



RESOURCES AND GENERAL SERVICES COMMITTEE

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

Wednesday 7 October 2026

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

to transact the business as shown in the agenda.

Liz Petyt Start
Town Clerk
1 October 2026

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

Councillors

M Fontenelle
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 24 June 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.

To receive and NOTE.

6 **Training and Conferences**

Date	Training Course	Participant	Supplier
11 July 26	Permitted Development Rights	Cllr Jon Riley	CouncilWise
16 July 26	Martyn's Law Conference	Judy Graham	EALC
16 July 26	Martyn's Law Conference	Pippa Bryce	EALC
9 Sept 26	Clerks Network & Support	Liz Petyt Start	CouncilWise
15 Sept 26	Update and Networking/Exec	Liz Petyt Start	SLCC Essex
22 Sept 26	Wellbeing and Stress busting	Liz Petyt Start	Parish Online
23 Sept 26	Performing Councils	Caroline Carroll	CouncilWise
23 Sept 26	Performing Councils	Cllr Stephen Murray	CouncilWise

To receive and NOTE.

7 **Staff Matters**

7.1 **Salaries 2026/27**

The National Joint Council for Local Government Services (NJC) has now agreed the National Salary Award for 2026-2027. The award applied is 3.3%

The rates of pay are applicable from 1 April 2026 (covering period 1 April 2026 – 31 March 2027). Back pay to 1 April 26 has been applied accordingly for the September payroll.

To receive and NOTE.

7.2 **Annual Leave Entitlement**

The Town Clerk has undertaken a review of the annual leave entitlement for all staff and adjusted annual entitlement in line with NJC terms and conditions. In

addition, the long service Town Council annual leave award is recognised as agreed by RGS 24 June 2024 Min No RG12

To receive and NOTE.

7.3 Change of Hours Park Warden

Following discussion and negotiation by the Town Clerk and Services Manager, there has been a reorganisation of hours for some of the team.

To receive and NOTE.

8 Christmas Closedown Arrangements 2026

Members to review and agree the below information for the Christmas closure for the Town Council office for 2026.

Friday 11 December	Open 8.45am - Closed 12 noon
Thursday 24 December	Open 8.45am - Closed 12 noon
Friday 25 December	Closed - Bank Holiday
Monday 28 December	Closed - Bank Holiday
Tuesday 29 December	Closed - Statutory Day
Wednesday 30 December	Closed - Statutory Day
Thursday 31 December	Closed
Friday 1 January	Closed - Bank Holiday

To note the services team will continue to undertake their duties during this period. It is proposed Town Council Office staff will take annual leave Thursday 31 December.

To receive and provide DECISION.

9 Citizens Awards

The Committee is asked to reaffirm its commitment to the annual Citizen Awards, the cut-off date for entries being 31 January 2027. Community groups and local schools will be approached, and social media publicity will be used to further promote the awards. The award presentations to be made again at the next Annual Town Meeting in March 2027.

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

To review and AGREE.

10 Annual Town Meeting

The 2027 Annual Town meeting is scheduled for Wednesday 17 May, commencing at 8pm in the Murray Hall. Whilst this is not a council meeting, all Town Councillors are expected to attend. The Committee is asked if it wishes to continue with the format used in last year's meeting by inviting local organisations and voluntary groups, particularly those in receipt of Financial Assistance from the Council, to mount displays at the event to attract more public interest.

Local organisations are asked to arrive at 6.30 pm to set up ready for 7.00pm start.

Certificates to organisations successful in their grant applications for 2027/28 (subject to members' decision of agenda item 11 above) would also be presented by the Town

Mayor. The meeting is usually concluded with refreshments and an opportunity for members of the public to speak informally with their Councillors.

To review and AGREE.

11 Finance

11.1 Current Financial Position

The current financial position as at 31 August 2026 is attached together with details of the funds available from Ear Marked Reserves (see pages 7 – 9).

A note of the Council's current bank balances and most recent reconciliations as at 31 August 2026 are attached (see pages 10 – 31).

To receive and NOTE.

11.2 Accounts Paid

Payments totalling £262,845.32 as detailed on the payment report have been made since the report to the meeting on 24 June 2026 (see pages 32 – 36). 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.

To receive and NOTE.

11.3 Budget Amendment

Members are advised that the memorial testing is near completion. A budget of £5,000 was approved as part of the 2025/26 budget. However, due to delays on the part of the supplier, the work could not be completed until recently.

Members previously agreed to carry the budget forward at the meeting held on 8 April 2026, although the original budget had already been approved at that stage.

To receive and NOTE.

11.4 Murray Hall & Kingsley Hall works

Members are asked to review and AGREE the following works to the Murray and Kingsley Halls:-

11.4.1 Murray Hall Replacement of heating and Air Conditioning System

The cost will be iro £15,000 + VAT. Funds to be taken from general reserves. (See pages 140-144 – Confidential items.)

To discuss and provide DECISION.

11.4.2 Murray Hall Car Park Resurfacing Work and Replacement Lighting

To allow for additional car parking spaces and repairs to current surfaces plus solar lighting to be installed to the damage light bollards. Quotation received for car park repairs is £13,609.00, to be taken from the Halls EMR 348 (£6,050) and (£7,500) virement from the electricity budget. The remaining cost for lighting to be taken from general reserves. (See pages 145 – 149 – Confidential items).

To discuss and provide DECISION.

11.4.3 Kingsley Hall Purchase of Fridge and Chairs

To allow for purchase of replacement fridge and new chairs in light of increased income from the preschool and reduction of electricity costs in relation to the budget.

To discuss and provide DECISION.

11.5 PWLB Loans – Final Payments

Members are reminded that the two PWLB loans that are outstanding for the Murray Hall and Youth Centre will be paid on 28 March 2027 and 28 June 2027, respectively. For next financial year, this will provide around £55,000 saving on budget which will need to be allocated to a project.

Members are asked to consider where this additional money should be allocated; whether there are existing or new projects in need of funding and to note decisions will need to be made in the upcoming draft budget meetings.

12 AGAR

The 25/26 AGAR is now complete, and notices have been displayed in accordance with Sections 20(2) and 25 of the Local Audit and Accountability Act 2014 and Accounts and Audit Regulations 2015 (SI 2015/234).

To receive and NOTE.

13 Internal Audit

The interim internal audit from Heelis and Lodge will take place on Tuesday 17 November 2026.

To receive and NOTE.

14 Banking

To consider the proposed changes to banking arrangements as recommended by the RFO and Town Clerk. See report pages 37 – 40.

To receive, discuss and provide DECISION.

15 Policies Review

To review and approve the following policies and procedure documents for recommendation to full council.

15.1 Reserves Policy

Members to receive and review amended policy on pages 41 – 42.

To receive and ADOPT.

16 Fees & Charges

To consider the proposed Fees and Charges for 2027/2028 as recommended by the RFO. To note, 25/26 fees were uplifted by RPI. The proposal adds RPI to all fees with the exception of Murray Hall. Following a recent halls analysis it is recommended to freeze the hall hire fees for Murray Hall. See report pages 43 – 48.

To receive, discuss and provide DECISION.

17 Membership of EALC/NALC

To consider the processing for payment of the annual affiliation invoice for the EALC/NALC (see page 49).

To discuss and provide DECISION.

18 LTC Van Hire

The Town Clerk has re-negotiated our lease hire agreement with our current supplier following disappointing service during completion of the recent MOT. We are pleased to inform members that the saving on the monthly payment of the vehicle will be just under £400 per month. The RFO is looking into alternative suppliers for the new financial year to determine if this can be reduced even further by entering a 3 or 4 year lease agreement.

To receive and NOTE.

19 Internal Financial Check

To NOTE Cllr Stephen Murray carried out an internal check covering purchase invoices on Monday 13 July 26. No issues were reported.

20 Precept

The Committee is asked to NOTE that the second instalment of the 2026/27 Precept of £552,340.50 was received into the Council's Unity Trust bank account on Friday 25 September 2026.

21 Land Asset Transfer

The Committee is asked to consider making a formal request to Epping Forest District Council for the transfer of land in its ownership to Loughton Town Council, namely Roding Valley Recreation Ground, Jessel Green, Rochford Green, Newmans Lane and Hillyfields Open Space. See Report page 50.

To receive and provide DECISION.

22 Exclusion of the Press and Public

The Committee is asked to RESOLVE to exclude the press and public from the following item in accordance with the Public Bodies (Admission to Meetings) Act 1960, as it contains confidential information relating to potential dispute /contractual matters.

23 Technology & Office Equipment

23.1 Upgrade to the Cloud and IT Contract

Members to review quotes and agree a way forward for the upgrade to the office IT system. To note the upgrade will be achievable within budget (see pages 51 – 55).

To discuss and provide DECISION.

23.2 Implementation of a new HR System and Support Service

Members to receive report, consider and discuss implementing an online HR Management system. A new system may include monitoring holiday, sickness, training, policy and procedure document control; combined with the ability to ensure employment regulations are being met, legislative changes are implemented and specialist technical advice may be engaged. To note implementation of the new system may be achieved through cost savings in salaries (see pages 56 – 91).

To discuss and provide DECISION.

23.3 Upgrade to the Town Council Website Min no RG227

Members to receive quotes and agree a way forward for the upgrade to the Town Council website. To note the new website is currently unbudgeted. Members are requested to AGREE a virement from general reserves (see pages 92 – 121).

To discuss and provide DECISION.

23.4 Upgrade to Payroll Processing System

Members to review report and provide DECISION (see pages 122 – 124).

24 Buckingham Court Property Management Ltd

To receive the annual accounting statements as at 28 February 2026 and budget 2027 for Buckingham Court. See report on pages 125 – 139.

To receive and NOTE.

25 Remembrance Service

The Town Council donates annually to the Royal British Legion in support of the Poppy Appeal and towards the cost of the wreath laid by the Town Mayor at the annual Remembrance Service to be held this year on 8 November 2026. The office is currently organising the arrangements for this annual event.

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

Liz Petyt Start
TOWN CLERK
1 October 2026

Agenda item 11.1 – Current Financial Position

30/09/2026

Loughton Town Council Current Year

14:00

Balance Sheet as at 30/09/2026

31st March 2026

31st March 2027

Net Value	Fixed Assets	Cost of Asset	Depreciation	Net Value
0		0	0	0
	Current Assets			
12,889	Debtors	5,153		
15,343	Vat Refunds	2,693		
24,115	Prepayments	13,053		
26,636	Current Account	32,918		
35,435	No 2 Current Account	26,943		
345,916	Capital Reserve	563,721		
110,095	Nationwide Building Society	110,766		
53,333	Unity Bank	601,549		
71	Petty Cash	1,188		
623,834			1,357,983	
623,834	Total Assets			1,357,983
	Current Liabilities			
41,571	Creditors	91,778		
5,676	Accruals	0		
34,505	Receipts in Advance	0		
4,647	Security deposits	4,497		
4,951	Key deposits	5,141		
2,434	Booking Deposits	887		
93,785			102,303	
530,049	Total Assets Less Current Liabilities			1,255,680
	Long Term Liabilities			
0			0	
530,049	Total Assets Less Long Term Liabilities			1,255,680
	Represented By			
327,445	General Reserve			1,056,726
202,604	Earmarked Reserves			198,954
530,049				1,255,680

30/09/2026

Loughton Town Council Current Year

14:00

Balance Sheet as at 30/09/2026

31st March 2026

31st March 2027

The above statement represents fairly the financial position of the Authority as at 30/09/2026 and reflects its Income and Expenditure during the year.

