit undertaken

Name of person who carried out the internal audit

14/01/2026 to 08/05/2026

H. Heelis (Heelis & Lodge)

Signature of person who carried out the internal audit

Date 08/05/2026

\*If the response is 'no' please state (if separate sheets if needed).

\*\*Note: if the response is 'not covered' please state when the most recent internal audit work was done in this area and when it is next planned; or, if coverage is not required, the annual internal audit report must explain why not (add separate sheets if needed).

## Agenda item 13.2

### 13.2 Annual Accounts

20/04/2026

Loughton Town Council Current Year

10:47

Balance Sheet as at 31st March 2026

31st March 2025		31st March 2026		
Net Value	Fixed Assets	Cost of Asset	Depreciation	Net Value
0		0	0	0
	<b>Current Assets</b>			
2,039	Debtors	12,889		
31,679	Vat Refunds	15,343		
23,164	Prepayments	24,115		
37,644	Current Account	26,636		
35,832	No 2 Current Account	35,435		
230,810	Capital Reserve	345,916		
108,358	Nationwide Building Society	110,095		
471	Unity Bank	53,333		
150	Petty Cash	71		
470,145			623,834	
<b>470,145</b>	<b>Total Assets</b>			<b>623,834</b>
	<b>Current Liabilities</b>			
19,186	Creditors	41,571		
17,169	Accruals	5,676		
17,063	Receipts in Advance	34,505		
6,950	Security deposits	4,647		
4,261	Key deposits	4,951		
2,089	Booking Deposits	2,434		
66,718			93,785	
<b>403,427</b>	<b>Total Assets Less Current Liabilities</b>			<b>530,049</b>
	<b>Long Term Liabilities</b>			
0				0
<b>403,427</b>	<b>Total Assets Less Long Term Liabilities</b>			<b>530,049</b>
	<b>Represented By</b>			
302,924	General Reserve			327,445
0	EMR Computers/server			2,000
7,600	EMR Hillyfields Drainage Works			7,600
15,000	EMR RVRG Changing Rooms			24,150
5,000	EMR Willingale Fencing			5,000

## 13.2 Annual Accounts / continued

20/04/2026

Loughton Town Council Current Year

10:47

Balance Sheet as at 31st March 2026

31st March 2025		31st March 2026
350	EMR Christmas Lights	250
17,292	EMR Cemetery	17,292
8,262	EMR Cemetery Plot Endowment R	8,262
0	EMR Tree Works	10,000
0	EMR Cemetery Paths	5,000
10,000	EMR Cemetery - Closed Churchya	10,000
10,000	EMR Elections	20,000
15,000	EMR Local/Neighbourhood Plan	15,000
0	EMR Playgrounds	24,500
10,000	EMR Halls	6,050
2,000	EMR Speed Indicator	2,000
0	EMR RVRG Pathways	24,500
0	EMR Solar Panels Murray Hall	21,000
403,427		530,049

The above statement represents fairly the financial position of the authority as at 31st March 2026 and reflects its Income and Expenditure during the year.

Signed : \_\_\_\_\_ Date : \_\_\_\_\_  
Chairman

Signed : \_\_\_\_\_ Date : \_\_\_\_\_  
Responsible  
Financial

## 13.2 Annual Accounts / continued

Loughton Town Council Current Year		
Income and Expenditure Account for Year Ended 31st March 2026		
31st March 2025		31st March 2026
	<b>Income Summary</b>	
993,909	Precept	1,061,038
<u>993,909</u>	Sub Total	<u>1,061,038</u>
	<b>Operating Income</b>	
0	Other Services (RGS)	(850)
745	Buckingham Court	1,419
32,002	Kingsley Hall	22,607
112,934	The Murray Hall	117,272
7,469	Other Services (Rec)	7,850
3,649	Roding Valley Recreation Gnd	3,557
125	Open Spaces	2,419
18,351	Cemetery (Church Lane)	23,011
5	Street Furniture	0
4,457	Allotments	4,611
1,728	Other services (EH)	1,985
23,112	Other Costs and Income	8,083
<u>1,198,488</u>	Total Income	<u>1,253,001</u>
	<b>Running Costs</b>	
16,382	Communication	16,452
15,782	Office Expenses	20,082
3,772	Audit	3,770
418,820	Central Personnel	414,881
14,685	Council Expenses	16,649
39,208	Other Services (RGS)	2,320
1,316	Members' Expenses	1,171
54,182	Buckingham Court	52,664
(396,000)	Service Re-charge (RGS)	(400,000)
340	Christmas Best Dressed Window	348
36,733	Grants	33,711
19,373	Kingsley Hall	15,842
161,085	The Murray Hall	165,815
14,445	Other Services (Rec)	17,504
211,000	Service Re-charge (Rec)	213,000
190,854	Roding Valley Recreation Gnd	182,839
20,236	Open Spaces	24,839
61,428	Cemetery (Church Lane)	73,379
137,153	Playgrounds	28,860
27,022	Street Furniture	30,488
6,627	Allotments	4,417
2,170	Cemetery (Debden Lane)	840
14,602	Will. Rd. Playing Field	9,117
4,769	Other services (EH)	4,823
132,000	Service Re-charge (EH)	134,000
53,000	Service Re-charge (PL)	53,000
0	Van	0
0	Other Costs and Income	5,569
<u>1,260,984</u>	Total Expenditure	<u>1,126,380</u>

## 13.2 Annual Accounts / continued

Loughton Town Council Current Year Income and Expenditure Account for Year Ended 31st March 2026		
31st March 2025		31st March 2026
	<b>General Fund Analysis</b>	
280,024	Opening Balance	302,924
1,198,488	Plus : Income for Year	1,253,001
<u>1,478,511</u>		<u>1,555,925</u>
1,260,984	Less : Expenditure for Year	1,126,380
<u>217,527</u>		<u>429,545</u>
(85,397)	Transfers TO / FROM Reserves	102,100
<u>302,924</u>	Closing Balance	<u>327,445</u>