Signed :
Chairman

_____ Date : _____

Signed :
Responsible
Financial
Officer

_____ Date : _____

Agenda item 11.1 – Earmarked Reserves

30/09/2026		Loughton Town Council Current Year			Page 1
13:59		Earmarked Reserves			
Account	Opening Balance	Income	Expenditure	Closing Balance	
315 EMR Computers/server	2,000.00	0.00	2,000.00	0.00	
317 EMR Hillyfields Drainage Works	7,600.00	0.00	0.00	7,600.00	
322 EMR RVRG Changing Rooms	24,150.00	0.00	0.00	24,150.00	
325 EMR Willingale Fencing	5,000.00	0.00	0.00	5,000.00	
330 EMR Christmas Lights	250.00	0.00	0.00	250.00	
333 EMR Cemetery	17,291.67	0.00	0.00	17,291.67	
334 EMR Cemetery Plot Endowment	8,262.00	0.00	0.00	8,262.00	
336 EMR Tree Works	10,000.00	0.00	1,650.00	8,350.00	
337 EMR Cemetery Paths	5,000.00	0.00	0.00	5,000.00	
338 EMR Cemetery - Closed Churchya	10,000.00	0.00	0.00	10,000.00	
339 EMR Elections	20,000.00	0.00	0.00	20,000.00	
346 EMR Local/Neighbourhood Plan	15,000.00	0.00	0.00	15,000.00	
347 EMR Playgrounds	24,500.00	0.00	0.00	24,500.00	
348 EMR Halls	6,050.00	0.00	0.00	6,050.00	
351 EMR Speed Indicator	2,000.00	0.00	0.00	2,000.00	
352 EMR RVRG Pathways	24,500.00	0.00	0.00	24,500.00	
353 EMR Solar Panels Murray Hall	21,000.00	0.00	0.00	21,000.00	
	202,603.67	0.00	3,650.00	198,953.67	

Agenda item 11.1 – Current Financial Position – Bank Balances and Most Recent Reconciliations

30/09/2026

Loughton Town Council Current Year

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
101	<u>Communication</u>											
4020	Postage	1,030	552	0	0	1,000	0	1,000	224	0	0	0
4021	Telephone (landline) & mobiles	1,930	2,064	0	0	2,230	0	2,230	862	0	0	0
4023	Website (dsgn & mtce)	500	318	0	0	500	0	500	275	0	0	0
4024	Annual Report-Printing	880	857	0	0	890	0	890	782	0	0	0
4026	Annual Report - Design	310	300	0	0	312	0	312	300	0	0	0
4097	General Expenses / Lease Hire	520	0	0	0	0	0	0	0	0	0	0
4200	Newsletter-Design	5,360	5,200	0	0	5,575	0	5,575	2,600	0	0	0
4201	Newsletter-Delivery	6,910	6,449	0	0	7,190	0	7,190	4,158	0	0	0
4202	Newsletter-Printing	1,550	668	0	0	900	0	900	334	0	0	0
4241	Noticeboards	1,030	45	0	0	1,070	0	1,070	0	0	0	0
Overhead Expenditure		20,020	16,452	0	0	19,667	0	19,667	9,536	0	0	0
Movement to/(from) Gen Reserve		(20,020)	(16,452)			(19,667)		(19,667)	(9,536)	0		
102	<u>Office Expenses</u>											
4030	Stationery	1,850	1,660	0	0	1,925	0	1,925	785	0	0	0
4031	Photocopying	1,760	1,309	0	0	1,760	0	1,760	435	0	0	0
4032	Binding Minutes	150	0	0	0	0	0	0	0	0	0	0
4033	Books & Publications	100	0	0	0	100	0	100	0	0	0	0
4034	Office Equipment & Maintenance	2,200	1,747	0	0	2,290	0	2,290	3,479	0	0	0
4035	Server & Computer Maintenance	8,000	8,086	0	0	8,320	0	8,320	4,265	0	0	0
4036	Chip and pin	1,540	1,687	0	0	1,665	0	1,665	820	0	0	0
4037	SKYGUARD Personal Protect	820	778	0	0	852	0	852	324	0	0	0
4038	RBS Omega	1,600	1,647	0	0	1,712	0	1,712	1,714	0	0	0

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Loughton Town Council Current Year

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
4039	Computer Licenses	2,000	2,057	0	0	3,120	0	3,120	2,076	0	0	0
4097	General Expenses / Lease Hire	1,000	1,111	0	0	1,000	0	1,000	480	0	0	0
4115	Supplies & general expenses	0	0	0	0	0	0	0	2	0	0	0
	Overhead Expenditure	21,020	20,082	0	0	22,744	0	22,744	14,380	0	0	0
6000	plus Transfer from EMR	0	0	0	0	0	0	0	2,000	0	0	0
	Movement to/(from) Gen Reserve	<u>(21,020)</u>	<u>(20,082)</u>			<u>(22,744)</u>		<u>(22,744)</u>	<u>(12,380)</u>	<u>0</u>		
103	<u>Audit</u>											
4061	Internal Audit	930	750	0	0	800	0	800	0	0	0	0
4062	External Audit	2,370	2,100	0	0	2,465	0	2,465	-2,100	0	0	0
4063	RBS Year End	1,030	920	0	0	1,070	0	1,070	0	0	0	0
	Overhead Expenditure	4,330	3,770	0	0	4,335	0	4,335	-2,100	0	0	0
	Movement to/(from) Gen Reserve	<u>(4,330)</u>	<u>(3,770)</u>			<u>(4,335)</u>		<u>(4,335)</u>	<u>2,100</u>	<u>0</u>		
105	<u>Central Personnel</u>											
4000	Salaries	239,000	221,602	0	0	248,560	0	248,560	115,287	0	0	0
4001	Tax and National Insurance	96,300	95,960	0	0	100,152	0	100,152	48,880	0	0	0
4002	Pensions	108,300	94,635	0	0	109,200	0	109,200	47,324	0	0	0
4007	Staff Travel	1,300	988	0	0	1,350	0	1,350	627	0	0	0
4010	Other Staff Costs	2,000	1,696	0	0	2,080	0	2,080	750	0	0	0
	Overhead Expenditure	446,900	414,881	0	0	461,342	0	461,342	212,867	0	0	0
	Movement to/(from) Gen Reserve	<u>(446,900)</u>	<u>(414,881)</u>			<u>(461,342)</u>		<u>(461,342)</u>	<u>(212,867)</u>	<u>0</u>		
106	<u>Council Expenses</u>											

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Loughton Town Council Current Year

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
4045	Press and Advertising	50	0	0	0	50	0	50	0	0	0	0
4046	Subscriptions	4,910	3,527	0	0	4,000	0	4,000	580	0	0	0
4047	Insurance - General	14,000	10,435	0	0	11,000	0	11,000	10,983	0	0	0
4051	Legal	3,000	0	0	0	3,000	0	3,000	0	0	0	0
4052	Town Mayor's Expenses	750	76	0	0	780	0	780	58	0	0	0
4053	Training/conferences -Members	1,130	658	0	0	2,500	0	2,500	277	0	0	0
4054	Training/conferences - Staff	520	1,184	0	0	2,500	0	2,500	1,284	0	0	0
4055	Mayors Charities	0	200	0	0	0	0	0	-40	0	0	0
4097	General Expenses / Lease Hire	2,000	568	0	0	2,080	0	2,080	28	0	0	0
4220	Christmas Card competition	50	0	0	0	0	0	0	0	0	0	0
Overhead Expenditure		26,410	16,649	0	0	25,910	0	25,910	13,170	0	0	0
Movement to/(from) Gen Reserve		(26,410)	(16,649)			(25,910)		(25,910)	(13,170)	0		
107 Other Services (RGS)												
1004	Grants Received	0	-850	0	0	0	0	0	0	0	0	0
Total Income		0	-850	0	0	0	0	0	0	0	0	0
4071	Town Partnership	0	58	0	0	0	0	0	0	0	0	0
4072	Annual Town Meeting	100	0	0	0	100	0	100	0	0	0	0
4077	Citizenship awards	410	574	0	0	426	0	426	0	0	0	0
4079	Remembrance Parade	710	649	0	0	500	0	500	523	0	0	0
4081	Commemorative Beacons	680	696	0	0	0	0	0	0	0	0	0
4091	Light Up a Life	310	296	0	0	322	0	322	0	0	0	0
4094	Annual Town Meeting	0	46	0	0	0	0	0	0	0	0	0

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Loughton Town Council Current Year

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>					<u>Next Year 2027/2028</u>			
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
Overhead Expenditure		2,210	2,320	0	0	1,348	0	1,348	523	0	0	0
Movement to/(from) Gen Reserve		(2,210)	(3,170)			(1,348)		(1,348)	(523)	0		
108 Members' Expenses												
4001	Tax and National Insurance	100	144	0	0	100	0	100	0	0	0	0
4048	Members' travel & subsistence	200	91	0	0	200	0	200	60	0	0	0
4049	Parish Basic Allowance	2,220	936	0	0	2,220	0	2,220	0	0	0	0
Overhead Expenditure		2,520	1,171	0	0	2,520	0	2,520	60	0	0	0
Movement to/(from) Gen Reserve		(2,520)	(1,171)			(2,520)		(2,520)	(60)	0		
110 Buckingham Court												
1015	Hall hire only 2025/26	1,500	1,419	0	0	0	0	0	0	0	0	0
1018	Hall hire only 2026/27	0	0	0	0	1,000	0	1,000	70	0	0	0
Total Income		1,500	1,419	0	0	1,000	0	1,000	70	0	0	0
4099	Service charge	3,200	3,027	0	0	3,328	0	3,328	1,297	0	0	0
4100	Rates	17,630	15,843	0	0	17,630	0	17,630	9,112	0	0	0
4101	Water	1,030	340	0	0	936	0	936	201	0	0	0
4102	Electricity	2,800	2,390	0	0	2,800	0	2,800	799	0	0	0
4103	Gas	2,060	1,030	0	0	1,040	0	1,040	422	0	0	0
4110	Building Maintenance	3,605	1,671	0	0	3,600	0	3,600	4,898	0	0	0
4112	Lift Inspection & Service	570	156	0	0	500	0	500	0	0	0	0
4150	Loan Repayments-Capital	28,206	28,206	0	0	0	0	0	0	0	0	0
Overhead Expenditure		59,101	52,664	0	0	29,834	0	29,834	16,730	0	0	0

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30/09/2026

Loughton Town Council Current Year

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>					<u>Next Year 2027/2028</u>			
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
	Movement to/(from) Gen Reserve	<u>(57,601)</u>	<u>(51,245)</u>			<u>(28,834)</u>		<u>(28,834)</u>	<u>(16,660)</u>	<u>0</u>		
111	<u>Service Re-charge (RGS)</u>											
4905	Service Re-charge	0	-400,000	0	0	0	0	0	0	0	0	0
	Overhead Expenditure	<u>0</u>	<u>-400,000</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	Movement to/(from) Gen Reserve	<u>0</u>	<u>400,000</u>			<u>0</u>		<u>0</u>	<u>0</u>	<u>0</u>		
203	<u>Christmas Best Dressed Window</u>											
4221	Christmas Windows-Prizes	360	348	0	0	370	0	370	0	0	0	0
	Overhead Expenditure	<u>360</u>	<u>348</u>	<u>0</u>	<u>0</u>	<u>370</u>	<u>0</u>	<u>370</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	Movement to/(from) Gen Reserve	<u>(360)</u>	<u>(348)</u>			<u>(370)</u>		<u>(370)</u>	<u>0</u>	<u>0</u>		
205	<u>Grants</u>											
1004	Grants Received	0	0	0	0	0	0	0	50,000	0	0	0
	Total Income	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>50,000</u>	<u>0</u>	<u>0</u>	<u>0</u>
4236	Grants General	30,000	25,211	0	0	35,000	0	35,000	10,456	0	0	0
4237	Grants Citizens Advice	8,500	8,500	0	0	8,000	0	8,000	8,000	0	0	0
4238	Grants - Love your Bus	0	0	0	0	0	0	0	37,499	0	0	0
	Overhead Expenditure	<u>38,500</u>	<u>33,711</u>	<u>0</u>	<u>0</u>	<u>43,000</u>	<u>0</u>	<u>43,000</u>	<u>55,955</u>	<u>0</u>	<u>0</u>	<u>0</u>
	Movement to/(from) Gen Reserve	<u>(38,500)</u>	<u>(33,711)</u>			<u>(43,000)</u>		<u>(43,000)</u>	<u>(5,955)</u>	<u>0</u>		
208	<u>Kingsley Hall</u>											
1015	Hall hire only 2025/26	33,990	22,607	0	0	0	0	0	0	0	0	0

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
1018	Hall hire only 2026/27	0	0	0	0	33,000	0	33,000	26,722	0	0	0
	Total Income	33,990	22,607	0	0	33,000	0	33,000	26,722	0	0	0
4100	Rates	1,410	1,447	0	0	1,512	0	1,512	659	0	0	0
4101	Water	650	633	0	0	820	0	820	373	0	0	0
4102	Electricity	2,600	678	0	0	1,040	0	1,040	406	0	0	0
4103	Gas	3,000	1,299	0	0	1,040	0	1,040	214	0	0	0
4106	Cleaning	7,730	7,759	0	0	7,500	0	7,500	2,696	0	0	0
4110	Building Maintenance	6,180	2,822	0	0	5,500	0	5,500	5,580	0	0	0
4115	Supplies & general expenses	300	528	0	0	300	0	300	62	0	0	0
4120	Refuse Collection	650	676	0	0	707	0	707	364	0	0	0
	Overhead Expenditure	22,520	15,842	0	0	18,419	0	18,419	10,354	0	0	0
	Movement to/(from) Gen Reserve	11,470	6,764			14,581		14,581	16,368	0		
209	<u>The Murray Hall</u>											
1003	General Income	400	845	0	0	550	0	550	535	0	0	0
1004	Grants Received	0	5,000	0	0	0	0	0	0	0	0	0
1010	Comm Ctr site ECC re-charge	10,000	6,713	0	0	10,000	0	10,000	2,570	0	0	0
1012	Hall hire only 2027/28	0	0	0	0	0	0	0	15,530	0	0	0
1015	Hall hire only 2025/26	113,300	104,714	0	0	0	0	0	0	0	0	0
1018	Hall hire only 2026/27	0	0	0	0	115,000	0	115,000	90,379	0	0	0
	Total Income	123,700	117,272	0	0	125,550	0	125,550	109,014	0	0	0
4000	Salaries	29,000	25,153	0	0	29,000	0	29,000	11,964	0	0	0
4001	Tax and National Insurance	4,500	4,880	0	0	5,620	0	5,620	2,291	0	0	0

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
4002	Pensions	7,000	7,229	0	0	7,800	0	7,800	3,386	0	0	0
4007	Staff Travel	50	0	0	0	50	0	50	0	0	0	0
4021	Telephone (landline) & mobiles	670	1,343	0	0	1,770	0	1,770	462	0	0	0
4096	Licences	300	141	0	0	300	0	300	147	0	0	0
4097	General Expenses / Lease Hire	210	374	0	0	210	0	210	0	0	0	0
4100	Rates	7,000	5,863	0	0	6,760	0	6,760	2,402	0	0	0
4101	Water	900	1,160	0	0	1,300	0	1,300	475	0	0	0
4102	Electricity	35,000	11,134	0	0	18,000	0	18,000	3,864	0	0	0
4103	Gas	6,300	4,297	0	0	4,000	0	4,000	918	0	0	0
4107	Window cleaning	515	610	0	0	634	0	634	100	0	0	0
4110	Building Maintenance	12,000	25,341	0	0	12,480	0	12,480	7,780	0	0	0
4115	Supplies & general expenses	930	1,307	0	0	1,000	0	1,000	348	0	0	0
4117	Grounds Maintenance	2,575	1,820	0	0	2,575	0	2,575	915	0	0	0
4120	Refuse Collection	1,740	1,768	0	0	1,740	0	1,740	987	0	0	0
4132	Hygiene bin emptying	280	237	0	0	280	0	280	131	0	0	0
4142	Furniture/ equipment	1,000	865	0	0	1,000	0	1,000	48	0	0	0
4150	Loan Repayments-Capital	72,300	72,291	0	0	72,300	0	72,300	36,146	0	0	0
	Overhead Expenditure	182,270	165,815	0	0	166,819	0	166,819	72,364	0	0	0
	209 Net Income over Expenditure	-58,570	-48,542	0	0	-41,269	0	-41,269	36,650	0	0	0
6000	plus Transfer from EMR	0	4,950	0	0	0	0	0	0	0	0	0
	Movement to/(from) Gen Reserve	<u>(58,570)</u>	<u>(43,592)</u>			<u>(41,269)</u>		<u>(41,269)</u>	<u>36,650</u>	<u>0</u>		
210	<u>Other Services (Rec)</u>											
1013	Jessel Green - Community Event	7,000	7,850	0	0	8,000	0	8,000	9,751	0	0	0

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Loughton Town Council Current Year
Annual Budget - By Centre (Actual YTD Month 6)
Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>					<u>Next Year 2027/2028</u>			
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
Total Income		7,000	7,850	0	0	8,000	0	8,000	9,751	0	0	0
4082	Jessel Green -Community Event	15,000	15,276	0	0	16,000	0	16,000	14,752	0	0	0
4083	Play in the Park	0	1,680	0	0	860	0	860	0	0	0	0
4084	Defibrillators	520	548	0	0	0	0	0	1,174	0	0	0
Overhead Expenditure		15,520	17,504	0	0	16,860	0	16,860	15,926	0	0	0
Movement to/(from) Gen Reserve		(8,520)	(9,654)			(8,860)		(8,860)	(6,175)	0		
<u>220 Service Re-charge (Rec)</u>												
4905	Service Re-charge	0	213,000	0	0	0	0	0	0	0	0	0
Overhead Expenditure		0	213,000	0	0	0	0	0	0	0	0	0
Movement to/(from) Gen Reserve		0	(213,000)			0		0	0	0		
<u>301 Roding Valley Recreation Gnd</u>												
1003	General Income	0	1,307	0	0	500	0	500	2,191	0	0	0
1031	Licence Fees	3,000	2,250	0	0	3,000	0	3,000	3,201	0	0	0
Total Income		3,000	3,557	0	0	3,500	0	3,500	5,393	0	0	0
3320	Warden Equipment & Supplies	1,240	984	0	0	1,240	0	1,240	631	0	0	0
4000	Salaries	19,800	21,268	0	0	20,590	0	20,590	12,739	0	0	0
4001	Tax and National Insurance	5,500	6,274	0	0	5,720	0	5,720	4,156	0	0	0
4002	Pensions	2,850	3,128	0	0	3,300	0	3,300	1,738	0	0	0
4007	Staff Travel	350	387	0	0	350	0	350	324	0	0	0
4008	Staff Phones (mobile)	110	106	0	0	114	0	114	43	0	0	0

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
4100	Rates	2,250	2,046	0	0	2,340	0	2,340	420	0	0	0
4101	Water	300	0	0	0	300	0	300	0	0	0	0
4102	Electricity	300	59	0	0	0	0	0	0	0	0	0
4110	Building Maintenance	3,000	25	0	0	3,000	0	3,000	154	0	0	0
4116	Grounds Maintenance Contract	120,000	124,765	0	0	124,800	0	124,800	49,372	0	0	0
4119	Other works	7,210	5,544	0	0	7,581	0	7,581	1,725	0	0	0
4131	Dog Bin Emptying	570	628	0	0	632	0	632	354	0	0	0
4210	Tree wks/supplies	5,000	1,270	0	0	5,200	0	5,200	0	0	0	0
4301	Grds Maint. Contract-Football	5,000	0	0	0	0	0	0	0	0	0	0
4304	Other Essential Works-Football	1,000	0	0	0	0	0	0	0	0	0	0
4306	Gate Security	10,100	9,986	0	0	10,950	0	10,950	4,325	0	0	0
4311	RVRG Pathways	1,000	0	0	0	1,000	0	1,000	0	0	0	0
4808	Van Recharge	7,790	6,369	0	0	8,100	0	8,100	0	0	0	0
Overhead Expenditure		193,370	182,839	0	0	195,217	0	195,217	75,980	0	0	0
301 Net Income over Expenditure		-190,370	-179,282	0	0	-191,717	0	-191,717	-70,587	0	0	0
6000	plus Transfer from EMR	0	850	0	0	0	0	0	0	0	0	0
Movement to/(from) Gen Reserve		<u>(190,370)</u>	<u>(178,432)</u>			<u>(191,717)</u>		<u>(191,717)</u>	<u>(70,587)</u>	<u>0</u>		
303 Open Spaces												
1003	General Income	175	0	0	0	175	0	175	0	0	0	0
1004	Grants Received	0	2,294	0	0	0	0	0	0	0	0	0
1031	Licence Fees	0	125	0	0	0	0	0	134	0	0	0
Total Income		175	2,419	0	0	175	0	175	134	0	0	0

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Loughton Town Council Current Year

Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
4000	Salaries	7,720	8,507	0	0	8,030	0	8,030	5,095	0	0	0
4001	Tax and National Insurance	2,000	2,510	0	0	2,163	0	2,163	1,662	0	0	0
4002	Pensions	1,150	1,251	0	0	1,320	0	1,320	695	0	0	0
4007	Staff Travel	130	155	0	0	130	0	130	129	0	0	0
4119	Other works	2,000	95	0	0	2,000	0	2,000	180	0	0	0
4210	Tree wks/supplies	3,000	633	0	0	3,000	0	3,000	0	0	0	0
4400	Lindens	1,300	1,216	0	0	1,352	0	1,352	454	0	0	0
4403	Kings Green	570	912	0	0	824	0	824	283	0	0	0
4405	Standard Green	125	213	0	0	160	0	160	57	0	0	0
4407	Hillyfields	1,500	1,708	0	0	1,560	0	1,560	1,927	0	0	0
4409	Land adj WRd allotments	900	1,150	0	0	936	0	936	0	0	0	0
4410	Memorial Rose Garden	1,530	3,941	0	0	1,872	0	1,872	660	0	0	0
4808	Van Recharge	3,116	2,548	0	0	3,241	0	3,241	0	0	0	0
Overhead Expenditure		25,041	24,839	0	0	26,588	0	26,588	11,143	0	0	0
303 Net Income over Expenditure		-24,866	-22,420	0	0	-26,413	0	-26,413	-11,009	0	0	0
6000	plus Transfer from EMR	0	0	0	0	0	0	0	200	0	0	0
Movement to/(from) Gen Reserve		(24,866)	(22,420)			(26,413)		(26,413)	(10,809)	0		
305 Cemetery (Church Lane)												
1051	Purchase EROB	5,725	6,386	0	0	5,725	0	5,725	3,185	0	0	0
1052	Interment	4,280	12,117	0	0	10,000	0	10,000	3,344	0	0	0
1053	Memorial fee	1,033	2,159	0	0	1,000	0	1,000	540	0	0	0
1054	Transfer/assignment	2,140	2,349	0	0	2,140	0	2,140	928	0	0	0

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

				<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>					<u>Next Year 2027/2028</u>			
				Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
Total Income				13,178	23,011	0	0	18,865	0	18,865	7,997	0	0	0
4000	Salaries			19,620	19,554	0	0	20,400	0	20,400	10,021	0	0	0
4001	Tax and National Insurance			9,500	9,764	0	0	9,880	0	9,880	5,033	0	0	0
4002	Pensions			7,890	8,536	0	0	8,950	0	8,950	4,182	0	0	0
4007	Staff Travel			50	0	0	0	50	0	50	0	0	0	0
4101	Water			490	598	0	0	520	0	520	265	0	0	0
4102	Electricity			1,800	526	0	0	625	0	625	145	0	0	0
4110	Building Maintenance			1,030	934	0	0	1,030	0	1,030	0	0	0	0
4115	Supplies & general expenses			800	817	0	0	920	0	920	313	0	0	0
4116	Grounds Maintenance Contract			16,500	15,757	0	0	17,160	0	17,160	6,238	0	0	0
4119	Other works			6,000	8,012	0	0	7,000	0	7,000	9,426	0	0	0
4120	Refuse Collection			4,120	4,303	0	0	4,280	0	4,280	2,136	0	0	0
4451	Gravedigging			1,850	4,580	0	0	2,000	0	2,000	0	0	0	0
4453	Memorial testing			5,000	0	0	0	5,000	0	5,000	2,695	0	0	0
Overhead Expenditure				74,650	73,379	0	0	77,815	0	77,815	40,454	0	0	0
Movement to/(from) Gen Reserve				(61,472)	(50,369)			(58,950)		(58,950)	(32,457)	0		
306	<u>Playgrounds</u>													
4000	Salaries			11,500	12,761	0	0	11,960	0	11,960	7,643	0	0	0
4001	Tax and National Insurance			2,500	3,764	0	0	3,243	0	3,243	2,493	0	0	0
4002	Pensions			1,750	1,877	0	0	1,978	0	1,978	1,043	0	0	0
4007	Staff Travel			220	232	0	0	150	0	150	194	0	0	0
4500	Roding Valley Rec plgd			1,700	1,685	0	0	1,700	0	1,700	110	0	0	0

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
4501	Felstead Road plgd	2,000	885	0	0	2,000	0	2,000	0	0	0	0
4502	Traps Hill plgd	1,850	1,935	0	0	1,924	0	1,924	0	0	0	0
4504	Felsted Road-Grass Cutting	103	143	0	0	146	0	146	57	0	0	0
4506	Annual Playgrounds Report	2,000	660	0	0	2,080	0	2,080	944	0	0	0
4550	Playgrounds general maintenanc	1,000	0	0	0	1,000	0	1,000	0	0	0	0
4551	Colebrook Lane plgd	3,100	1,220	0	0	3,100	0	3,100	0	0	0	0
4552	Newmans Lane plgd	2,500	-2,146	0	0	2,600	0	2,600	0	0	0	0
4553	Hillyfields Road plgd	515	0	0	0	536	0	536	0	0	0	0
4554	Oakwood Hill (aka Monks)	260	930	0	0	500	0	500	0	0	0	0
4555	Westall Road plgd	1,545	922	0	0	1,607	0	1,607	0	0	0	0
4556	Outdoor gyms	1,030	170	0	0	1,000	0	1,000	176	0	0	0
4808	Van Recharge	4,675	3,821	0	0	4,862	0	4,862	0	0	0	0
Overhead Expenditure		38,248	28,860	0	0	40,386	0	40,386	12,661	0	0	0
Movement to/(from) Gen Reserve		(38,248)	(28,860)			(40,386)		(40,386)	(12,661)	0		
315	<u>Street Furniture</u>											
4119	Other works	500	0	0	0	0	0	0	0	0	0	0
4230	Christmas Lights-Maintenance	1,850	300	0	0	1,925	0	1,925	0	0	0	0
4232	Christmas Lights-Electricity	570	1,952	0	0	1,145	0	1,145	115	0	0	0
4233	Christmas Lights-Enhancement	17,000	18,734	0	0	17,270	0	17,270	0	0	0	0
4260	Hanging baskets	10,000	8,626	0	0	10,400	0	10,400	9,875	0	0	0
4420	War memorial Maintenance	520	0	0	0	1,040	0	1,040	0	0	0	0
4700	Bus Shelters	520	74	0	0	520	0	520	0	0	0	0
4701	Benches	500	147	0	0	500	0	500	0	0	0	0

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Loughton Town Council Current Year
Annual Budget - By Centre (Actual YTD Month 6)
Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
4702	Lopping Hall clock annual mtce	250	169	0	0	250	0	250	169	0	0	0
4705	Heritage Plaques/panels	1,000	346	0	0	1,040	0	1,040	0	0	0	0
4706	Fountain	309	0	0	0	320	0	320	110	0	0	0
4707	Alleyway Names	500	0	0	0	500	0	500	0	0	0	0
4708	Salt/Grit Bins	300	0	0	0	500	0	500	0	0	0	0
4711	Town signage	1,000	140	0	0	1,000	0	1,000	27	0	0	0
	Overhead Expenditure	34,819	30,488	0	0	36,410	0	36,410	10,296	0	0	0
6000	plus Transfer from EMR	0	100	0	0	0	0	0	0	0	0	0
	Movement to/(from) Gen Reserve	(34,819)	(30,388)			(36,410)		(36,410)	(10,296)	0		
316	<u>Allotments</u>											
1031	Licence Fees	250	150	0	0	260	0	260	400	0	0	0
1040	Allotment Rents	3,955	4,461	0	0	4,115	0	4,115	2,397	0	0	0
	Total Income	4,205	4,611	0	0	4,375	0	4,375	2,797	0	0	0
4101	Water	1,070	1,517	0	0	1,120	0	1,120	1,924	0	0	0
4102	Electricity	620	260	0	0	550	0	550	161	0	0	0
4752	Roding Road allotments - Works	1,000	0	0	0	1,000	0	1,000	6	0	0	0
4753	Willingale Road allotments - Works	2,060	2,604	0	0	2,140	0	2,140	2,359	0	0	0
4754	Allotments - Fencing	2,060	36	0	0	2,060	0	2,060	0	0	0	0
4755	Best Allotment Comp.	0	0	0	0	0	0	0	146	0	0	0
	Overhead Expenditure	6,810	4,417	0	0	6,870	0	6,870	4,596	0	0	0
	Movement to/(from) Gen Reserve	(2,605)	194			(2,495)		(2,495)	(1,799)	0		
319	<u>Cemetery (Debden Lane)</u>											

Continued on next page

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Loughton Town Council Current Year

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>					<u>Next Year 2027/2028</u>			
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
4119	Other works	1,000	840	0	0	1,080	0	1,080	0	0	0	0
Overhead Expenditure		1,000	840	0	0	1,080	0	1,080	0	0	0	0
Movement to/(from) Gen Reserve		(1,000)	(840)			(1,080)		(1,080)	0	0		
320	<u>Will. Rd. Playing Field</u>											
4100	Rates	1,135	936	0	0	1,000	0	1,000	251	0	0	0
4101	Water	180	264	0	0	180	0	180	-56	0	0	0
4102	Electricity	800	309	0	0	400	0	400	113	0	0	0
4110	Building Maintenance	1,000	76	0	0	1,000	0	1,000	35	0	0	0
4119	Other works	2,000	1,237	0	0	2,000	0	2,000	0	0	0	0
4121	Grass Cutting	4,240	3,770	0	0	4,200	0	4,200	1,673	0	0	0
4123	Hedge Cutting	1,710	1,500	0	0	1,664	0	1,664	666	0	0	0
4124	Car Park Grass Area	850	730	0	0	800	0	800	324	0	0	0
4125	Pitch Marking	3,970	0	0	0	1,000	0	1,000	0	0	0	0
4131	Dog Bin Emptying	340	296	0	0	354	0	354	177	0	0	0
4210	Tree wks/supplies	6,000	0	0	0	6,000	0	6,000	7,450	0	0	0
Overhead Expenditure		22,225	9,117	0	0	18,598	0	18,598	10,632	0	0	0
6000	plus Transfer from EMR	0	0	0	0	0	0	0	1,450	0	0	0
Movement to/(from) Gen Reserve		(22,225)	(9,117)			(18,598)		(18,598)	(9,182)	0		
328	<u>Other services (EH)</u>											
1005	Loughton Day	1,300	1,337	0	0	1,500	0	1,500	1,200	0	0	0
1006	Horticultural show	450	649	0	0	650	0	650	483	0	0	0

Continued on next page

30/09/2026

Loughton Town Council Current Year

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>					<u>Next Year 2027/2028</u>			
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
Total Income		1,750	1,985	0	0	2,150	0	2,150	1,683	0	0	0
4087	Horticultural Show	360	484	0	0	375	0	375	338	0	0	0
4088	Litter Picking	120	0	0	0	125	0	125	80	0	0	0
4090	Loughton Day	4,000	4,339	0	0	4,500	0	4,500	3,663	0	0	0
Overhead Expenditure		4,480	4,823	0	0	5,000	0	5,000	4,080	0	0	0
Movement to/(from) Gen Reserve		(2,730)	(2,838)			(2,850)		(2,850)	(2,397)	0		
<u>330 Service Re-charge (EH)</u>												
4905	Service Re-charge	0	134,000	0	0	0	0	0	0	0	0	0
Overhead Expenditure		0	134,000	0	0	0	0	0	0	0	0	0
Movement to/(from) Gen Reserve		0	(134,000)			0		0	0	0		
<u>401 Service Re-charge (PL)</u>												
4905	Service Re-charge	0	53,000	0	0	0	0	0	0	0	0	0
Overhead Expenditure		0	53,000	0	0	0	0	0	0	0	0	0
Movement to/(from) Gen Reserve		0	(53,000)			0		0	0	0		
<u>403 Other Services (PLC)</u>												
4073	Design Award Scheme	212	0	0	0	212	0	212	0	0	0	0
Overhead Expenditure		212	0	0	0	212	0	212	0	0	0	0
Movement to/(from) Gen Reserve		(212)	0			(212)		(212)	0	0		
<u>501 Van</u>												

Continued on next page

30/09/2026

Loughton Town Council Current Year

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

		<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
		Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
4097	General Expenses / Lease Hire	11,880	10,974	0	0	0	0	0	3,312	0	0	0
4803	Other Expenses	152	0	0	0	0	0	0	0	0	0	0
4805	Van Maintenance	0	216	0	0	0	0	0	862	0	0	0
4807	Van Insurance	1,300	1,548	0	0	0	0	0	1,449	0	0	0
4808	Van Recharge	0	-12,738	0	0	0	0	0	0	0	0	0
Overhead Expenditure		13,332	0	0	0	0	0	0	5,623	0	0	0
Movement to/(from) Gen Reserve		(13,332)	0			0		0	(5,623)	0		
601 Other Costs and Income												
1004	Grants Received	0	1,000	0	0	0	0	0	0	0	0	0
1076	Precept	1,061,038	1,061,038	0	0	1,104,681	0	1,104,681	1,104,681	0	0	0
1090	Interest received	18,000	7,083	0	0	8,000	0	8,000	2,764	0	0	0
Total Income		1,079,038	1,069,121	0	0	1,112,681	0	1,112,681	1,107,445	0	0	0
4027	Bank Charges	0	354	0	0	452	0	452	144	0	0	0
4028	Bad Debts	0	5,215	0	0	0	0	0	0	0	0	0
Overhead Expenditure		0	5,569	0	0	452	0	452	144	0	0	0
Movement to/(from) Gen Reserve		1,079,038	1,063,551			1,112,229		1,112,229	1,107,300	0		
Total Budget Income		1,267,536	1,253,001	0	0	1,309,296	0	1,309,296	1,321,006	0	0	0
Expenditure		1,255,868	1,126,380	0	0	1,221,796	0	1,221,796	595,375	0	0	0
Net Income over Expenditure		11,668	126,622	0	0	87,500	0	87,500	725,631	0	0	0
plus Transfer from EMR		0	5,900	0	0	0	0	0	3,650	0	0	0

Continued on next page

30/09/2026

Loughton Town Council Current Year

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Annual Budget - By Centre (Actual YTD Month 6)

Note: Month End August 2026

	<u>Last Year 2025/2026</u>		<u>Current Year 2026/2027</u>						<u>Next Year 2027/2028</u>		
	Budget	Actual	Brought Forward	Net Virement	Agreed	EMR	Total	Actual YTD	Agreed	EMR	Carried Forward
Movement to/(from) Gen Reserve	<u>11,668</u>	<u>132,522</u>			<u>87,500</u>		<u>87,500</u>	<u>729,281</u>	<u>0</u>		

Agenda item 11.1**Bank Reconciliation Statements continued**

Date: 17/09/2026

Loughton Town Council Current Year

Page 1

Time: 10:03

Bank Reconciliation Statement as at 31/08/2026
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	31/08/2026		27,425.87
			<u>27,425.87</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
24/08/2026 SD21 Damon Howlett		350.00	
24/08/2026 SD22 Rahiga Radika		350.00	
			<u>700.00</u>
			26,725.87
<u>Unpresented Receipts (Plus)</u>			
24/08/2026 R121		689.60	
			<u>689.60</u>
			27,415.47
		Balance per Cash Book is :-	27,415.47
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

Date: 17/09/2026

Loughton Town Council Current Year

Page 1

Time: 10:10

Bank Reconciliation Statement as at 31/08/2026
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	31/08/2026		57,071.79
			<u>57,071.79</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			57,071.79
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			57,071.79
		Balance per Cash Book is :-	57,071.79
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

Date: 17/09/2026

Loughton Town Council Current Year

Page 1

Time: 10:12

**Bank Reconciliation Statement as at 31/08/2026
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	31/08/2026		563,720.97
			<u>563,720.97</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			563,720.97
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			563,720.97
		Balance per Cash Book is :-	563,720.97
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

Date:17/09/2026

Loughton Town Council Current Year

Page 1

Time: 11:21

**Bank Reconciliation Statement as at 31/08/2026
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	31/08/2026		60,632.07
			<u>60,632.07</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			60,632.07
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			60,632.07
		Balance per Cash Book is :-	60,632.07
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Date: 17/09/2026

Loughton Town Council Current Year

Page 1

Time: 12:09

**Bank Reconciliation Statement as at 31/08/2026
for Cashbook 9 - Petty Cash**

User: JCG

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Petty Cash	31/08/2026		577.61
			<u>577.61</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			577.61
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			577.61
		Balance per Cash Book is :-	577.61
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

Agenda item 11.2 – Accounts Paid

Date: 28/09/2026	Loughton Town Council Current Year			Page 1	
Time: 15:08	Unity Bank				
List of Payments made between 01/06/2026 and 31/08/2026					
<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorised Ref</u>	<u>Transaction Detail</u>
01/06/2026	GBS- Re Public Works Loans	DD P85	17,849.89		P85 MH Loan repayment
03/06/2026	British Gas (Murray Hall)	DD P147	99.98		P147 MH Gas 2/5-14/5
08/06/2026	British Gas (Willingale Allot	DD P145	20.63		P145 WRA electric 22/4-14/5
10/06/2026	British Gas (Buck Court)	DD P146	76.84		P146 BC Gas 24/4-27/5
12/06/2026	Northgate Vehicle Hire Ltd	DD P103	36.48		P103 Mirror repair
15/06/2026	Samantha Jacobs	SD7	350.00	SD7	SD7 S Jacobs Sec Dep Refd 16/5
15/06/2026	Anika Sood	SD8	350.00	SD8	SD8 A Sood Sec Dep Refd 17/5
15/06/2026	Sara Ahmed	SD10	350.00	Sd10	SD10 S Ahmed Sec Dep Refd 6/6
15/06/2026	Essex Pension Fund	BACS P85	9,407.12		P85 LTC Pensions May
15/06/2026	HMRC only 120PW00111168	BACS P86	10,591.00		P86 LTC Tax/NIC May
15/06/2026	TBS Hygiene Ltd	BACS P87	122.40		P87 Dog bins May
15/06/2026	Ernest Doe & Sons Ltd	BACS P88	29.04		P88 Cem oil for equip
15/06/2026	Dunmow Training Ltd t/a Council	BACS P104	576.00		P104 DT Playgrd orse
15/06/2026	Earth Anchors Ltd	BACS P105	588.00		P105 Mem bench Appleton
15/06/2026	PPL PRS Ltd	BACS P106	176.64		P106 MH Annual music licence
15/06/2026	Nisbets PLC	BACS P107	31.52		P109 BC Mop refd
15/06/2026	James Todd & Co. Ltd.	BACS P111	135.72		P111 Payroll Ma
15/06/2026	Arbtec Tree Services	BACS P112	156.00		P112 MH oak tree removed
15/06/2026	Dunmow Training Ltd t/a Council	BACS P113	30.00		P113 Cllr CU Asserin Training
15/06/2026	Pinnacle Group Ltd	BACS P114	639.00		P114 Grd maintenance May
15/06/2026	Clarke Hillyer	BACS P116	803.44		P115 BC Window cleaning May
15/06/2026	Viking	BACS P117	188.61		P117 Stationery May
15/06/2026	Epping Forest District Council	BACS P118	42.00		P118 Fly-tipping RVRG
15/06/2026	Atrium Security Limited t/a Tr	BACS P119	1,041.60		P119 RVRG Gate June
15/06/2026	AtoZ Supplies	BACS P121	189.15		P121 Cleaning supplies
15/06/2026	Grangewood Plastic Packaging L	BACS P122	351.60		P122 Black bags
15/06/2026	W Larkins Ltd	BACS P123	100.00		P123 MH lightning conductor te
15/06/2026	Total Media	BACS P124	949.00		P124 TL summer/Annual report p
15/06/2026	Fluid Solutions Plumbing & Hea	BACS P125	156.00		P125 MH urinals repairs
15/06/2026	Financial Assistance Grants	BACS P126	126.00		P126 RV Jm Parkrun 2026/27
15/06/2026	Financial Assistance Grants	BACS P127	1,000.00		P127 South Loughton CC 2026/27
15/06/2026	Couno Office Solutions Limited	BACS P128	119.81		P128 May printing
15/06/2026	Royal Mail Group Ltd	BACS P129	2,814.64		P129 TL summer/Annual Report p
15/06/2026	Trevor Muller Playground Inspe	BACS P130	1,464.00		P132 Outdoor gym Inspection
15/06/2026	SME Invoice Finance Limited	BACS P133	801.98		P133 KH cleaning May
15/06/2026	CPRE	BACS P134	35.00		P134 CPRE 2026/27 subs
15/06/2026	Miscellaneous	BACS P136	44.55		P136 D Wixley Travel expenses
15/06/2026	Regional Waste Recycling Comme	BACS P137	634.40		P139 MH bins June
15/06/2026	Dunmow Training Ltd t/a Council	BACS P140	86.40		P140 Dp Permitted Deve ors
15/06/2026	Ernest Doe & Sons Ltd	BACS P141	920.10		P141 Hedgetrimmer
15/06/2026	Look Electrical Solutions Limi	BACS P142	382.80		P142 Emergency lights MH
15/06/2026	The Community Heartbeat Trust	BACS P157	704.40		P157 Defib batteries
15/06/2026	Qualis Property Solutions Ltd	BACS P161	13,604.34		P161 Grd maintenance May

Date: 28/09/2026

Loughton Town Council Current Year

Page 2

Time: 15:08

Unity Bank

List of Payments made between 01/06/2026 and 31/08/2026

Date Paid	Payee Name	Reference	Amount Paid	Authorised Ref	Transaction Detail
15/06/2026	Skyguard Ltd	DD P144	77.76		P144 Peoplesafe June
15/06/2026	NatWest Credit Card Services	DD P149	697.11		P149 May Credit Card
17/06/2026	British Gas (Kingsley Hall)	DD P217	97.77		P217 KH electric 1/5-31/5
17/06/2026	British Gas (WRPF)	DD P218	29.95		P218 WRPF electric 2/5-1/6
17/06/2026	British Gas (Cemetery)	DD P224	42.28		P224 Cem electric 2/5-1/6
17/06/2026	British Gas (Buck Court)	DD P228	196.15		P228 BC electric 1/5-31/5
17/06/2026	British Gas (Murray Hall)	DD P229	1,024.59		P229 MH electric 2/5-1/6
18/06/2026	No 1 Current Account	R61	100.00		R61 moved from Unity to Natwes
19/06/2026	Positive Water Limited	DD P159	360.18		P159 Water rates May
22/06/2026	The Comms Guys Ltd	DD P214	165.95		P214 Telephone May
22/06/2026	Tesco Mobile	DD P160	25.74		P160 Staff mobile May
22/06/2026	Epping Forest District Council	DD P855 3	109.00		P855 Annual rates KH
22/06/2026	Epping Forest District Council	DD P854 3	41.00		P854 Annual rates WRPF
22/06/2026	Epping Forest District Council	DD P40 3	70.00		P40 Annual Rates RVRG
22/06/2026	Epping Forest District Council	DD P853 3	400.00		P853 Annual rates MH
22/06/2026	Epping Forest District Council	DD P852 3	1,518.00		P852 Annual rates BC
23/06/2026	British Gas (Kings Green)	DD P225	30.89		P225 KG electric 2/5-1/6
24/06/2026	Portable Toilet Hire (London)	BACS P165	564.00		P165 Jessel Green Public ameni
24/06/2026	Mr Happy	BACS P166	325.00		P166 Jessel Green entertainer
24/06/2026	Zurich Insurance Company	BACS P162	250.00		P162 Excess RVRG tress inciden
24/06/2026	Elite Guarding (UK) Ltd t/a Tr	BACS P164	888.00		P164 Jessel Green Security
24/06/2026	KBL	BACS P809	9,103.95		P809 Jessell Ride 2026
24/06/2026	MET Medical Ltd	BACS P167	1,236.60		P167 Jessel Green First Aid co
24/06/2026	J Smith	BACS P163	1,237.00		P163 Jessel Green rides
24/06/2026	J Smith	BACS P163	33.00		P163 Jessel Green rides
26/06/2026	Northgate Vehicle Hire Ltd	DD P110	990.19		P110 Van Purchase hire May
26/06/2026	British Gas (Kingsley Hall)	DD P230	62.27		P230 KH Gas 8/5-7/6
29/06/2026	British Gas (Willingale Allot	DD P237	0.35		P237 WRA electric 22/4-14/5
30/06/2026	Unity Trust Bank plc	DD P213	2.00		P213 Unity Bank charges 3/6-6/
30/06/2026	Unity Trust Bank plc	DD P148	15.70		P148 Unity Bank charges May
02/07/2026	British Gas (Willingale Allot	DD P238	30.27		P238 WRA electric 14/5-12/6
03/07/2026	GRENKELEASING LTD	DD P650	270.00		P650 Annual Photocopier lease
03/07/2026	British Gas (Buck Court)	DD P240	203.61		P240 MH Gas 15/5-14/6
07/07/2026	British Gas (Buck Court)	DD P239	41.28		P239 BC Gas 28/5-23/6
14/07/2026	Piotr Krzywicki	P246	80.00	P246	P246 P Krzywicki WRA Plt 32 SD
14/07/2026	KBL	BACS P168	426.00		P168 Marquee for Loughton Day
14/07/2026	Fluid Solutions Plumbing & Hea	BACS P169	273.60		P169 Urinals pipework MH
14/07/2026	CB Sound Video Light Ltd	BACS P170	816.00		P170 Jessel Green A
14/07/2026	Atrium Security Limited t/a Tr	BACS P171	1,041.60		P171 RVRG Gate July
14/07/2026	Loughton Landscapes Limited	BACS P172	450.00		P172 RVRG Bench base laid
14/07/2026	Essex Security Services Ltd	BACS P173	180.00		P173 BC Annual alarm maintenanc
14/07/2026	Buckhurst Hill Parish Council	BACS P174	368.30		P174 SLCC membership LPS 10/12
14/07/2026	Moore's Catering Engineers Ltd	BACS P175	612.00		P175 Descale water boilers MH/

Date: 28/09/2026

Loughton Town Council Current Year

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Time: 15:08

Unity Bank

List of Payments made between 01/06/2026 and 31/08/2026

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorised Ref</u>	<u>Transaction Detail</u>
14/07/2026	British Telecommunication plc	BACS P176	194.94		P176 MH Broadband 16/3-31/8
14/07/2026	Essex Pension Fund	BACS P177	10,446.68		P177 LTC Pensions June
14/07/2026	HMRC only 120PW00111168	BACS P178	11,346.72		P178 LTC Tax/NIC June
14/07/2026	PHS Group	BACS P179	15.30		P180 MH Hygiene bins surcharge
14/07/2026	Docendo Ltd	BACS P181	4,869.34		P182 Computer upgrades CC/OD
14/07/2026	TBS Hygiene Ltd	BACS P183	100.80		P183 Dog bins June
14/07/2026	Essex Tree Care Limited	BACS P184	1,350.00		P184 Emergency tree call out C
14/07/2026	Financial Assistance Grants	BACS P185	1,500.00		P185 Voluntary Action 2026/27
14/07/2026	Financial Assistance Grants	BACS P186	30.00		P186 Park Run Adult 2026/27
14/07/2026	Financial Assistance Grants	BACS P187	300.00		P187 Frest Creative Writers
14/07/2026	Financial Assistance Grants	BACS P188	1,000.00		EF Scouts 2026/27
14/07/2026	Financial Assistance Grants	BACS P189	1,000.00		P189 Loughton CFR 2026/27
14/07/2026	Arbtec Tree Services	BACS P190	700.00		P190 Cem Cedar Tree wrks
14/07/2026	Gracelands Complete Maintenance	BACS P191	420.00		P191 MH Annual service
14/07/2026	Pinnacle Group Ltd	BACS P192	639.00		P192 WRPf Grd Maintenance June
14/07/2026	Dean Carley (D & L Cleaning)	BACS P193	100.00		P193 MH window cleaning Qtr
14/07/2026	James Todd & Co. Ltd.	BACS P194	166.91		P194 Payroll June
14/07/2026	Dunmow Training Ltd t/a Council	BACS P195	201.60		P196 Permit Dev Crse WD
14/07/2026	David Jackman	BACS P197	25.00		P197 Jessel Green photos
14/07/2026	Couno Office Solutions Limited	BACS P198	135.42		P198 June printing
14/07/2026	Regional Waste Recycling Comm	BACS P199	634.40		P201 MH bins July
14/07/2026	Financial Assistance Grants	BACS P202	2,000.00		P202 Worth Foundation 2026/27
14/07/2026	Thames Security Shredding Ltd	BACS P241	104.40		P241 Confidential waste bin ch
14/07/2026	Earth Anchors Ltd	BACS P242	98.34		P242 Plaque N. Newman
14/07/2026	MRI Fabrications Ltd	BACS P243	432.00		P243 RVRG rapir broke barrier
14/07/2026	Miscellaneous	BACS EOY A	850.00		Loughton Town Partnership Gran
14/07/2026	Financial Assistance Grants	BACS P245	8,000.00		P245 CAB grant 2026
15/07/2026	Skyguard Ltd	DD P235	77.76		P235 Peoplesafe July
15/07/2026	NatWest Credit Card Services	DD P252	736.54		P252 June Credit Card payments
16/07/2026	British Gas (Kingsley Hall)	DD P265	88.33		P265 KH electric 1/6-30/6
16/07/2026	British Gas (Buck Court)	DD P268	225.98		P268 BC electric 1/6-30/6
17/07/2026	Positive Water Limited	DD P236	307.91		P236 Water rates June
17/07/2026	British Gas (WRPF)	DD P266	29.44		P266 WRPf electric 2/6-1/7
20/07/2026	Epping Forest District Council	DD P855 4	109.00		P855 Annual rates KH
20/07/2026	Epping Forest District Council	DD P854 4	41.00		P854 Annual rates WRPf
20/07/2026	Epping Forest District Council	DD P40 4	71.00		P40 Annual Rates RVRG
20/07/2026	Epping Forest District Council	DD P40 4b	-1.00		P40 Annual Rates RVRG
20/07/2026	Epping Forest District Council	DD P853 4	400.00		P853 Annual rates MH
20/07/2026	Epping Forest District Council	DD P852 4	1,518.00		P852 Annual rates BC
21/07/2026	The Comms Guys Ltd	DD P270	181.39		P270 Telephones June
21/07/2026	British Gas (Kings Green)	DD P267	29.98		P267 KG electric 2/6-1/7
22/07/2026	Tesco Mobile	DD P247	25.74		P247 Staff mobile June
24/07/2026	Northgate Vehicle Hire Ltd	DD P264	990.19		P267 Van lease Jun

Date: 28/09/2026

Loughton Town Council Current Year

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Unity Bank

List of Payments made between 01/06/2026 and 31/08/2026

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorised Ref</u>	<u>Transaction Detail</u>
27/07/2026	British Gas (Kingsley Hall)	DD P269	52.56		P269 KH Gas 8/6-7/7
31/07/2026	British Gas (Willingale Allot	DD P273	29.66		P273 WRA electric 13/6-15/7
31/07/2026	Unity Trust Bank plc	DD P234	21.70		P234 Unity bank charges June
03/08/2026	British Gas (Murray Hall)	DD P275	182.60		P275 MH Gas 15/6-14/7
04/08/2026	Arthami Baichoo	SD11	350.00	SD11	SD11 A Baichoo SD Rfd 20/06
04/08/2026	Sara Ahmed	SD12	350.00	SD12	SD12 S Ahmed SD Rfd 3/7
04/08/2026	Mihaela Strango	SD16	350.00	SD16	SD14 M Strango SD Rfd 12/7
04/08/2026	Qualis Property Solutions Ltd	BACS P248	13,804.34		P248 Ground maintenance June
04/08/2026	SME Invoice Finance Limited	BACS P249	828.67		P249 KH cleaning June
04/08/2026	Dunmow Training Ltd t/a Council	BACS P250	100.80		P250 Permit Dev Orse JR
04/08/2026	Nisbets PLC	BACS P251	93.57		P251 MH toilet paper
04/08/2026	Universal Waste Ltd	BACS P253	80.00		P253 Clear fly tip from Kings
04/08/2026	Gareth Griffith t/a Greenhill	BACS P254	1,320.00		P254 Grd maintenance Apr-Jun
04/08/2026	TBS Hygiene Ltd	BACS P255	126.00		P255 Dog bins July
04/08/2026	Chubb Fire & Security Ltd	BACS P256	67.20		P256 BC Fire equip serv.
04/08/2026	Windowflowers Limited	BACS P257	11,850.24		P257 Hanging baskets
04/08/2026	Atrium Security Limited t/a Tr	BACS P258	1,023.60		P258 RVRG Gate August
04/08/2026	HMRC only 120PW00111168	BACS P259	9,867.56		P259 LTC Tax/NIC July
04/08/2026	Essex Pension Fund	BACS P260	8,993.18		P260 LTC Pensions July
04/08/2026	Sureserve Compliance Water Ltd	BACS P276	108.00		P276 KH water test
04/08/2026	Gracelands Complete Maintenan	BACS P277	293.76		P277 MH air filters
04/08/2026	Pinnacle Group Ltd	BACS P278	639.00		P278 WRPf Grd Manintenance Jul
04/08/2026	British Gas (Cemetery)	DD P274	58.63		P274 Cemetery electric 2/6-14/
10/08/2026	British Gas (Buck Court)	DD P299	47.33		P299 BC Gas 24/6-27/7
14/08/2026	British Gas (Murray Hall)	DD P300	104.12		P300 MH Gas 15/7-31/7
14/08/2026	NatWest Credit Card Services	DD Jul	474.18		Purchase Ledger Payment
17/08/2026	Skyguard Ltd	DD P307	77.76		P307 Peoplesafe Aug
17/08/2026	British Gas (Cemetery)	DD P357	13.18		P357 Cem electric 15/7-31/7
18/08/2026	British Gas (Kingsley Hall)	DD P353	87.88		P353 KH electric 1/7-31/7
18/08/2026	British Gas (WRPF)	DD P354	30.77		P354 WRPf electric 2/7-1/8
18/08/2026	British Gas (Buck Court)	DD P359	248.67		P359 BC electric 1/7-31/7
19/08/2026	No 2 Current Account	BACS P325	40,000.00		Loughton Town Council No 2
19/08/2026	Viking	BACS P279	139.87		P280 Credit Box files
19/08/2026	Sky Air Conditioning Limited	BACS P281	180.00		P281 MH Air con check/wrk
19/08/2026	Gillett & Johnston (Croydon) L	BACS P282	202.80		P282 Lopping Hall clock serv
19/08/2026	James Todd & Co. Ltd.	BACS P283	159.91		P283 Payroll July
19/08/2026	Couno Office Solutions Limited	BACS P284	72.17		P284 Printing July
19/08/2026	Amazon Payments UK Limited	BACS P285	265.61		P296 Laptop bag/cleaning mat
19/08/2026	Regional Waste Recycling Comme	BACS P309	813.20		P312 MH bins July
19/08/2026	Essex Security Services Ltd	BACS P313	180.00		P313 Door entry Maint renewal
19/08/2026	SME Invoice Finance Limited	BACS P314	801.98		P314 KH cleaning July
19/08/2026	AtoZ Supplies	BACS P315	67.18		P315 Hand towels
19/08/2026	Qualis Property Solutions Ltd	BACS P320	13,804.34		P320 Grd maintenance July

Date: 28/09/2026

Loughton Town Council Current Year

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Unity Bank

List of Payments made between 01/06/2026 and 31/08/2026

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorised Ref</u>	<u>Transaction Detail</u>
19/08/2026	Euroloo Ltd	BACS P321	318.00		P321 WRA septic tank clear
19/08/2026	TBS Hygiene Ltd	BACS P322	100.80		P322 Dog bins August
19/08/2026	Arbtec Tree Services	BACS P323	5,256.00		P323 Cem tree works frm inspec
19/08/2026	The Comms Guys Ltd	DD P326	176.17		P326 Telephones July
20/08/2026	Epping Forest District Council	DD P855 5	109.00		P855 Annual rates KH
20/08/2026	Epping Forest District Council	DD P854 5	41.00		P854 Annual rates WRPF
20/08/2026	Epping Forest District Council	DD P40 5	70.00		P40 Annual Rates RVRG
20/08/2026	Epping Forest District Council	DD P853 5	400.00		P853 Annual rates MH
20/08/2026	Epping Forest District Council	DD P852 5	1,518.00		P852 Annual rates BC
21/08/2026	Northgate Vehicle Hire Ltd	DD July	990.19		Purchase Ledger Payment
21/08/2026	British Gas (Kings Green)	DD P358	30.82		P358 KG electric 2/7-1/8
24/08/2026	Tesco Mobile	DD P316	25.74		P316 Staff mobile July
26/08/2026	British Gas (Kingsley Hall)	DD P361	54.31		P361 KH Gas 8/7-7/8
28/08/2026	Positive Water Limited	DD P346	348.00		P346 Water rates July
28/08/2026	British Gas (Murray Hall)	DD P360	1,273.09		P360 MH electric 2/6-8/7
31/08/2026	Unity Trust Bank plc	DD P308	16.90		P308 Bank charges 1/7-31/7
Total Payments			<u>262,845.32</u>		

Agenda Item 14
Banking Arrangements

To: Resources and General Services Committee
From: Town Clerk, Liz Petyt Start and RFO, Caroline Carroll
Date: 7 October 2026

Introduction

The Council currently holds accounts with NatWest, Nationwide and Unity Bank. Also, it holds a credit card account with NatWest and uses NatWest Auto Pay to process the payroll.

Managing the accounts with NatWest is laborious and difficult. Customer service from them is woefully inadequate and they've made things extremely difficult for us with the recent change of signatories. Following the closure of the NatWest branch in Loughton there is no benefit to continue banking with them.

Additionally, there is potentially gain in moving accounts to higher interest rate receiving accounts.

Council holds two accounts with Unity Bank, one of which is in use, the other unused presently. Since we moved to online banking with Unity Bank there have been no issues; they have excellent customer service and are specialists in council and charity account holdings.

Nationwide holds a savings account through which we haven't processed any recent transactions.

We'd like to make changes to the existing banking arrangements to gain organisational and financial benefit.

Purpose

- i) To reduce and rationalise the account holding
- ii) To receive a good banking service
- iii) To maximise interest received on savings.

Summary of Accounts

Provider	Product	Interest Rate	Charges	Balance (31/8/26)	Status	Suggested action
NatWest	Business Reserve	0.85%		£563,721.00	Precept now moved to Unity Transfers are made from this account to NatWest No 2	Change this account to a higher paying interest account to include holding of the EMRs.
NatWest	No 2 Current Account	0.00%	0.35-0.95p per transaction	£26,943.00	Pays Staff Costs Part of the payroll process and connects to Autopay	Look at a BACS provider e.g. Moorepay and pay directly from Unity Removes transfer between accounts and clunky Autopay processing.
NatWest	No 1 Current Account	0.00%	0.35-0.95p per transaction	£32,918.00	Connected to WorldPay for some ongoing charges. Account for direct payments and refunds e.g. hall bookings Linked to credit card account which is not currently used (since previous Town Clerk retirement /NatWest not responding to Credit card application for new Town Clerk	Switch to Unity Credit card Hall bookings payment by bank transfer
Unity	Instant Access	1.95%		£0	Not currently used for transactions	Change to Higher interest rate Hold EMRs in this account Replace NatWest Business Reserve with this account 1.95% APR

Unity	Current Account	0.00%	£7 PM + 15p per transaction	£601,549.00	Main account for banking	No change
Nationwide Building Society	Business Savings	1.95%		£110,766.00	No transactions	Switch to higher interest account Hold General Reserve in this account '95 day saver account @3.25% APR'

INFORMATION

Provider	Product	Interest Rate	Charges	Balance (24/6/26)	Status
Unity	Instant Access	1.95%		N/A	N/A
Unity	30 day term deposit	2.25%		N/A	N/A
Unity	90 day term deposit	2.35%		N/A	N/A
Unity	6 month fixed term	3.85%		N/A	N/A
Unity	12 month fixed term	4.06%		N/A	N/A
Unity	32 day notice account	2.70%		N/A	N/A
Unity	95 day notice account	2.90%		N/A	N/A
NatWest Liquidity Manager	35 day notice account	2.00%		N/A	N/A
NatWest Liquidity Manager	95 day notice account	2.50%		N/A	N/A

Nationwide 35 day saver	35 day notice account	2.45%		N/A	N/A
Nationwide 95 day saver	95 day notice account	3.25%		N/A	N/A
Nationwide 125 day saver	125 day notice account	3.50%		N/A	N/A
Nationwide Fixed Rate	6 months saver	3.84%		N/A	N/A
Nationwide Fixed Rate	1 year	4.00%		N/A	N/A

Recommendation

1. NatWest Business Reserve - Change this account to a higher paying interest account to include holding of the EMRs.
2. NatWest No 2 Account - Look at a BACS provider e.g. Moorepay and pay directly from Unity this removes necessity to transfer between accounts and clunky Autopay processing.
3. NatWest No 1 Account - Switch to Unity Credit card
4. Unity Instant Access - Change to Higher interest rate, Hold EMRs in this account, Replace NatWest Business Reserve with this account 1.95% APR
5. Unity Current Account – No change – continue to use as main bank account for operating budget and will become account to pay staff costs from
6. Nationwide Business Saving - Switch to higher interest account- Hold General Reserve in this account- '95 day saver account @3.25% APR'

Agenda item 15
Policies Review – 15.1 Reserves Policy



RESERVES INVESTMENT STRATEGY & POLICY

Agreed by the Finance and General Purposes Committee on 28 September 2005.
Revised by the Resources and General Services Committee on 8 January 2020.
Reviewed and agreed by the Resources and General Services Committee on 4 October 2023.
Next review date October 2026~~7~~

- 1 The amount of money held in General and Earmarked Reserves shall be identified at the end of each financial year and reported to the Resources and General Services Committee at the same time as the statutory Statements of Accounts. Where Earmarked Reserves include Capital Reserves and Unspent Loans, they will be specifically identified.
- 2 Earmarked Reserves
The council will keep such sums in earmarked reserves as shall be considered necessary to support future expenditure on specific projects or as funds built up towards significant future revenue expenditure or to meet anticipated liabilities.
- 3 General Reserves
 - 3.1 The council shall maintain a prudent level of general reserves (**Councils are advised to maintain equivalent to 3-12 months net expenditure**) ~~sufficient~~ to ensure it can meet its on-going commitments, respond to any need for emergency or unplanned expenditure, and overcome any cash flow difficulty which might arise.
 - 3.2 The council will normally aim to maintain general reserves at a minimum of one third (4 months running costs) and maximum of two thirds (8 months running costs) of net budgeted annual running costs*.
- 4 Savings and Investments
 - 4.1 To ensure the Council is achieving the best possible interest rates on its reserves while improving efficiency and simplifying banking administration, it is proposed that banking arrangements be consolidated and revised.
Under the new arrangements, a single account with **Nationwide** will be retained for the Council's general reserves. The **current account** will be used to receive the annual precept and processing of staff salaries. As these changes will meet the Council's operational banking requirements, there will no longer be a need to maintain the existing **NatWest** accounts, which can therefore be closed.

In addition, **earmarked reserves** will be transferred to a **notice account with Unity Trust Bank**, enabling these funds to earn a competitive rate of interest while remaining accessible when required. Improving banking functions will streamline account management, simplify mandate administration, and help maximise returns on Council funds.

**Net budgeted annual running costs means the expenditure which each committee has estimated it will spend on its on-going services in the following year, less the income it expects to receive, after any adjustments to the budgets have been made the Resources and General Services Policy Committee for any reason.*

Agenda item 16 – Fees & Charges**FEES AND CHARGES 2026/27**

	Pages
Loughton Cemetery	1 – 2
Murray Hall	3
Kingsley Hall	4
Miscellaneous items: All-weather track Allotment rents - Willingale Road Allotments Filming on council land or property Freedom of Information Act 2000 publication scheme Fun fairs Photocopying Radar keys Roding Road vehicle access licences	5

CEMETERY
FEES AND CHARGES 2026/27
(1 April 2026 – 31 March 2027)

1 Purchase of Grave Spaces/Plots for Cremated Remains

	Loughton residents £	Buckhurst Hill & Chigwell £	Non- residents £
a) Purchase of Exclusive Rights of Burial in a grave space: There are no further grave spaces available for purchase. Existing ownership includes the right to place on the grave an inscribed upright or horizontal memorial of materials and dimensions as specified in the Regulations.		n/a	
(b) Purchase of Exclusive Rights of Burial in a plot for cremated remains includes the right to place on the plot a horizontal plaque of materials and dimensions as specified in the Regulations. New and existing owners of the Exclusive Rights of Burial in a cremated remains plot may extend their period of ownership in increments of 5 years at the pro rata rate in force at that time provided that their period of ownership at any one time never exceeds 25 years.			
(i) Purchase of Exclusive Rights of Burial for a period of 25 years in a plot for cremated remains, for a maximum of four interments.	805.00	1,609.00	2,414.00
Extension of a period of EROB by 5 years (4 or more interments)	161.00	322.00	483.00
(ii) Purchase of Exclusive Rights of Burial for a period of 25 years in a plot for cremated remains, for a maximum of 2 interments.	700.00	1,400.00	2,100.00
Extension of a period of EROB by 5 years (2 interments)	140.00	280.00	420.00
(c) Interment in a Public Grave (Burial or cremated remains)	357.00	715.00	1,072.00
(d) Transfer or Assignment of Exclusive Rights of Burial	85.00	169.00	254.00
2 Memorials			
Licence to make an additional inscription on a memorial, or add an additional free-standing vase, or for a replacement memorial.	60.00	119.00	179.00

3 Digging and Re-opening Graves

Interment, including digging and subsequent covering with turf or shingle as appropriate:

a)	To a depth of 8 feet (240cm)	1,053.00	2,107.00	3,160.00
b)	To a depth of 6 feet (180cm)	820.00	1,640.00	2,460.00
c)	To a depth of 4 feet 6 inches (135cm)	604.00	1,208.00	1,812.00
d)	Cremated remains	232.00	464.00	696.00
e)	Two sets of cremated remains in one casket	348.00	696.00	1044.00
f)	Interment in an existing vault	Price on application		

Fees should be submitted with applications. Please make cheques payable to "Loughton Town Council." Chip and Pin payment facilities either in person or by telephone are also available.

See definition of "resident" below.

Due to the limited space in the cemetery, plots for the interments of cremated remains cannot be purchased for future use.

The **Loughton residents' rate** for **purchases of exclusive rights, interments and memorial applications** will apply where:

EITHER

1. At the time of death, the deceased was resident in the administrative parish of Loughton.

OR

2. The person owning or purchasing the burial rights is resident in the administrative parish of Loughton.

OR

3. In the case of a stillborn child, either parent is resident in the administrative parish of Loughton.

OR

4. The deceased was resident in the administrative parish of Loughton for five or more years but became non-resident involuntarily (for instance to receive residential care in another area) during the period immediately prior to the date of death or had lived in Loughton for at least twenty years.

For **transfers and assignments**, the residents' rate will only apply where both the transferor/assignor and the transferee/assignee are resident in the administrative parish of Loughton.

The **Buckhurst Hill and Chigwell residents' rate** will apply where the criteria listed above are satisfied in respect of residence by substituting "Buckhurst Hill or Chigwell" for "Loughton."

EXCEPT THAT

where the person owning the burial rights was, at the time of a purchase effected **before 1st October 1997**, resident in the administrative parishes of Buckhurst Hill or Chigwell and is still resident in either of those two parishes or meets the criterion specified in (4) above, the fees will apply as for Loughton residents. The rate will only apply to fees in respect of that grave space or spaces and will not apply to any purchase taking place on or after 1st October 1997.

Loughton Town Council
1 Buckingham Court, Rectory Lane,
Loughton IG10 2QZ
020 8508 4200 contact@loughton-tc.gov.uk

FEES AND CHARGES 2026/27

THE MURRAY HALL FEE & CHARGES

1 April 2026– 31 March 2027

All hire charges are inclusive of VAT

	Mon – Fri	Sat + Sun
Standard Hire Fee per hour (commercial organisations)	102.00	204.00
Hire Fee per hour (Loughton resident)	51.00	102.00
Hire Fee per hour (Loughton non-resident)	61.20	122.40
- Public Liability Insurance for individuals hiring the hall is included in the hire charge. - Organisations, groups, societies, associations, and business users must have their own Public Liability Insurance cover for at least £5 million.		
Foyer Area	Concessionary	Standard
Two-hour minimum hire period only	22.20	43.80
Block bookings would only be accepted for a maximum period of six weeks and at short notice only if the main hall was free.		
Additional setting up charges for large events (tables and chairs only)	36.00	
Additional clearing away charges (tables and chairs only)	56.40	
Storage per week (double filing cabinet)	7.38 (inc. VAT)	
Full day hire charge available	20% discount on the original cost of the total hours' hire.	
Caretaker attendance charge per hour (Additional charges when the caretaker is required on site at an event or has to carry out additional work following a hiring, such as cleaning / litter collection.	Mon – Fri	Sat Sun
	C18.45	C27.95 C37.00

KINGSLEY HALL FEES AND CHARGES

1 April 2026– 31 March 2027

Bookings:

1 quarter booked and paid in advance – 10% discount

Concessionary rate hire fee per hour	£18.50
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Standard rate fee per hour	£36.50
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Public Liability Insurance for individuals hiring the hall is included in the hire charge.

Organisations, groups, societies, associations and business users must have their own Public Liability Insurance cover for at least £5 million.

BUCKINGHAM COURT FEES AND CHARGES

1 April 2026– 31 March 2027

Bookings:

Concessionary rate hire fee per hour	£17.50
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Standard rate fee per hour	£35.00
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Commercial rate	£53.50
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Organisations, groups, societies, associations and business users must have their own Public Liability Insurance cover for at least £5 million.

MISCELLANEOUS:

ALL-WEATHER TRACK FOR ATHLETIC TRAINING

Please enquire.

**Proposed Charges for:
WILLINGALE ROAD ALLOTMENTS RENTS WITH EFFECT FROM
1 September 2026 to 31 August 2027**

**Full plot £58.00 per year
Half plot £39.00 per year
Shed plot £22.00 per year**

**Non-Loughton residents to be charged double the above fees
with effect from 1 September 2026**

FILMING ON COUNCIL LAND OR PROPERTY

Please enquire.

FREEDOM OF INFORMATION ACT 2000 PUBLICATION SCHEME

70p per side of A4 (includes postage within the UK)

FUN FAIRS

Please enquire.

PHOTOCOPYING

11p per side of A4 + VAT

RADAR KEYS CHARGES

Keys are available for collection from the Council Office at Buckingham Court and will be charged at cost price, currently £4.95 inclusive of VAT or £4.13 net of VAT for those persons able to sign an exemption declaration form because of their disability.

RODING ROAD VEHICLE ACCESS LICENCES

£50.00

Agenda item 17
Membership of EALC / NALC



Essex Association of Local Councils
42B High Street, Great Dunmow
Essex, CM6 1AH

Tel: 01371 879722 Email: info@ealc.gov.uk
www.ealc.gov.uk
VAT No: 316 4227 24



2026/2027 Affiliation Fees

Loughton Town Council
1 Buckingham Court
Rectory Lane
Loughton
Essex,
IG102QZ

Invoice No. 19080
Date: 09/04/2026
Electorate: 24336
Account Ref: LOUGHT

Details	Unit Price £	Net Amount £
EALC Affiliation fee 2026/27	742.33	742.33
NALC Affiliation Fee 2026/27	2,092.90	2,092.90

PLEASE NOTE !!!
CHANGE OF BANK ACCOUNT DETAILS
PLEASE REMIT TO:
Essex Association of Local Councils
Unity Trust Bank
Account number: 20271424
Sort Code: 608301

Invoice Total £ 2,835.23

Remittance Advice - If paying by cheque please make payable to: Essex Association of Local Councils

Cheque No:

Date:

Cheque Amount:

Invoice No:

Agenda Item 21: Report: Land Asset Transfer

To: Resources & General Services Committee

From: Town Clerk, Loughton Town Council, Liz Petyt Start

Date: 7 October 2026

Introduction

In consideration of the Local Government Reform and the emerging new unitary authority structure; the leader of Epping Forest District Council, Cllr Chris Whitbread, suggested to Parish and Town Council's within the district, that each may wish to consider applying to the District Council for the transfer of land assets within their parish area.

It's noted, the LGR has recently been paused and is currently under review, however what this means for Land Asset Transfer has not yet been determined. EFDC have recently agreed an Assets of Community Value (ACV) Management Policy.

Purpose

The aim is to reorganise land, currently in ownership of EFDC, which the parish has either an informal arrangement for, responsibility or vested interest in and that which benefits its community directly before the district is dissolved. It may be a formalising of an informal arrangement which currently exists.

It is anticipated all land assets will either stay with EFDC or transfer to a new Unitary Authority if formed.

EFDC will have the ability to dispose of land to the Town Council using the Community Asset Transfer (CAT) Policy or ACV Policy.

Land of Potential interest of transfer from EFDC to Loughton Town Council

Roding Valley Recreation Ground – EX30619, EX751741, EX751158, EX751157, EX751129, EX759128, EX25856, EX751707 (currently 19 years expired of the 125-year lease between EFDC and LTC)

Jessel Green - EX749003

Rochford Green – EX748819

Newmans Lane – EX25053

Hillyfields Open Space

Recommendation

Committee is invited to consider the risk and benefits of applying for each land asset to be transferred to Loughton Town Council from Epping Forest District Council.

‘to provide formal approval for a request to be made by Loughton Town Council to Epping Forest District Council for its land to be transferred namely

- i) Roding Valley Recreation Ground**
- ii) Jessel Green**
- iii) Rochford Green**
- iv) Newmans Lane**
- v) Hillyfields Open Space**